

## PT Bank Commonwealth

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FINANCIAL STATEMENTS  
PT Bank Commonwealth

Commonwealth Bank

STATEMENTS OF FINANCIAL POSITION AS AT 31 DECEMBER 2021 AND 2020 (In Millions Rupiah)			
No.	ACCOUNTS	INDIVIDUAL	
		31 Dec 2021	31 Dec 2020
ASSETS			
1.	Cash	93,014	107,005
2.	Placement with Bank Indonesia	2,095,666	1,740,421
3.	Placement with other banks	1,526,942	1,786,042
4.	Spot and derivative / forward receivables	1,807	7,697
5.	Securities	4,473,421	4,392,549
6.	Securities sold under repurchase agreements (repo)	-	-
7.	Securities purchased under resale agreements (reverse repo)	1,103,836	358,821
8.	Acceptance receivables	-	-
9.	Loans	9,398,248	11,779,139
10.	Sharia financing	-	-
11.	Investment in shares	-	-
12.	Other financial assets	414,666	477,885
13.	Allowance for impairment losses on financial assets -/-	-	-
a.	Securities	-	-
b.	Loans and sharia financing	-	423,085
c.	Others	213	135
14.	Intangible assets	1,164,006	1,013,042
	Accumulated amortisation on intangible assets -/-	641,726	561,964
15.	Fixed assets and equipments	1,073,755	1,007,007
	Accumulated depreciation on fixed assets and equipments -/-	567,421	443,407
16.	Non productive assets	-	-
a.	Abandoned properties	827	827
b.	Foreclosed assets	5,070	5,105
c.	Suspense accounts	9	-
d.	Interbranch assets	-	-
17.	Other assets	175,179	247,109
TOTAL ASSETS		20,058,771	21,494,058
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Current accounts	915,859	986,851
2.	Saving accounts	5,111,117	5,882,290
3.	Time deposits	7,662,008	7,601,656
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	144,233	722,437
7.	Spot and derivative / forward liabilities	21	64
8.	Liabilities on securities sold under repurchase agreements (repo)	-	-
9.	Acceptance liabilities	-	-
10.	Securities issued	996,063	993,935
11.	Loans / financing received	-	-
12.	Margin deposits	-	-
13.	Interbranch liabilities	3	144
14.	Other liabilities	1,358,223	1,422,078
15.	Minority interest	-	-
TOTAL LIABILITIES		16,187,527	17,609,455
EQUITY			
16.	Paid-up capital	-	-
a.	Authorised capital	13,000,000	13,000,000
b.	Unpaid capital -/-	9,180,333	9,180,333
c.	Treasury stock -/-	-	-
17.	Additional paid-up capital	-	-
a.	Agio	198,301	25,097
b.	Disagio -/-	-	-
c.	Fund for paid-up capital	-	-
d.	Others	-	-
18.	Other comprehensive income	-	-
a.	Gain	25,101	58,221
b.	Loss -/-	-	-
19.	Reserves	-	-
a.	General reserves	14,911	14,911
b.	Appropriated reserves	-	-
20.	Retained earnings	-	-
a.	Previous years	(33,293)	12,358
b.	Current year	(153,443)	(45,651)
c.	Dividend paid -/-	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER		3,871,244	3,884,603
TOTAL EQUITY		3,871,244	3,884,603
TOTAL LIABILITIES AND EQUITY		20,058,771	21,494,058

Increase of Agio for period and 2021 derived from fair value of SBL-CBA claim by IDR 173.2 billion as a commitment of CBA to support the Bank's performance.

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 31 DECEMBER 2021 AND 2020 (In Millions Rupiah)			
No.	ACCOUNTS	INDIVIDUAL	
		31 Dec 2021	31 Dec 2020
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	1,207,237	1,536,648
2.	Interest Expenses	413,661	617,270
	Net Interest Income (Expenses)	793,576	919,378
B. Other Operational Income and Expenses			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(6,483)	1,404
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) on sale of financial assets	96,922	233,926
4.	Gain (loss) on spot and derivative / forward transactions (realised)	30,256	103,056
5.	Gain (loss) on investment in shares under equity method	-	-
6.	Gain (loss) on foreign exchange currencies translation	22,690	(20,783)
7.	Dividend income	-	-
8.	Commissions / provisions / fees and administrations	565,241	302,557
9.	Other income	8,334	5,366
10.	Impairment expense on financial assets -/-	306,389	303,178
11.	Loss on operational risk -/-	107	377
12.	Personnel expenses -/-	625,518	636,789
13.	Promotion expenses -/-	30,077	10,350
14.	Other expenses -/-	617,793	585,219
	Other Operational Income (Expenses)	(862,924)	(910,387)
	OPERATIONAL INCOME (EXPENSES)	(69,348)	8,991
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipments	34	(5,442)
2.	Other non operational income (expenses)	(12,546)	(29,201)
	NON OPERATIONAL INCOME (EXPENSES)	(12,512)	(34,643)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(81,860)	(25,652)
	Income tax expenses	-	-
a.	Estimated current year tax	-	706
b.	Deferred tax income (expenses)	(71,583)	(19,293)
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(153,443)	(45,651)
	PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
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 employee benefit	672	(2,088)
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)	27,795
c.	Others	(38)	62
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	(33,120)	25,769
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(186,563)	(19,882)
	Attributable current year profit (loss) after tax to:		
- Owner		(153,443)	(45,651)
- Non-controlling interest			
	TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX	(153,443)	(45,651)
	Attributable current year comprehensive profit (loss) after tax to:		
- Owner		(186,563)	(19,882)
- Non-controlling interest			
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(186,563)	(19,882)
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	NET EARNING PER SHARE (in Rupiah full amount)	(40,172)	(11,952)

STATEMENTS OF PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION AS AT 31 DECEMBER 2021 AND 2020 (In Millions Rupiah)														
No.		INDIVIDUAL												
		31 Dec 2021						31 Dec 2020						
		Current	Sp. Ment	Sub Std	Doubtful	Loss	Total	Current	Sp. Ment	Sub Std	Doubtful	Loss	Total	
I. RELATED PARTIES														
1.	Placement with other banks	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	55,307	-	-	-	-	55,307	65,801	-	-	-	-	65,801	
2.	Spot and derivative / forward receivables	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	1,759	-	-	-	-	1,759	7,686	-	-	-	-	7,686	
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Non micro, small and medium enterprises (Non UMKM)	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	26,077	-	-	-	-	26,077	24,264	-	-	-	-	24,264	
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Investment in shares	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
II. NON RELATED PARTIES														
1.	Placement with other banks	397,610	-	-	-	-	397,610	643,531	-	-	-	-	643,531	
a.	Rupiah	1,074,025	-	-	-	-	1,074,025	1,076,710	-	-	-	-	1,076,710	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Spot and derivative / forward receivables	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	42	-	-	-	-	42	-	-	-	-	-	-	
b.	Foreign currencies	6	-	-	-	-	6	11	-	-	-	-	11	
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	3,027,431	-	-	-	-	3,027,431	2,710,861	-	-	-	-	2,710,861	
b.	Foreign currencies	1,445,990	-	-	-	-	1,445,990	1,681,688	-	-	-	-	1,681,688	
4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	1,103,836	-	-	-	-	1,103,836	358,821	-	-	-	-	358,821	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-	
7.	Loans	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Micro, small and medium enterprises (UMKM)	3,504,319	157,865	13,052	9,537	69,382	3,754,155	4,671,933	106,657	9,812	18,966	192,257	4,999,625	
ii.	Foreign currencies	16,765	-	-	-	1,949	18,714	16,344	-	-	-	10,885	27,229	
b.	Non micro, small and medium enterprises (Non UMKM)	5,240,895	223,745	25,957	17,559	70,808	5,578,964	6,001,944	333,428	13,270	23,030	332,334	6,704,006	
ii.	Foreign currencies	20,338	-	-	-	-	20,338	24,015	-	-	-	-	24,015	
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-	
i.	Rupiah	1,809,134	187,783	18,284	11,347	50,821	2,077,369	3,458,558	190,124	6,408	8,215	62,561	3,725,866	
ii.	Foreign currencies	12,544	-	-	-	-	12,544	13,482	-	-	-	-	13,482	
8.	Investment in shares	-	-	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-	
a.	Rupiah	1,788,298	2,613	-	-	-	1,790,911	2,098,398	4,106	-	-	-	2,102,504	
b.	Foreign currencies	14,449	-	-	-	-	14,449	34,343	-	-	-	-	34,343	
III. OTHER INFORMATION														
1.	Total bank's assets pledged as collateral:							-						-
a.	to Bank Indonesia							-						-
b.	to others							-						-
2.	Foreclosed assets							5,070						5,105