

STATEMENTS OF FINANCIAL POSITION
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2020
(UNAUDITED)

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2020
ASSETS		
1.	Cash	107,005
2.	Placement with Bank Indonesia	1,740,421
3.	Placement with other banks	1,760,462
4.	Spot and derivative / forward receivables	7,697
5.	Securities	4,392,549
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchase under resale agreements (reverse repo)	358,821
8.	Acceptance receivables	-
9.	Loans	11,779,139
10.	Sharia financing	-
11.	Investment in shares	-
12.	Other financial assets	484,832
13.	Allowance for impairment losses on financial assets -/	-
	a. Securities	-
	b. Loans and sharia financing	423,085
	c. Others	135
14.	Intangible assets	1,013,041
	Accumulated amortisation on intangible assets -/	561,963
15.	Fixed assets and equipments	1,007,007
	Accumulated depreciation on fixed assets and equipments -/	443,407
16.	Non productive assets	-
	a. Abandoned properties	827
	b. Foreclosed assets	5,105
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	262,002
TOTAL ASSETS		21,490,318
LIABILITIES AND EQUITY		
LIABILITIES		
1.	Current accounts	986,851
2.	Saving accounts	5,882,290
3.	Time deposits	7,601,656
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	722,437
7.	Spot and derivative / forward liabilities	64
8.	Liabilities on securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	-
10.	Securities issued	993,935
11.	Loans / financing received	-
12.	Margin deposits	-
13.	Interbranch liabilities	144
14.	Other liabilities	1,402,939
TOTAL LIABILITIES		17,590,316
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	60,904
	b. Loss (-/)	-
18.	Reserves	-
	a. General reserves	14,911
	b. Appropriated reserves	-
19.	Retained earnings	-
	a. Previous years	12,358
	b. Current year	(32,935)
	c. Dividend paid (-/)	-
TOTAL EQUITY		3,900,002
TOTAL LIABILITIES AND EQUITY		21,490,318

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK COMMONWEALTH
AS OF 31 DECEMBER 2020
(UNAUDITED)

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2020
I. COMMITMENT RECEIVABLES		
1.	Unused borrowings facilities	-
2.	Foreign currency position receivables from spot and derivative / forward transactions	456,802
3.	Others	-
II. COMMITMENT LIABILITIES		
1.	Unused loans / financing facilities	-
	a. Committed	33,999
	b. Uncommitted	2,102,848
2.	Outstanding irrevocable L/C	-
3.	Foreign currency position liabilities from spot and derivative / forward transactions	448,457
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 31 DECEMBER 2020
(UNAUDITED)

		(in millions Rupiah)
NO.	ACCOUNTS	INDIVIDUAL 31 DECEMBER 2020
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,536,648
2.	Interest Expenses	617,270
Net Interest Income (Expenses)		919,378
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	1,404
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) on sale of financial assets	233,926
4.	Gain (loss) on spot and derivative/forward transactions (realised)	103,056
5.	Gain (loss) on investment in shares under equity method	-
6.	Gain (loss) on foreign exchange currencies translation	(20,783)
7.	Dividend income	-
8.	Commissions/provisions/fees and administrations	302,557
9.	Other income	5,366
10.	Impairment expense on financial assets -/	303,178
11.	Loss on operational risk -/	377
12.	Personnel expenses -/	639,345
13.	Promotion expenses -/	10,350
14.	Other expenses -/	585,219
Net Other Operational Income (Expenses)		(912,943)
OPERATIONAL INCOME (EXPENSES)		6,435
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipments	(5,442)
2.	Other non operating income (expenses)	(29,201)
NON OPERATIONAL INCOME (EXPENSES)		(34,643)
CURRENT YEAR PROFIT (LOSS) BEFORE TAX		(28,208)
Income tax expenses		4,727
	a. Estimated current year tax	706
	b. Deferred tax income (expenses)	(4,021)
CURRENT YEAR PROFIT (LOSS) AFTER TAX		(32,935)
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	27,795
	c. Others	-
CURRENT YEAR OTHER COMPREHENSIVE INCOME AFTER TAX		28,390
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX		(4,545)
TRANSFER PROFIT (LOSS) TO HEAD OFFICE		-