

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 30 JUNE 2020

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 30 JUNE 2020

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 30 JUNE 2020

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 JUNE 2020
ASSETS		
1.	Cash	159,906
2.	Placement with Bank Indonesia	1,646,364
3.	Placement with other banks	2,263,769
4.	Spot and derivative receivables	2,122
5.	Securities	99,760
a.	Measured at fair value through profit or loss	-
b.	Measured at fair value through other comprehensive income	2,741,889
c.	Measured at amortised cost	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	774,153
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	12,993,418
10.	Sharia financing	-
11.	Investment in shares	-
12.	Allowance for impairment losses on financial assets -/	-
a.	Securities	-
b.	Loans	(439,542)
c.	Others	(113)
13.	Intangible assets	939,931
Accumulated amortisation on intangible assets -/	(522,549)	-
14.	Fixed assets and equipments	806,788
Accumulated depreciation on fixed assets and equipments -/	(503,973)	-
15.	Non productive assets	-
a.	Abandoned properties	899
b.	Foreclosed assets	11,587
c.	Suspense accounts	-
d.	Interbranch assets	-
i.	Conducting operational activities in Indonesia	98
ii.	Conducting operational activities outside Indonesia	-
16.	Allowance for impairment losses on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	142,893
19.	Other assets	592,613
TOTAL ASSETS		21,709,941
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,358,411
2.	Saving accounts	6,304,858
3.	Time deposits	7,336,748
4.	Revenue sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,032,783
7.	Spot and derivative liabilities	9,769
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	1,816,238
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		17,858,807
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.	Agio	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	16,906
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	19,848
g.	Income taxes related to other comprehensive income	(8,086)
h.	Others	47
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	12,358
b.	Current year	(49,614)
TOTAL EQUITY		3,851,134
TOTAL LIABILITIES AND EQUITY		21,709,941

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 JUNE 2020
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	680,787
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	34,756
ii.	Uncommitted	2,222,230
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	659,686
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
a.	Rupiah	-
b.	Foreign currencies	-
2.	Non performing interest receivables	-
a.	Interest on loans	127,020
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	3,950
a.	Rupiah	-
b.	Foreign currencies	-
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 JUNE 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	796,613
a.	Rupiah	774,148
b.	Foreign currencies	22,465
2.	Interest Expenses	333,314
a.	Rupiah	328,987
b.	Foreign currencies	4,327
Net Interest Income (Expenses)		463,299
B. Other Operational Income and Expenses		
1.	Other Operational Income	294,951
a.	Increase in fair value of financial assets	4,582
i.	Securities	606
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	111,768
i.	Securities	111,768
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	47,035
e.	Dividend	-
f.	Gain on investment in shares under equity method	-
g.	Commissions/provisions/fees and administrations	127,906
h.	Recovery on allowance for impairment	537
i.	Other income	3,123
2.	Other Operational Expenses	830,154
a.	Decrease in fair value of financial assets	18,264
i.	Securities	529
ii.	Loans	-
iii.	Spot and derivatives	-
iv.	Other financial assets	17,735
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)	18,744
e.	Impairment expense on financial assets	170,046
f.	Loss on operational risk	259
g.	Loss on investment in shares under equity method	-
h.	Commissions/provisions/fees and administrations	8,893
i.	Impairment expense on non financial assets	2,743
j.	Personnel expenses	322,605
k.	Promotion expenses	6,702
l.	Other expenses	281,898
Net Other Operational Income (Expenses)		(535,203)
OPERATIONAL INCOME (EXPENSES)		(71,904)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(2,686)
2.	Gain (loss) on foreign exchange currency translation	26,888
3.	Other non operating income (expenses)	(9,759)
NON OPERATIONAL INCOME (EXPENSES)		14,443
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(57,461)
Income tax expenses		7,847
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	7,847
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(49,614)
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	(6,516)
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	1,434
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		(5,082)
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(54,696)
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-