

STATEMENTS OF FINANCIAL POSITION  
PT BANK COMMONWEALTH  
AS OF 31 OCTOBER 2020

STATEMENTS OF COMMITMENTS AND CONTINGENCIES  
PT BANK COMMONWEALTH  
AS OF 31 OCTOBER 2020

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
PT BANK COMMONWEALTH  
FOR PERIOD FROM 1 JANUARY TO 31 OCTOBER 2020

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2020
<b>ASSETS</b>		
1.	Cash	105,217
2.	Placement with Bank Indonesia	1,827,903
3.	Placement with other banks	1,267,752
4.	Spot and derivative / forward receivables	1,194
5.	Securities	4,075,731
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	704,913
8.	Acceptance receivables	-
9.	Loans	12,307,063
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	590,558
13.	Allowance for impairment losses on financial assets -/-	-
	a. Securities	-
	b. Loans and sharia financing	388,752
	c. Others	93
14.	Intangible assets	995,725
	Accumulated amortisation on intangible assets -/-	549,457
15.	Fixed assets and equipments	838,392
	Accumulated depreciation on fixed assets and equipments -/-	515,256
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	8,089
	c. Suspense accounts	-
	d. Interbranch assets	103
17.	Other assets	355,315
<b>TOTAL ASSETS</b>		<b>21,625,224</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Current accounts	1,054,972
2.	Saving accounts	5,932,347
3.	Time deposits	7,545,698
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	718,105
7.	Spot and derivative / forward liabilities	1,845
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	993,592
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	-
14.	Other liabilities	1,460,330
<b>TOTAL LIABILITIES</b>		<b>17,706,889</b>
<b>EQUITY</b>		
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	56,184
	b. Loss (-/-)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	12,358
	b. Current year	(9,882)
	c. Dividend paid (-/-)	-
<b>TOTAL EQUITY</b>		<b>3,918,335</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>21,625,224</b>

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2020
<b>I. COMMITMENT RECEIVABLES</b>		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	535,787
3.	Others	-
<b>II. COMMITMENT LIABILITIES</b>		
1.	Unused loans / financing facilities	-
	a. Committed	34,678
	b. Uncommitted	2,139,432
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	521,310
4.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		
1.	Guarantees received	-
2.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Guarantees issued	-
2.	Others	-

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 OCTOBER 2020
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,297,755
2.	Interest Expenses	527,724
<b>Net Interest Income (Expenses)</b>		<b>770,031</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(7,131)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	192,893
4.	Gain (loss) on spot and derivative/forward transactions (realised)	68,431
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	9,659
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	246,448
9.	Other income	4,337
10.	Impairment expense on financial assets -/-	228,374
11.	Loss on operational risk -/-	272
12.	Personnel expenses -/-	533,796
13.	Promotion expenses -/-	9,270
14.	Other expenses -/-	483,768
<b>Net Other Operational Income (Expenses)</b>		<b>(740,843)</b>
<b>OPERATIONAL INCOME (EXPENSES)</b>		<b>29,188</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipments	(6,433)
2.	Other non operating income (expenses)	(24,253)
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		<b>(30,686)</b>
<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>		<b>(1,498)</b>
<b>Income tax expenses</b>		<b>(8,384)</b>
	a. Estimated current year tax	-
	b. Deferred tax income (expenses)	(8,384)
<b>CURRENT YEAR PROFIT (LOSS) AFTER TAX</b>		<b>(9,882)</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	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	23,086
	c. Others	-
<b>CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX</b>		<b>23,681</b>
<b>TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX</b>		<b>13,799</b>
<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>		<b>-</b>