## **PT Bank Commonwealth** Treasury Tower Lantai 65 Lot. 28 SCBD Jl. Jend. Sudirman Kav. 52-54

Kel. Senayan Kec. Kebayoran Baru Jakarta Selatan 12190 Telp. +62 21 5096 0000. Fax. +62 21 5096 0140

## **FINANCIAL STATEMENTS PT Bank Commonwealth**



STATEMENTS OF FINANCIAL F			PT Bank C	Commo	onwe	alth			<b>30</b> 11111	IOI IVV	aime	oui iii
AS AT 31 DECEMBER 2021 AP			STATEMENTS OF PROFIT OR LOSS AND OTHER FOR PERIOD FROM 1 JANUARY TO 31 DECE		STATE		CTIVE ASSETS Q T 31 DECEMBER	UALITY AND OTHE	R INFORMATION			
No. ACCOUNTS	(In Millio	ons Rupiah)	No. ACCOUNTS	(In Milli	ions Rupiah) /IDUAL	No.	AS P		ZUZT AND ZUZU	DUAL		lillions Rupiah)
ASSETS  1. Cash	93,014	31 Dec 2020 107,005	OPERATIONAL INCOME AND EXPENSES  A. Interest Income and Expenses	31 Dec 2021	31 Dec 2020	I. RELATED PARTIES	Current Sp. Ment	31 Dec 2021 Sub Std Doubtful	Loss Total	Current Sp. Ment	31 Dec 2020 Sub Std Doubtful	Loss Total
Placement with Bank Indonesia     Placement with other banks     Spot and derivative / forward receivables	2,095,666 1,526,942 1,807	1,740,421 1,786,042 7,697	Interest Income     Interest Expenses	1,207,237 413,661	1,536,648 617,270	Placement with other banks     a. Rupiah						
Securities     Securities sold under repurchase agreements (repo)     Securities purchased under resale agreements	4,473,421	4,392,549	Net Interest Income (Expenses)	793,576	919,378	b. Foreign currencies 2. Spot and derivative / forward receivables	55,307 -		- 55,307	65,801 -		- 65,801
(reverse repo) 8. Acceptance receivables 9. Loans	1,103,836 - 9,398,248	358,821 - 11,779,139	Gain (loss) from increase (decrease) in fair value of financial assets     Gain (loss) from decrease (increase) in fair value of financial	(6,483)	1,404	a. Rupiah b. Foreign currencies	1,759		- 1,759	7,686 -		- 7,686
Sharia financing     Investment in shares     Other financial assets     Allowance for impairment losses on financial assets -I-	414,666	477,885	liabilities 3. Gain (loss) on sale of financial assets 4. Gain (loss) on spot and derivative / forward transactions	96,922	233,926	Securities     a. Rupiah     b. Foreign currencies						
Allowarice for impairment losses on imancial assets -/-     a. Securities     b. Loans and sharia financing     c. Others	258,315 213	423,085 135	(realised) 5. Gain (loss) on investment in shares under equity method 6. Gain (loss) on foreign exchange currencies translation	30,256 - 22,690	103,056	Securities sold under repurchase agreements     (repo)						
Intangible assets     Accumulated amortisation on intangible assets -/-      Fixed assets and equipments	1,164,006 641,726 1,073,755	1,013,042 561,964 1,007,007	Dividend income     Commissions / provisions / fees and administrations     Other income	565,241 8,334	302,557 5,366	a. Rupiah b. Foreign currencies						
Accumulated depreciation on fixed assets and equipments -/-  16. Non productive assets  a. Abandoned properties	567,421	443,407	Impairment expense on financial assets -/-     Loss on operational risk -/-     Personnel expenses -/-	306,389 107 625,518	303,178 377 636,789	Securities purchased under resale agreements     (reverse repo)						
b. Foreclosed assets c. Suspense accounts d. Interbranch assets	5,070 9	5,105	13.   Promotion expenses -/-   14.   Other expenses -/-   Other Operational Income (Expenses)	30,077 617,793 (862,924)	10,350 585,219 (910,387)	a. Rupiah b. Foreign currencies						
17. Other assets TOTAL ASSETS	175,179 <b>20,058,771</b>	247,109 21,494,058	OPERATIONAL INCOME (EXPENSES)  NON OPERATIONAL INCOME (EXPENSES)	(69,348)	8,991	Acceptance receivables     Loans     Micro, small and medium enterprises (UMKM)						
LIABILITIES AND EQUITY  LIABILITIES  1. Current accounts	915,859	986,851	Gain (loss) on sale of fixed assets and equipments     Other non operational income (expenses)	34 (12,546)	(5,442) (29,201)	Rupiah     ii. Foreign currencies						
2. Saving accounts 3. Time deposits 4. Electronic money	5,111,117 7,662,008	5,882,290 7,601,656	NON OPERATIONAL INCOME (EXPENSES)  CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(12,512) (81,860)	(34,643) (25,652)	b. Non micro, small and medium enterprises (Non UMKM     i. Rupiah	26,077 -		- 26,077	24,264 -		- 24,264
Liabilities to Bank Indonesia     Liabilities to other banks     Spot and derivative / forward liabilities	144,233	722,437 64	Income tax expenses a. Estimated current year tax b. Deferred tax income (expenses)	(71,583)	706 (19,293)	ii. Foreign currencies c. Restructured loans						
Liabilities on securities sold under repurchase agreements (repo)     Acceptance liabilities	-	-	CURRENT YEAR PROFIT (LOSS) AFTER TAX PROFIT (LOSS) MINORITY INTEREST	(153,443)	(45,651)	i. Rupiah     ii. Foreign currencies     8. Investment in shares						
Securities issued     Loans / financing received     Margin deposits	996,063	993,935	OTHER COMPREHENSIVE INCOME  1. Accounts that will not be reclassified to profit or loss			Other receivables     Commitments and contingencies						
<ul> <li>13. Interbranch liabilities</li> <li>14. Other liabilities</li> <li>15. Minority interest</li> </ul>	1,358,223	144 1,422,078	a. Gain on revaluation of fixed assets     b. Gain (loss) from remeasurement of post     employee benefit	672	(2,088)	a. Rupiah b. Foreign currencies						
TOTAL LIABILITIES EQUITY	16,187,527	17,609,455	c. Others  2. Accounts that will be reclassified to profit or loss a. Gain (loss) from adjustment due to translation of financial	-	-	II. NON RELATED PARTIES						
16. Paid-up capital a. Authorised capital b. Unpaid capital -/-	13,000,000 9,180,333	13,000,000 9,180,333	statements in foreign currencies  b. Gain (loss) from fair value changes on financial assets measured at fair value through other	-	-	Placement with other banks     a. Rupiah     b. Foreign currencies	397,610 - 1,074,025 -		- 397,610 - 1,074,025	643,531 - 1,076,710 -		- 643,531 - 1,076,710
c. Treasury stock -/- 17. Additional paid-up capital a. Agio ¹	198,301	25,097	comprehensive income c. Others	(33,754)	27,795 62	Spot and derivative / forward receivables     Rupiah	42 -	_	- 1,074,025		-   -	
b. Disagio -/- c. Fund for paid-up capital d. Others	-	-	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX  TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)  AFTER TAX	(***, **,	25,769 (19,882)	b. Foreign currencies 3. Securities	6 -	-	- 6	11 -	-   -	- 11
18. Other comprehensive income a. Gain b. Loss -/-	25,101	58,221	Attributable current year profit (loss) after tax to: - Owner	(153,443)	(45,651)	a. Rupiah b. Foreign currencies	3,027,431 - 1,445,990 -		- 3,027,431 - 1,445,990	2,710,861 - 1,681,688 -		- 2,710,861 - 1,681,688
19. Reserves a. General reserves b. Appropriated reserves	14,911	14,911	- Non-controlling interest TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX	(153,443)	(45,651)	Securities sold under repurchase agreements     (repo)     Runiah						
20. Retained earnings a. Previous years b. Current year	(33,293) (153,443)	12,358 (45,651)	Attributable current year comprehensive profit (loss) after tax to - Owner - Non-controlling interest	(186,563)	(19,882)	a. Rupiah     b. Foreign currencies     Securities purchased under resale agreements		-				
c. Dividend paid -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER	3,871,244	3,884,603	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(186,563)	(19,882)	Securines purchased under resale agreements     (reverse repo)     a. Rupiah	1,103,836 -		- 1,103,836	358,821 -		- 358,821
TOTAL EQUITY  TOTAL LIABILITIES AND EQUITY  Increase of Airio for period and 2021 derived from fair value of SRI C_CRA claim to IDR.	3,871,244 20,058,771	3,884,603 21,494,058	TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND		-	b. Foreign currencies 6. Acceptance receivables						
Increase of Agio for period end 2021 derived from fair value of SBLC-CBA claim by IDR the Bank's performance. STATEMENTS OF CASH FL		on or CBA to support	NET EARNING PER SHARE (in Rupiah full amount)  STATEMENTS OF COMMITMENTS ANI	(40,172)  D CONTINGEN	(11,952)	7. Loans a. Micro, small and medium enterprises (UMKM)				40710		100.000
FOR PERIOD FROM 1 JANUARY TO 31 DECE	EMBER 2021 A (In Mil	lions Rupiah)	AS AT 31 DECEMBER 2021	AND 2020 (In Millio	ns Rupiah)	Rupiah     Foreign currencies     Non micro, small and medium enterprises (Non HMKM)	3,504,319 157,865 16,765 -	13,052 9,537	69,382 3,754,155 1,949 18,714	4,671,933 106,657 16,344 -	9,812 18,966	192,257 4,999,625 10,885 27,229
ACCOUNTS  CASH FLOWS FROM OPERATING ACTIVITIES	31 Dec 2021	31 Dec 2020	No. ACCOUNTS  I. COMMITMENT RECEIVABLES		31 Dec 2020	b. Non micro, small and medium enterprises (Non UMKM     i. Rupiah     ii. Foreign currencies	5,240,895 223,745 20,338 -	25,957 17,559	70,808 5,578,964 - 20,338	6,001,944 333,428 24,015 -	13,270 23,030	332,334 6,704,006 - 24,015
Interest, fees, and commissions income Payments of interest, fees, and commissions	1,204,387 (366,503)	1,279,862 (585,651)	1. Unused borrowings facilities     2. Foreign currency position receivables from spot and derivative / forward transactions	306,920	456,802	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
Other operating income Other operating expenses Non - operating expenses - net	661,368 (921,625) (4,958)	479,908 (727,995) (83,039)	3. Others  II. COMMITMENT LIABILITIES	300,920	430,002	ii. Foreign currencies 8. Investment in shares	12,544 -		- 12,544	13,482 -		- 13,482
Payments of employee benefits during the year Fund received from SBLC transaction  Cash flows from operating activities before changes	(5,113) 666,708	(5,340)	Unused loans/financing facilities     a. Committed     b. Uncommitted     Outstanding irrepressible L/C	16,497 1,788,863	33,999 2,102,848	Other receivables     Commitments and contingencies				-		
in operating assets and liabilities  Changes in operating assets and liabilities:	1,234,264	357,745	Outstanding irrevocable L/C     Foreign currency position liabilities from spot and derivative / forward transactions     Others	332,054	448,457	a. Rupiah b. Foreign currencies	1,788,298 2,613 14,449 -		- 1,790,911 - 14,449	2,098,398 4,106 34,343 -		- 2,102,504 - 34,343
(Increase)/decrease in operating assets:  Loans  Securities purchased under resale agreements	1,446,352 (745,015)	2,107,509 (358,821)	III. CONTINGENT RECEIVABLES  1. Guarantees received	-	-	III. OTHER INFORMATION  1. Total bank's assets pledged as collateral:						
Other assets Increase/(decrease) in operating liabilities: Deposits from customers	86,239 (781,813)	(29,740) (981,157)	Z. Others  IV. CONTINGENT LIABILITIES  1. Guarantees issued	-	-	a. to Bank Indonesia b to others			-			-
Deposits from other banks Other liabilities Income tax (paid)/received during the year	(581,012) (67,999) (2,774)	(771,097) 702,400 18,841	2. Others  STATEMENTS OF FINANCIAL	PATIOS	-	2. Foreclosed assets	ALL OWANGE F	OR IMPAIRMENT	5,070	VICION		5,105
Net cash provided from operating activities  CASH FLOWS FROM INVESTING ACTIVITIES	588,242	1,045,680	AS AT 31 DECEMBER 2021 A	AND 2020	(ln %)			T 31 DECEMBER	LOSSES AND PRO 2021 AND 2020	VISION	(In I	Millions Rupiah)
Acquisition of marketable securities  Acquisition of fixed assets, right-of-use assets and intangible assets  Acquisition of government bonds	(111,302) (227,945) (9,575,928)	(150,916) (668,706) (17,523,289)	No.   RATIO	31 Dec 2021 29.51%	31 Dec 2020 25.07%	No. ACCOUNTS	Allowand	31 Dec 2021 e for Impairment	Provision	Allowance for	31 Dec 2020 Impairment	Provision
Proceeds from sale investment in shares Proceeds from marketable securities sales Proceeds from government bonds	118,702 9,400,931	26 364,588 15,656,054	Capital adequacy ratio (CARY)     Non performing productive assets and non performing non productive assets to total productive assets and non productive assets     Non performing productive assets to total productive assets		2.94% 2.94%	Placement with other banks	<b>Stage 1</b> 213	Stage 2 Stage 3	General Specific 15,269	Stage 1 Stage 1 135		eral Specific 7,860 -
Proceeds from sale of fixed assets  Net cash used for investing activities	350 (395,192)	1,054 (2,321,189)	Allowance for impairment losses (CKPN) on financial assets to productive assets     5. Gross NPL	1.57% 2.22%	2.31% 5.10%	Spot and derivative / forward receivables     Securities	24		18 4,644	62		77 - 5,010 -
CASH FLOWS FROM FINANCING ACTIVITIES  Payment of lease liabilities  Payment of interest for marketable securities issued	(15,960)	(26,894) 993,266	6. Net NPL 7. Return on Asset (ROA) 8. Return on Equity (ROE) 9. Net Interest Marcin (NIM)	1.43% -0.41% -4.96% 4.38%	2.74% -0.12% -1.38% 4.53%	Securities sold under repurchase agreements (repo)     Securities purchased under resale agreements	-		-	-		-
Marketable securities issued  Net cash (used for)/provided from financing activities	(75,000) (90,960)	(18,750) 947,622	Net interest Margin (Nim)     Operational expenses to operational income (BOPO)     11. Cost to Income Ratio (CIR)     12. Loan to Deposit Ratio (LDR)	103.48% 80.95% 68.66%	99.60% 76.68% 81.40%	(reverse repo) 6. Acceptance receivables	-		-			
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS  CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	3,633,468	(327,887) 4,055,573	II. Compliance  1. a. Percentage of incompliance of Legal Lending Limit	0.000/		7. Loans 8. Investment in shares	47,502	111,520 99,293	87,232 72,169	51,752 82,	432 288,901 10	5,931 194,825
Exchange losses on cash and cash equivalents  CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	(19,936) 3,715,622	(94,218) 3,633,468	i. Related parties     ii. Non related parties     b. Percentage of excess of Legal Lending Limit     i. Related parties	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	Other receivables     Commitments and contingencies	1,309	882 -	- 13	1,429 1,	526 -	- 205
Cash and cash equivalents consist of: Cash Current accounts with Bank Indonesia	93,014 584,465	107,005 541,988	ii. Non related parties  2. Minimum reserve requirement a. Primary minimum reserve requirement Rupiah	0.00%	0.00%	STA	ATEMENTS OF SPO	OT AND DERIVATI	VE / FORWARD TR	ANSACTIONS		
Current accounts with other banks Placements with Bank Indonesia and other banks  Total cash and cash equivalents	808,648 2,229,495 <b>3,715,622</b>	573,721 2,410,754 3,633,468	- Daily - Average b. Minimum reserve requirement Foreign Currencies (daily)	3.59% 3.56% 4.14%	3.10% 3.05% 4.04%					INDIV	IDUAL	Millions Rupiah)
	TEMENTS OF	CAPITAL ADE	3. Overall Net Open Position (NOP)  DEQUACY RATIO CALCULATION	0.26%	0.49%	No. TRANSACT	TIONS		Notional Amount	Purpose Trading Hed		Receivables Liabilities Liabilities
			BER 2021 AND 2020	<u>·</u>	ons Rupiah)	Related with foreign exchange     Spot			61,456	61,456	- 48	21
No.  I. Core Capital (Tier 1)	CAPITAI	L COMPONENTS		31 Dec 2021 3,289,104	31 Dec 2020 3,312,106	2. Forward 3. Option a. Sell			-	-		-
Common Equity Tier 1 (CET 1)     1.1 Paid-Up Capital (after deducted with Treasury Stoci     1.2 Disclosed Reserves	k)			3,289,104 3,819,667 36,900	3,312,106 3,819,667 50,953	b. Buy 4. Future				-	-   -	
1.2.1 Additional factors 1.2.1.1 Other comprehensive income				36,900 224,819 11,607	<b>50,953</b> 97,727 45,361	5. Swap 6. Others  R. Poletod with interact			577,518 -	577,518 -	- 1,759 	-
	יטוו טז זוnancial stater		ed at fair value through other comprehensive income	11,607	45,361	B. Related with interest						
1.2.1.1.3 Surplus balance of fixed asset	ig fair value of financia			-		1. Forward 2. Option			-	-	-   -	-
1.2.1.1.2 Potential gain from increasing	ig fair value of financia			213,212 198,301 14,911	52,366 25,097 14,911	2. Option a. Sell b. Buy						
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 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	ig fair value of financia			198,301	52,366 25,097	2. Option a. Sell b. Buy 3. Future 4. Swap				-		-
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 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 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2 Deduction factors	ig fair value of financia			198,301	52,366 25,097 14,911 12,358	2. Option a. Sell b. Buy 3. Future 4. Swap 5. Others						:
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 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 Funds for paid-up capital 1.2.1.2.5 Funds for paid-up capital 1.2.1.2 Deduction factors 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from transl 1.2.2.1.2 Potential loss from decreasin	ig fair value of financia et revaluation		ed at fair value through other comprehensive income	198,301 14,911 - - - - (187,919)	52,366 25,097 14,911 12,358 (46,774)	2. Option a. Sell b. Buy 3. Future 4. Swap 5. Others	iT		638,974	638,974 SHAREHOL		21
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 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 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2 Deduction factors 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from transl	ig fair value of financia et revaluation			198,301 14,911 - - -	52,366 25,097 14,911 12,358 (46,774)	2. Option a. Sell b. Buy 3. Future 4. Swap 5. Others  C. Others	<u>Directors</u>	awati Ult	ontrolling Shareholder : timate shareholder : Comm	SHAREHOL onwealth Bank of Australia		21
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 1.2.1.2 Other disclosed reserves 1.2.1.2 Agio 1.2.1.2 General reserves 1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from transl. 1.2.2.2 Other disclosed reserves 1.2.2.2 Potential loss from decreasin 1.2.2.2 Other disclosed reserves 1.2.2.2 Disagio 1.2.2.2 Previous years loss 1.2.2.2 Current year loss 1.2.2.2 Current year loss 1.2.2.3 Current year loss 1.2.2.4 Shortage of regulatory provis	ng fair value of financia et revaluation  liation of financial statu ng fair value of financia	al assets measured	ed at fair value through other comprehensive income ses on productive assets	198,301 14,911 - - - (187,919) - - (187,919)	52,366 25,097 14,911 12,358 (46,774)	Option     a. Sell     b. Buy     Future     4. Swap     5. Others      TOTAL  MANAGEMEN  Board of Commissioners  Board of G	Directors  Director : Lauren Sulist : Ming Hong C : Timothy Chis	awati Ult thr nen <b>Mi</b> opher Delahunty <b>Mi</b>	ontrolling Shareholder : timate shareholder : Comm rough : Commonwealth Bar inority Shareholder throug inority Shareholder throug	SHAREHOL  onwealth Bank of Australia k of Australia : 99.00 % h capital market (more th h non capital market (mo	DERS an 5%): none re than 5%): none	21
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 1.2.1.2 Other disclosed reserves 1.2.1.2 Agio 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 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2.1 Other comprehensive income 1.2.2.1 Shortage arrising from transl. 1.2.2.1 Shortage arrising from transl. 1.2.2.2 Other disclosed reserves 1.2.2.1 Disagio 1.2.2.2 Previous years loss 1.2.2.2 Current year loss 1.2.2.3 Current year loss 1.2.2.4 Shortage of regulatory provision 1.2.2.5 Shortage of fair value adjust 1.2.2.5 Required regulatory provision 1.2.2.7 Others	ng fair value of financial et revaluation  lation of financial state ag fair value of financial state ag fair value of financial state of financial state agreement from trading bor on on non productive a	al assets measured or impairment losse ok financial instrum	ed at fair value through other comprehensive income ses on productive assets	198.301 14,911 - - (187,919) - (187,919) (187,919) (33,293)	52,366 25,097 14,911 12,358 (46,774) (46,774)	2.	Directors  Director : Lauren Sulist : Ming Hong C : Timothy Chis : Bagus Harim.	awati Ult thr opher Delahunty Mi wan Mi di 1.	ontrolling Shareholder : timate shareholder : Comm rough : Commonwealth Bar inority Shareholder throug	SHAREHOL  onwealth Bank of Australia k of Australia : 99.00 % h capital market (more th h non capital market (mo	DERS an 5%): none re than 5%): none	21
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assi 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 Funds for paid-up capital 1.2.1.2.5 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from transl. 1.2.2.2 Potential loss from decreasin 1.2.2.2 Other disclosed reserves 1.2.2.1 Disagio 1.2.2.2 Previous years loss 1.2.2.1 Shortage of regulatory provisin 1.2.2.2 Shortage of fair value adjust 1.2.2.5 Shortage of fair value adjust 1.2.2.7 Others 1.3 Non-controlling interest that can be taken into acco. 1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation	ng fair value of financial et revaluation  lation of financial state ag fair value of financial state ag fair value of financial state of financial state agreement from trading bor on on non productive a	al assets measured or impairment losse ok financial instrum	ed at fair value through other comprehensive income ses on productive assets	198,301 14,911 (187,919) (187,919) (187,919) (33,293) (153,443) (1,183) (567,463)	52,366 25,097 14,911 12,358 (46,774) (46,774) (45,651) (1,123) (558,514) (146,219)	2.	Directors  Director : Lauren Sulist : Ming Hong C : Timothy Chis : Bagus Harim e Director : Yessika Effen	awati thra Mi Mi Mi di 1. 2. 3. 4.	ontrolling Shareholder: timate shareholder: Comm rough: Commonwealth Bar inority Shareholder throug mority Shareholder throug PT Murni Galaxy PT Giga Galaxy PT Samudra Anugrah Meg PT Ramadewan Winoko	SHAREHOL  onwealth Bank of Australia k of Australia: 99.00 % th capital market (more th non capital market (less : 0.35% : 0.35% : 0.11% : 0.08%	DERS an 5%): none re than 5%): none	21
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Otoritas Jasa Keuangan Regulation (POJK) No. 37PO. d. Bapepam and LK Regulation No. VI.S 2 Attachment to I Companies' and Bapepam and LK Regulation No. VII Statements for Issuers or Public Companies'. 3. Exchange rate of 1 US Dollar as at 31 December 2021 and	Directors  Director : Lauren Sulist : Ming Hong C : Timothy Chis : Bagus Harim e Director : Yessika Effen  ad 31 December 2021 is extinancial Accounting Standors, in accordance with Start. The Financial Information accordance with Indonesia independent auditors, in ac is publication. The above F  ywith :  JK 03/2019 dated 19 Decer SEO.IK.03/2020 dated 30, the Vision of Chairman of Ball. 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SHAREHOL  Drivealth Bank of Australia (or Justralia: 99.00 % la capital market (more the non capital market (more the non capital market (more the non capital market) (or Justralia: 9.035% or Justralia: 9.035% or Justralia: 9.04% or Justralia: 9.	an 5%): none  te than 5%): none  than 5%):  d for the year ended 31 Dece imber firm of PwC global new than 5% global new than 5%, nutrants, with unmodified opi tatements of Bank as of and Wibisana, Rintis & Rekan, a ruffied Public Accountants, wi  ank"; nutronal Bank"; Periodic Financial Statemen egarding "Presentation and to	mber 2021, prepared ork (partner in charge nion, as stated in their for the year ended 31 member firm of PwC th unmodified opinion,
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Option a. Sell b. Buy 3. Future 4. Swap 5. Others  C. Others  TOTAL  MANAGEMEN  Board of Commissioners President Commissioner : David Cohen President I Vice President Commissioner : Stephen Vile  President Commissioner : Stephen Vile  Director Independent Commissioner : Stephen Vile  Director Independent Commissioner : Khairil Anwar Director Independent Commissioner : Khairil Anwar Director Complianc  Stephen Vile has completed his term of appointment as Vice Pres 25 February 2022.  Notes:  1. The above Financial Information as of and for the year ende by the Bank's management in accordance with Indonesian F is Drs. M. Jusuf Wibisana, M.Ec., CPA), in dependent auditor report dated 31 March 2022 not included in this publication December 2020, prepared by the Bank's management in a global network (partner in charge is Jimmy Pangestu, S.E.), as stated in their report dated 8 April 2021 not included in the 2. The above published report are presented in order to complia. Otoritas Jasa Keuangan Regulation (POJK) No. 37PO. b. Otoritas Jasa Keuangan Regulation (POJK) No. 37PO. d. Bapepam and LK Regulation No. VI.S 2Attachment to I Companies' and Bapepam and LK Regulation No. VII Statements for Issuers or Public Companies'.  3. Exchange rate of 1 US Dollar as at 31 December 2021 and	Directors  Directors:  Ming Hong C  Timothy Chis Bagus Harim Birector: Yessika Effen  ad 31 December 2021 is ext and a second accounting Standa  and a second	awati when opher Delahunty wan did	ontrolling Shareholder: timate shareholder: Comm rough: Commonwealth Bar inority Shareholder throug mority Shareholder throug mority Shareholder throug mority Shareholder throug PT Samular Anugrah Meg PT Famular Anugrah Meg PT Finder Munich Langgeng PT Finder Munich attements of PT Bank Comm det by KAP Tanudriedja, Wib shed by the Indonesian Instit det 31 December 2020 is e: andards, which has been at on Auditing established by the not contain notes to the final msparency and Published Fin clors' responsibility on the F 46/BL/2011 dated 5 July 201 m and LK No. Kep-347/BL/ 50.00; respectively.	SHAREHOL  Drivealth Bank of Australia (or Justralia: 99.00 % la capital market (more the non capital market (more the non capital market (more the non capital market) (or Justralia: 9.035% or Justralia: 9.035% or Justralia: 9.04% or Justralia: 9.	an 5%): none  te than 5%): none  than 5%):  d for the year ended 31 Dece imber firm of PwC global new than 5% global new than 5%, nutrants, with unmodified opi tatements of Bank as of and Wibisana, Rintis & Rekan, a ruffied Public Accountants, wi  ank"; nutronal Bank"; Periodic Financial Statemen egarding "Presentation and to	mber 2021, prepared ork (partner in charge nion, as stated in their for the year ended 31 member firm of PwC th unmodified opinion,
1.2.1.1.2 Potential gain from increasin 1.2.1.1.3 Surplus balance of fixed assis 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 1.2.1.2.5 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2.1 Deduction factors 1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arising from transl. 1.2.2.2 Potential loss from decreasin 1.2.2.2 Previous years loss 1.2.2.2 Shortage of fair value adjust 1.2.2.2 Required regulatory provision 1.2.2.2 Required regulatory provision 1.2.2.2 Others 1.3 Non-controlling interest that can be taken into acco 1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Intangible assets 1.4.4 Investment in shares as deduction factor 1.4.5 Shortfall of capital on insurance subsidiaries 1.4.6 Exposure of securitisation 1.4.7 Other deduction factors of Common Equity Tier 1.4.7.1 Fund placement at AT 1 and/or Tier 2 in 1.4.7.2 Cross ownership at other entities due to 1.4.7.3 Credit risk exposures due to settlement 1.4.7.4 Exposure in subsidiary entities that con 2. Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Dibagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instrument 2.3.2 Cross ownership at other entities due to owners! II. Supplementary Capital (Tier 2)  1. Equity instruments in form of shares or other eligible in 2. Agio/Dibagio 3. General provision (PPKA) on productive assets (max 1.4 in Sinking fund 4.2 Fund placement at Tier 2 instruments to other bank 4.3 Cross ownership at other entities due to ownership at Other entities due to ownership at Other entities due to ownership AT of the Park 4.3 Cross ownership at other entities due to ownership 4.4 Deduction factors of Supplementary capital 4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other bank 4.3 Cross ownership at other entities due t	grain value of financial state o	al assets measured or impairment losse ok financial instrum assets  anks by law, grants, or grants will grants, or grants will grants, or grants will grants, or grants will 31 Dec 2020  10,955,507 57,118 2,715,175 13,727,800	ed at fair value through other comprehensive income  ses on productive assets ments  grants will  arria principle (if any)  III  INFORMATION  CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO (ET 1 FOR BUFFER (%)  BUFFER FERCENTAGE MANDATORY FULFILLED BY BANK (%)  Capital Conservation Buffer (%)  Countercyclical Buffer (%)	198,301 14,911  (187,919) (187,919) (33,293) (153,443) (75,456) (36,677) (438,330)  107,163  107,163  107,163  20,251%	52,366 25,097 14,911 12,358 (46,774) (46,774) (45,651) (1,123) (558,514) (146,219) (53,677) (358,618)	2. Option a. Sell b. Buy 3. Future 4. Swap 5. Others  C. Others  TOTAL  MANAGEMEN  Board of Commissioners President Commissioner : David Cohen President I Vice President Commissioner : Stephen Vile   Director Independent Commissioner : Stephen Vile   Director Independent Commissioner : Stephen Vile   Director Independent Commissioner : Khairil Anwar Director Independent Commissioner : Khairil Anwar Director Compilianc  Stephen Vile has completed his term of appointment as Vice President Vile has completed his term of appointment as Vice President Vile Bank's management in accordance with Indonesian F is Drs. M. Jusuf Wibisana, M.Ec., CPA), independent audit report dated 31 March 2022 not included in this publication December 2020, prepared by the Bank's management in a global network (parther in charge is Jimmy Pangestu, S.E.), as stated in their report dated 8 April 2021 not included in the 2. The above published report are presented in order to compa a. Otoritas Jasa Keuangan Regulation (POJK) No. 37/PO. b. Otoritas Jasa Keuangan Regulation (POJK) No. 75/PO. d. Bapepam and LK Regulation No. XK.2 Attachment to I Companies' and Bapepam and LK Regulation No. VII Statements for Issuers or Public Companies'.  3. Exchange rate of 1 US Dollar as at 31 December 2021 and  President Director	Directors  Director : Lauren Sulist : Ming Hong C : Timothy Chis : Bagus Harim e Director : Yessika Effen  ad 31 December 2021 is extinancial Accounting Standors, in accordance with Start. The Financial Information accordance with Indonesia independent auditors, in ac is publication. The above F  ywith :  JK 03/2019 dated 19 Decer SEO.IK.03/2020 dated 30, the Vision of Chairman of Ball. G.7 Attachment to Decision of Chairman of Ball.	awati when opher Delahunty wan did	ontrolling Shareholder: timate shareholder: Comm rough: Commonwealth Bar inority Shareholder throug mority Shareholder throug mority Shareholder throug mority Shareholder throug PT Samular Anugrah Meg PT Famular Anugrah Meg PT Finder Munich Langgeng PT Finder Stuhn Langgeng PT Finder Stuhn Langgeng PT Finkom Surya Putra  tatements of PT Bank Comm del by KAP Tanudriedja, Wib shed by the Indonesian Instit ded 31 December 2020 is e- andards, which has been at on Auditing established by the not contain notes to the final msparency and Published Fin clors' responsibility on the F 46/BL/2011 dated 5 July 201 m and LK No. Kep-347/BL/ 50.00; respectively.	SHAREHOL  Drivealth Bank of Australia (or Justralia: 99.00 % la capital market (more the non capital market (more the non capital market (more the non capital market) (or Justralia: 9.035% or Justralia: 9.035% or Justralia: 9.04% or Justralia: 9.	an 5%): none  te than 5%): none  than 5%):  d for the year ended 31 Dece imber firm of PwC global new than 5% global new than 5%, nutrants, with unmodified opi tatements of Bank as of and Wibisana, Rintis & Rekan, a ruffied Public Accountants, wi  ank"; nutronal Bank"; Periodic Financial Statemen egarding "Presentation and to	mber 2021, prepared ork (partner in charge nion, as stated in their for the year ended 31 member firm of PwC th unmodified opinion,













