

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2020
ASSETS		
1.	Cash	102,490
2.	Placement with Bank Indonesia	1,942,286
3.	Placement with other banks	1,347,024
4.	Spot and derivative / forward receivables	5,298
5.	Securities	4,245,250
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	977,288
8.	Acceptance receivables	-
9.	Loans	12,005,215
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	429,983
13.	Allowance for impairment losses on financial assets -/	-
	a. Securities	-
	b. Loans and sharia financing	383,391
	c. Others	94
14.	Intangible assets	1,000,615
	Accumulated amortisation on intangible assets -/	555,710
15.	Fixed assets and equipments	773,503
	Accumulated depreciation on fixed assets and equipments -/	443,982
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	7,118
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	319,390
TOTAL ASSETS		21,773,110
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	1,062,023
2.	Saving accounts	6,005,843
3.	Time deposits	7,563,687
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	722,220
7.	Spot and derivative / forward liabilities	711
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	993,758
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	135
14.	Other liabilities	1,481,586
TOTAL LIABILITIES		17,829,963
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	64,711
	b. Loss (-/)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	12,358
	b. Current year	6,403
	c. Dividend paid (-/)	-
TOTAL EQUITY		3,943,147
TOTAL LIABILITIES AND EQUITY		21,773,110

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2020
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	623,845
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	33,616
	b. Uncommitted	2,161,026
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	617,020
4.	Others	-
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	-
2.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Guarantees issued	-
2.	Others	-

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

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 30 NOVEMBER 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,418,555
2.	Interest Expenses	572,607
Net Interest Income (Expenses)		845,948
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(1,356)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	219,210
4.	Gain (loss) on spot and derivative/forward transactions (realised)	83,869
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	(5,681)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	273,456
9.	Other income	5,052
10.	Impairment expense on financial assets -/	236,336
11.	Loss on operational risk -/	273
12.	Personnel expenses -/	587,546
13.	Promotion expenses -/	9,781
14.	Other expenses -/	532,667
Net Other Operational Income (Expenses)		(792,053)
OPERATIONAL INCOME (EXPENSES)		53,895
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(5,604)
2.	Other non operating income (expenses)	(26,591)
NON OPERATIONAL INCOME (EXPENSES)		(32,195)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		21,700
Income tax expenses		15,297
	a. Estimated current year tax	1,047
	b. Deferred tax income (expenses)	(14,250)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		6,403
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	31,614
	c. Others	-
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		32,209
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		38,612
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-