



STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 JULY 2023

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 JULY 2023

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 31 JULY 2023

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 JULY 2023
ASSETS		
1.	Cash	109,698
2.	Placement with Bank Indonesia	1,914,538
3.	Placement with other banks	1,766,385
4.	Spot and derivative / forward receivables	951
5.	Securities	3,420,347
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	858,764
8.	Acceptance receivables	-
9.	Loans	8,935,552
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	320,250
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	249,278
	c. Others	324
14.	Intangible assets	1,382,509
	Accumulated amortisation on intangible assets -/-	818,492
15.	Fixed assets and equipments	1,096,790
	Accumulated depreciation on fixed assets and equipments -/-	728,805
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	28,058
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	383,082
TOTAL ASSETS		18,420,852
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	627,723
2.	Saving accounts	4,340,814
3.	Time deposits	6,859,138
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	41,619
7.	Spot and derivative / forward liabilities	3,846
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	999,777
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	124
14.	Other liabilities	1,666,687
TOTAL LIABILITIES		14,539,728
EQUITY		
15.	Paid up capital	-
	a. Authorised capital	13,000,000
	b. Unpaid capital -/-	8,680,333
	c. Treasury stock -/-	-
16.	Additional paid up capital	-
	a. Agio	438,096
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	14,555
	b. Loss (-/-)	45,676
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(537,503)
	b. Current year	(322,926)
	c. Dividend paid (-/-)	-
TOTAL EQUITY		3,881,124
TOTAL LIABILITIES AND EQUITY		18,420,852

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 JULY 2023
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	477,585
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	40,255
	b. Uncommitted	1,455,442
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	495,280
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 JULY 2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	576,341
2.	Interest Expenses	232,234
Net Interest Income (Expenses)		344,107
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(9,537)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	47,197
4.	Gain (loss) on spot and derivative/forward transactions (realised)	25,137
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	15,882
7.	Dividend income	-
8.	Commissions income/provisions/fees and administrations	130,513
9.	Other income	44,190
10.	Allowance for impairment losses expense (reversal) on financial assets -/-	115,406
11.	Loss on operational risk -/-	1,692
12.	Personnel expenses -/-	422,087
13.	Promotion expenses -/-	7,712
14.	Other expenses -/-	423,136
Net Other Operational Income (Expenses)		(716,651)
OPERATIONAL INCOME (EXPENSES)		(372,544)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	11
2.	Other non operating income (expenses)	(35,236)
NON OPERATIONAL INCOME (EXPENSES)		(35,225)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(407,769)
Income tax expenses		84,843
	a. Estimated current year tax -/-	-
	b. Deferred tax income (expenses)	84,843
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(322,926)
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 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	33,326
	c. Others	6
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		33,332
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(289,594)
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-