PT Bank Commonwealth
Treasury Tower Lantai 65 Lot. 28 SCBD
JI. Jend. Sudirman Kav. 52-54
Kel. Senayan Kec. Kebayoran Baru
Jakarta Selatan 12190
Telp. +62 21 5096 0000, Fax. +62 21 5096 0140
www.commbank.co.id

FINANCIAL STATEMENTS



PT Bank Commonwealth

No. ACCOUNTS		n Millions Rupiah)	STATEMENTS OF PROFIT OR LOSS AND OTHER CO FOR PERIOD FROM 1 JANUARY TO 30 SEPTEM	BER 2021 AND 20	020 Millions Rupiah)			STATEMENTS O	AS AT 30 SEPTEMBER	2021 AND 2020	(In
SSETS	30 Sep 2021	31 Dec 2020	No. ACCOUNTS OPERATIONAL INCOME AND EXPENSES	30 Sep 2021	30 Sep 2020	No.	ACCOUNTS	Current Sp.	30 Sep 2021	INDIVIDUAL Loss Total Current St	30 Sep 2020
SSETS Cash Placement with Bank Indonesia	96,205 1,869,462		OPERATIONAL INCOME AND EXPENSES A. Interest Income and Expenses 1. Interest Income	926,109	1,170,032	I. RELATED P.	ARTIES It with other banks	Surrent Sp.	Jour and Doubtful	Luss Total Current Sp	p. Ment Sub Std Doubtful Loss
Placement with other banks Spot and derivative / forward receivables	1,768,217 44	1,786,042 7,697	2. Interest Expenses Net Interest Income (Expenses)	318,433 607,676	479,107 690,925	a. Ru b. Fo	iah eign currencies	- 59,568	: :	59,568 43,357	
Securities Securities sold under repurchase agreements (repo)	4,160,519		Other Operational Income and Expenses Gain (loss) from increase (decrease) in fair value of financial				derivative / forward receivables				
Securities purchased under resale agreements (reverse repo) Acceptance receivables	285,168	358,821	assets 2. Gain (loss) from decrease (increase) in fair value of financial	(10,341)	(15,669)	 Securitie 					
Loans Sharia financing	10,042,377	11,779,139	liabilities 3. Gain (loss) on sale of financial assets	79,107	174,419		eign currencies				
Investment in shares Other financial assets	634,354	477,885	Gain (loss) on spot and derivative / forward transactions (realised) Gain (loss) on investment in shares under equity method.	25,778	68,405	a. Ru	s sold under repurchase agreements (repo) iah eign currencies				
Allowance for impairment losses on financial assets -/- a. Securities			Gain (loss) on foreign exchange currencies translation Dividend income	22,225	10,165		s purchased under resale agreements				
b. Loans and sharia financing c. Others	473,576 154	135	Dividenta income Commissions / provisions / fees and administrations Other income	203,505	225,450	a. Ru	iah				
Intangible assets Accumulated amortisation on intangible assets -/-	1,119,586 617,888		Uniform recome Impairment expense on financial assets -/- Loss on operational risk -/-	7,226 271,027	3,966 209,212	Accepta	eign currencies ce receivables				
Fixed assets and equipments Accumulated depreciation on fixed assets and equipments -/-	1,070,281 535,642	443,407	12. Personnel expenses -/-	95 486,618	261 491,640		ro, small and medium enterprises (UMKM)				
Non productive assets Abandoned properties	827	827	13. Promotion expenses √- Other expenses √-	17,679 449,336	8,319 430,033	1.1	uplah oreign currencies				
b. Foreclosed assets c. Suspense accounts	5,324	5,105	Other Operational Income (Expenses) OPERATIONAL INCOME (EXPENSES)	(897,255) (289,579)	(672,729) 18,196	(No	micro, small and medium enterprises	20.227			
d. Interbranch assets Other assets	299,561	247,109	NON OPERATIONAL INCOME (EXPENSES) 1. Gain (loss) on sale of fixed assets and equipments	34	(2,800)	1.1	upiah oreign currencies	20,337		- 20,337 23,256	
DTAL ASSETS BILLITIES AND EQUITY	19,724,665	21,494,058	Other non operational income (expenses) NON OPERATIONAL INCOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(8,904) (8,870)	(21,124) (23,924)	1.1	tructured loans	-			
LIABILITIES Current accounts	908,868	986,851	Income tax expenses	(298,449)	(5,728)	8. Investm	oreign currencies nt in shares				
Saving accounts Time deposits	5,380,100 7,212,874	5,882,290 7,601,656	a. Estimated current year tax b. Deferred tax income (expenses)	46,732	(6,733)		ents and contingencies				
Electronic money Liabilities to Bank Indonesia Liabilities to other banks	150,670	722,437	CURRENT YEAR PROFIT (LOSS) AFTER TAX PROFIT (LOSS) MINORITY INTEREST OTHER COMPREHENSIVE INCOME	(251,717)	(12,461)		eign currencies				
Spot and derivative / forward liabilities Liabilities on securities sold under repurchase agreements (repo)	1,985	64	Accounts that will not be reclassified to profit or loss				nt with other banks	413,959		- 413.959 354.710	
Labelines on securities soid under repurchase agreements (repo) Acceptance liabilities Securities issued	995.508	993.935	a. Gain on revaluation of fixed assets b. Gain (loss) from remeasurement of post employee benefit c. Others	328	595	b. For	eign currencies derivative / forward receivables	1,294,690		- 1,294,690 1,453,997	
1. Loans / financing received	995,508		Accounts that will be reclassified to profit or loss			a. Ru		7		7 35 37 12	
Margin deposits Interbranch liabilities	118	144	Gain (loss) from adjustment due to translation of financial statements in foreign currencies			 Securitie 					
Other liabilities Minority interest	1,462,190	1,422,078	 Gain (loss) from fair value changes on financial assets measured at fair value through other comprehensive income 	(20,834)	18,602		eign currencies	2,644,511 1,516,008		- 2,644,511 2,349,809 - 1,516,008 1,676,474	
TOTAL LIABILITIES EQUITY	16,112,313	17,609,455	c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(28) (20,534)	49 19,246	a. Ru		-			
Paid-up capital a. Authorised capital	13,000,000	13,000,000	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(272,251)	6,785	Securiti	eign currencies is purchased under resale agreements		-		
b. Unpaid capital -/- c. Treasury stock -/-	9,180,333	9,180,333	Attributable current year profit (loss) after tax to:			a. Ru	iah	285,168		- 285,168 700,504	
Additional paid-up capital a. Agio	25,097	25,097	- Owner - Non-controlling interest TOTAL CURPENT YEAR PROFIT (LOSS) AETER TAY	(251,717)	(12,461)	Accepta	elgn currencies see receivables				
b. Disaglo -/- c. Fund for paid-up capital	:	. :	TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX Attributable current year comprehensive profit (loss) after tax to:	(251,717)	(12,461)	a. Mic	ro, small and medium enterprises (UMKM)	3 807 440	66.110 11.308 53.21	2 282 807	104 260 24 624
d. Others Other comprehensive income	-		Owner Non-controlling interest TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(272,251)	6,785	10.1	uplah oreign currencies micro, small and medium enterprises	3,827,140 1 16,806	66,110 11,308 53,21	2 282,897 4,340,667 4,879,914 - 8,122 24,928 21,330	104,260 21,661 29,852 222,7 - 5,949 - 5,5
a. Gain b. Loss / Reserves	37,687	58,221	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(272,251)	6,785	(No	UMKM)	4.992.493 2	40.110 42.067 49.91	9 315,339 5,639,928 6,431,534	310.295 21.361 50.770
Reserves a. General reserves b. Appropriated reserves	14,911	14,911	TRANSFER PROFIT (LOSS) TO HEAD OFFICE			1.1	uplah oreign currencies tructured loans	4,992,493 2 16,517	40,110 42,067 49,91	9 315,339 5,639,928 6,431,534 - 16,517 24,006	310,295 21,361 52,779 363,64
b. Appropriated reserves Retained earnings - Providers have			DIVIDEND NET EARNING PER SHARE (in Rupish full amount)	(65,900)	(3,262)		tructured loans uplah oreign currencies	2,149,530 1 12.597	82,785 39,293 87,66	4.0,0.0 2,0.0,100 0,022,0.0	141,256 3,964 14,154 68,94
a. Previous years b. Current year	(33,293) (251,717)	12,358 (45,651)	STATEMENTS OF COMMITMENTS AND CO		للروا	8. Investm	nt in shares	12,597		- 12,597 14,279	
c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,612,352 3,612,352	3,884,603	AS AT 30 SEPTEMBER 2021 AND 31 DEC	EMBER 2020 (In	Millions Ruplah)		ents and contingencies	1.046.400	7 525		4 267
TOTAL EQUITY TAL LIABILITIES AND EQUITY	3,612,352 19,724,665		No. ACCOUNTS	30 Sep 2021			eign currencies	1,916,439 35,677	7,525	1,923,964 2,118,237 - 35,677 29,312	4,357
STATEMENTS OF CASH FLOWS FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2	2 2024 AND		1. Unused borrowings facilities 2. Engelon currency position receivables from soot and	-			ORMATION t's assets pledged as collateral: ank Indonesia				
	R 2021 AND 2020 (In	Millions Rupiah)	Foreign currency position receivables from spot and derivative / forward transactions Others	424,730	456,802	a. to i b. to o	thers			5,324	
ACCOUNTS			II. COMMITMENT LIABILITIES 1. Unused loans/financing facilities			z. r-orectos			VANCE FOR WOARD	-	
SH FLOWS FROM OPERATING ACTIVITIES erest, fees, and commissions income yments of interest, fees, and commissions	956,425 (280,705)	1,029,262 (474,120)	Unused loans/financing facilities a. Committed b. Uncommitted	16,398 1,943,243	33,999 2,102,848			ALLO	VANCE FOR IMPAIRMENT AS AT 30 SEPTEMBER		(In
ner operating income ser operating expenses	277,481 (696,414)	354,348	Outstanding irrevocable L/C Foreign currency position liabilities from spot and	1,943,243	2,102,046	No.	ACCOUNTS		Allowance for Imp.	30 Sep 2021 airment Provision	30 Sep 2020 Allowance for Impairment Pr
ner operating expenses - net sah flows from operating activities before changes	(5,048)	(93,323)	derivative / forward transactions 4. Others	478,413	448,457	1 Please	nt with other banks				Stage 1 Stage 2 Stage 3 General
in operating assets and liabilities	251,739	218,765	III. CONTINGENT RECEIVABLES 1. Guarantees received				derivative / forward receivables		104	4 4 ~4	
anges in operating assets and liabilities: rease)/decrease in operating assets: Loans	1,515,334	1,435,603	1. Guarantees received 2. Others IV. CONTINGENT LIABILITIES			4. Securitie	s s sold under repurchase agreements (repo) s purchased under resale agreements (reverse repo)		34	4,920	49 - 4,80
Securities purchased under resale agreements	73,653	(700,504)	Guarantees issued				ce receivables		74.64		
Other assets rease/(decrease) in operating liabilities: Deposits from customers	(147,896)		2. Others STATEMENTS OF FINANCIAL RA	TIOS	_		nt in shares		42,987 74,64	5 355,944 88,029 307,918	57,481 22,857 319,112 113,2
Deposits from customers Deposits from other banks Obligations due immediately and other liabilities	(968,955) (574,577) 25,308	(765,965)	STATEMENTS OF FINANCIAL RA AS AT 30 SEPTEMBER 2021 AND	2020	(in %)		ervables ents and contingencies		1,461 693	7 - 375	1,522 147 -
Obligations due immediately and other liabilities come tax (paid)/received during the year at cash provided from operating activities	25,308 (2,774)	6,991	No. RATIO I, Performance Ratios	30 Sep 2021	30 Sep 2020			STATEMENT	S OF SPOT AND DERIVATI AS AT 30 SEPTEM	VE / FORWARD TRANSACTIONS	
et cash provided from operating activities ASH FLOWS FROM INVESTING ACTIVITIES coulsillon of marketable securities	(111,302)	,	Performance Ratios Capital adequacy ratio (CAR) Non performing productive assets and non performing non productive	24.57%	24.58%				AS AT 30 SEPTER	MBER 2021 INDIVIDUA	(In
equisition of marketable securities cquisition of fixed assets, right-of-use assets and intangible assets equisition of government bonds	(176,822)	(342,782)	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets assets. Non performing productive assets to total productive assets.	4.20% 4.19%	3.41%		TRANSACTIONS		Notional Amount	Purpose	Derivative Receivables and Li
roceeds from sale investment in shares	(6,616,640)	26	Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) on financial assets to productive assets	4.19%	3.41%	A. Related wit	foreign exchange		252,522		
ocurties sakes and settlements roceeds from government bonds roceeds from sale of fixed assets	91,916 6,803,420		productive assets 5. Gross NPL 6. Net NPL	2.91% 7.60%	2.09% 5.78%	Forward			252,522	252,522	- 44
et cash used for investing activities	350 (9,078)	74 (1,698,275)	7. Return on Asset (ROA)	4.20% -1.97%	3.32% -0.03%	a. Sell				· -	
ASH FLOWS FROM FINANCING ACTIVITIES ayment of lease liabilities ayment of leaverst for marketable acquities insued	(12,882)		Return on Equity (ROE) Net Interest Marginia (NIM) Overalliand express to operational income (BORO)	-10.76% 4.47%	-0.50% 4.49%	4. Future			650,621		
syment of interest for marketable securities issued arketable securities issued	(56,250)	993,421	Operational expenses to operational income (BOPO) Cost to Income Ratio (CIR)	122.91% 101.95%	98.90% 80.46%	6. Others	Interest		650,621	650,621	: :
et cash (used for)/provided from financing activities ET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	(69,132) 93,622		Loan to Deposit Ratio (LDR) Compliance a. Percentage of incompliance of Legal Lending Limit	74.38%	84.21%	Forward	merest				
ASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	3,633,468		i. Related parties	0.00%	0.00%						
xchange gains/(losses) on cash and cash equivalents ASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	6,794 3,733,884	(22,654) 3,786,055	ii. Non related parties b. Percentage of excess of Legal Lending Limit	0.00%	0.00%	Future					
ash and cash equivalents consist of:		i II	Related parties Non related parties	0.00% 0.00%	0.00% 0.00%	Others					: :
ash urrent accounts with Bank Indonesia	96,205 568,688	565,552	Minimum reserve requirement a. Primary minimum reserve requirement Ruplah			C. Others TOTAL			903,143	903,143	- 44
urrent accounts with other banks acements with Bank Indonesia and other banks	833,192 2,235,799	686,021 2,420,244	- Dally - Average	3.57% 3.56%	3.04% 3.04%						
otal cash and cash equivalents	3,733,884	3,786,055	b. Minimum reserve requirement Foreign Currencies (daily) Overall Net Open Position NOP)	4.11% 0.29%	4.01% 0.52%		MANAGEMENT CO	OMPOSITION		S	HAREHOLDERS
STAT	ATEMENTS OF C	APITAL ADEQU	IACY RATIO CALCULATION					oard of Directors		Controlling Shareholder :	
	AS AT 3	30 SEPTEMBER	2021 AND 2020	(In	Millions Rupiah)	Vice Presid	ent Commissioner : Stephen Vile Dir	irector :	Lauren Sulistiawati Ming Hong Chen	Ultimate shareholder : Commonwealth Bank through : Commonwealth Bank of Australia :	99.00 %
	CAPITAL CO	OMPONENTS			30 Sep 2020	4 1	t Commissioner : Khairil Anwar Dir	irector :	Timothy Christopher Delahunty Bagus Harimawan	Minority Shareholder through capital mar Minority Shareholder through non capital	I market (more than 5%) : none
Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)				2,935,153 2,935,153	3,348,711 3,348,711		Co	ompliance Director :	Yessika Effendi	Minority Shareholder through non capital 1. PT Mumi Galaxy 2. PT Glas Colors	: 0.35%
				3,819,667 (221,658)	3,819,667 74,995					PT Giga Galaxy PT Samudra Anugrah Megah PT Ramadewan Winoko	: 0.35% : 0.11% : 0.08%
1.1 Paid-Up Capital (after deducted with Treasury Stock) 1.2 Disclosed Reserves				64,535 24,527	88,534 36,168					PT Ramadewan Winoko PT Prima Rukun Langgeng PT Finkom Surya Putra	: 0.08% : 0.07% : 0.04%
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income	ints			- 1	36,168					o 7 Filikulii Surya Pütfa	. 0.049.0
Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Disclose arising from translation of financial statement 1.2.1.2.1.2 Debetatisk gain from increasing fair value of financial at		nir value through other	comprehensive income	24,527						a proposed breed on the	ments of DT Park Co.
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Excess rating from translation of financial statement 1.2.1.1.2 Possentariling from translation of financial statement 1.2.1.1.3 Linux from increasing fair value of financial as 1.2.1.2 Other disclosed reserves		air value through other	comprehensive income	40,008	52,366 25.097		on of the above the control	at and to d		prepared based on the unaudited Financial Staten	nerus of P1 Bank Commonwealth. The Financial Sta
1.2 Disclosed Reserves 1.2.1.1 Other comprehensive income 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arining from translation of financial statement 1.2.1.1.2 Putential gain from increasing fair value of financial at 1.2.1.1.3 Surplus balance of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2.2 General reserves		air value through other	comprehensive income	-	25,097 14,911	Presenta December	on of the above Published Financial Statements as r 2020 are derived from the Financial Statements of P ent auditors, in accordance with Standards on Auditing	PT Bank Commonwealth w	hich have been audited by KAP Tanu	idiredja, Wibisana, Rintis & Rekan - a member firm c	of PwC global network with partner in charge is Jimm
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Other comprehensive income 1.2.1.1.2 Excess arriving from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2 General reserves 1.2.1.2.3 Previous years proft 1.2.1.2.4 Centerly year porft		air value through other	comprehensive income	40,008 25,097	25,097	Presenta Decembe independ	r 2020 are derived from the Financial Statements of P ent auditors, in accordance with Standards on Auditing	PT Bank Commonwealth w g established by the Indon	hich have been audited by KAP Tanu	idiredja, Wibisana, Rintis & Rekan - a member firm c	of PwC global network with partner in charge is Jimm
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.3 Surplus balance of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2 General reserves 1.2.1.2.3 Previous years proft 1.2.1.2.4 Currelt year profit 1.2.1.2.5 Funds for pask-up-capital 1.2.1.2.6 Under		air value through other	comprehensive income	40,008 25,097 14,911 - -	25,097 14,911 12,358 - -	Presenta December independ The above a. Otorit	r 2020 are derived from the Financial Statements of P ent auditors, in accordance with Standards on Auditing Published Financial Statements are presented in ord s Jasa Keuangan Regulation (POJK) No. 37/POJK.03.	PT Bank Commonwealth w g established by the Indon der to comply with : 3/2019 dated 19 December	hich have been audited by KAP Tanu esian Institute of Certified Public Acco 2019 regarding "Transparency and F	diredja, Wibisana, Rintis & Rekan - a member firm c untants, with unmodified opinion, as stated in their re "ublished Financial Statements of the Bank";	of PwC global network with partner in charge is Jimm eport dated 8 April 2021 not included in this Publicatio
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.3 Surplus balance of fixed asset revaluation 1.2.1.3 Other disclosed reserves 1.2.1.2.1 Ago 1.2.1.2 General reserves 1.2.1.2.3 Previous years proft 1.2.1.2.4 Grunds for pask-up capital 1.2.1.2.6 United comprehensive income 1.2.2.1 Deduction factors 1.2.2.1 Other comprehensive income	assets measured at fa	air value through other	comprehensive income	40,008 25,097	25,097 14,911	Presenta December independent The above a. Otorit b. Otorit c. Otorit	? 2020 are derived from the Financial Statements of Pint auditors, in accordance with Standards on Auditing 9 Published Financial Statements are presented in ord s Jasa Keuangan Regulation (POJK) No. 37/POJK 03. 5 Jasa Keuangan Circular Letter (SEOJK) No. 9/SEO, s Jasa Keuangan Regulation (POJK) No. 75/POJK 04.	PT Bank Commonwealth was gestablished by the Indon der to comply with: 3/2019 dated 19 December DJK.03/2020 dated 30 June 4/2017 dated 21 December 1/2017 dated 1/2017 dated 21 December 1/2017 dated 21 December 1/2017 dated 1/2017 da	hich have been audited by KAP Tanuesian Institute of Certifled Public Acco 2019 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors' responsib	diredja, Wibisana, Rintis & Rekan - a member firm cuntants, with unmodified opinion, as stated in their re unbanks, with unmodified opinion, as stated in their re ubblished Financial Statements of Conventional Bank' tilly on the Financial Statements of Conventional Bank' tilly on the Financial Statements.	of PwC global network with partner in charge is Jimm pport dated 8 April 2021 not included in this Publication ";
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Pokensi gain from increasing fair value of financial at 1.2.1.1.3 Surplus balance of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Current year profit 1.2.1.2.5 L2.1.2.6 Others 1.2.2.2 Deduction factors	assets measured at fa			40,008 25,097 14,911 - - (286,193)	25,097 14,911 12,358 - - (13,539)	Presenta Decembrindepend The abov a. Otorit b. Otorit c. Otorit d. Bapej	r 2020 are derived from the Financial Statements of P int auditors, in accordance with Standards on Auditing a Published Financial Statements are presented in ord s Jasa Keuangan Regulation (POJK) No. 37/POJK.03 s Jasa Keuangan Circular Letter (SEOJK) No. 9/SEO.	PT Bank Commonwealth way established by the Indon der to comply with: 3/2019 dated 19 December JJK.03/2020 dated 30 June 4/2017 dated 21 Decembersion of Chairman of Bapeps	hich have been audited by KAP Tanussian Institute of Certified Public Acco 2019 regarding "Transparency and P 2020 regarding "Transparency and P 2017 regarding "Directors' responsib m and LK No. Kep-346/BL/2011 date	diredja, Wibisana, Rintis & Rekan - a member firm cunutarts, with unmodified opinion, as stated in their re 'ublished Financial Statements of the Bank'; 'ublished Financial Statements of Conventional Bank' lity on the Financial Statements'; d 5 July 2011 regarding "Submission of Periodic Financial Statements";	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Potential gain from increasing flar value of financial at 1.2.1.3 Disclosed translation 1.2.1.2 Other disclosed reserves 1.2.1.2 Taylor associated reserves 1.2.1.2.3 Previous years profit 1.2.1.2.4 Disclosed translation 1.2.1.2 Other comprehensive income 1.2.1.2 Deduction factors 1.2.2 Deduction factors 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from translation of financial statement 1.2.2.1 Disclosed translation loss from decreasing fair value of financial at 1.2.2.2 Other disclosed reserves 1.2.2.2 Disago	assets measured at fa			40,008 25,097 14,911 - - (286,193) - (286,193)	25,097 14,911 12,358 - -	Presenta Decembindepence The above a. Otoritic. Otoritid. Baper	2020 are derived from the Financial Statements of P in auditors, in accordance with Standards on Auditing Published Financial Statements are presented in ord s Jasa Keuangan Regulation (POJK) No. 37/POJK OS s Jasa Keuangan Circular Letter (SEOJK) No. 97SPO. s Jasa Keuangan Circular Letter (SEOJK) No. 97SPO. S Jasa Keuangan Regulation (POJK) No. 75/POJK O4 am and LK Regulation No. XK 2 Attachment to Decisi	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapepaman of Bapepaman of Bapepam and LK N	hich have been audited by KAP Tanusian Institute of Certified Public Accordance 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Directors" responsibilism and LK No. Kep-346/BL/2011 date o. Kep-347/BL/2012 dated 25 June 26	diredja, Wibiana, Rindis & Rekan - a member firm unturnts, with unmodified opinion, as stated in their re Wibiand Financial Statements of the Conventional Bank's Libilished Financial Statements of Conventional Bank's liliy on the Financial Statements'; 3 d July 2011 regarding "Submissions of Periodic Financial 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "Pres	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2 1.1 Other comprehensive income 1.2 1.1.1 Excess arriving from translation of financial statement 1.2 1.1.2 Excess arriving from the manufacture of financial at 1.2 1.1.3 Expulsive balance of fised asset revaluation 1.2 1.2 1.2 Other disclosed reserves 1.2 1.2 1.2 Agg 1.2 1.2 2 General reserves 1.2 1.2.3 Previous years profit 1.2 1.2.5 Funds for paid-up capital 1.2 1.2 Expulsive year poil financial at 1.2 2.2 Expulsive income 1.2 1.2 1.3 Shorting arriving from translation of financial statement 1.2.2.1 Power financial cost from decreasing fair value of financial at 1.2.2 Other comprehensive income 1.2.2.1 Power financial cost from decreasing fair value of financial at 1.2.2 Other disclosed reserves 1.2.2.2 Decreasing financial cost from decreasing fair value of financial at 1.2.2 Other comprehensive income 1.2.2.2 Decreasing financial at 1.2.2 Other comprehensive income	assets measured at fai ments assets measured at fai	air value through other		40,008 25,097 14,911 - - (286,193)	25,097 14,911 12,358 - - (13,539)	Presenta Decembindepence The above a. Otoritic. Otoritid. Baper	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapepaman of Bapepaman of Bapepam and LK N	hich have been audited by KAP Tanusian Institute of Certified Public Accordance 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Directors" responsibilism and LK No. Kep-346/BL/2011 date o. Kep-347/BL/2012 dated 25 June 26	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re Vabilished Financial Statements of the Conventional Bank' illique of the Financial Statements of Conventional Bank' illique of the Financial Statements'; do 3 July 2011 regarding "Submissions of Periodic Finan 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.2 Excess arriving from translation of financial statement 1.2.1.1.3 Excess arriving from translation of financial statement 1.2.1.1.3 Surplus balance of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2.1 (April 2) April 2) April 20 April 2	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		40,008 25,097 14,911 (286,193) (286,193) (33,293) (251,717)	25,097 14,911 12,358 - (13,539) - (13,539) - (12,461)	Presenta Decembindepence The above a. Otorit b. Otorit c. Otorit d. Baper LK R. S. Exchang	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapepaman of Bapepaman of Bapepam and LK N	hich have been audited by KAP Tanusian Institute of Certified Public Accordance 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Directors" responsibilism and LK No. Kep-346/BL/2011 date o. Kep-347/BL/2012 dated 25 June 26	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re Vabilished Financial Statements of the Conventional Bank' illique of the Financial Statements of Conventional Bank' illique of the Financial Statements'; do 3 July 2011 regarding "Submissions of Periodic Finan 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Excess arriving from translation of financial at 1.2.1.3 Expensive plants between of fixed asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other comprehensive profit 1.2.1.2 Funds for paid up capital 1.2.1.2 Funds for paid up capital 1.2.1.2 Deduction factors 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arriving from translation of financial statement 1.2.2.1 Device factors 1.2.2.2 Other development loss from decreasing fair value of financial at 1.2.2 Other development loss from decreasing fair value of financial at 1.2.2.2 Other development loss from decreasing fair value of financial at 1.2.2.2 Device factors 1.2.2.2 Device factors 1.2.2.2 Device factors 1.2.2.2 Device factors 1.2.2.3 Previous years loss 1.2.2.4 Shortage of regulatory provision over allowance for im 1.2.2.5 Required regulatory provision non non productive asset	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		40,008 25,097 14,911	25,097 14,911 12,358 - - (13,539) - (13,539)	Presenta Decembindepence The above a. Otorit b. Otorit c. Otorit d. Baper LK R. S. Exchang	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 December 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapep man of Bapepam and LK N	hich have been audited by KAP Tanusian Institute of Certified Public Accordance 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Directors" responsibilism and LK No. Kep-346/BL/2011 date o. Kep-347/BL/2012 dated 25 June 26	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re Vabilished Financial Statements of the Conventional Bank' illique of the Financial Statements of Conventional Bank' illique of the Financial Statements'; do 3 July 2011 regarding "Submissions of Periodic Finan 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.3 Other comprehensive income 1.2.1.1 Discoss arraining from translation of financial statement 1.2.1.1.2 Potential gain from translation of financial at 1.2.1.1.3 Supply abance of fised asset revaluation 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Other comprehensive profit 1.2.1.2.3 Previous years profit 1.2.1.2.5 Funds for pad-up capital 1.2.1.2.5 Funds for pad-up capital 1.2.1.2 Deduction factors 1.2.2 Disclosed reserves 1.2.2.1 Other comprehensive income 1.2.2.1 Disclosed reserves 1.2.2.2 Other declosed reserves 1.2.2.2 Other declosed reserves 1.2.2.2 Disclosed reserves 1.2.2.3 Previous years loss 1.2.2.3 Previous years loss 1.2.2.4 Shortage of reserves 1.2.2.5 Required regulatory provision over allowance for im 1.2.2.5 Required regulatory provision nor productive asset 1.2.2.2 Previous years loss 1.2.2.2 Previous previous disputies years loss 1.2.2.2 Previous years loss 1.2.	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		40,008 25,007 14,911 (286,193) (286,193) (33,293) (251,717) (1,183)	25,097 14,911 12,358 - - (13,539) - (13,539) (12,461) - - (10,768)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 December 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapep man of Bapepam and LK N	hich have been audited by KAP Tanusian Institute of Certified Public Accordance 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Directors" responsibilism and LK No. Kep-346/BL/2011 date o. Kep-347/BL/2012 dated 25 June 26	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re Vabilished Financial Statements of the Conventional Bank' illique of the Financial Statements of Conventional Bank' illique of the Financial Statements'; do 3 July 2011 regarding "Submissions of Periodic Finan 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2 1. Additional factors 1.2 1.1 City comprehensive income 1.2 1.1.1 Excess arriving from translation of financial statement 1.2 1.1.2 Excess arriving from translation of financial at 1.2 1.1.3 Explain balance of fised asset revaluation 1.2 1.2 City of statistics are asset fised asset revaluation 1.2 1.2 City of statistics are asset fised asset revaluation 1.2 1.2 City of statistics are asset fised asset revaluation 1.2 1.2 City of statistics are asset fised asset revaluation 1.2 1.2 City of statistics are asset fised asset revaluation 1.2 1.2 City of statistics are profit 1.2 1.2 City of statistics are profit 1.2 1.2 City of statistics are asset fised asse	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 December 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapep man of Bapepam and LK N	hich have been audited by KAP Tan. sein Institute of Certified Public Accc 2010 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2010 regarding "Directors" responsib m and LK No. Rey-36/B/L/2011 date o. Kep-347/B/L/2012 dated 25 June 20 mber 2020 were Rp. 14,312.50; Rp. :	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibility of the control of the contr	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.3 (Discrepance of the Comprehensive income) 1.2.1.1 (Discrepance of the Comprehensive income) 1.2.1.1 (Discrepance of the Comprehensive income) 1.2.1.2 (Discrepance of the Comprehensive income) 1.2.2.1 (Discrepance of the Comprehensive income) 1.2.2.1 (Discrepance of the Comprehensive income) 1.2.2.2 (Discrepance of the Comprehensive income) 1.3 (Discrepance of the Comprehensive income) 1.4 (Discre	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		(286, 193) (286, 193) (286, 193) (287, 1777) (1, 183) (642, 866) (193, 338)	25.097 14.911 12.358 - (13.539) - (13.539) - (12,461) - (1,078) - (1,078) - (1,078)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PT Bank Commonwealth wg gestablished by the Indon der to comply with: 1 December 3/2019 dated 19 December J.K. 03/2020 dated 30 June 4/2017 dated 21 December sion of Chairman of Bapep man of Bapepam and LK N	hich have been audited by KAP Tan. 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Transparency and F 2017 regarding "Transparency and F 2017 regarding "Directors" responsib m and LY. No. Rep-346/BL/2011 date to. Kep-347/BL/2012 dated 25 June 2 mber 2020 were Rp. 14,312.50; Rp. 1 Jakarta, 29	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re Vabilished Financial Statements of the Conventional Bank' illique of the Financial Statements of Conventional Bank' illique of the Financial Statements'; do 3 July 2011 regarding "Submissions of Periodic Finan 121 regarding "Presentation and Disclosure of Financial 122 regarding "Presentation and Disclosure of Financial 123 regarding "Presentation and Disclosure of Financial 124 regarding "Presentation and Disclosure of Financial 125 regarding "	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Excentizing pain from increasing fair value of financial at 1.2.1.3 Disclosed reserves 1.2.1.2 Center disclosed reserves 1.2.1.2 Center disclosed reserves 1.2.1.2 Center financial at 1.2.1.2 Center financial at 1.2.1.2 Center financial at 1.2.1.3 Financial at 1.2.1.4 Current year profit 1.2.1.2 Financial painting from the financial statement 1.2.1.1 Shortage arraing from translation of financial statement 1.2.2.1 Deduction flactors 1.2.2.1 Center financial cost from decreasing fair value of financial at 1.2.2 Center financial cost from decreasing fair value of financial at 1.2.2.2 Deduction flactors 1.2.2.2 Previous years loss 1.2.2.2 Deduction for financial cost from decreasing fair value of financial at 1.2.2.2 Deduction financial cost from decreasing fair value of financial at 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction for financial cost from decreasing fair value of financial at 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction for financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction financial cost from decreasing fair value of financial statement 1.2.2.2 Deduction financial cost financial	nents assets measured at fai ments assets measured at fai impairment losses on p financial instruments	air value through other		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PF Bank Commowealth was geatablemed by the indom der to comply with: 32/2019 dated 19 December 32/2019 dated 19 December 42/2017 dated 20 December 42/2017 dated 21 December 50/2019 dated 21 December 50/2019 dated 21 December 50/2019 dated 50/2019 date	hich have been audited by kAP Tan. sessian institute of Certified Public Accession Institute of Certified Public Institute Ins	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re valuations, as stated in their re valuations of the control of the	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Excess arraing from translation of financial statement 1.2.1.1.3 Explain balance of fixed asset revaluation 1.2.1.2 Cell of stockned reserves 1.2.1.2 Cell of stockned reserves 1.2.1.2 Cell of stockned reserves 1.2.1.2 Funds for padd up capital 1.2.1.2 Funds for padd up capital 1.2.1.2 Funds for padd up capital 1.2.1.2 Deduction factors 1.2.2.1 Deluction factors 1.2.2.1 Deluction factors 1.2.2.1 Deluction factors 1.2.2.1 Deluction factors 1.2.2.2 Deluction factors 1.2.2.3 Experiment from translation of financial statement 1.2.2.4 Shortage arraing from translation of financial statement 1.2.2.5 Experiment factors for factors 1.2.2.5 Experiment factors for factors 1.2.2.5 Experiment factors for factors 1.2.2.5 Experiment factors for formation over allowance for im 1.2.2.5 Experiment factors for factors 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of Common Equity Ter 1 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Intangible assets 1.4.1 Investment in sharpes as deduction factor 1.4.5 Shortfall of capital on insurance subsidiaries 1.4.1 Pred placement at AT1 and off Ter 2 Instruments to other band	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets	air value through other		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditon, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POJK) No. 37POJL/03 a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. a Jasa Keuangan Fozufa Letter (ESCA) No. 03FEO. an and L. Regulation No. X.X.2 Attachment to Decision of Chairn by March 1997. The Company of Chairn No. 1997. The Company of Chairn 1997. The Chairness of Cha	PF Bank Commowealth was geatablemed by the indom der to comply with: 32/2019 dated 19 December 32/2019 dated 19 December 42/2017 dated 20 December 42/2017 dated 21 December 50/2019 dated 21 December 50/2019 dated 21 December 50/2019 dated 50/2019 date	hich have been audited by KAP Tan. 2019 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2017 regarding "Transparency and F 2017 regarding "Transparency and F 2017 regarding "Directors" responsib m and LY. No. Rep-346/BL/2011 date to. Kep-347/BL/2012 dated 25 June 2 mber 2020 were Rp. 14,312.50; Rp. 1 Jakarta, 29	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re valuations, as stated in their re valuations of the control of the	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Excess arriving from the translation of financial statement 1.2.1.1.3 Explorating gain from increasing fair value of financial at 1.2.1.2 Other disclosed reserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Funds for pad-up or financial statement 1.2.1.2 Funds for pad-up capital 1.2.1.2 Funds for pad-up capital 1.2.1.2 Deduction factors 1.2.2.1 Shortage arriving from translation of financial statement 1.2.2.1 Direct comprehensive income 1.2.2.1 Shortage arriving from translation of financial statement 1.2.2.1 Previous pears from the decreasing fair value of financial at 1.2.2 Deduction factors 1.2.2.2 Development of the comprehensive income 1.2.2.1 Previous pears loss 1.2.2.2 Development for several pears of the several financial at 1.2.2 Development for the several financial statement financial sta	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments acts anks. by law, grants, or grants fraus Paymen, or grants fraus Paymen, or grants	air value through other productive assets		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Presenta Presental Presental Presental Presental Pre	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commowealth was geatablemed by the indom der to comply with: 32/2019 dated 19 December 32/2019 dated 19 December 42/2017 dated 20 December 42/2017 dated 21 December 50/2019 dated 21 December 50/2019 dated 21 December 50/2019 dated 50/2019 date	hich have been audited by kAP Tan. sessian institute of Certified Public Accession Institute of Certified Public Institute Ins	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re valuations, as stated in their re valuations of the control of the	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Noticlosed Reserves 1.2.1 Additional factors 1.2.1.1 Discoses arriving from translation of financial statement 1.2.1.1.2 Excess arriving from translation of financial statement 1.2.1.1.3 Excess arriving from translation of financial at 1.2.1.1.3 Explorating pair from increasing fair value of financial at 1.2.1.1.3 Explorating pair for fixed asset revaluation 1.2.1.2 Common for access of fixed asset revaluation 1.2.1.2 Common financial at 1.2.1.2 Fixed separate profit 1.2.1.2 Common fixed pair f	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments acts anks. by law, grants, or grants fraus Paymen, or grants fraus Paymen, or grants	air value through other productive assets		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commowealth was geatablemed by the indom der to comply with: 32/2019 dated 19 December 32/2019 dated 19 December 42/2017 dated 20 December 42/2017 dated 21 December 50/2019 dated 21 December 50/2019 dated 21 December 50/2019 dated 50/2019 date	hich have been audited by kAP Tan. sessian institute of Certified Public Accession Institute of Certified Public Institute Ins	diredja, Wibiana, Rindis & Rekan - a member firm untarts, with unmodified opinion, as stated in their re valuations, as stated in their re valuations of the control of the	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Noticional Recorves 1.2.1 Additional factors 1.2.1.1 City comprehensive income 1.2.1.1.1 Excess arriving from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.1.3 Explants balance of fixed asset revaluation 1.2.1.2 City of acknowled reserves 1.2.1.2 City of acknowled reserves 1.2.1.2 Funds for pad up capital 1.2.2.1 Shortage arriving from translation of financial statement 1.2.2.1 Previous pears profit 1.2.2.1 City of the comprehensive income 1.2.2.1 Shortage arriving from translation of financial statement 1.2.2.1 Previous pears from the cereating fair value of financial at 1.2.2 City of the comprehensive income 1.2.2.1 Previous pears loss 1.2.2.2 City of the comprehensive income 1.2.2.2 Previous pears loss 1.2.2.2 City of the comprehensive income of the compr	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments acts anks. by law, grants, or grants fraus Paymen, or grants fraus Paymen, or grants	air value through other productive assets		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 32/019 dated 19 December 32/019 dated 19 December 32/019 dated 30 June 42/017 dated 30 June 42/017 dated 30 June 52/019 dated	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm sport dated 8 April 2021 not included in this Publication ".":
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Excentizing pair from increasing fair value of financial at 1.2.1.3 Expertizing pair from increasing fair value of financial at 1.2.1.3 Expertizing pair for stacked reserves 1.2.1.2 Center of sciolosed reserves 1.2.1.2 Ferricular pair for financial at 1.2.1.2 Ferricular pair for financial statement 1.2.1.2 Ferricular pair for financial statement 1.2.1.2 Deduction factors 1.2.2 Deduction factors 1.2.2.1 Shortage arrising from translation of financial statement 1.2.2.1 Ferricular pair from factors for financial statement 1.2.2.1 Previous years post 1.2.2.2 Deduction factors 1.2.2.2 Deduction factors 1.2.2.2 Deduction factors 1.2.2.3 Ferricular pair from factors of formatical at 1.2.2 Ferricular pair formatical pair value of financial statement 1.2.2.2 Ferricular pair formatical pair value of financial statement 1.2.2.2 Ferricular pair formatical pair value of financial statement 1.2.2.2 Ferricular pair formatical pair value of financial statement 1.2.2.2 Ferricular pair formatical pair value of financial statement 1.2.2.2 Ferricular pair value adjustment from trading book fin 1.2.2.2 Ferricular pair value adjustment from trading book fin 1.2.2.2 Ferricular policy formatical pair value of financial statement 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of Common Equity Ter 1 1.4 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Intangible assets 1.4.1 Investment in shares as adduction factor 1.4.5 Shortfall of capital on insurance subsidiaries 1.4.7 Cercos coverentips of their entities due to ownership transfer by 1.4.7.3 Credit risk exposures due to settlement risk - Non Delivery Vert 1.4.7 Exposure of securities from Ferricular Verticular pair value of the basis and the pair pair value of the basis scholar pair pair	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants yor law, grants, or grants vittes based on sharia f	air value through other productive assets		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was gestablished by the Indon der to comply with: 18/2019 dated 19 December 18/2019 dated 19 December 18/2019 dated 30 June 18/2017 d	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.3 Disclosed reserves 1.2.1.2 Cell of sickness of reserves 1.2.1.2 Cell of sickness of reserves 1.2.1.2 Cell of sickness of reserves 1.2.1.2 Fervious years profit 1.2.2.1 Clother comprehensive income 1.2.2.1 Shortage arraining from translation of financial statement 1.2.2.1 Previous years loss 1.2.2.2 Clother disclosed reserves 1.2.2.1 Previous years loss 1.2.2.2 Clother disclosed reserves 1.2.2.2 Previous years loss 1.2.2.2 Fervious years	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants yr law, grants, or grants vittes based on sharia f	air value through other productive assets		(286, 193) (286, 193) (286, 193) (287, 193) (287, 193) (482, 193) (491, 193) (491, 193) (491, 193) (591, 193) (591, 193) (591, 193)	25,097 14,911 12,358	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 32/019 dated 19 December 32/019 dated 19 December 32/019 dated 30 June 42/017 dated 30 June 42/017 dated 30 June 52/019 dated	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Excentizing pain from increasing fair value of financial at 1.2.1.1.3 Explorating pain from increasing fair value of financial at 1.2.1.1.3 Exploration for stoches dreserves 1.2.1.2 Other disclosed reserves 1.2.1.2 Freedows years profit 1.2.2.1 Other comprehensive income 1.2.2.1 Other comprehensive income 1.2.2.1 Shortage arraing from translation of financial statement 1.2.2.1 Profession factors 1.2.2.2 Other disclosed reserves 1.2.2.2 Description of the state of the state of financial at 1.2.2 Other disclosed reserves 1.2.2.2 Previous years loss 1.2.2.2 Exploration on the state of financial statement 1.2.2.2 Freedows years loss 1.2.2.2 Exploration on the state of the state of financial statement 1.2.2.2 Freedows years loss 1.2.2.2 Exploration on the state of financial statement 1.2.2.2 Control of financial statemen	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants yr law, grants, or grants vittes based on sharia p	air value through other productive assets		(286, 193) (286, 193) (286, 193) (286, 193) (251,717) (1, 183) (53,677) (415,841)	25,097 14,911 12,358 (13,539) (13,539) (12,461) (10,78) (54,981) (10,229) (53,677) (330,046)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 32/019 dated 19 December 32/019 dated 19 December 32/019 dated 30 June 42/017 dated 30 June 42/017 dated 30 June 52/019 dated	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 City comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Expending upon from increasing fair value of financial at 1.2.1.3 City by the balance of fixed asset revaluation 1.2.1.2 City of sickness reserves 1.2.2 Deduction factors 1.2.2 Deduction factors 1.2.2 Deduction factors 1.2.2 City of sickness reserves 1.2.2.1 Potential loss from decreasing fair value of financial at attention of financial statement of the sickness reserves reser	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants yr law, grants, or grants vittes based on sharia p	air value through other productive assets		(286, 193) (286, 193) (286, 193) (33, 293) (251, 717) (415, 841)	25,097 14,911 12,358 (13,539) (13,539) (12,461) (10,78) (40,78) (545,991) (63,677) (330,045)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 City comprehensive income 1.2.1.1.1 Excess arraing from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.3 City policy balance of fixed asset revaluation 1.2.1.2 City of sickness reserves 1.2.2 Disduction factors 1.2.2 Disduction factors 1.2.2 Disduction factors 1.2.2.1 City of sickness reserves 1.2.2.2 Previous years loss 1.2.2.2 Previous years loss 1.2.2.2 City of sickness reserves 1.3 Non-controlling interest that can be taken into account 1.4 Deduction factors of common Equity Tier 1 1.4 Deferred tac calculation 1.4.2 City of sickness reserves rese	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants vitues based on sharia p rants, or grants will vitres based on sharia p	air value through other productive assets ts will principle (if any)		(286, 193) (286, 193) (286, 193) (286, 193) (251,717) (1, 183) (53,677) (415,841)	25,097 14,911 12,358 (13,539) (13,539) (12,461) (10,78) (54,981) (10,229) (53,677) (330,046)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1 Control (Comparison of the Comparison of the Com	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants vities based on sharia p rants, or grants will rants, or grants will rants, or grants will	air value through other productive assets ts will principle (if any)	comprehensive income	(286, 193) (286, 193) (286, 193) (286, 193) (251,717) (1, 183) (53,677) (415,841) 110,631	25,097 14,911 12,358 (13,539) (13,539) (13,631) (14,078) (54,981) (162,239) (53,677) (330,045)	Presental Presentation Presental Presentation Presental Presental Presental Presental Presental Presentation Presental Pr	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2 I.A ditional factors 1.2 I.A discovery factors arising from translation of financial statement 1.2 I.I.3 Expending upon from increasing fact value of financial at 1.2 I.A discovery factors of fixed asset revaluation 1.2 I.2 Central reserves 1.2 I.2 Central reserves 1.2 I.2 Central reserves 1.2 I.2 Central reserves 1.2 I.2 Deduction factors 1.2 Deduction factors of Common Equity Tier 1 1.2 Deduction factors of Common Equity Tier 1 1.4 Deduction	nents assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets anks by law, grants, or grants vitues based on sharia p rants, or grants will vitres based on sharia p	air value through other productive assets ts will principle (if any)	comprehensive income One of the comprehensive income NFORMATION CAR RATIO	(286, 193) (286, 193) (286, 193) (286, 193) (251,717) (11, 183) (193, 338) (193, 338) (194, 341) (195, 341) (196, 341) (196, 341) (196, 341)	25,097 14,911 12,358 (13,539) (13,539) (13,539) (14,001) (15,209) (53,677) (330,045) 136,611 136,611	Presentation	2020 are derived from the Financial Statements of P auditors, in accordance with Standards on Auditing, p Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37POLIKO 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Fourful Letter (SECIA) No. 37ED. VIO. 3 Jasa Keuangan Regulation (POLIK) No. 75POLIKO 3 Jasa Keuangan Regulation No. X.X.2 Attachment to Decision of Chairm	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2 I.4.0 Inclosed Reserves 1.2 I.4.1.1 Other comprehensive income 1.2.1.1 Disclosed Reserves 1.2.1.1 Potential gain from translation of financial statement 1.2.1.1.2 Potential gain from increasing fair value of financial at 1.2.1.3 Disclosed Reserves 1.2.1.2 Disclosed Reserves 1.2.1.2 Disclosed Reserves 1.2.1.2 Disclosed Reserves 1.2.1.3 Disclosed Protoid Special Protoid Protoid Reserves 1.2.1.3 Disclosed Reserves 1.2.1.4 Current year profit 1.2.1.5 Disclosed Protoid Protoi	ments assets measured at fa ments assets measured at fa assets mea	air value through other productive assets ts will principle (if any) 30 Sep 2020 11,382,318 61,014	comprehensive income CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%)	(286, 193) (286, 193) (286, 193) (286, 193) (251, 717) (11, 183) (193, 338) (193, 338) (194, 341) (195, 341) (196, 341) (25,097 14,011 12,358 (13,539) (13,539) (13,539) (13,631) (14,078) (15,539) (15,677) (330,045) 136,611 136,611	Presentation P	2020 are derived from the Financial Statements of Part auditon, in accordance with Standards on Auditing and auditon, in accordance with Standards on Auditing the Published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37F.DU.KO. 38 Jasa Keuangan Regulation (POLIK) No. 75F.DU.KO. 38 Jasa Keuangan Regulation (POLIK) No. 75F.DU.KO. 38 Jasa Keuangan Regulation (POLIK) No. 75F.DU.KO. 39 Jasa Keuangan Keungan No. XV.X.2 Attachment to Decision of Chairn and L'Regulation No. XV.X.2 Attachment to Decision of Chairn are also accordance of the Chair Standard Standar	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of PwC global network with partner in charge is Jimm poort dated 8 April 2021 not included in this Publication of the Publicati
1.2 Disclosed Reserves 1.2.1.1 disclosed Reserves 1.2.1.1 disclosed Reserves 1.2.1.1 (Patential gain from translation of financial statement 1.2.1.1 (Patential gain from translation of financial statement 1.2.1.1 (Patential gain from translation of financial at 1.2.1.1 (Patential gain from translation of financial at 1.2.1.1 (Patential gain from translation of 1.2.1.2 (Patential gain from translation of 1.2.1.2 (Patential gain from translation of 1.2.1.2 (Patential gain from translation of financial at 1.2.1.2 (Patential gain from translation of financial statement 1.2.2.1 (Patential gain from decreasing flar value of financial at 1.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain from decreasing flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar gain flar value of financial at 1.2.2.2 (Patential gain flar	ments anks anks anks anks anks anks anks ank	air value through other productive assets ts will principle (if any) 30 Sep 2020 11,382,316 61,014 2,736,921 14,180,253	comprehensive income INFORMATION CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) CAR RATIO (%)	(286, 193) (286, 193) (286, 193) (286, 193) (251, 717) (41, 183) (53, 677) (415, 841) 110,631 110,631 133,045,784	25,097 14,911 12,358 (13,539) (13,539) (13,539) (14,65) (15,539) (15,677) (330,045) 136,611 136,611 136,611	Presentation P	2020 are derived from the Financial Statements of Parl auditon, in accordance with Standards on Auditing and auditon, in accordance with Standards on Auditing a published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37FDU.KOS Jasa Keuangan Regulation (POLIK) No. 75FDU.KOS Jasa Keuangan Regulation (POLIK) No. 75FDU.KOS Jasa Keuangan Regulation No. XLX 21 Attachment to Decision of Chairn and LT Regulation No. XLX 21 Attachment to Decision of Chairn rate of 1 US Dollar as at 30 September 2021, 31 Dec	PF Bank Commorwealth by the indon der to comply with : 202016 dated 19 December 202016 dated 20 June 402017 dated 21 December 300 of Chairman of Bapepaman of Bap	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredja, Wibisana, Rindis & Rekan - a member firm unimaris, with unmodified opinion, as stated in their re vibilitation of the state of	of ParC global network with partner in charge is Jimm port dated 6 April 2021 not included in this Publication of the Publication of Public Companies of Public Companies of the Statements for Issuers or Public Companies.
1.2 Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income 1.2.1.1 Extension price of the comprehensive income 1.2.1.1 Expension from translation of financial statement 1.2.1.1 Expension from translation of financial statement 1.2.1.2 Disclosed reserves 1.2.1.2 Children disclosed reserves 1.2.1.2 Device disclosed reserves 1.2.1.2 General reserves 1.2.1.2 General reserves 1.2.1.2 Furbid step said up capital 1.2.1.2 Children for the state of the state of financial statement 1.2.2 Deduction factors 1.2.2 Deduction factors 1.2.2 Deduction factors 1.2.2.1 Shortage arrising from translation of financial statement 1.2.2.1 Shortage arrising from translation of financial statement 1.2.2.1 Shortage arrising from translation of financial statement 1.2.2.2 Other disclosed reserves 1.2.2.2 Other disclosed reserves 1.2.2.2 Other disclosed reserves 1.2.2.2 Previous years loss 1.2.2.2 Description from the state disclosed reserves 1.2.2.2 State of the state adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.1 Finance fair fair of fair value adjustment from trading book fin 1.2.2.1 Finance fair fair of fair value adjustment from trading book fin 1.2.2.2 Shortage of fair value adjustment from trading book fin 1.2.2.3 Finance fair fair fair fair fair fair fair fair	ments assets measured at fa ments assets measured at fa impairment losses on p financial instruments sets ariks by law, grants, or grants yol away grants, or grants will arats, or grants will arats, or grants will grants, or grants will 2 y,840,943 35,5144 2,717,5144	30 Sep 2020 11,382,318 61,014 2,736,921 14,180,253 9,48% 1	comprehensive income EAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%)	(286, 193) (286, 193) (286, 193) (286, 193) (33, 293) (251, 717) (1, 183) (692,856) (193, 339) (63,677) (415, 641) 110,631	25,097 14,911 12,358 (13,539) (13,539) (12,461) (10,278) (53,677) (330,045) 136,611 136,611 136,611	Presentation P	2020 are derived from the Financial Statements of Parl auditon, in accordance with Standards on Auditing and auditon, in accordance with Standards on Auditing a published Financial Statements are presented in ord a Jasa Keuangan Regulation (POLIK) No. 37FDU.KOS Jasa Keuangan Regulation (POLIK) No. 75FDU.KOS Jasa Keuangan Regulation (POLIK) No. 75FDU.KOS Jasa Keuangan Regulation No. XLX 21 Attachment to Decision of Chairn and LT Regulation No. XLX 21 Attachment to Decision of Chairn rate of 1 US Dollar as at 30 September 2021, 31 Dec	PF Bank Commorwealth was geatableshed by the Indon der to comply with: 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 19 December 3/2019 dated 30 June 4/2017 dated 30 June 4/2017 dated 30 June 5/2019 da	hich have been audited by krAP Tanussian Institute of Certified Public According Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and F 2020 regarding "Transparency and P 2017 regarding "Directors" responsible man GL No. Nep-346/BL/2011 dated 25 June 20 miber 2020 were Rp. 14,312.50; Rp Jakarta, 29 S.E. Jakarta, 29 S.E.	diredju, Wibiana, Rindis & Rekan - a member firm untants, with unmodified opinion, as stated in their re vibians and the state of their results of the state of their results of the state	of ParC global network with partner in charge is Jimm port dated 6 April 2021 not included in this Publication of the Publication of Public Companies of Public Companies of the Statements for Issuers or Public Companies.