

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2024

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 JANUARY 2024

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 31 JANUARY 2024

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2024
ASSETS		
1.	Cash	132,219
2.	Placement with Bank Indonesia	1,642,568
3.	Placement with other banks	1,531,612
4.	Spot and derivative / forward receivables	199
5.	Securities	3,727,423
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	-
9.	Loans	7,857,294
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	290,207
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	202,104
	c. Others	272
14.	Intangible assets	1,361,406
	Accumulated amortisation on intangible assets -/-	859,433
15.	Fixed assets and equipments	1,056,450
	Accumulated depreciation on fixed assets and equipments -/-	739,216
16.	Non productive assets	-
	a. Abandoned properties	-
	b. Foreclosed assets	19,735
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	406,241
TOTAL ASSETS		16,224,329
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	586,058
2.	Saving accounts	3,918,174
3.	Time deposits	6,286,296
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	13,981
7.	Spot and derivative / forward liabilities	5,030
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	16
14.	Other liabilities	1,498,475
TOTAL LIABILITIES		12,308,030
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	457,109
	b. Disagio -/-	-
	c. Funds for paid up capital	295,500
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	14,552
	b. Loss (-/-)	28,584
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(1,107,129)
	b. Current year	(49,727)
	c. Dividend paid (-/-)	-
TOTAL EQUITY		3,916,299
TOTAL LIABILITIES AND EQUITY		16,224,329

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2024
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	491,649
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	18,537
	b. Uncommitted	1,492,485
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	559,292
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 JANUARY 2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	72,121
2.	Interest Expenses -/-	30,484
Net Interest Income (Expenses)		41,637
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(16,565)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	9,504
4.	Gain (loss) on spot and derivative/forward transactions (realised)	1,554
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	17,070
7.	Dividend income	-
8.	Commissions income/provisions/fees and administrations	16,213
9.	Other income	3,033
10.	Allowance for impairment losses expense (reversal) on financial assets -/-	15,887
11.	Loss on operational risk -/-	-
12.	Personnel expenses -/-	61,415
13.	Promotion expenses -/-	363
14.	Other expenses -/-	52,325
Net Other Operational Income (Expenses)		(99,181)
OPERATIONAL INCOME (EXPENSES)		(57,544)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(588)
2.	Other non operating income (expenses)	(5,605)
NON OPERATIONAL INCOME (EXPENSES)		(6,193)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(63,737)
Income tax expenses		14,010
	a. Estimated current year tax -/-	-
	b. Deferred tax income (expenses)	14,010
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(49,727)
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	2,915
	c. Others	2
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		2,917
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(46,810)
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-