

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

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

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

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 OCTOBER 2023
<b>ASSETS</b>		
1.	Cash	114,325
2.	Placement with Bank Indonesia	1,880,280
3.	Placement with other banks	1,811,787
4.	Spot and derivative / forward receivables	666
5.	Securities	2,995,842
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	384,013
8.	Acceptance receivables	-
9.	Loans	8,336,510
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	232,090
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	202,484
	c. Others	322
14.	Intangible assets	1,388,831
	Accumulated amortisation on intangible assets -/-	849,607
15.	Fixed assets and equipments	1,100,542
	Accumulated depreciation on fixed assets and equipments -/-	755,183
16.	Non productive assets	-
	a. Abandoned properties	-
	b. Foreclosed assets	24,815
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	371,563
<b>TOTAL ASSETS</b>		<b>16,833,668</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	572,169
2.	Saving accounts	4,329,239
3.	Time deposits	6,486,788
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	25,659
7.	Spot and derivative / forward liabilities	1,688
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	-
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	339
14.	Other liabilities	1,370,336
<b>TOTAL LIABILITIES</b>		<b>12,786,218</b>
<b>EQUITY</b>		
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	449,618
	b. Disagio -/-	-
	c. Funds for paid up capital	295,500
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	14,554
	b. Loss (-/-)	48,273
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(537,503)
	b. Current year	(461,024)
	c. Dividend paid (-/-)	-
<b>TOTAL EQUITY</b>		<b>4,047,450</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>16,833,668</b>

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 OCTOBER 2023
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	549,701
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
1.	Unused loans / financing facilities	-
	a. Committed	41,678
	b. Uncommitted	1,546,968
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	566,335
4.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
2.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	-
2.	Others	-

NO.	ACCOUNTS	(in millions Rupiah) INDIVIDUAL 31 OCTOBER 2023
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest income	811,326
2.	Interest Expenses -/-	328,383
<b>Net Interest Income (Expenses)</b>		<b>482,943</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(7,280)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	55,938
4.	Gain (loss) on spot and derivative/forward transactions (realised)	9,440
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	41,288
7.	Dividend income	-
8.	Commissions income/provisions/fees and administrations	184,435
9.	Other income	63,227
10.	Allowance for impairment losses expense (reversal) on financial assets -/-	140,205
11.	Loss on operational risk -/-	1,789
12.	Personnel expenses -/-	604,928
13.	Promotion expenses -/-	10,286
14.	Other expenses -/-	595,159
<b>Net Other Operational Income (Expenses)</b>		<b>(1,005,319)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>(522,376)</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	(195)
2.	Other non operating income (expenses)	(59,395)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>(59,590)</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>(581,966)</b>
<b>Income tax expenses</b>		<b>120,942</b>
	a. Estimated current year tax -/-	-
	b. Deferred tax income (expenses)	120,942
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>(461,024)</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	30,729
	c. Others	5
<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>		<b>30,734</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>(430,290)</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>