

**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  
www.commbank.co.id



**STATEMENTS OF FINANCIAL POSITION**  
**PT BANK COMMONWEALTH**  
**AS OF 30 NOVEMBER 2022**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2022
<b>ASSETS</b>		
1.	Cash	102,754
2.	Placement with Bank Indonesia	1,617,720
3.	Placement with other banks	1,652,644
4.	Spot and derivative / forward receivables	2,394
5.	Securities	4,536,351
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	-
9.	Loans	9,228,213
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	580,097
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	325,092
	c. Others	173
14.	Intangible assets	1,319,621
	Accumulated amortisation on intangible assets -/-	724,708
15.	Fixed assets and equipments	1,091,394
	Accumulated depreciation on fixed assets and equipments -/-	668,322
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	15,453
	c. Suspense accounts	-
	d. Interbranch assets	76
17.	Other assets	252,706
<b>TOTAL ASSETS</b>		<b>18,681,955</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	822,339
2.	Saving accounts	5,058,688
3.	Time deposits	6,179,440
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	176,306
7.	Spot and derivative / forward liabilities	174
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	998,155
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	-
14.	Other liabilities	1,773,799
<b>TOTAL LIABILITIES</b>		<b>15,008,901</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	292,243
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	13,489
	b. Loss (-/-)	94,515
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(186,736)
	b. Current year	(186,005)
	c. Dividend paid (-/-)	-
<b>TOTAL EQUITY</b>		<b>3,673,054</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>18,681,955</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK COMMONWEALTH**  
**AS OF 30 NOVEMBER 2022**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2022
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	501,309
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
1.	Unused loans / financing facilities	-
	a. Committed	11,144
	b. Uncommitted	1,572,724
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	511,533
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 30 NOVEMBER 2022**

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2022
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	969,853
2.	Interest Expenses	316,857
<b>Net Interest Income (Expenses)</b>		<b>652,996</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,051
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	48,593
4.	Gain (loss) on spot and derivative/forward transactions (realised)	11,984
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	34,835
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	304,294
9.	Other income	94,640
10.	Impairment expense on financial assets -/-	145,189
11.	Loss on operational risk -/-	1,322
12.	Personnel expenses -/-	585,364
13.	Promotion expenses -/-	23,913
14.	Other expenses -/-	601,014
<b>Net Other Operational Income (Expenses)</b>		<b>(861,405)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>(208,409)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	204
2.	Other non operating income (expenses)	(18,002)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>(17,798)</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>(226,207)</b>
<b>Income tax expenses</b>		<b>40,202</b>
	a. Estimated current year tax	44
	b. Deferred tax income (expenses)	40,246
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>(186,005)</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	(106,122)
	c. Others	(5)
<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>		<b>(106,127)</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>(292,132)</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>