

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2023
(AUDITED)

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2023
(AUDITED)

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2023
ASSETS		
1.	Cash	156,645
2.	Placement with Bank Indonesia	1,692,882
3.	Placement with other banks	1,465,124
4.	Spot and derivative / forward receivables	11,110
5.	Securities	3,516,579
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	-
8.	Acceptance receivables	-
9.	Loans	8,029,636
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	291,251
13.	Allowance for impairment losses on financial assets -/	-
	a. Securities	-
	b. Loans and sharia financing	196,061
	c. Others	291
14.	Intangible assets	1,199,108
	Accumulated amortisation on intangible assets -/	741,600
15.	Fixed assets and equipments	1,068,102
	Accumulated depreciation on fixed assets and equipments -/	741,841
16.	Non productive assets	-
	a. Abandoned properties	-
	b. Foreclosed assets	21,449
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	257,072
TOTAL ASSETS		16,029,165
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	516,413
2.	Saving accounts	4,081,918
3.	Time deposits	6,093,168
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	12,590
7.	Spot and derivative / forward liabilities	71
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	-
14.	Other liabilities	1,526,658
TOTAL LIABILITIES		12,230,818
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	510,465
	b. Disagio -/	-
	c. Funds for paid up capital	295,500
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	15,488
	b. Loss -/	31,499
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	(537,503)
	b. Current year	(788,682)
	c. Dividend paid -/	-
TOTAL EQUITY		3,798,347
TOTAL LIABILITIES AND EQUITY		16,029,165

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2023
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	492,459
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	40,739
	b. Uncommitted	1,455,616
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	512,189
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 DECEMBER 2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	952,653
2.	Interest Expenses -/	387,502
	Net Interest Income (Expenses)	565,151
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	5,642
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	76,912
4.	Gain (loss) on spot and derivative/forward transactions (realised)	31,966
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	12,806
7.	Dividend income	-
8.	Commissions income/provisions/fees and administrations	216,816
9.	Other income	71,450
10.	Expenses (Recovery) of impairment losses on financial assets	213,597
11.	Loss on operational risk -/	2,498
12.	Personnel expenses -/	730,841
13.	Promotion expenses -/	11,083
14.	Other expenses -/	763,909
	Net Other Operational Income (Expenses)	(1,306,336)
	OPERATIONAL INCOME (EXPENSES)	(741,185)
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(662)
2.	Other non operating income (expenses)	(75,076)
	NON OPERATIONAL INCOME (EXPENSES)	(75,738)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	(816,923)
	Income tax expenses	28,241
	a. Estimated current year tax -/	-
	b. Deferred tax income (expenses)	28,241
	CURRENT YEAR PROFIT (LOSS) AFTER TAX	(788,682)
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	938
	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	47,503
	c. Others	1
	CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX	48,442
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX	(740,240)
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-