

FINANCIAL STATEMENTS
PT Bank Commonwealth



STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020 AND 31 DECEMBER 2019 (In Millions Rupiah)				STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2020 AND 2019 (In Millions Rupiah)				STATEMENTS OF PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2020 AND 2019 (In Millions Rupiah)														
No.	ACCOUNTS	INDIVIDUAL		No.	ACCOUNTS	INDIVIDUAL		No.	ACCOUNTS	INDIVIDUAL						INDIVIDUAL						
		30 Sep 2020	31 Dec 2019			30 Sep 2020	30 Sep 2019			30 Sep 2020			30 Sep 2019			30 Sep 2020			30 Sep 2019			
ASSETS				OPERATIONAL INCOME AND EXPENSES				I. RELATED PARTIES														
1.	Cash	114,238	142,804	A. Interest Income and Expenses				1.	Placement with other banks	-	-	-	-	-	-	-	-	-	-	-	-	-
2.	Placement with Bank Indonesia	1,819,752	1,742,804	1.	Interest Income	1,170,032	1,294,096	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Placement with other banks	1,852,064	2,169,965	2.	Interest Expenses	479,107	567,031	b.	Foreign currencies	43,357	-	-	-	-	43,357	355,953	-	-	-	-	355,953	
4.	Spot and derivative / forward receivables	47	10,230	Net Interest Income (Expenses)		690,925	727,065	2.	Spot and derivative / forward receivables	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities	4,026,283	2,632,977	B. Other Operational Income and Expenses				a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Securities sold under repurchase agreements (repo)	-	-	1.	Gain (loss) from increase (decrease) in fair value of financial assets	(15,669)	15,183	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Securities purchased under resale agreements (reverse repo)	700,504	-	2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Acceptance receivables	-	-	3.	Gain (loss) on sale of financial assets	-	-	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Loans	12,518,176	14,244,035	4.	Gain (loss) on sale of financial assets	-	-	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Sharia financing	-	-	5.	Gain (loss) on spot and derivative / forward transactions (realised)	68,405	18,145	4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
11.	Investment in shares	-	64	6.	Gain (loss) on investment in shares under equity method	-	-	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
12.	Other financial assets	365,025	214,298	7.	Gain (loss) on foreign exchange currencies translation	10,165	29,339	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
13.	Allowance for impairment losses on financial assets -/-	-	-	8.	Dividend income	-	-	5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Securities	-	-	9.	Commissions / provisions / fees and administrations	225,450	282,134	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Loans and sharia financing	399,450	248,352	10.	Other income	3,966	8	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Others	103	64	11.	Impairment expense on financial assets -/-	209,212	168,573	6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
14.	Intangible assets	967,324	892,629	12.	Loss on operational risk -/-	313	-	7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	
15.	Accumulated amortisation on intangible assets -/-	543,204	485,751	13.	Personnel expenses -/-	491,640	520,433	a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
16.	Fixed assets and equipments	862,845	626,151	14.	Promotion expenses -/-	8,319	12,567	i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
17.	Accumulated depreciation on fixed assets and equipments -/-	524,544	461,999	15.	Other expenses -/-	430,033	420,972	ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Abandoned properties	827	827	Other Operational Income and Expenses		(672,729)	(693,741)	b.	Non micro, small and medium enterprises (Non UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreclosed assets	9,570	5,187	OPERATIONAL INCOME (EXPENSES)		18,196	33,324	i.	Rupiah	23,256	-	-	-	-	23,256	15,343	-	-	-	-	15,343	
c.	Suspense accounts	-	-	NON OPERATIONAL INCOME (EXPENSES)				ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
d.	Interbranch assets	-	-	1.	Gain (loss) on sale of fixed assets and equipments	(2,800)	24,760	c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	
e.	Other assets	346,324	346,804	2.	Other non operational income (expenses)	(21,124)	(12,612)	i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL ASSETS		22,117,678	21,832,658	NON OPERATIONAL INCOME (EXPENSES)		(23,924)	12,148	ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
LIABILITIES AND EQUITY				CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(5,728)	45,472	8.	Investment in shares	-	-	-	-	-	-	-	-	-	-	-	-	
LIABILITIES				Income tax expenses		-	-	9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
1.	Current accounts	975,947	1,713,845	a.	Estimated current year tax	-	-	10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Saving accounts	6,070,815	6,165,385	b.	Deferred tax income (expenses)	(6,733)	(14,814)	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Time deposits	7,808,441	7,572,724	CURRENT YEAR PROFIT (LOSS) AFTER TAX		(12,461)	30,658	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
4.	Electronic money	-	-	PROFIT (LOSS) MINORITY INTEREST		-	-	II. NON RELATED PARTIES														
5.	Liabilities to Bank Indonesia	-	-	OTHER COMPREHENSIVE INCOME				1.	Placement with other banks	354,710	-	-	-	-	354,710	95,072	-	-	-	-	95,072	
6.	Liabilities to other banks	718,512	1,468,171	1.	Accounts that will not be reclassified to profit or loss	-	-	a.	Rupiah	1,453,997	-	-	-	-	1,453,997	1,792,411	-	-	-	-	1,792,411	
7.	Spot and derivative / forward liabilities	9,336	4,119	a.	Gain on revaluation of fixed assets	-	-	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Liabilities on securities sold under repurchase agreements (repo)	-	-	b.	Gain (loss) from remeasurement of post employee benefit	595	-	2.	Spot and derivative / forward receivables	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Acceptance liabilities	-	-	c.	Others	-	-	a.	Rupiah	35	-	-	-	-	35	-	-	-	-	-	-	
10.	Securities issued	993,421	-	2.	Accounts that will be reclassified to profit or loss	-	-	b.	Foreign currencies	12	-	-	-	-	12	62	-	-	-	-	62	
11.	Loans / financing received	-	-	a.	Gain (loss) from adjustment due to translation of financial statements in foreign currencies	-	-	3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	
12.	Margin deposits	-	-	b.	Gain (loss) from fair value changes on financial assets measured at fair value through other comprehensive income	18,602	20,190	a.	Rupiah	2,349,809	-	-	-	-	2,349,809	1,305,354	-	-	-	-	1,305,354	
13.	Interbranch liabilities	63	-	c.	Others	-	-	b.	Foreign currencies	1,676,474	-	-	-	-	1,676,474	1,271,116	-	-	-	-	1,271,116	
14.	Other liabilities	1,629,873	771,789	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		19,197	20,190	4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
15.	Minority interest	-	-	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		6,736	50,848	a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL LIABILITIES		18,206,408	17,696,633	Attributable current year profit (loss) after tax to:				b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
EQUITY				- Owner		(12,461)	30,658	5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	
16.	Paid-up capital	-	-	- Non-controlling interest		-	-	a.	Rupiah	700,504	-	-	-	-	700,504	-	-	-	-	-	-	
a.	Authorised capital	13,000,000	13,000,000	TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX		(12,461)	30,658	b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Unpaid capital -/-	9,180,333	9,180,333	Attributable current year comprehensive profit (loss) after tax to:				6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Treasury stock -/-	-	-	- Owner		6,736	50,848	7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	
17.	Additional paid-up capital	-	-	- Non-controlling interest		-	-	a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Agio	25,097	25,097	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		6,736	50,848	i.	Rupiah	4,879,914	104,260	21,661	29,852	222,757	5,258,444	5,258,911	267,458	50,300	27,854	218,339	5,822,862	
b.	Disagio -/-	-	-	TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-	-	ii.	Foreign currencies	21,330	-	5,949	-	5,579	32,858	30,116	5,750	-	-	2,831	38,697	
c.	Fund for paid-up capital	-	-	DIVIDEND		-	-	b.	Non micro, small and medium enterprises (Non UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
d.	Others	-	-	NET EARNING PER SHARE (in Rupiah full amount)		(3,262)	8,026	i.	Rupiah	6,431,534	310,295	21,361	52,779	363,643	7,179,812	7,579,567	591,792,					