

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 30 NOVEMBER 2023

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 30 NOVEMBER 2023

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 30 NOVEMBER 2023

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2023
ASSETS		
1.	Cash	112,233
2.	Placement with Bank Indonesia	1,701,927
3.	Placement with other banks	1,646,318
4.	Spot and derivative / forward receivables	12,169
5.	Securities	3,408,088
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	-
9.	Loans	8,246,222
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	277,370
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	205,202
	c. Others	340
14.	Intangible assets	1,395,257
	Accumulated amortisation on intangible assets -/-	861,341
15.	Fixed assets and equipments	1,079,857
	Accumulated depreciation on fixed assets and equipments -/-	744,473
16.	Non productive assets	-
	a. Abandoned properties	-
	b. Foreclosed assets	23,044
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	385,831
TOTAL ASSETS		16,476,960
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	536,629
2.	Saving accounts	4,133,635
3.	Time deposits	6,275,241
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	14,743
7.	Spot and derivative / forward liabilities	607
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	181
14.	Other liabilities	1,505,662
TOTAL LIABILITIES		12,466,698
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	454,560
	b. Disagio -/-	-
	c. Funds for paid up capital	295,500
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	14,552
	b. Loss (-/-)	38,736
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(537,503)
	b. Current year	(512,689)
	c. Dividend paid (-/-)	-
TOTAL EQUITY		4,010,262
TOTAL LIABILITIES AND EQUITY		16,476,960

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2023
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	653,483
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	44,641
	b. Uncommitted	1,441,767
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	639,339
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-

(in millions Rupiah)		
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	885,432
2.	Interest Expenses -/-	357,897
Net Interest Income (Expenses)		527,535
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	5,987
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	64,110
4.	Gain (loss) on spot and derivative/forward transactions (realised)	16,707
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	24,190
7.	Dividend income	-
8.	Commissions income/provisions/fees and administrations	198,996
9.	Other income	69,280
10.	Allowance for impairment losses expense (reversal) on financial assets -/-	155,622
11.	Loss on operational risk -/-	2,170
12.	Personnel expenses -/-	666,041
13.	Promotion expenses -/-	10,531
14.	Other expenses -/-	651,303
Net Other Operational Income (Expenses)		(1,106,397)
OPERATIONAL INCOME (EXPENSES)		(578,862)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(683)
2.	Other non operating income (expenses)	(67,534)
NON OPERATIONAL INCOME (EXPENSES)		(68,217)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(647,079)
Income tax expenses		134,390
	a. Estimated current year tax -/-	-
	b. Deferred tax income (expenses)	134,390
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(512,689)
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	40,266
	c. Others	3
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		40,269
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(472,420)
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-