

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2017
UNAUDITED

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
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STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2017
UNAUDITED

NO.	ACCOUNTS	(in millions Rupiah)	
		INDIVIDUAL	31 DECEMBER 2017
ASSETS			
1.	Cash	240,643	
2.	Placement with Bank Indonesia	1,915,601	
3.	Placement with other banks	1,569,091	
4.	Spot and derivative receivables	9,064	
5.	Securities		
a.	Measured at fair value through profit and loss	48,835	
b.	Available for sale	2,507,872	
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	5,666	
9.	Loans	-	
a.	Measured at fair value through profit and loss	-	
b.	Available for sale	-	
c.	Hold to maturity	-	
d.	Loans and receivables	12,932,641	
10.	Sharia financing	-	
11.	Investment in shares	64	
12.	Allowance for impairment losses on financial assets -/-	-	
a.	Securities	-	
b.	Loans	(314,343)	
c.	Others	(18,889)	
13.	Intangible assets	796,481	
	Accumulated amortisation on intangible assets -/-	(350,413)	
14.	Fixed assets and equipments	627,703	
	Accumulated depreciation on fixed assets and equipments -/-	(504,814)	
15.	Non productive assets	-	
a.	Abandoned properties	899	
b.	Foreclosed assets	5,134	
c.	Suspense accounts	2	
d.	Interbranch assets	-	
i.	Conducting operational activities in Indonesia	21	
ii.	Conducting operational activities outside Indonesia	-	
16.	Allowance for impairment losses on non financial assets -/-	(72)	
17.	Lease financing	-	
18.	Deferred tax assets	114,078	
19.	Other assets	506,168	
TOTAL ASSETS		20,091,441	
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Current accounts	1,223,487	
2.	Saving accounts	6,092,979	
3.	Time deposits	7,152,807	
4.	Revenue sharing investment fund	-	
5.	Liabilities to Bank Indonesia	-	
6.	Liabilities to other banks	851,835	
7.	Spot and derivative liabilities	917	
8.	Liabilities on securities sold under repurchase agreement (repo)	-	
9.	Acceptance liabilities	5,666	
10.	Securities issued	-	
11.	Loans received	-	
12.	Margin deposits	1,158	
13.	Interbranch liabilities	-	
a.	Conducting operational activities in Indonesia	-	
ii.	Conducting operational activities outside Indonesia	-	
14.	Deferred tax liabilities	-	
15.	Other liabilities	722,725	
16.	Profit sharing investment fund	-	
TOTAL LIABILITIES		16,051,574	
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	25,097	
a.	Adjo	-	
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	18,224	
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	(20,036)	
g.	Income taxes related to other comprehensive income	453	
h.	Others	-	
20.	Difference arising from quasi reorganisation	-	
21.	Difference arising from restructuring value of entities under common control	-	
22.	Other equity	-	
23.	Reserves	14,911	
a.	General reserves	-	
b.	Appropriated reserves	-	
24.	Retained earnings	-	
a.	Previous years	103,599	
b.	Current year	77,952	
TOTAL EQUITY		4,039,867	
TOTAL LIABILITIES AND EQUITY		20,091,441	

NO.	ACCOUNTS	(in millions Rupiah)	
		INDIVIDUAL	31 DECEMBER 2017
I. COMMITMENT RECEIVABLES			
1.	Unused fund borrowings facilities	-	
a.	Rupiah	-	
b.	Foreign currencies	-	
2.	Outstanding spot and derivative purchase position	1,331,866	
3.	Others	-	
II. COMMITMENT LIABILITIES			
1.	Unused loan facilities granted to non bank debtors	-	
a.	SPK (BUMN)	-	
i.	Committed	-	
-	Foreign currencies	-	
ii.	Uncommitted	-	
-	Foreign currencies	-	
b.	Others	-	
i.	Committed	7,670	
ii.	Uncommitted	2,341,781	
2.	Unused loan facilities granted to other banks	-	
a.	Committed	-	
i.	Rupiah	-	
ii.	Foreign currencies	-	
b.	Uncommitted	631	
i.	Rupiah	-	
ii.	Foreign currencies	-	
3.	Outstanding irrevocable L/C	-	
a.	Foreign L/C	3,347	
b.	Local L/C	7,538	
4.	Outstanding spot and derivative sale position	495,107	
5.	Others	-	
III. CONTINGENT RECEIVABLES			
1.	Guarantees received	-	
a.	Rupiah	-	
b.	Foreign currencies	423,767	
2.	Non performing interest receivables	-	
a.	Interest on loans	61,128	
b.	Other interests	-	
3.	Others	-	
IV. CONTINGENT LIABILITIES			
1.	Guarantees issued	99,010	
a.	Rupiah	39,184	
b.	Foreign currencies	-	
2.	Others	-	

NO.	ACCOUNTS	(in millions Rupiah)	
		INDIVIDUAL	31 DECEMBER 2017
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	1,505,683	
a.	Rupiah	1,436,957	
b.	Foreign currencies	68,726	
2.	Interest Expenses	569,577	
a.	Rupiah	558,831	
b.	Foreign currencies	10,746	
	Net Interest Income (Expenses)	936,106	
B. Other Operational Income and Expenses			
1.	Other Operational Income	559,558	
a.	Increase in fair value of financial assets	13,285	
i.	Securities	273	
ii.	Loans	-	
iii.	Spot and derivatives	13,012	
iv.	Other financial assets	-	
b.	Decrease in fair value of financial liabilities	-	
c.	Gain on sale of financial assets	71,272	
i.	Securities	71,272	
ii.	Loans	-	
iii.	Other financial assets	-	
d.	Gain on spot and derivative transactions (realised)	91,424	
e.	Dividend	-	
f.	Gain on investment in shares under equity method	-	
g.	Commissions/provisions/fees and administrations	379,019	
h.	Recovery on allowance for impairment	3,327	
i.	Other income	1,231	
2.	Other Operational Expenses	1,395,527	
a.	Decrease in fair value of financial assets	233	
i.	Securities	-	
ii.	Loans	-	
iii.	Spot and derivatives	233	
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)	1,327	
e.	Impairment expense on financial assets	205,135	
i.	Securities	-	
ii.	Loans	205,113	
iii.	Sharia financing	-	
iv.	Other financial assets	22	
f.	Loss on operational risk	269	
g.	Loss on investment in shares under equity method	-	
h.	Commissions/provisions/fees and administrations	9,726	
i.	Impairment expense on non financial assets	1,509	
j.	Personnel expenses	630,225	
k.	Promotion expenses	44,185	
l.	Other expenses	502,918	
	Net Other Operational Income (Expenses)	(835,969)	
	OPERATIONAL INCOME (EXPENSES)	100,137	
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipments	36,922	
2.	Gain (loss) on foreign exchange currency translation	(18,086)	
3.	Other non operating income (expenses)	(13,102)	
	NON OPERATIONAL INCOME (EXPENSES)	5,734	
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	105,871	
Income tax expenses			
a.	Estimated current year tax	(27,919)	
b.	Deferred tax income (expenses)	(27,919)	
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	77,952	
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 available for sale marketable securities	12,045	
c.	Effective portion of cash flow hedges	-	
d.	Others	-	
e.	Income tax related to accounts that will be reclassified to profit or loss	(3,011)	
	OTHER CURRENT YEAR COMPREHENSIVE INCOME AFTER TAX	9,034	
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	86,986	
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-	