PT Bank Commonwealth

alth



Telp. +62	ayan Kec. Kebayoran Baru Selatan 12190 2 21 5096 0000, Fax. +62 21 5096 0140 nmbank.id				PT Bank Co	ommo	nw
	STATEMENTS OF FINANCIAL PO AS AT 30 JUNE 2022 AND 31 DECEM	MBER 2021	ns Rupiah)	\$	STATEMENTS OF PROFIT OR LOSS AND OTHER COI FOR PERIOD FROM 1 JANUARY TO 30 JUNE		11
lo. Assets	ACCOUNTS	30 Jun 2022	31 Dec 2021	No.	ACCOUNTS ERATIONAL INCOME AND EXPENSES	30 Jun 2022	DUAL 30 Jun 2
1. Cas 2. Pla 3. Pla	icement with Bank Indonesia	97,367 2,417,664 1,307,859	93,014 2,095,666 1,526,942	A. 1. 2.	Interest Income and Expenses Interest Income Interest Expenses	551,395 177,453	647,8 216,9
5. Sed 6. Sed	ot and derivative / forward receivables curities curities sold under repurchase agreements (repo)	148 3,810,381 -	1,807 4,473,421 -	В.	Net Interest Income (Expenses) Other Operational Income and Expenses	373,942	430,9
(rev	curities purchased under resale agreements verse repo) ceptance receivables	779,312 - 9,626,762	1,103,836 - 9,398,248	1.	Gain (loss) from increase (decrease) in fair value of financial assets Gain (loss) from decrease (increase) in fair value of financial	(6,572)	(12,2
0. Sha 1. Inv	ans aria financing estment in shares ner financial assets	514,792	9,396,246 - - 414,666	3. 4.	liabilities Gain (loss) on sale of financial assets Gain (loss) on spot and derivative / forward transactions	20,570	55,7
3. Allo	owance for impairment losses on financial assets -/- Securities Loans and sharia financing	264,151	258,315	5. 6.	(realised) Gain (loss) on investment in shares under equity method Gain (loss) on foreign exchange currencies translation	6,555 - 23,822	34,4 5,6
4. Inta	Others angible assets cumulated amortisation on intangible assets /-	149 1,250,149 684,346	213 1,164,006 641,726	7. 8. 9.	Dividend income Commissions / provisions / fees and administrations Other income	175,176 83,525	138,7 33,9
I5. Fix	ed assets and equipments cumulated depreciation on fixed assets and equipments -/- n productive assets	1,092,673 628,162	1,073,755 567,421	10. 11. 12.	Impairment expense on financial assets -/- Loss on operational risk -/- Personnel expenses -/-	74,298 74 286,295	179,0 328,9
a	Abandoned properties Foreclosed assets Suspense accounts	827 9,131	827 5,070 9	13. 14.	Promotion expenses -/- Other expenses -/- Other Operational Income (Expenses)	13,343 290,441 (361,375)	8,9 296,4 (557, 2
d.	Interbranch assets ner assets	209,435 19,539,692	175,179 20,058,771	NO	OPERATIONAL INCOME (EXPENSES) DN OPERATIONAL INCOME (EXPENSES)	12,567	(126,3
IABILITI	IES AND EQUITY ABILITIES	19,009,002	20,030,771	1. 2.	Gain (loss) on sale of fixed assets and equipments Other non operational income (expenses) NON OPERATIONAL INCOME (EXPENSES)	105 (3,685) (3,580)	(6,2 (5,9
2. Sav	rrent accounts ving accounts ne deposits	889,949 5,179,042 7,025,667	915,859 5,111,117 7,662,008		CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax expenses	8,987	(132,
5. Lial	octronic money bilities to Bank Indonesia bilities to other banks	166,789	- - 144,233		a. Estimated current year tax b. Deferred tax income (expenses)	(6,449)	22,
	ot and derivative / forward liabilities bilities on securities sold under repurchase agreements po)	4,535	21	07	CURRENT YEAR PROFIT (LOSS) AFTER TAX PROFIT (LOSS) MINORITY INTEREST THER COMPREHENSIVE INCOME	2,538	(109,
10. Sed	ceptance liabilities curities issued ans / financing received	997,180	996,063 -	1.	Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets	-	
13. Inte 14. Oth	rgin deposits erbranch liabilities ner liabilities	145 1,456,299	- 3 1,358,223		b. Gain (loss) from remeasurement of post employee benefit c. Others		
TO	TAL LIABILITIES	15,719,606	16,187,527	2.	Accounts that will be reclassified to profit or loss a. Gain (loss) from adjustment due to translation of financial		
l6. Pai	IUITY id-up capital Authorised capital	13.000.000	13,000,000		statements in foreign currencies b. Gain (loss) from fair value changes on financial assets measured at fair value through other	(04.005)	(0.4.1
b. c.	Autoriseo capital Unpaid capital -/- Treasury stock -/- ditional paid-up capital	9,180,333	9,180,333		comprehensive income c. Others CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	(84,395) 23 (84,372)	(24,5
a b. l c. l	Agio Disagio -/- Fund for paid-up capital	228,977	198,301 - -		TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(81,834)	(134,2
8. Oth	Others er comprehensive income Gain	-	25,101		Attributable current year profit (loss) after tax to: - Owner - Non-controlling interest	2,538	(109,6
9. Res	Loss -/- serves General reserves	59,271 14,911	14,911		TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX Attributable current year comprehensive profit (loss) after tax to:	2,538	(109,6
b. a	General reserves tained earnings Previous years	(186,736)	(33,293)		- Owner - Non-controlling interest	(81,834)	(134,2
b. (Current year Dividend paid -/-	2,538	(153,443)		TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX TRANSFER PROFIT (LOSS) TO HEAD OFFICE	(81,834)	(134,2
TO	TAL EQUITY ATTRIBUTABLE TO OWNER TAL EQUITY LIABILITIES AND FOLITY	3,820,086 3,820,086 19,539,692	3,871,244 3,871,244 20,058,771		DIVIDEND NET EARNING PER SHARE (in Rupiah full amount)	- 665	(28,7
	STATEMENTS OF CASH FLO	ws	20,058,771		STATEMENTS OF COMMITMENTS AND C	ONTINGENO	
	FOR PERIOD FROM 1 JANUARY TO 30 JUN		lions Rupiah)	1.	AS AT 30 JUNE 2022 AND 31 DECEM	MBER 2021 (In Million:	
	ACCOUNTS LOWS FROM OPERATING ACTIVITIES	30 Jun 2022	30 Jun 2021	No.	COMMITMENT RECEIVABLES	30 Jun 2022	31 Dec 20
Payment Other op	fees, and commissions income ts of interest, fees, and commissions erating income	579,064 (179,991) 191,083	655,501 (170,246) 186,789		Unused borrowings facilities Foreign currency position receivables from spot and derivative / forward transactions Others	427,225	306,
Non - op	erating expenses erating expenses - net s of employee benefits during the year	(412,165) (719) (6,998)	(477,707) (3,484) (3,897)	II.	COMMITMENT LIABILITIES 1. Unused loans/financing facilities		
Cash flo	eived from SBLC transaction was from operating activities before changes erating assets and liabilities	46,952 217,226	186,956		a. Committed b. Uncommitted 2. Outstanding irrevocable L/C 3. Foreign currency position liabilities from spot and	18,526 1,631,273	16, 1,788,
Changes Increase	s in operating assets and liabilities: e)/decrease in operating assets:			III.	To religit currency position nationless from spot and derivative / forward transactions Others CONTINGENT RECEIVABLES	387,007 -	332,
Othe	urities purchased under resale agreements er assets	(295,684) 324,524 (141,694)	1,030,287 (792,361) 66,867		Guarantees received Others	-	
Depr Depr	//decrease) in operating liabilities: osits from customers osits from other banks	(583,372) 22,554	(537,237) (588,870)	IV.	CONTINGENT LIABILITIES 1. Guarantees issued 2. Others	-	
Othe	gations due immediately er liabilities me tax received/(paid) during the year	204,365 (64,751) 1,783	111,525 (32,154) (2,774)		STATEMENTS OF FINANCIAL R. AS AT 30 JUNE 2022 AND 20		
Net cash	rest reward from tax n used for operating activities	5,186 (309,863)	(557,761)	No.		30 Jun 2022	(In 30 Jun 20
Acquisitio Acquisitio	LOWS FROM INVESTING ACTIVITIES on of marketable securities on of fixed assets, right-of-use assets and intangible assets on of government bonds	(304,067) (113,611) (3,871,460)	(96,875) (140,363) (3,989,282)	1. 2.	Performance Ratios Capital adequacy ratio (CAR) Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	28.27%	25.4
Proceeds Proceeds	on or government condos s from marketable securities sales and settlements s from government bonds s from sale of fixed assets	308,796 4,430,200 105	(3,989,282) 65,563 4,414,253 350	3. 4.	Non performing productive assets to total productive assets Allowance for impairment losses (CKPN) on financial assets to productive assets	0.81% 1.70%	3.0 2.3
Net cash	s from sale of fixed assets h provided from investing activities LOWS FROM FINANCING ACTIVITIES	449,963	253,646	5. 6. 7. 8.	Gross NPL Net NPL Return on Asset (ROA) Return on Equity (ROE)	1.45% 0.91% 0.09% 0.16%	5.5 3.0 -1.3 -6.9
Payment Payment	t of lease liabilities t of interest for marketable securities issued	(16,742) (6,250)	(9,858) (37,500)	9. 10. 11.	Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Cost to Income Ratio (CIR)	4.28% 98.54% 87.04%	4.7 113.7 92.4
NET INC	n used for financing activities :REASE/(DECREASE) IN CASH AND CASH EQUIVALENTS ND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	(22,992) 117,108 3,715,622	(47,358) (351,473) 3.633.468	12. II.	Loan to Deposit Ratio (LDR) Compliance	73.52%	75.9
xchange	ND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR e (losses)/gain on cash and cash equivalents ND CASH EQUIVALENTS AT THE END OF THE YEAR	3,715,622 (9,840) 3,822,890	3,633,468 29,260 3,311,255	1.	Percentage of incompliance of Legal Lending Limit Related parties Non related parties Percentage of excess of Legal Lending Limit	0.00% 0.00%	0.0
Cash and Cash	d cash equivalents consist of:	97,367 1,053,795	97,837 511,307	2.	Related parties ii. Non related parties Minimum reserve requirement	0.00% 0.00%	0.0
Current a Placemer	occounts with other banks nts with Bank Indonesia and other banks	718,163 1,953,565	850,571 1,851,540		Primary minimum reserve requirement Rupiah Daily Average Minimum reserve requirement Foreign Currencies (daily)	7.82% 7.83% 4.08%	3.0 3.0 4.0
otal cas	sh and cash equivalents	3,822,890	3,311,255	3.	Overall Net Open Position (NOP)	0.10%	0.2
	SIAIE		AT 30 JUNE		ACY RATIO CALCULATION 2 AND 2021	(In Million	ns Rupi
No.	ore Capital (Tier 1)	CAPITAI	COMPONENTS			30 Jun 2022 3 177 050	30 Jun 20
_	ore Capital (Tier 1) Common Equity Tier 1 (CET 1) 1.1 Paid-Up Capital (after deducted with Treasury Stock)					3,177,050 3,177,050 3,819,667	3,103, 3,103, 3,819,
	Disclosed Reserves 1.2.1 Additional factors 1.2.1.1 Other comprehensive income					(14,276) 246,426	(83 , 60, 20,
	1.2.1.1.1 Excess arrising from translation	air value of financia		d at fai	r value through other comprehensive income	-	20,
	1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio	- *				246,426 228,977 14,911	40, 25, 14.
	1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit 1.2.1.2.4 Current year profit					14,911 - 2,538	14,
	1.2.1.2.5 Funds for paid-up capital 1.2.1.2.6 Others 1.2.2 Deduction factors					(260,702)	(144,
	1.2.2.1 Other comprehensive income 1.2.2.1.1 Shortage arrising from translation			d at fai	ir value through other comprehensive income	(72,788) - (72,788)	
	1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio 1.2.2.2.2 Previous years loss			اه.		(187,914) - (186,736)	(144,
	1.2.2.2.3 Current year loss 1.2.2.2.4 Shortage of regulatory provision				oroductive assets		(109,
	1.2.2.2.5 Shortage of fair value adjustment 1.2.2.2.6 Required regulatory provision of 1.2.2.2.7 Others	n non productive a		.untS		(1,178)	(1,
	Non-controlling interest that can be taken into account Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation	ır				(628,341) (90,211)	(633, (171,
	1.4.2 Goodwill 1.4.3 Intangible assets 1.4.4 Investment in shares as deduction factor					(53,677) (484,453)	(53, (407,
- 1	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						
	1.4.7.1 Fund placement at AT 1 and/or Tier 2 instr1.4.7.2 Cross ownership at other entities due to or	wnership transfer l	oy law, grants, or g	grants v	will	-	
	1.4.7.3 Credit risk exposures due to settlement ris1.4.7.4 Exposure in subsidiary entities that conduction			aria pri	inciple (if any)		
2.	Additional Tier 1 (AT 1)					:	
2.			ants, or grants wil	I			
	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership					106,418	117,
II. Su	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to	transfer by law, gr	!			_ [
II. Su 1. 2. 3.	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio(Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio(Disagio General provision (PPKA) on productive assets (max 1.25) Deduction factors of supplementary capital	transfer by law, gr uments for Tier 2				106,418 -	117,
II. Su 1. 2. 3.	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments t 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio/Disagio General provision (PPKA) on productive assets (max 1.25)	transfer by law, go uments for Tier 2 % credit risk RWA	N)	<u> </u>		106,418 - - - -	117,
II. Su 1. 2. 3. 4.	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio/Disagio General provision (PPKA) on productive assets (max 1.25) Deduction factors of supplementary capital 4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other banks 4.3 Cross ownership at other entities due to ownership tr	transfer by law, go uments for Tier 2 % credit risk RWA	N)	ill	INFORMATION	106,418 - - - - 3,283,468 30 Jun 2022	3,220,
II. Su 1. 2. 3. 4.	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio/Disagio General provision (PPKA) on productive assets (max 1.25? Deduction factors of supplementary capital 4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other banks 4.3 Cross ownership at other entities due to ownership tr CAPITAL INFORMATION GIGHTED ASSETS (RWA) OR CREDIT RISK	transfer by law, gramments for Tier 2 % credit risk RWA ansfer by law, gramments 30 Jun 2022	30 Jun 2021	CAI	R RATIO IET 1 Ratio (%)	3,283,468 30 Jun 2022 27.35%	3,220, 30 Jun 2
1. 2. 3. 4. COTOTAL C	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio/Disagio General provision (PPKA) on productive assets (max 1.259 Deduction factors of supplementary capital 4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other banks 4.3 Cross ownership at other entities due to ownership tre CAPITAL INFORMATION IGHTED ASSETS (RWA) OR CREDIT RISK OR MARKET RISK OR OPERATIONAL RISK	transfer by law, gramments for Tier 2 % credit risk RWA ansfer by law, gramments 30 Jun 2022 8,871,825 26,819 2,716,576	30 Jun 2021 9,909,195 28,142 2,717,552	CAI	R RATIO ET 1 Ratio (%) ier 1 Ratio (%) ier 2 Ratio (%)	3,283,468 30 Jun 2022 27.35% 27.35% 0.92%	3,220, 30 Jun 2 24.5 0.9
1. 2. 3. 4. TOTAL C	Additional Tier 1 (AT 1) 2.1 Eligible instruments for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instruments to 2.3.2 Cross ownership at other entities due to ownership upplementary Capital (Tier 2) Equity instruments in form of shares or other eligible instr Agio/Disagio General provision (PPKA) on productive assets (max 1.25') Deduction factors of supplementary capital 4.1 Sinking fund 4.2 Fund placement at Tier 2 instruments to other banks 4.3 Cross ownership at other entities due to ownership tr CAPITAL INFORMATION GIGHTED ASSETS (RWA) OR CREDIT RISK OR MARKET RISK	transfer by law, gramments for Tier 2 % credit risk RWA ansfer by law, gramments for Jaw 2022 8,871,825 26,819	30 Jun 2021 9,909,195 28,142	CAI C TI C C CET	R RATIO ET 1 Ratio (%) ier 1 Ratio (%)	3,283,468 30 Jun 2022 27.35% 27.35%	3,220,i 30 Jun 20 24.5 24.5 0.9 25.4

		-1115 UF			UNE 202		AND OTHE 021	-K-INFOR	AMATION		(n Millions	Rupi
							INDIV	/IDUAL					
lo.	ACCOUNTS	C	C M4		un 2022 Doubtful	1	T-4-1	C	Sp. Ment		n 2021 Doubtful	1	
l.	RELATED PARTIES	Current	Sp. Ment	Sub Sta	Doubtrui	Loss	Total	Current	Sp. Went	Sub Sta	Doubtiui	Loss	То
1.	Placement with other banks												
	a. Rupiah	_	_	-	-		_	_	-	-	-	-	
	b. Foreign currencies	59,454	-	-	-	-	59,454	68,283	-	-	-	-	6
2.	Spot and derivative / forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
•	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	
	Non micro, small and medium enterprises (Non UMKM) Rupiah	29,343					29,343	17,761					1
	ii. Foreign currencies	23,343	_		-		23,343	- 17,701		-		_	
	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			1						
1.	Placement with other banks												
	a. Rupiah	14,541	-	-	-	-	14,541	287,536	-	-	-	-	28
2.	b. Foreign currencies Spot and derivative / forward receivables	1,233,864	-	-	-	-	1,233,864	1,306,844	-	-	-	-	1,30
۷.	a. Rupiah	65	_	-	_	_	65	1	_	_	_	_	
	b. Foreign currencies	83	-	-	-	-	83	18	-	-	-	-	
3.	Securities												
	a. Rupiah	2,425,947	-	-	-	-	2,425,947	2,341,349	-	-	-	-	2,34
	b. Foreign currencies	1,384,434	-	-	-	-	1,384,434	1,624,162	-	-	-	-	1,62
4.	Securities sold under repurchase agreements												
	(repo)												
	a. Rupiah b. Foreign currencies					-				-		_	
5.	Securities purchased under resale agreements		-	-	-	-				-		-	
	(reverse repo)												
	a. Rupiah	779,312	-	-	-	-	779,312	1,151,182	.	-	-	-	1,15
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	
7.	Loans												
	a. Micro, small and medium enterprises (UMKM) i. Rupiah	3,454,236	208,274	8,890	22,196	43,179	3,736,775	A 174 000	116,647	9,114	123,801	131,421	4,55
	i. Rupiah ii. Foreign currencies	26,623	200,214	0,090	22,190	40,179	26,623	4,174,889 16,836	110,047	3,114	120,001	9,180	4,55
	b. Non micro, small and medium enterprises (Non UMKM)	20,020				,	20,020	.0,000				5,100	'
	i. Rupiah	5,407,092	354,005	9,422	33,658	22,357	5,826,534	5,405,506	259,170	30,200	104,671	173,240	5,97
	ii. Foreign currencies	7,487	-	-	-	-	7,487	12,122	-	-	-	-	1
	c. Restructured loans												
	i. Rupiah	1,391,430	296,698	4,427	35,736	7,855	1,736,146	2,638,907	166,042	28,565	207,061	79,940	
^	ii. Foreign currencies	13,111	-	-	-	-	13,111	12,762	-	-	-	-	1
8. a	Investment in shares Other receivables	-	-	-	-	-	-	-	-	-	-	_	
9. 10.	Other receivables Commitments and contingencies		-	-	-	-	-	•	-	-	-	-	
	a. Rupiah	1,611,563	13,675	_	-	_	1,625,238	1,949,758	6,694	-		_	1,95
	b. Foreign currencies	24,561	,0.0	-	-	-	24,561	41,082	-	-	-	_	1,50
III.	OTHER INFORMATION						I						
1.	Total bank's assets pledged as collateral: a. to Bank Indonesia												
	a. to Bank Indonesia b to others						:						
2.	Foreclosed assets						9,131						
	1						1,7.21						_

	ALLOWANCE FOR IMPAIRMENT LOSSES AND PROVISION AS AT 30 JUNE 2022 AND 2021											
										(In Million	s Rupiah)	
				30 Jun 2022			30 Jun 2021					
No.	ACCOUNTS	Allowance for Impairment			Provision		Allowance for Impairment			Provision		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	149	-	-	13,079	-	153	-	-	16,627	-	
2.	Spot and derivative / forward receivables	-	-	-	1	-	-	-	-	-	-	
3.	Securities	47	-	-	4,564	-	43	-	-	5,343	-	
4.	Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-	-	-	
5.	Securities purchased under resale agreements											
	(reverse repo)	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	
7.	Loans	45,643	136,822	81,686	88,774	59,100	42,816	98,673	269,097	95,506	213,380	
8.	Investment in shares	-	-	-	-	-	-	-	-	-	-	
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies	1,147	1,370	-	-	379	1,462	603	-	-	306	
	CTATEMENTS OF SHOT AND REDIVATIVE / CORMARD TRANSACTIONS											

STATEMENTS OF SPOT AND DERIVATIVE / FORWARD TRANSACTIONS AS AT 30 JUNE 2022 (In Millions Rupiah)									
			INDIVIDUAL						
No.	TRANSACTIONS	Notional	Purp	ose	Derivative Receivables and Liabilities				
		Amount	Trading	Hedging	Receivables	Liabilities			
A.	Related with foreign exchange								
1.	Spot	136,643	136,643	-	102	80			
2.	Forward	58,062	58,062	-	46	51			
3.	Option								
	a. Sell	-	-	-	-	-			
	b. Buy	-	-	-	-	-			
4.	Future	-		-	-	-			
5.	Swap	619,527	619,527	-	-	4,404			
6.	Others	-	-	-	-	-			
B.	Related with interest								
1.	Forward	-	-	-	-	-			
2.	Option								
	a. Sell	-	-	-	-	-			
	b. Buy	-	-	-	-	-			
3.	Future	-	-	-	-	-			
4.	Swap	-	-	-	-	-			
5.	Others	-	-	-	-	-			
C.	Others								
	TOTAL	814,232	814,232		148	4,535			

	,,	AGEMENT		
Board of Commissioners President Commissioner Independent Commissioner Independent Commissioner Independent Commissioner	: David Cohen : Suwartini : Khairil Anwar : Teuku Radja Sjahnan ⁽¹⁾	Board of Directors President Director Director Director Director Compliance Director	Lauren Sulistiawati Ming Hong Chen Timothy Chistopher Delahunty Bagus Harimawan Yessika Effendi	Controlling Shareholder: Ultimate shareholder: Commonw through: Commonwealth Bank or Minority Shareholder through or Minority Shareholder through n Minority Shareholder through n 1. PT Murni Galaxy 2. PT Giga Galaxy
") Teuku Radja Sjahnan has b through the Unanimous Writt SHR/RES/2022/III/001 dated the Financial Services Author	5. PT Prima Rukun Langgeng			

SHAREHOLDERS Controlling Shareholder : Ultimate shareholder : Commonw through: Commonwealth Bank of Australia: 99.00 % Minority Shareholder through capital market (more than 5%): none Minority Shareholder through non capital market (more than 5%): none Minority Shareholder through non capital market (less than 5%):

 PT Murni Galaxy
 PT Giga Galaxy : 0.35% : 0.35%

: 0.11% : 0.07% : 0.04%

Notes:

- 1. Presentation of the above Published Financial Statements as at and for the period ended 30 June 2022 and 2021 are prepared based on the unaudited Financial Statements of PT Bank Commonwealth. The Financial Statements as at 31 December 2021 are derived from the Financial Statements of PT Bank Commonwealth which have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan - a member firm of PwC global network with partner in charge is Drs. M. Jusuf Wibisana, M.Ec., CPA, independent auditors, in accordance with standard on Auditing established by Indonesian Institute of Certified Public Accountants, with unmodified opinion, as stated in their report dated 31 March 2022 not included in this Publication.
- The above published report are presented in order to comply with:
 Otoritas Jasa Keuangan Regulation (POJK) No. 37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Published Financial Statements of the Bank";
- b. Otoritas Jasa Keuangan Circular Letter (SEOJK) No. 9/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements of Conventional Bank"; c. Otoritas Jasa Keuangan Regulation (POJK) No. 75/POJK.04/2017 dated 21 December 2017 regarding "Directors' responsibility on the Financial Statements";
- d. Bapepam and LK Regulation No. X.K.2. Attachment to Decision of Chairman of Bapepam and LK No. Kep-346/BU/2011 dated 5 July 2011 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies" and Bapepam and LK Regulation No. VIII.G.7 Attachment to Decision of Chairman of Bapepam and LK No. Kep-347/BL/2012 dated 25 June 2012 regarding "Presentation and Disclosure of Financial
- Statements for Issuers or Public Companies". 3. Certain accounts in above Published Financial Statements as at and for the period ended 30 June 2021 have been reclassified to conform with presentation of Published Financial Statements as at and for the period
- ended 30 June 2022 in accordance with SEOJK No. 9/SEOJK.03/2020 dated 30 June 2020 regarding "Transparency and Published Financial Statements of Conventional Bank".

4. Exchange rate of 1 US Dollar as at 30 June 2022, 31 December 2021 and 30 June 2021 were Rp. 14,897.50; Rp. 14,252.50; and Rp. 14,500.00, respectively.

Jakarta, 29 July 2022















