

**PT Bank Commonwealth**  
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**STATEMENTS OF FINANCIAL POSITION**  
**PT BANK COMMONWEALTH**  
**AS OF 31 DECEMBER 2021**  
**(UNAUDITED)**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2021
<b>ASSETS</b>		
1.	Cash	93,014
2.	Placement with Bank Indonesia	2,095,666
3.	Placement with other banks	1,509,762
4.	Spot and derivative / forward receivables	1,807
5.	Securities	4,473,421
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	1,103,836
8.	Acceptance receivables	-
9.	Loans	9,398,248
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	425,211
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	268,116
	c. Others	213
14.	Intangible assets	1,164,005
	Accumulated amortisation on intangible assets -/-	641,725
15.	Fixed assets and equipments	1,073,755
	Accumulated depreciation on fixed assets and equipments -/-	567,420
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	5,070
	c. Suspense accounts	9
	d. Interbranch assets	-
17.	Other assets	179,083
<b>TOTAL ASSETS</b>		<b>20,046,240</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	915,859
2.	Saving accounts	5,111,117
3.	Time deposits	7,662,008
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	144,233
7.	Spot and derivative / forward liabilities	21
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	996,063
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	3
14.	Other liabilities	1,362,932
<b>TOTAL LIABILITIES</b>		<b>16,192,236</b>
<b>EQUITY</b>		
15.	Paid up capital	-
	a. Authorised capital	13,000,000
	b. Unpaid capital -/-	9,180,333
	c. Treasury stock -/-	-
16.	Additional paid up capital	-
	a. Agio	135,723
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	24,429
	b. Loss (-/-)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(33,293)
	b. Current year	(107,433)
	c. Dividend paid (-/-)	-
<b>TOTAL EQUITY</b>		<b>3,854,004</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>20,046,240</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK COMMONWEALTH**  
**AS OF 31 DECEMBER 2021**  
**(UNAUDITED)**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2021
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	306,920
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
1.	Unused loans / financing facilities	-
	a. Committed	16,497
	b. Uncommitted	1,788,863
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	332,054
4.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
2.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	-
2.	Others	-

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**PT BANK COMMONWEALTH**  
**FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2021**  
**(UNAUDITED)**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2021
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,225,271
2.	Interest Expenses	413,661
<b>Net Interest Income (Expenses)</b>		<b>811,610</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(6,483)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	96,922
4.	Gain (loss) on spot and derivative/forward transactions (realised)	30,256
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	22,690
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	565,241
9.	Other income	8,334
10.	Impairment expense on financial assets -/-	271,647
11.	Loss on operational risk -/-	107
12.	Personnel expenses -/-	649,921
13.	Promotion expenses -/-	30,077
14.	Other expenses -/-	603,872
<b>Net Other Operational Income (Expenses)</b>		<b>(838,664)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>(27,054)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	34
2.	Other non operating income (expenses)	(12,546)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>(12,512)</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>(39,566)</b>
<b>Income tax expenses</b>		<b>(67,867)</b>
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(67,867)
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>(107,433)</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Accounts that will not be reclassified to profit or loss	-
	a. Gain on revaluation of fixed assets	-
	b. Gain (loss) from remeasurement of post employment benefit	-
	c. Others	-
2.	Accounts that will be reclassified to profit or loss	-
	a. Gain (loss) from adjustment due to translation of financial statements in foreign currencies	-
	b. Gain (loss) from fair value changes on financial assets measured at fair value through other comprehensive income	(33,754)
	c. Others	(38)
<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>		<b>(33,792)</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>(141,225)</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>