

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

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

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2020
ASSETS		
1.	Cash	160,500
2.	Placement with Bank Indonesia	2,350,997
3.	Placement with other banks	1,813,302
4.	Spot and derivative / forward receivables	7,976
5.	Securities	3,129,648
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	468,986
8.	Acceptance receivables	-
9.	Loans	12,842,960
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	508,235
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	(429,928)
	c. Others	(94)
14.	Intangible assets	949,180
	Accumulated amortisation on intangible assets -/-	(528,826)
15.	Fixed assets and equipments	823,275
	Accumulated depreciation on fixed assets and equipments -/-	(509,610)
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	12,177
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	391,912
TOTAL ASSETS		21,991,517
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,036,182
2.	Saving accounts	6,545,234
3.	Time deposits	7,706,409
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	1,047,343
7.	Spot and derivative / forward liabilities	204
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	686
14.	Other liabilities	1,766,173
TOTAL LIABILITIES		18,102,231
EQUITY		
15.	Paid up capital	-
	a. Authorised capital	13,000,000
	b. Unpaid capital -/-	(9,180,333)
	c. Treasury stock -/-	-
16.	Additional paid up capital	-
	a. Agio	25,097
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	56,016
	b. Loss (-/-)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	12,358
	b. Current year	(38,763)
	c. Dividend paid (-/-)	-
TOTAL EQUITY		3,889,286
TOTAL LIABILITIES AND EQUITY		21,991,517

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2020
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	552,095
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	34,768
	b. Uncommitted	2,195,828
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	539,002
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	918,735
2.	Interest Expenses	382,177
Net Interest Income (Expenses)		536,558
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	2,195
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	134,210
4.	Gain (loss) on spot and derivative/forward transactions (realised)	42,182
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currency translation	5,949
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	161,013
9.	Other income	3,310
10.	Impairment expense on financial assets -/-	183,448
11.	Loss on operational risk -/-	260
12.	Personnel expenses -/-	382,696
13.	Promotion expenses -/-	7,261
14.	Other expenses -/-	337,100
Net Other Operational Income (Expenses)		(561,906)
OPERATIONAL INCOME (EXPENSES)		(25,348)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(2,796)
2.	Other non operating income (expenses)	(14,162)
NON OPERATIONAL INCOME (EXPENSES)		(16,958)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(42,306)
Income tax expenses		3,543
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	3,543
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(38,763)
OTHER COMPREHENSIVE INCOME		
1.	Accounts that will not be reclassified to profit or loss	-
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	-
	c. Others	-
2.	Accounts that will be reclassified to profit or loss	-
	a. Gain (loss) from adjustment due to translation of financial statements in foreign currencies	-
	b. Gain (loss) from fair value changes on financial assets measured at fair value through other comprehensive income	22,217
	c. Others	-
OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX		22,217
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(16,546)
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		-