PT Bank Commonwealth
Treasury Tower Lantai 65 Lot. 28 SCBD
JI. Jend. Sudirman Kav. 52-54
Kel. Senayan Kee. Kebayoran Baru
Jakarta Selatan 12190
Telp. +62 21 5096 0000, Fax. +62 21 5096 0140
www.commbank.co.id

FINANCIAL STATEMENTS

PT Bank Commonwealth



STATEMENTS OF FINANCIAL POS AS AT 30 SEPTEMBER 2023 AND 31 DEC	SITION EMBER 2022			STATEMENTS OF PROFIT OR LOSS AND OTHER COM FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBE	PREHENSIVE II ER 2023 AND 20	NCOME 122		STATEMEN	NTS OF PRODUC	CTIVE ASSETS QUALITY AND OTHER INFO 30 SEPTEMBER 2023 AND 2022	RMATION
No. ACCOUNTS	INDIV 30 Sep 2023	Milipan Repirts)	No.	ACCOUNTS	1NDIVID 30 Sep 2023	DUAL	No.	ACCOUNTS		1NDTVI 30 Sep 2023	00AL 30 Sep 2022
ASSETS 1. Cash	132,411	127,967	A Inte	ATIONAL INCOME AND EXPENSES rest Income and Expenses				ATED PARTIES Curren	rent Sp. Ment	Sub Std Doubtful Loss Total	Current Sp. Ment Sub Std Doubtful Loss
Placement with Bank Indonesia Placement with other banks Spot and derivative / forward receivables	1,622,522 1,623,319	2,134,952 1,205,587	2.	Interest Income Interest Expenses -/- Net Interest Income (Expenses)	734,473 295,896	810,235 262,309	1.	Placement with other banks a. Ruplah			
Spot and derhetive / forward receivables Securities Securities sold under repurchase agreements (repo)	3,508 3,109,997	6,714 4,553,062	B. Oth	Net Interest Income (Expenses) er Operational Income and Expenses Gain (loss) from increase (decrease) in fair value of financial	435,575	547,926	2.	b. Foreign currencies 52, Spot and derivative / forward receivables a. Rupish	52,512	52,512	60,112
Securities and under reputchase agreements (epps) Securities purchased under resale agreements (exverse repo)			II I	assets Gain (loss) from decrease (increase) in fair value of financial	(3,983)	(6,209)	3.		1,241	1,341	961
8. Acceptance receivables 9. Losm	8,484,397	9,020,589	3.	Sabilities Gain (loss) on safe of financial assets	52,999	33,668		a. Rupish b. Foreign currencies			
10. Sharia financing 11. Investment in shares	:	1	4.	Gain (loss) on spot and derivative / forward transactions (realised)	8,906	(4,678)	4.	Securities sold under repurchase agreements (repo) a. Ruplah			
Other financial assets Allowance for impairment losses on financial assets -/- s. Securities	290,151	335,750	6.	Gain (loss) on investment in shares under equity method Gain (loss) on foreign exchange currencies translation Dividend income	33,531	47,207	5.	b. Foreign currencies Securities purchased under resale agreements (neverse repo)			1 1 1 1 1
a. Securities b. Loans and sharis financing c. Others	210,101	247,750	8.	Univario income Commissions / provisions / fees and administrations Other income	168,207 61,023	267,237 90,703		a Rupia sapo) a Rupia sa			
Intergible assets Accumulated amortisation on intenable assets	1,388,270 840,140	1,333,910 745,262	10	Impairment expense on financial assets +- Loss on operational risk +-	135,951	108,926	6. 7.	Acceptance receivables			
 Fixed assets and equipments Accumulated depreciation on fixed assets and equipments -/- 	1,100,312 747,253	1,085,446 667,398	12.	Personnel expenses -/- Promotion expenses -/-	543,657 9,418	461,953 19,371		a. Micro, small and medium enterprises (UMKM) i. Ruplah			
16. Non productive assets a. Abandoned properties	827	827		Other expenses -/- Other Operational Income (Expenses) OPERATIONAL INCOME (EXPENSES)	539,670 (909,749)	459,738 (623,387)		II. Foreign currencies b. Non micro, amail and medium-enterprises (Non UMKM)			
b. Foreclosed assets c. Suspense accounts d. Intertranch assets	25,509	17,066	NON C	OPERATIONAL INCOME (EXPENSES) DEPRATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipments	(474,174)	(75,461)			26,889 -	25,889	28,374
G. INSTITUTION ASSAULTS TOTAL ASSETS	370,223 16,553,651	233,257	1 2 1	Other non represional income (expenses)	(51,120) (51,105)	(11,532) (11,385)		c. Restructured loans			
LIABILITIES AND EQUITY LIABILITIES	16,503,601	10,394,500	11	NON OPERATIONAL INCOME (EXPENSES) CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income last expenses	(525,279)	(11,365) (86,846)	8.	Popish Foreign currencies Investment in shares			
Current accounts Saving accounts	573,462 4,243,784	706,311 4,818,400		s. Estimated current year tax -(- b. Deferred tax income (expenses)	109,442	44 11,559	9.	Other receivables Commitments and contingencies			- 1 - 1 - 1
Time deposits Electronic money	6,336,104	6,250,187		b. Deferred tax income (expenses) CURRENT YEAR PROFIT (LOSS) AFTER TAX PROFIT (LOSS) MINORITY INTEREST	(415,837)	(75,321)		s. Ruplah b. Foreign currencies	1 1		
Liabilities to Sank Indonesia Liabilities to other banks	33,845	75,416		R COMPREHENSIVE INCOME Accounts that will not be reclassified to profit or loss			1. NO	RELATED PARTIES Placement with other banks			
Spot and derhative / forward liabilities Liabilities on securities sold under repurchase agreements (repo)	202	638		a. Gain on revaluation of fixed assets b. Gain (loss) from remeasurement of post employee benefit	:	:		b. Foreign currencies 992	77,876 - 92,931 -	577,676 - 992,931	265,779 · · · · · · · · · · · · · · · · · ·
Acceptance liabilities Securities insued	- :	998,361	2.	c. Others Accounts that will be reclassified to profit or loss	'	-	2		262 -	262	57
Loans / francing received Margin deposits Margin deposits		:		 Gain (loss) from adjustment due to translation of financial statements in foreign currencies Gain (loss) from fair value changes on financial assets measured 	.	-	3.	b. Foreign currencies 2 Securities a. Rupish 1,745	2,005 -		16
Interboanch liabilities Other liabilities Other liabilities Interpretation of the second of the s	1,273,254	1,443,246		at fair value through other comprehensive income c. Others	33,382	(128,500)		a. Ruptah 1,745 b. Foreign cumercies 1,364 Securities sold under recurchase agreements (recol)	64,068	1,745,929 1,364,068	2,953,527
TOTAL LIABLITIES EQUITY	12,461,020	14,292,559	11 1	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	33,389	(128,504)		a. Rupish b. Foreign currencies			
Paid-up capital a. Authorised capital	13,000,000	13,000,000		AFTER TAX Attributable current year profit (loss) after tax to:	(382,448)	(203,825)	5.	Securities purchased under resale agreements (neverse repo)			
b. Urpaid capital -/- c. Treasury stock -/-	8,680,333	8,680,333		Owner Non-controlling interest	(415,837)	(75,321)		a. Rupish b. Foreign currencies			95,031
Additional paid-up capital a. Agio	446,957	369,374		TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX Attributable current year comprehensive profit (loss) after tax to:	(415,837)	(75,321)	6. 7.	Acceptance receivables			
b. Disaglo -(- c. Fund for paid-up capital	295,500			Owner Non-controlling interest TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(382,448)	(203,825)		a. Micro, small and medium enterprises (UMKM) i. Rupish ii. Foreign currencies 27,	77,027 92,623	17,008 6,947 69,840 2,563,445	3,135,301 286,422 9,716 20,155 43,945
d. Others 15. Other comprehensive income				TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(382,448)	(203,825)		II. Foreign currencies 27. b. Non micro, amail and medium-enterprises (Non UMKM)	27,166 -	27,196	27,200
n. Gain b. Loss -/-	31,064	64,453		TRANSFER PROFIT (LOSS) TO HEAD OFFICE DIVIDEND	-			i. Rupish 5,435	36,350 342,865 15,724 -	14,574 23,798 33,586 5,851,173	5,272,890 449,188 16,782 31,673 38,205 13,034
12. Reserves a. General reserves b. Appropriated reserves	14,911	14,911	Ш	NET EARNING PER SHARE (in Ruplah fall amount)				c. Restructured loans	21,219 122,291	2,376 590 13,239 759,715	13,034
Appropriate nearves Relatined earnings Previous years	(537,503)	(186,736)		STATEMENTS OF FINANCIAL RATI AS AT 30 SEPTEMBER 2023 AND 2	OS 022				13,602	2,376 380 13,239 759,715	13,402
b. Current year c. Dividend poid 4-	(415,837)	(350,767)	No.	RATIOS	30 Sep 2023	(in %) 30 Sep 2022	9.	Other receivables Commitments and contingencies			
TOTAL EQUITY ATTRIBUTABLE TO OWNER TOTAL EQUITY	4,092,631 4,092,631	4,101,396 4,101,396		Performance Ratios Capital adequacy ratio (CAR)	39.43%	27.52%		a. Rupish 1,530 b. Foreign currencies 6	30,204 10,802 6,503 -	1,541,006 6,503	1,620,400 3,995
TOTAL LIABILITIES AND EQUITY	16,553,651	18,394,555	2.	Non performing productive assets and non performing non productive assets to total productive assets and non productive assets	1.13%	0.95%	III. OT	HER INFORMATION Total bank's sassets pledged as collaborat:		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
STATEMENTS OF COMMITMENTS AND CO AS AT 30 SEPTEMBER 2023 AND 31 DEC	INTINGENCIES EMBER 2022		4.	Non-performing productive assets to total productive assets Allowance for impairment losses (CKPN) on financial assets to	1.12%	0.94%		a. to Bank Indonesia b. to others		:	
No. ACCOUNTS	INDIV	Militer Rusini) IDUAL	5.	productive assets Gross NPL	1.50% 1.95% 1.06%	1.85%	2.	Poreclosed assets		25,509 OR IMPAIRMENT LOSSES AND PROVISION	
I. COMMTMENT RECEIVABLES	30 Sep 2023	31 Dec 2022	7.	Net NPL Return on Asset (ROA)	-3.92%	1.04%		A	ALLOWANCE FO AS AT	30 SEPTEMBER 2023 AND 2022	
Unused borrowings facilities Poreign currency position receivables from spot and derivative / forward transactions			2.	Return on Equity (ROE) Net Interest Margin (NIM) Operational expenses to operational income (BOPO)	-17.22% 3.85% 144.77%	-3.16% 4.28%	No.	ACCOUNTS		30 Sep 2023 Allo wance for Impairment Provi	30 Sep 2022
3. Others II. COMMTMENT LIABILITIES	441,865	531,711	11.	Cost to Income Ratio (CIR) Loan to Deposit Ratio (LDR)	144.49% 76.07%	105.04% 95.34% 74.89%	1.	Placement with other banks			Specific Stage 1 Stage 2 Stage 3 General
Unused loans/financing facilities a. Committed	43,134	14,188	II.	Compliance a. Percentage of incompliance of Legal Lending Limit			2 3	Spot and derivative / forward receivables Securities		35 27 - 5,256	
b. Uncommitted 2. Outstanding inevocable LIC	1,504,375	1,572,050		i. Related parties ii. Non related parties	0.00%	0.00%	4. 5.	Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)			
Foreign currency position liabilities from spot and derivative / forward transactions	483,311	588,269		Percentage of excess of Legal Lending Limit Related parties	0.00%	0.00%	7.	Acceptance receivables Losra		55,671 61,635 92,795 78,396	55,195 46,051 148,259 89,874 84,285
4. Others III. CONTINGENT RECEIVABLES			2.	Non related parties Minimum reserve requirement Pelmany minimum reserve requirement Ruplah	0.00%	0.00%	8. 9. 10.	Investment in shares Other receivables Commitments and contingencies			
Guarantees received Cohera IV. CONTINGENT LIABILITIES	:		4	Dely Average	13.23% 13.16%	10.28%	10.		MENTS OF SPOT	T AND DERIVATIVE / FORWARD TRANSAC	540 (1087 (1396
1. Guarantees Issued 2. Others		:		b. Mnimam reserve requirement Foreign Currencies (daily) Overall Net Open Position NOP)	4.22%	4.19%		SIAICE	A	S AT 30 SEPTEMBER 2023	(in Mill)
	STATEMENTS OF	CAPITAL ADEC		RATIO CALCULATION AND 2022			No.	TRANSACTIONS	-	Notional Amount Purp	INDIVIDUAL ose Derivative Receivables and Liability
	AS AT	30 SEPTEMBE	R 2023	AND 2022	(In	Milliona Ruplah)	A. Rei	eled with foreign exchange		Trading	Hedging Receivables Liabili
No. L Core Capital (Tier 1)	CAPITAL C	OMPONENTS			30 Sep 2023	30 Sep 2022	2.	Spot Forward Option		187,550 187,550	273
Core Capital (Tier 1) Common Equity Tier 1 (CET 1) 1. Paid-Up Capital (after deducted with Treasury Stock)					1,306,690 1,306,690 4,319,667	3,046,535 3,819,667	,	upton a. Self b. Buy		: :	: :
1.2 Disclosed Reserves 1.2.1 Additional factors					(243,005) 757,358	(100,893) 279.285	4. 5.	Swap		737,616 737,616	
1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess artising from translation of financial at 1.2.1.1.2 Potential gain from increasing fair value of fin	stements						6.	Others sted with interest			
1.2.1.1.3 Surplus balance of fixed asset revaluation	incial assets measured at t	air value through of	her compr	ehera/ve income	:	:	1.	Forward Option			
1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio					757,368 446,957	279,285 264,374		n. Self b. Buy Puture		1 1	: :
12.1.2.2 General reserves 12.1.2.3 Previous years profit 12.1.2.4 Current year profit					14,911	14,911	4.	Future Swap Others		1	: :
1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid-up capital 1.2.1.2.5 Others					295,500	-	C. Oth	ers		925,176 925,176	7,508
1.2.2 Deduction factors 1.2.2 Deduction factors 1.2.2.1 Other comprehensive income					(1,000,373) (45,620)	(380,178) (116,893)		MANAGEMENT COMPOSITION	N		SHAREHOLDERS
1.2.2.1.1 Shortage arrising from translation of financial statements 1.2.2.1.2 Potential loss from decreasing fair value of financial assets measured at fair value through other comprehensive income					(45,620)	(116,893)			IV.		
1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disaglo					(954,753) (537,503)	(263,285) (186,736)	Pt	and of Commissioners Board of Direct Board of		Controlling Shareholds Sulationati Ultimate shareholder : C	ommonwealth Bank of Australia
1.2.2.2.1 Disagio		1.2.2.2 Presions years has 1.2.2.3 Current year loss 1.2.2.4 Sharinger of ingulatory provision over allowance for impairment losses on productive assets					In	Sependent Commissioner : Khairil Anwar Director Sependent Commissioner : Suwartini Director Sependent Commissioner : Teuku Radja Sjahnan Director	: Bagus H	terimenen Minority Shareholder ti	Bank of Australia : 99.0000% rough capital market (more than 5%) : none
1.2.2.2.1 Disaglo 1.2.2.2.2 Previous years loss				1.2.2.2.5 Shortage of fair value adjustment from trading book financial instruments					: Sukseme Director : Yessika	an Ornar Minority Shareholder ti	rough non capital market (more than 5%) : none rough non capital market (less than 5%) :
1.2.2.2.1 Dissagio 1.2.2.2.2 Presiona years bras 1.2.2.2.3 Current year bras 1.2.2.2.4 Ehrstage of regulatory provision over allowance 1.2.2.2.5 Ehrstage of the value adjustment from trading	e for impairment losses on book financial instruments	productive assets								PT Mumi Galaxy PT Giga Galaxy S. PT Samudra Anugrah	: 0.3634% : 0.3634%
12221 Disagio 12222 Prolicos years loss 12223 Conest year loss 12223 Conest year loss 12224 Bratisgo of Inguishry provision own albusance 12225 Bratisgo of fair value adjustment from trading 12225 Required regulatory provision on non product) 12227 Other	e for impairment losses on book firencial instruments re assets	productive assets			(1,413)	(1,228)					Megah : n mas+
12.22.1 Daugio 12.22.7 Daugio 12.22.7 Country part loss since 12.22.3 Country part loss since 12.22.3 Country part loss since 12.22.3 Country part loss since adjustment from training 12.22.5 Regularies regulatory provision on non products 12.22.7 Country since regulatory provision on non products 12.22.7 Country since sinc	e for impairment losses on book financial instruments e assets	productive assets			(769,972)	(672,239)				PT Ramadessan Wind PT Prima Rukun Lang	ko : 0.0583% geng : 0.0515%
1222 Drago 1222 Drago 1222 Drago 1222 Drago and the 1222 Drago and the 1222 A Bordage of registery prodein one allower 1222 A Bordage of registery prodein one allower 1222 Drago and the sold and an advantage of the sold and ad	e for impairment losses on book francial instruments er assets	productive assets			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)				PT Ramadessen Wind PT Prima Rukun Lang PT Finkom Sunya Pub	ko : 0.0583% geng : 0.0515%
13232 Design per las 13232 Courts per las 13232 Courts per la la la 13232 Courts per la	e for impairment losses on book financial instruments re assets	productive assets			(769,972) (248,127)	(672,239) (119,338)	Note	e.		5. PT Prims Rukun Lang 6. PT Finkom Surya Pub	ka : 0.00601% geng : 0.00151% m : 0.04101%
1 1221 Design 1 1222 Temporary parts has 1 1222 A browning year has 1 1224 Browning of regulatory products one or showed. 1 1223 Browning of regulatory products one or showed. 1 1223 Browning of regulatory products on one product 1 1222 Browning of regulatory products on non-product 1 2228 on conference of the second of th	book francial instruments.	productive assets			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)	Note 1.	:	nded 30 September 2023 een audited by KAP Tans	PT Prima Rulsun Lang PT Prinkon Surya Put Put Prinkon Surya Put Tunad 2022 are prepared based on the unswaffed Financial Sides udredja, Wibsana, Richia & Rekan, a member firm of Put G udredja, Wibsana, Richia & Rekan, a member firm of Put G	to 0.0035% geng 0.0035% a 0.0045% a 0.0045% a 0.0045% a 0.0045% b
13232 Design per lan 13232 Contrat per lan 13234 Contrat per lan 13234 Design per lan 13234 Design per lan 13234 Design per lan 13235 Design per lan 1335 Design per lan 1345 Desig	book francial instruments.				(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)		with Standards on Auditing established by the Indonesian Institute of Certified Public	nded 30 September 2022 sen audited by KAP Tark blic Accountarts, with un	PT Prima Rulsun Lang PT Prinkon Surya Put Put Prinkon Surya Put Tunad 2022 are prepared based on the unswaffed Financial Sides udredja, Wibsana, Richia & Rekan, a member firm of Put G udredja, Wibsana, Richia & Rekan, a member firm of Put G	to 0.0035% geng 0.0035% a 0.0045% a 0.0045% a 0.0045% a 0.0045% b
13232 Design permit has 13232 Cornin permit has permit has not enhanced. 13232 Design permit has permit has not permit h	book francial instrumenta er zaseta her banka afer by low, granta, or gran ery Versus Payment	ta will			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: — Obvious Janua Kauseyne Circular Letter (SEC) INI. No. 98550 K 032000 detect 30.3	blic Accountants, with un	5. PT Privat Rulan Lang. 6. PT Private Rulan Lang. 7. PT Private Surp Rel 8. PT Private Surp Rel 8. Rel Rulan Surp Rel 8. Rel Rulan Rel 8. Rel Rulan Rel 8. Rel Rulan Rel 8. Rel Rulan Rel 8. Rel 8. Rel Rulan Rel 8. Rel 8	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.0016 and 1.0
1,232.0 Design permit has 1,232.0 Centre from the second permit has 1,232.0 Centre from the second permit has 1,232.0 Centre from the 1,232.0 Centre from the second permit has the second permit has been 1,232.0 Design permit has been permit had 1,322.0 Centre for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion of keeping face of the second permit had 1,43.0 Design for exclusion permit had 1,43.0 Desig	book francial instrumenta er zaseta her banka afer by low, granta, or gran ery Versus Payment	ta will			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	5. PT Press Nation Larg. 6. PT Prison Suppr 8 6. PT Prison Suppr 9 6. PT	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.0016 and 1.0
13232 Design permit has 13232 Central permit has 13234 Central permit has 13234 Design permit has 13234 Design permit has 13235 Design permit has permit has 13235 Design permit has permit has been been been been been been been bee	book firancial instruments are assets the marks and the banks and the banks garats, or gray Versua Payment a schildren based on sharing a schildren based on sharing a	ta will			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: — Obvious Janua Kauseyne Circular Letter (SEC) INI. No. 98550 K 032000 detect 30.3	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	5. PT Press Nation Larg. 6. PT Prison Suppr 8 6. PT Prison Suppr 9 6. PT	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.0016 and 1.0
1,232.0 Design permit has 1,232.0 Control primar has 1,232.0 Control primar has 1,232.0 Control primar has 1,232.0 Design permit has 1,232.0 Design permit has permit has 1,232.0 Design permit has permit has been permit has	book francial instruments are assets as assets as assets as	ta will			(769,972) (246,127) (53,677)	(672,239) (119,338) (53,677)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	5. PT Press Nation Larg. 6. PT Prison Suppr 8 6. PT Prison Suppr 9 6. PT	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.0016 and 1.0
13232 Design permit has 13232 Courts permit has 13234 Charley permit has 13234 Charley permit has 13234 Charley permit has 13234 Charley permit has 13235 Charley 13235 Charley 13235 Charley 13235 Charley 13235 Charley 13235 Charley 1335 Charley 1345 Charley permit has been permit 1345 Charley permit has been permit had been permit h	book francial instruments or assets her banks after by law, grants, or grant and by law, grants, or grant and before any Versus Payment and and grants, or grants will be or Tier 2	ta will			(769,972) (246,122) (25,672) (468, 568)	(672,239) (193,330) (25,677) (499,224)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	P. The Nation Law, E. P. This labor Law, E. The Nation Super, E. Th	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.000 for programmer Partner; Chs. M. Jasel Williams, M.Ec., CPN, i. 2 and included in this publication.
1,323.0 Design permit has 1,323.0 Control permit has explained the non-subpared 1,323.0 Design permit has explained the non-permit has been permit has	book francial instruments or assets her banks after by law, grants, or grant and by law, grants, or grant and before any Versus Payment and and grants, or grants will be or Tier 2	ta will			(769,972) (248,127) (50,077) (460,105)	(672,239) (119,336) (25,627) (499,224)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	5. PT Press Nation Larg. 6. PT Prison Suppr 8 6. PT Prison Suppr 9 6. PT	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.000 for programmer Partner; Chs. M. Jasel Williams, M.Ec., CPN, i. 2 and included in this publication.
1,232.0 Source price to the control of the control	book francial instruments or assets where banks offer by loss, grants, or grant only by loss, grants, or grant only by loss, grants, or grants only by loss, grants, or gra	ta will			(769,972) (246,122) (25,672) (468, 568)	(672,239) (193,330) (25,677) (499,224)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	P. The Nation Law, E. P. This labor Law, E. The Nation Super, E. Th	to 0.005%, prog 0.
1,232.0 Design permit has 1,232.0 Comit in great has present an exclusion of element 1,232.0 Require inguisted by the second of the second 1,322.0 Require industry permits on an imposted 1,322.0 Require industry permits of the property of the second 1,322.0 Comit in Great in Great in the second 1,322.0 Comit in Great in	book forcicl instruments or market for the control of the control	ta wili principle (f any)			(768,972) (248,127) (25,677) (466,568) 87,923	(672,238) (179,338) (53,677) (499,224)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "D amber 2017 regarding "D	P. The Nation Law, E. P. This labor Law, E. The Nation Super, E. Th	to : 0.0035%, prog : 0.0015%, a : 0.0015%, b : 0.0015%. Interests of PT Bark Commonwealth. The Francial Statements as at 3.1 to 0.0016 and 1.000 for programmer Partner; Chs. M. Jasel Williams, M.Ec., CPN, i. 2 and included in this publication.
1,323.0 Design permit has 1,323.0 Control permit has 1,323.0 Design permit has 1,323.0 Design permit has explained in an expressed 1,323.0 Design permit has explained permit has permit has been	book francial instruments or assets where banks offer by loss, grants, or grant only by loss, grants, or grant only by loss, grants, or grants only by loss, grants, or gra	ia wili principle (f any)	CAR RA	INFORMATION.	(768,972) (204,072) (20,077) (462, 563) 87,923 27,923 2,394,613 306,923	(672,238) (179,338) (53,677) (499,224)	2.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "C amber 2017 regarding "C	P. The Nation Law, E. P. This labor Law, E. The Nation Super, E. Th	to 0.005%, prog 0.
1,232.0 Design permit has 1,232.0 Comity permit has 1,232.0 Comity permit has 1,232.0 Comity permit has 1,232.0 Comity permit has 1,232.0 Design permit has 1,232.0 Design permit has explained has been been seen permit 1,232.0 Design permit has explained has been been accounted 1,322.0 Design permit has been been accounted 1,322.0 Design permit has been been accounted 1,322.0 Design permit has been been accounted 1,43.0 Design permit has been been accounted 1,43.0 Design permit has been accounted 1,43.0 Design permit has been accounted by the seed of th	book foreign instruments an existence of the control of the contro	30 Sep 2022 8.6635/12 48.664 27.16,576	CAR RA	NTIO TET 1 Ratio (%) Tior 1 Ratio (%) Tior 2 Ratio (%)	(768,972) (246,077) (246,077) (246,079) (246,079) (277) (246,079) (277) (246,079) (277) (2	(672, 236) (173, 236) (153, 677) (499, 224) 104, 561 104, 561 3, 199, 598 2, 202, 24, 61% 2, 61%	3.	Will Distriction for Auditory substituted by the International Conference Auditor The State of Conference Auditor The State Office Office Auditor The State Office Off	Dic Accounterts, with un 0 Arms 2020 regarding "E sender 2019 regarding "E sender 2017 regarding "E Suptember 2022 were Ry	P. Fin Shahus Lee,	to 0.000% program 1 0.0
1,232.5 Orange may be a served of the company of th	ber bereit indemende mentel ber bereit indemende mentel ber bereit indemende mentel ber ber bereit in der by ber geste, or grant, or grant met ber bereit in der ber	10 Sep 2022 8.603,912 48,604 2.716,976	CAR RA	NTIO TET 1 Ratio (%) Thet 1 Ratio (%) Ter 2 Ratio (%) Ter 2 Ratio (%) ARR Ratio (%) OR BUTTER (%)	(768,972) (246,172) (25,677) (466, 568) 87,923 87,923 30,9451 30,569 31,925 31,925 31,925 31,925	(677, 239) (672, 239) (55, 677) (699, 234) 104, 061 104, 061	3.	with Standards on Auditing established by the Indonesian Institute of Certified Public The above Published Financial Statements are presented in order to comply with: (), Cloritina Jama Kreungan Circular Letter (SECLIK) No. (SECLIK, CO2000 deted 30 J (), Cloritina Jama Kreungan Regulation (PCJK) No. 3.7PCJAK (04.0017 deted 21 Decen (), Cloritina Jama Kreungan Regulation (PCJK) No. 7.5PCJAK (04.0017 deted 21 Decen	blic Accountants, with un 2 June 2020 regarding "T amber 2019 regarding "C amber 2017 regarding "C	P. The Nation Law, E. P. Thinkins Shorp, E. The Nation Shorp, E. The Nation Shorp, E. The Nation Shorp, E. The Nation Shorp, National States of the State of the National States o	to 0.000% prog 0.0
1,232.0 Groups may be seen and seed of the	ber bards and the state of the	30 Sep 2022 8.603,912 44,644 2.716,975 8.45%	CAR RA	ATIO ZET S Ratio (%) Test S Ratio (%) Te	(788,722) (286,127) (286,127) (466,156) (466,156) (77,923	(672,239) (673,235) (32,677) (499,224) (499,224) 194,561 195,592 20,674 20,674 20,674 20,674	3.	Will Distriction for Auditory substituted by the International Conference Auditor The State of Conference Auditor The State Office Office Auditor The State Office Off	Dic Accounterts, with un 0 Arms 2020 regarding "E sender 2019 regarding "E sender 2017 regarding "E Suptember 2022 were Ry	P. The habituring is a Principle of the Principle of	to a SASIN prog
1.323.0 Design permit has 1.323.0 Coming permit has 1.323.0 Regular permit has 1.323.0 Regular permit has been been accessed 1.323.0 Regular permit has been been accessed 1.33 Non-controlling between the care in a balan bits accessed 1.34 Coming permit has been accessed 1.34 Coming permit has been accessed 1.34 Coming permit has been accessed 1.34 Design permit has been accessed been accessed 1.34 Design permit has been accessed been accessed 1.34 Design permit has been accessed been accessed by the control of the coming permit has been accessed by the permit has been accessed by th	look foreign internetion on material water foreign in the state of the	30 Sep 2022 8.663372 48.664 27.16,575 1.448,377 3.458,77	CAR RA	ATIO EET F Ratio (%) Filer 1 Ratio (%) Filer 2 Ratio (%) Filer 2 Ratio (%) GRE 2 Ratio (%) GRE SUPPER (%) GRE SUPPER (%) FRECENTAGE MANDATORY FULFILLED BY BANK (%)	(788,772) (246,727) (246,727) (246,727) (246,727) (246,728) (246,728) (246,728) (277,923 (277	(672, 239) (672, 239) (626, 224) (499, 224) 194, 661 194, 661 194, 661 195, 598 20 Sep 702; 20 Sep 702; 20 Sep 702; 20 Sep 702;	3.	Will Distriction for Auditory substituted by the International Conference Auditor The State of Conference Auditor The State Office Office Auditor The State Office Off	Dic Accounterts, with un 0 Arms 2020 regarding "E sender 2019 regarding "E sender 2017 regarding "E Suptember 2022 were Ry	2. PF hat Mark Leg. 17 Finding Roys Put. 17 Fi	to a SASIN prog