

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 30 SEPTEMBER 2020

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 30 SEPTEMBER 2020

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
PT BANK COMMONWEALTH
FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2020

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 SEPTEMBER 2020
ASSETS		
1.	Cash	114,238
2.	Placement with Bank Indonesia	1,819,752
3.	Placement with other banks	1,852,064
4.	Spot and derivative / forward receivables	47
5.	Securities	4,026,283
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	700,504
8.	Acceptance receivables	-
9.	Loans	12,518,176
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	365,025
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	399,450
	c. Others	103
14.	Intangible assets	967,324
	Accumulated amortisation on intangible assets -/-	543,204
15.	Fixed assets and equipments	862,845
	Accumulated depreciation on fixed assets and equipments -/-	524,544
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	9,570
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	348,324
TOTAL ASSETS		22,117,678
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	975,947
2.	Saving accounts	6,070,815
3.	Time deposits	7,808,441
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	718,512
7.	Spot and derivative / forward liabilities	9,336
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	993,421
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	63
14.	Other liabilities	1,629,873
TOTAL LIABILITIES		18,206,408
EQUITY		
15.	Paid up capital	-
	a. Authorised capital	13,000,000
	b. Unpaid capital -/-	9,180,333
	c. Treasury stock -/-	-
16.	Additional paid up capital	-
	a. Agio	25,097
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	-
17.	Other comprehensive income	-
	a. Gain	51,698
	b. Loss (-/-)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	12,358
	b. Current year	(12,461)
	c. Dividend paid (-/-)	-
TOTAL EQUITY		3,911,270
TOTAL LIABILITIES AND EQUITY		22,117,678

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 SEPTEMBER 2020
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	562,841
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	38,046
	b. Uncommitted	2,113,860
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	583,910
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 SEPTEMBER 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,170,032
2.	Interest Expenses	479,107
Net Interest Income (Expenses)		690,925
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(15,669)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	174,419
4.	Gain (loss) on spot and derivative/forward transactions (realised)	68,405
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	10,165
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	225,450
9.	Other income	3,966
10.	Impairment expense on financial assets -/-	209,212
11.	Loss on operational risk -/-	261
12.	Personnel expenses -/-	491,640
13.	Promotion expenses -/-	8,319
14.	Other expenses -/-	430,033
Net Other Operational Income (Expenses)		(672,729)
OPERATIONAL INCOME (EXPENSES)		18,196
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(2,800)
2.	Other non operating income (expenses)	(21,124)
NON OPERATIONAL INCOME (EXPENSES)		(23,924)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(5,728)
Income tax expenses		(6,733)
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(6,733)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(12,461)
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	595
	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	18,602
	c. Others	-
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		19,197
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		6,736
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-