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FINANCIAL STATEMENTS







	STATEMENTS OF FINANCIAL PO AS AT 30 SEPTEMBER 2020 AND 31 DE	STATEMENTS OF PROFIT OR LOSS AND OTHER COM FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBE				STATEMENTS OF PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2020 AND 2019								
No.	ACCOUNTS	(In		No. ACCOUNTS	(In INDIVID	Millions Rupiah) UAL	No. ACCOUNTS	,		INDIVID	UAL		(In M	illions Rupiah)
ASSE 1.	Cash	30 Sep 2020 114,238	31 Dec 2019 142,804	OPERATIONAL INCOME AND EXPENSES A. Interest Income and Expenses	30 Sep 2020	30 Sep 2019	No. ACCOUNTS I. RELATED PARTIES	Current Sp. Ment	30 Sep 2020 Sub Std Doubtful	Loss Total	Current Sp. Ment	30 Sep 2019 Sub Std Doubtfu	I Loss	Total
2. 3.	Placement with Bank Indonesia Placement with other banks Spot and derivative / forward receivables	1,819,752 1,852,064 47	1,742,804 2,169,965 10,230	Interest Income Interest Expenses Net Interest Income (Expenses)	1,170,032 479,107 690,925	1,294,096 567,031 727,065	Placement with other banks a. Rupiah b. Foreion currencies	43,357 -		- 43,357	355,953	-		355,953
5.	Securities Securities sold under repurchase agreements (repo)	4,026,283		B. Other Operational Income and Expenses 1. Gain (loss) from increase (decrease) in fair value of financial	030,323	727,003	Spot and derivative / forward receivables a. Rupiah			- 43,337				330,833
7.	Securities purchased under resale agreements (reverse repo) Acceptance receivables	700,504		assets 2. Gain (loss) from decrease (increase) in fair value of financial liabilities	(15,669)	15,183	b. Foreign currencies Securities a. Rupiah				-	-	-	-
9. 10.	Loans Sharia financing	12,518,176	14,244,035	Gain (loss) on sale of financial assets Gain (loss) on spot and derivative / forward transactions	174,419	84,308	b. Foreign currencies 4. Securities sold under repurchase agreements (repo)					-		
11. 12. 13.	Investment in shares Other financial assets Allowance for impairment losses on financial assets -/-	365,025	64 214,298	(realised) 5. Gain (loss) on investment in shares under equity method 6. Gain (loss) on foreign exchange currencies translation	68,405 - 10,165	18,145 - 29,339	a. Rupiah b. Foreign currencies Securities purchased under resale agreements					-	:	-
	a. Securities b. Loans and sharia financing	399,450	248,352	7. Dividend income 8. Commissions / provisions / fees and administrations	225,450	282,134	(reverse repo) a. Rupiah					-		-
14.	c. Others Intangible assets Accumulated amortisation on intangible assets -/-	103 967,324 543,204	64 892,629 485.751	Other income Inpairment expense on financial assets -/- Loss on operational risk -/-	3,966 209,212 261	168,573 313	b. Foreign currencies Acceptance receivables Loans					-	:	-
15.	Fixed assets and equipments Accumulated depreciation on fixed assets and	862,845	626,151	Personnel expenses -/- Promotion expenses -/-	491,640 8,319	520,433 12,567	a. Micro, small and medium enterprises (UMKM) i. Rupiah					-		
16.	equipments -/- Non productive assets a. Abandoned properties	524,544 827	461,999 827	14. Other expenses -/- Other Operational Income and Expenses OPERATIONAL INCOME (EXPENSES)	430,033 (672,729) 18,196	420,972 (693,741) 33,324	ii. Foreign currencies b. Non micro, small and medium enterprises (Non UMKM)		-	-	-	-		-
	b. Foreclosed assets c. Suspense accounts	9,570	5,187	NON OPERATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipments	(2,800)	24,760	i. Rupiah ii. Foreign currencies	23,256 -		- 23,256	15,343 -	-	:	15,343
	d. Interbranch assets Other assets LASSETS	348,324 22,117,678	346,804 21.832.658	Other non operational income (expenses) NON OPERATIONAL INCOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(21,124) (23,924) (5,728)	(12,612) 12,148 45,472	c. Restructured loans i. Rupiah ii. Foreign currencies					-		
LIABI	ITIES AND EQUITY LIABILITIES			Income tax expenses a. Estimated current year tax	-	-	Investment in shares Other receivables Commitments and contingencies			: :	: :	-	:	-
	Current accounts Saving accounts Time deposits	975,947 6,070,815 7,808,441	1,713,845 6,165,385 7,572,724	b. Deferred tax income (expenses) CURRENT YEAR PROFIT (LOSS) AFTER TAX PROFIT (LOSS) MINORITY INTEREST	(6,733) (12,461)	(14,814) 30,658	a. Rupiah b. Foreign currencies	: :	: :	: :	: :	-		-
4. 5.	Electronic money Liabilities to Bank Indonesia Liabilities to other banks	718,512	1,468,171	OTHER COMPREHENSIVE INCOME Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets			NON RELATED PARTIES Placement with other banks a. Rupiah	354.710 -		- 354.710	95,072 -			95,072
7.	Spot and derivative / forward liabilities Liabilities on securities sold under repurchase agreements	9,336	4,119	B. Gain (loss) from remeasurement of post employee benefit Others	595		b. Foreign currencies 2. Spot and derivative / forward receivables	1,453,997		- 1,453,997	1,792,411	-	-	1,792,411
9.	(repo) Acceptance liabilities Securities issued	993,421		Accounts that will be reclassified to profit or loss a. Gain (loss) from adjustment due to translation of financial statements in foreign currencies			a. Rupiah b. Foreign currencies Securities	35 - 12 -		- 35 - 12	62 -	-	:	62
11. 12.	Loans / financing received 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 b. Foreign currencies	2,349,809 - 1,676,474 -		- 2,349,809 - 1,676,474	1,305,354 - 1,271,116 -	-	:	1,305,354 1,271,116
13. 14.	Interbranch liabilities Other liabilities Minority interest	63 1,629,873	771,789	c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	19,197	20,190	Securities sold under repurchase agreements (repo) a. Rupiah b. Foreign currencies					-		-
73.	TOTAL LIABILITIES EQUITY	18,206,408	17,696,033	AFTER TAX Attributable current year profit (loss) after tax to:	6,736	50,848	 Securities purchased under resale agreements (reverse repo) 							
16.	Paid-up capital a. Authorised capital b. Unpaid capital -/-	13,000,000 9,180,333	13,000,000 9,180,333	Owner Non-controlling interest TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX	(12,461)	30,658 30,658	a. Rupiah b. Foreign currencies Acceptance receivables	700,504 -		- 700,504 	: :	-	:	-
17.	c. Treasury stock -/- Additional paid-up capital	-	-	Attributable current year comprehensive profit (loss) after tax to: - Owner	6,736	50,848	Loans a. Micro, small and medium enterprises (UMKM)							
	a. Agio b. Disagio -/- c. Fund for paid-up capital	25,097	25,097	- Non-controlling interest TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	6,736	50,848	Rupiah ii. Foreign currencies b. Non micro, small and medium enterprises	4,879,914 104,260 21,330 -	21,661 29,852 5,949 -	222,757 5,258,444 5,579 32,858	5,258,911 267,458 30,116 5,750	50,300 27,8	54 218,339 - 2,831	5,822,862 38,697
18.	d. Others Other comprehensive income	-		TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-		(Non UMKM) i. Rupiah	6,431,534 310,295	21,361 52,779	363,643 7,179,612	7,579,567 591,792	27,967 26,2	9 163,315	8,388,920
19.	a. Gain b. Loss -/- Reserves	51,698	32,452	DIVIDEND NET EARNING PER SHARE (in Rupiah full amount)	(3,262)	8,026	ii. Foreign currencies c. Restructured Ioans i. Rupiah	24,006 - 3,622,513 141,256	3,964 14,154	- 24,006 68,943 3,850,830	37,423 - 38,812 35,373	4,528 9,2	63 38,549	37,423 126,525
	a. General reserves b. Appropriated reserves	14,911	14,911	STATEMENTS OF FINANCIAL RATIO			ii. Foreign currencies 8. Investment in shares	14,279 -		- 14,279 		-		-
20.	Retained earnings a. Previous years b. Current year	12,358 (12,461)	227,945 16,553	AS AT 30 SEPTEMBER 2020 AND 20	30 Sep 2020	(in %) 30 Sep 2019	Other receivables Commitments and contingencies a. Rupiah	2,118,237 4,357		- 2.122.594	2,270,595 13,765	-		2,284,360
	c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,911,270		I. Performance Ratios 1. Capital adequacy ratio (CAR)	24.58%		b. Foreign currencies III. OTHER INFORMATION	29,312 -		- 29,312	32,001 -	-		32,001
тоти	TOTAL EQUITY L LIABILITIES AND EQUITY	3,911,270 22,117,678	4,136,625 21,832,658	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	3,41%	2.42%	Total bank's assets pledged as collateral: a. to Bank Indonesia b. to others							
	STATEMENTS OF COMMITMENTS AND C PER 30 SEPTEMBER 2020 AND 31 DEC	EMBER 2019	Millions Rupiah)	Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) on financial assets to productive assets	3.79%	2.70%	Foreclosed assets	OTATEMENTO OF	E ODOT AND DEDIVATIO	9,570	CTIONS			4,789
No.	ACCOUNTS	INDIVID	UAL	productive assets 5. Gross NPL 6. Net NPL	2.09% 5.78% 3.32%	1.16% 3.62% 2.70%		STATEMENTS OF	F SPOT AND DERIVATIF AS AT 30 SEPTEME	BER 2020			(In M	illions Rupiah)
I. CO	MITMENT RECEIVABLES 1. Unused borrowings facilities 2. Foreign currency position receivables from spot and	-		7. Return on Asset (ROA) 8. Return on Equity (ROE) 9. Net Interest Margin (NIM)	-0.03% -0.50% 4.49%	0.27% 1.16% 4.85%	No. TRANSACTIONS		Notional Amount	Purpo	INDIVIDUAL se Hedging	Derivative Rec	ivables and Liabi	
	derivative / forward transactions 3. Others	562,841	734,069	Operational expenses to operational income (BOPO) Cost to Income Ratio (CIR)	98.90% 80.46%	98.07% 82.54%	A. Related with foreign exchange 1. Spot		271,900	271,900	-		17	697
II. CC	MMITMENT LIABILITIES 1. Unused loans/financing facilities a. Committed	38,046	25.614	Loan to Deposit Ratio (LDR) Lompliance A. Percentage of incompliance of Legal Lending Limit	84.21%	91.81%	Forward Option a. Sell			-				
	b. Uncommitted 2. Outstanding irrevocable L/C	2,113,860	2,191,107	i. Related parties ii. Non related parties	0.00% 0.00%	0.00% 0.00%	b. Buy 4. Future		:	-			-	-
	Foreign currency position liabilities from spot and derivative / forward transactions Others	583,910	584,833	b. Percentage of excess of Legal Lending Limit i. Related parties ii. Non related parties	0.00%	0.00%	5. Swap 6. Others B. Related with interest		874,851	874,851	-			8,639
III.CC	NTINGENT RECEIVABLES 1. Guarantees received	-		Minimum reserve requirement a. Primary minimum reserve requirement Rupiah			Forward Option a. Sell			-	-		-	-
IV.CC	Others NTINGENT LIABILITIES Guarantees issued	-		- Daily - Average b. Minimum reserve requirement Foreign Currencies (daily)	3.04% 3.04% 4.01%	6.03% 6.05% 8.01%	b. Buy			-				-
	2. Others	STATEMENTS	OF CAPITAL	Overall Net Open Position NOP) ADEQUACY RATIO CALCULATION	0.52%	0.30%	4. Swap 5. Others C. Others		:				:	
AS AT 30 SEPTEMBER 2020 AND 2019						Millions Rupiah)	TOTAL	ALLOWAN	1,146,751 CE FOR IMPAIRMENT L	1,146,751	-		17	9,336
No.	Core Capital (Tier 1)	САРП	AL COMPONENT	\$	3,348,711	30 Sep 2019 3,527,429			AS AT 30 SEPTEMBER 2	2020 AND 2019	JN			illions Rupiah)
	Common Equity Tier 1 (CET 1) 1.1 Paid-Up Capital (after deducted with Treasury Stock) 1.2 Disclosed Reserves				3,348,711 3,819,667 74,995	3,527,429 3,819,667 175,507	No. ACCOUNTS		Allowance for Impairs		ion Allows Spesific Stage 1	30 Sep 20 ance for Impairment Stage 2 Stage 3	Prov	vision Spesific
	1.2.1 Additional factors 1.2.1.1 Other comprehensive income				88,534 36,168	313,490 14,879	Placement with other banks Spot and derivative / forward receivables		103 -	- 18,521 	-	otage 2	22,434	-
	1.2.1.1.1 Excess arrising from trai 1.2.1.1.2 Potential gain from incre 1.2.1.1.3 Surplus balance of fixed	easing fair value of fina		ured at fair value through other comprehensive income	36,168	14,879	Securities Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo	0)	49 -	- 4,804			4,921	-
	1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio			52,366 25,097	298,611 25,097	Acceptance receivables Loans		57,481 22,857	319,112 113,286	263,853		128,282	201,746	
	12.1.2.2 General reserves 12.1.2.3 Previous years profit 12.1.2.4 Current year profit			14,911 12,358 -	14,911 227,945 30,658	Investment in shares Other receivables Commitments and contingencies		1,522 147		218		- 210	64 - 500	
	12.1.2.5 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2 Deduction factors					(137,983)	Allowance for Impairment as at 30 Sep 2019 is presented blank referring to							
	1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from translation of financial statements					(137,983)		SEMENT			SHAREH	OLDERS		
	1.2.2.1.2 Otherial loss from decreasing fair value of financial assets measured at fair value through other comprehensive income 1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio					(137,983)	Board of Commissioners President Commissioner : David Cohen Vice President Commissioner : Stephen Vile	Board of Directors President Director : Lauren S Director : Rustini I		Controlling Shareholder: Ultimate shareholder: Com through: Commonwealth B	nmonwealth Bank of Australia			
	1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss				(12,461)	-	Independent Commissioner : Suwartini Independent Commissioner : Khairil Anwar	Director : Ming Ho	ong Chen (*) r Chistopher Delahunty (**)	Minority Shareholder thro	ough capital market (more though non capital market (mo			
	1.2.2.2.4 Shortage of regulatory pr 1.2.2.2.5 Shortage of fair value ad 1.2.2.2.6 Required regulatory prov	justment from trading	ook financial instr		- (1,078)	(136,939) - (1,044)	(*) Ming Hong Chen has obtained approval from QJK based on Letter	Compliance Director : Yessika	Effendi (***)	Minority Shareholder thro 1. PT Murni Galaxy 2. PT Giga Galaxy		s than 5%) : : 0.35% : 0.35%		
	1.2.2.2.7 Others 1.3 Non-controlling interest that can be taken into account	naion on non producin	e assets		-	-	Ming Hong Chen has obtained approval from UNIs based on Letter to complete the administration from respective government agency (") Timothy C. Delahunty has obtained approval from OJK based on L process to complete the administration from respective governmen	y based on the prevailing law.		PT Samudra Anugrah M PT Ramadewan Winoko	legah	: 0.11% : 0.08%		
	1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation 1.4.2 Goodwill				(545,951) (162,229) (53,677)	(467,745) (107,657) (53,677)	process to complete the administration from respective governmen ("") Yessika Effendi was appointed as Director of Compliance of the B			PT Prima Rukun Langge PT Finkom Surya Putra		: 0.07% : 0.04%		
	1.4.3 Intangible assets 1.4.4 Investment in shares as deduction factor				(330,045)	(306,411)			L					
	1.4.5 Shortfall of capital on insurance subsidiaries 1.4.6 Exposure of securitisation 1.4.7 Other deduction factors of Common Equity Tier 1				-	-	Notes: 1. Presentation of the above Published Financial Statements at December 2019 are derived from the Financial Statements or	of PT Bank Commonwealth which h	have been audited by KAP Tanudi	iredja, Wibisana, Rintis & Reka	 n - a member firm of PwC glo 	bal network with partner in	charge is Jimmy	Pangestu, S.E.,
	1.4.7.1 Fund placement at AT 1 and/or Tier 2 1.4.7.2 Cross ownership at other entities due	to ownership transfer l	y law, grants, or g	rants will	-	-	independent auditors, in accordance with Standards on Audit	iting established by the Indonesian Ir	nstitute of Certified Public Account	ants, with unmodified opinion, a	s stated in their report dated 2	to March 2020 not include	ın this publication	
	1.4.7.3 Credit risk exposures due to settlemer 1.4.7.4 Exposure in subsidiary entities that co 2. Additional Tier 1 (AT 1)			aria principle (if any)	-		The above published report are presented in order to comply a. Otoritas Jasa Keuangan Regulation (POJK) No. 37/POJK b. Otoritas Jasa Keuangan Circular Letter (SEOJK) No. 9/S8	K.03/2019 dated 19 December 2019 EOJK.03/2020 dated 30 June 2020	regarding "Transparency and Pub	dished Financial Statements of (the Bank"; Conventional Bank":			
	2.1 Eligible instruments for AT 1 2.2 Agio/Disagio				-	-	c. Otoritas Jasa Keuangan Regulation (POJK) No. 75/POJK	<.04/2017 dated 21 December 2017	regarding "Directors' responsibility	y on the Financial Statements".				
	2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments i 2.3.2 Cross ownership at other entities due to ownership		s, or grants will		-	-	 Exchange rate of 1 US Dollar as at 30 September 2020, 31 D 	Jevember 2019 and 30 September 2	ะบาย were Rp. 14,880.00; Rp. 13,8	oo∠.ou; and Rp. 14,195.00; resp	pectively.			
II.	II. Supplementary Capital (Tier 2) 1. Equity instruments in form of shares or other eligible instruments for Tier 2					155,848			Jakart	a, 27 October 2020 S.E. & O				
	2. Agio/Disagio 3. General provision (PPKA) on productive assets (max 1.25% credit risk RWA) 4. Deduction factors of supplementary capital					155,848		, downto			۸ -	~		
	4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other banks 4.3 Cross ownership at other entities due to ownership transfer by law, grants, or grants will							Swhing			Jan			
	L CAPITAL INFORMATION	ifer by law, grants, or		INFORMATION	3,485,322 30 Sep 2020	3,683,277 30 Sep 2019		Lauren Sulistiawati President Director			Rustin Dire	i Dewi ctor		
	VEIGHTED ASSETS (RWA) RWA FOR CREDIT RISK RWA FOR MARKET RISK	11,382,318 61,014	12,883,884	CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%)	23.62% 23.62%	22.51% 22.51%								
	RWA FOR OPERATIONAL RISK TOTAL RISK WEIGHTED ASSETS (RWA)	61,014 2,736,921 14,180,253	2,745,375 15,670,960	Tier 2 Ratio (%) CAR Ratio (%)	0.96% 24.58%	0.99% 23.50%	THE ASIAN BANKER		SEVINGAEINVINGE	MURI	Infobank 17th BANKING	DIGITAL	INDON	RESIA
ALLC	BASED ON RISK PROFILE (%) CATED CAR BASED ON RISK PROFILE From CET 1 (%)	9.48%	9.48% 8.49%	CET 1 FOR BUFFER (%) BUFFER PERCENTAGE MANDATORY FULFILLED BY BANK (%) Capital Conservation Buffer (%)	15.10%	14.02% 0.00%	INDONESIA AWARDS 2019		RETAIL BANKING AWARDS 2020		SERVICE EXCELLENCE AWARDS	BRAND	E AWA	ARD ARD
	From CET 1 (%) From AT 1 (%) From Tier 2 (%)	0.00% 0.96%	8.49% 0.00% 0.99%	Countercyclical Buffer (%)	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	BEST FRICTIONLESS CUSTOMER EXPERIENCE INITIATIVE, APPLICATION		d 1st in Banking Service Excellence	se Monitor (BSEM) for three year	2020 2020 2020 2020 2020 2020	from Marketing Research	Indonesia and Info	hank Magazine