

# FINANCIAL STATEMENTS

## PT Bank Commonwealth



STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023 AND 31 DECEMBER 2022					STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2023 AND 2022					STATEMENTS OF PRODUCTIVE ASSETS QUALITY AND OTHER INFORMATION AS AT 30 SEPTEMBER 2023 AND 2022									
(In Millions Rupiah)					(In Millions Rupiah)					(In Millions Rupiah)									
INDIVIDUAL					INDIVIDUAL					INDIVIDUAL									
30 Sep 2023					30 Sep 2023					30 Sep 2023									
31 Dec 2022					30 Sep 2022					30 Sep 2022									
ASSETS					OPERATIONAL INCOME AND EXPENSES					CURRENT YEAR PROFIT (LOSS) BEFORE TAX									
1. Cash					A. Interest Income and Expenses					a. Rupiah									
2. Placement with Bank Indonesia					B. Other Operational Income and Expenses					b. Foreign currencies									
3. Placement with other banks					1. Gain (loss) from increase (decrease) in fair value of financial assets					c. Net interest income (expense) on loans									
4. Debt and derivative - forward transactions					2. Gain (loss) from decrease (increase) in fair value of financial assets					d. Securities									
5. Securities					3. Gain (loss) on sale of financial assets					e. Securities purchased under resale agreements (securities)									
6. Securities sold under repurchase agreements (securities)					4. Gain (loss) on spot and derivative / forward transactions					f. Securities sold under repurchase agreements (securities)									
7. Securities purchased under resale agreements (securities)					5. Gain (loss) on investment in shares under equity method					g. Foreign currencies									
8. Acceptance liabilities					6. Gain (loss) on foreign exchange contracts translation					h. Net income, small and medium enterprises (SMEs)									
9. Loans					7. Dividend income					i. Rupiah									
10. Share financing					8. Commission / provision / fee and administration					j. Net income, small and medium enterprises (SMEs)									
11. Investment in shares					9. Other income					k. Net income, small and medium enterprises (SMEs)									
12. Other financial assets					10. Impairment expense on financial assets - (-)					l. Net income, small and medium enterprises (SMEs)									
13. Allowance for impairment losses on financial assets - (-)					11. Loss on operational risk - (-)					m. Net income, small and medium enterprises (SMEs)									
14. Securities					12. Provision expense - (-)					n. Net income, small and medium enterprises (SMEs)									
15. Loans					13. Other expenses - (-)					o. Net income, small and medium enterprises (SMEs)									
16. Share financing					14. Other expenses - (-)					p. Net income, small and medium enterprises (SMEs)									
17. Investment in shares					15. Other expenses - (-)					q. Net income, small and medium enterprises (SMEs)									
18. Other financial assets					16. Other expenses - (-)					r. Net income, small and medium enterprises (SMEs)									
19. Allowance for impairment losses on financial assets - (-)					17. Other expenses - (-)					s. Net income, small and medium enterprises (SMEs)									
20. Securities					18. Other expenses - (-)					t. Net income, small and medium enterprises (SMEs)									
21. Loans					19. Other expenses - (-)					u. Net income, small and medium enterprises (SMEs)									
22. Share financing					20. Other expenses - (-)					v. Net income, small and medium enterprises (SMEs)									
23. Investment in shares					21. Other expenses - (-)					w. Net income, small and medium enterprises (SMEs)									
24. Other financial assets					22. Other expenses - (-)					x. Net income, small and medium enterprises (SMEs)									
25. Allowance for impairment losses on financial assets - (-)					23. Other expenses - (-)					y. Net income, small and medium enterprises (SMEs)									
26. Securities					24. Other expenses - (-)					z. Net income, small and medium enterprises (SMEs)									
27. Loans					25. Other expenses - (-)					aa. Net income, small and medium enterprises (SMEs)									
28. Share financing					26. Other expenses - (-)					ab. Net income, small and medium enterprises (SMEs)									
29. Investment in shares					27. Other expenses - (-)					ac. Net income, small and medium enterprises (SMEs)									
30. Other financial assets					28. Other expenses - (-)					ad. Net income, small and medium enterprises (SMEs)									
31. Allowance for impairment losses on financial assets - (-)					29. Other expenses - (-)					ae. Net income, small and medium enterprises (SMEs)									
32. Securities					30. Other expenses - (-)					af. Net income, small and medium enterprises (SMEs)									
33. Loans					31. Other expenses - (-)					ag. Net income, small and medium enterprises (SMEs)									
34. Share financing					32. Other expenses - (-)					ah. Net income, small and medium enterprises (SMEs)									
35. Investment in shares					33. Other expenses - (-)					ai. Net income, small and medium enterprises (SMEs)									
36. Other financial assets					34. Other expenses - (-)					aj. Net income, small and medium enterprises (SMEs)									
37. Allowance for impairment losses on financial assets - (-)					35. Other expenses - (-)					ak. Net income, small and medium enterprises (SMEs)									
38. Securities					36. Other expenses - (-)					al. Net income, small and medium enterprises (SMEs)									
39. Loans					37. Other expenses - (-)					am. Net income, small and medium enterprises (SMEs)									
40. Share financing					38. Other expenses - (-)					an. Net income, small and medium enterprises (SMEs)									
41. Investment in shares					39. Other expenses - (-)					ao. Net income, small and medium enterprises (SMEs)									
42. Other financial assets					40. Other expenses - (-)					ap. Net income, small and medium enterprises (SMEs)									
43. Allowance for impairment losses on financial assets - (-)					41. Other expenses - (-)					aq. Net income, small and medium enterprises (SMEs)									
44. Securities					42. Other expenses - (-)					ar. Net income, small and medium enterprises (SMEs)									
45. Loans					43. Other expenses - (-)					as. Net income, small and medium enterprises (SMEs)									
46. Share financing					44. Other expenses - (-)					at. Net income, small and medium enterprises (SMEs)									
47. Investment in shares					45. Other expenses - (-)					au. Net income, small and medium enterprises (SMEs)									
48. Other financial assets					46. Other expenses - (-)					av. Net income, small and medium enterprises (SMEs)									
49. Allowance for impairment losses on financial assets - (-)					47. Other expenses - (-)					aw. Net income, small and medium enterprises (SMEs)									
50. Securities					48. Other expenses - (-)					ax. Net income, small and medium enterprises (SMEs)									
51. Loans					49. Other expenses - (-)					ay. Net income, small and medium enterprises (SMEs)									
52. Share financing					50. Other expenses - (-)					az. Net income, small and medium enterprises (SMEs)									
53. Investment in shares					51. Other expenses - (-)					ba. Net income, small and medium enterprises (SMEs)									
54. Other financial assets					52. Other expenses - (-)					bb. Net income, small and medium enterprises (SMEs)									
55. Allowance for impairment losses on financial assets - (-)					53. Other expenses - (-)					bc. Net income, small and medium enterprises (SMEs)									
56. Securities					54. Other expenses - (-)					bd. Net income, small and medium enterprises (SMEs)									
57. Loans					55. Other expenses - (-)					be. Net income, small and medium enterprises (SMEs)									
58. Share financing					56. Other expenses - (-)					bf. Net income, small and medium enterprises (SMEs)									
59. Investment in shares					57. Other expenses - (-)					bg. Net income, small and medium enterprises (SMEs)									
60. Other financial assets					58. Other expenses - (-)					bh. Net income, small and medium enterprises (SMEs)									
61. Allowance for impairment losses on financial assets - (-)					59. Other expenses - (-)					bi. Net income, small and medium enterprises (SMEs)									
62. Securities					60. Other expenses - (-)					bj. Net income, small and medium enterprises (SMEs)									
63. Loans					61. Other expenses - (-)					bk. Net income, small and medium enterprises (SMEs)									
64. Share financing					62. Other expenses - (-)					bl. Net income, small and medium enterprises (SMEs)									
65. Investment in shares					63. Other expenses - (-)					bm. Net income, small and medium enterprises (SMEs)									
66. Other financial assets					64. Other expenses - (-)					bn. Net income, small and medium enterprises (SMEs)									
67. Allowance for impairment losses on financial assets - (-)					65. Other expenses - (-)					bo. Net income, small and medium enterprises (SMEs)									
68. Securities					66. Other expenses - (-)					bp. Net income, small and medium enterprises (SMEs)									
69. Loans					67. Other expenses - (-)					bq. Net income, small and medium enterprises (SMEs)									
70. Share financing					68. Other expenses - (-)					br. Net income, small and medium enterprises (SMEs)									
71. Investment in shares					69. Other expenses - (-)					bs. Net income, small and medium enterprises (SMEs)									
72. Other financial assets					70. Other expenses - (-)					bt. Net income, small and medium enterprises (SMEs)									
73. Allowance for impairment losses on financial assets - (-)					71. Other expenses - (-)					bu. Net income, small and medium enterprises (SMEs)									
74. Securities					72. Other expenses - (-)					bv. Net income, small and medium enterprises (SMEs)									
75. Loans					73. Other expenses - (-)					bw. Net income, small and medium enterprises (SMEs)									
76. Share financing					74. Other expenses - (-)					bx. Net income, small and medium enterprises (SMEs)									
77. Investment in shares					75. Other expenses - (-)					by. Net income, small and medium enterprises (SMEs)									
78. Other financial assets					76. Other expenses - (-)					bz. Net income, small and medium enterprises (SMEs)									
79. Allowance for impairment losses on financial assets - (-)					77. Other expenses - (-)					ca. Net income, small and medium enterprises (SMEs)									
80. Securities					78. Other expenses - (-)					cb. Net income, small and medium enterprises (SMEs)									
81. Loans					79. Other expenses - (-)					cc. Net income, small and medium enterprises (SMEs)									
82. Share financing					80. Other expenses - (-)					cd. Net income, small and medium enterprises (SMEs)									
83. Investment in shares					81. Other expenses - (-)					ce. Net income, small and medium enterprises (SMEs)									
84. Other financial assets					82. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
85. Allowance for impairment losses on financial assets - (-)					83. Other expenses - (-)					cg. Net income, small and medium enterprises (SMEs)									
86. Securities					84. Other expenses - (-)					ch. Net income, small and medium enterprises (SMEs)									
87. Loans					85. Other expenses - (-)					ci. Net income, small and medium enterprises (SMEs)									
88. Share financing					86. Other expenses - (-)					cj. Net income, small and medium enterprises (SMEs)									
89. Investment in shares					87. Other expenses - (-)					ck. Net income, small and medium enterprises (SMEs)									
90. Other financial assets					88. Other expenses - (-)					cl. Net income, small and medium enterprises (SMEs)									
91. Allowance for impairment losses on financial assets - (-)					89. Other expenses - (-)					cm. Net income, small and medium enterprises (SMEs)									
92. Securities					90. Other expenses - (-)					cn. Net income, small and medium enterprises (SMEs)									
93. Loans					91. Other expenses - (-)					co. Net income, small and medium enterprises (SMEs)									
94. Share financing					92. Other expenses - (-)					cp. Net income, small and medium enterprises (SMEs)									
95. Investment in shares					93. Other expenses - (-)					cq. Net income, small and medium enterprises (SMEs)									
96. Other financial assets					94. Other expenses - (-)					cr. Net income, small and medium enterprises (SMEs)									
97. Allowance for impairment losses on financial assets - (-)					95. Other expenses - (-)					cs. Net income, small and medium enterprises (SMEs)									
98. Securities					96. Other expenses - (-)					ct. Net income, small and medium enterprises (SMEs)									
99. Loans					97. Other expenses - (-)					cu. Net income, small and medium enterprises (SMEs)									
100. Share financing					98. Other expenses - (-)					cv. Net income, small and medium enterprises (SMEs)									
101. Investment in shares					99. Other expenses - (-)					cw. Net income, small and medium enterprises (SMEs)									
102. Other financial assets					100. Other expenses - (-)					cx. Net income, small and medium enterprises (SMEs)									
103. Allowance for impairment losses on financial assets - (-)					101. Other expenses - (-)					cy. Net income, small and medium enterprises (SMEs)									
104. Securities					102. Other expenses - (-)					cz. Net income, small and medium enterprises (SMEs)									
105. Loans					103. Other expenses - (-)					ca. Net income, small and medium enterprises (SMEs)									
106. Share financing					104. Other expenses - (-)					cb. Net income, small and medium enterprises (SMEs)									
107. Investment in shares					105. Other expenses - (-)					cc. Net income, small and medium enterprises (SMEs)									
108. Other financial assets					106. Other expenses - (-)					cd. Net income, small and medium enterprises (SMEs)									
109. Allowance for impairment losses on financial assets - (-)					107. Other expenses - (-)					ce. Net income, small and medium enterprises (SMEs)									
110. Securities					108. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
111. Loans					109. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
112. Share financing					110. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
113. Investment in shares					111. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
114. Other financial assets					112. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
115. Allowance for impairment losses on financial assets - (-)					113. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
116. Securities					114. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
117. Loans					115. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
118. Share financing					116. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
119. Investment in shares					117. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
120. Other financial assets					118. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
121. Allowance for impairment losses on financial assets - (-)					119. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
122. Securities					120. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
123. Loans					121. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
124. Share financing					122. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
125. Investment in shares					123. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
126. Other financial assets					124. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
127. Allowance for impairment losses on financial assets - (-)					125. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
128. Securities					126. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
129. Loans					127. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
130. Share financing					128. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
131. Investment in shares					129. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
132. Other financial assets					130. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
133. Allowance for impairment losses on financial assets - (-)					131. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
134. Securities					132. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
135. Loans					133. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
136. Share financing					134. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
137. Investment in shares					135. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
138. Other financial assets					136. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
139. Allowance for impairment losses on financial assets - (-)					137. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
140. Securities					138. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
141. Loans					139. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
142. Share financing					140. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
143. Investment in shares					141. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
144. Other financial assets					142. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
145. Allowance for impairment losses on financial assets - (-)					143. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
146. Securities					144. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
147. Loans					145. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
148. Share financing					146. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
149. Investment in shares					147. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
150. Other financial assets					148. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
151. Allowance for impairment losses on financial assets - (-)					149. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
152. Securities					150. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
153. Loans					151. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
154. Share financing					152. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
155. Investment in shares					153. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
156. Other financial assets					154. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
157. Allowance for impairment losses on financial assets - (-)					155. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
158. Securities					156. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
159. Loans					157. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
160. Share financing					158. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
161. Investment in shares					159. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
162. Other financial assets					160. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
163. Allowance for impairment losses on financial assets - (-)					161. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
164. Securities					162. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
165. Loans					163. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
166. Share financing					164. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
167. Investment in shares					165. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
168. Other financial assets					166. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
169. Allowance for impairment losses on financial assets - (-)					167. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
170. Securities					168. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
171. Loans					169. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
172. Share financing					170. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
173. Investment in shares					171. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
174. Other financial assets					172. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
175. Allowance for impairment losses on financial assets - (-)					173. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
176. Securities					174. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
177. Loans					175. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
178. Share financing					176. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
179. Investment in shares					177. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
180. Other financial assets					178. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
181. Allowance for impairment losses on financial assets - (-)					179. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
182. Securities					180. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
183. Loans					181. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
184. Share financing					182. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
185. Investment in shares					183. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
186. Other financial assets					184. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
187. Allowance for impairment losses on financial assets - (-)					185. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
188. Securities					186. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
189. Loans					187. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
190. Share financing					188. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
191. Investment in shares					189. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
192. Other financial assets					190. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
193. Allowance for impairment losses on financial assets - (-)					191. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
194. Securities					192. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
195. Loans					193. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
196. Share financing					194. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
197. Investment in shares					195. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
198. Other financial assets					196. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
199. Allowance for impairment losses on financial assets - (-)					197. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
200. Securities					198. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
201. Loans					199. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
202. Share financing					200. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
203. Investment in shares					201. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
204. Other financial assets					202. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
205. Allowance for impairment losses on financial assets - (-)					203. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
206. Securities					204. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
207. Loans					205. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
208. Share financing					206. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
209. Investment in shares					207. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
210. Other financial assets					208. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
211. Allowance for impairment losses on financial assets - (-)					209. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
212. Securities					210. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									
213. Loans					211. Other expenses - (-)					cf. Net income, small and medium enterprises (SMEs)									