

STATEMENTS OF FINANCIAL POSITION
 PT BANK COMMONWEALTH
 AS OF JULY 31, 2017

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 PT BANK COMMONWEALTH
 AS OF JULY 31, 2017

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
 PT BANK COMMONWEALTH
 FOR THE PERIOD ENDED JANUARY 1 TO JULY 31, 2017

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2017
ASSETS		
1.	Cash	208,963
2.	Placement with Bank Indonesia	2,086,243
3.	Placement with other banks	2,284,219
4.	Spot and derivative receivables	154
5.	Securities	
a.	Measured at fair value through profit and loss	15,794
b.	Available for sale	2,075,331
c.	Hold to maturity	-
d.	Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	267,413
8.	Acceptance receivables	2,035
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loans and receivables	12,625,592
10.	Sharia financing	-
11.	Investment in shares	64
12.	Allowance for impairment on financial assets -/	
a.	Securities	-
b.	Loans	(329,650)
c.	Others	(39)
13.	Intangible assets	764,524
	Accumulated amortisation on intangible assets -/	(320,399)
14.	Fixed assets and equipments	627,864
	Accumulated depreciation on fixed assets and equipments -/	(505,591)
15.	Non productive assets	
a.	Abandoned properties	899
b.	Foreclosed assets	3,046
c.	Suspense accounts	-
d.	Interbranch assets	-
i.	Conducting operational activities in Indonesia	177
ii.	Conducting operational activities outside Indonesia	-
16.	Allowance for impairment on non financial assets -/	(72)
17.	Lease financing	-
18.	Deferred tax assets	122,529
19.	Other assets	630,505
TOTAL ASSETS		20,559,711
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,349,103
2.	Saving accounts	6,039,942
3.	Time deposits	7,638,870
4.	Revenue sharing investment fund	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	761,879
7.	Spot and derivative liabilities	119
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	2,035
10.	Securities issued	-
11.	Loans received	-
12.	Margin deposits	1,493
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	729,012
16.	Profit sharing investment fund	-
TOTAL LIABILITIES		16,522,453
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 available for sale marketable securities	17,915
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	(15,444)
g.	Income taxes related to other comprehensive income	(618)
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	-
	Retained earnings	
a.	Previous years	103,599
b.	Current year	72,131
TOTAL EQUITY		4,037,258
TOTAL LIABILITIES AND EQUITY		20,559,711

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2017
I. COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	
a.	Rupiah	-
b.	Foreign currencies	-
2.	Outstanding spot and derivative purchase position	95,457
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	5,458
ii.	Uncommitted	2,152,106
2.	Unused loan facilities granted to other banks	
a.	Committed	
i.	Rupiah	-
ii.	Foreign currencies	-
b.	Uncommitted	
i.	Rupiah	2,729
ii.	Foreign currencies	-
3.	Outstanding irrevocable L/C	
a.	Foreign L/C	-
b.	Local L/C	7,705
4.	Outstanding spot and derivative sale position	92,654
5.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	
a.	Rupiah	3,854
b.	Foreign currencies	13,838
2.	Non performing interest receivables	
a.	Interest on loans	105,822
b.	Other interests	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	
a.	Rupiah	111,405
b.	Foreign currencies	38,997
2.	Others	-

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JULY 2017
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	879,393
a.	Rupiah	836,883
b.	Foreign currencies	42,510
2.	Interest Expenses	333,640
a.	Rupiah	327,552
b.	Foreign currencies	6,088
	Net Interest Income (Expenses)	545,753
B. Other Operational Income and Expenses		
1.	Other Operational Income	311,316
a.	Increase in fair value of financial assets	4,908
i.	Securities	84
ii.	Loans	-
iii.	Spot and derivatives	4,824
iv.	Other financial assets	-
b.	Decrease in fair value of financial liabilities	-
c.	Gain on sale of financial assets	33,527
i.	Securities	33,527
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivative transactions (realised)	63,888
e.	Dividend	-
f.	Gain on investment in share under equity method	-
g.	Commissions/provisions/fees and administratives	207,058
h.	Recovery on allowance for impairment	1,654
i.	Other income	281
2.	Other Operational Expenses	786,583
a.	Decrease in fair value of financial assets	158
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	158
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)	2,462
e.	Impairment expense on financial assets	84,272
i.	Securities	-
ii.	Loans	84,265
iii.	Sharia financing	-
iv.	Other financial assets	7
f.	Loss on operational risk	211
g.	Loss on investment in share under equity method	-
h.	Commissions/provisions/fees and administratives	10,639
i.	Impairment expense on non financial assets	614
j.	Personnel expenses	365,670
k.	Promotion expenses	26,353
l.	Other expenses	296,204
	Net Other Operational Income (Expenses)	(475,267)
	OPERATIONAL INCOME (EXPENSES)	70,486
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	38,353
2.	Gain (loss) on foreign currencies translation	(12,446)
3.	Other non operating income (expenses)	(5,865)
	NON OPERATIONAL INCOME (EXPENSES)	20,042
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	90,528
	Income tax expenses	(18,397)
a.	Estimated current year tax	-
b.	Deferred tax income (expenses)	(18,397)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	72,131
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	-
b.	Gain (loss) from changes in the value of financial assets on available for sale	11,736
c.	Effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to accounts that will be reclassified to profit or loss	(9,242)
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	8,802
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	80,933
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-