PT Bank Commonwealth Gedung World Trade Centre 6 Lt. 3A JI. Jend. Sudirman Kav. 29-31 Kel. Karet Kec. Setiabudi Jakarta Selatan 12920 Tel. 5296-1222 Fax. 5296-2293 www.commbank.co.id

FINANCIAL STATEMENTS

PT Bank Commonwealth

CormonwealthBank



ww	v.commbank.co.id STATEMENTS OF FINANCIAL PO	OSITION		STATEMENTS OF PROFIT OR LOSS AND OTHER CO		-			EARNING ASSETS QU	ALITY AND OTHER	RINFORMATION		
	AS AT 31 MARCH 2019 AND 31 DECE	EMBER 2018	ons Rupiah)	FOR PERIOD FROM 1 JANUARY TO 31 MAR	CH 2019 AND	2018 ons Rupiah)				MARCH 2019 AND 2		(In Mi	illions Rupiah)
No. ASSE		31 Mar 2019	31 Dec 2018	No. ACCOUNTS OPERATIONAL INCOME AND EXPENSES A. Interest Income and Expenses		31 Mar 2018	No.	ACCOUNTS RELATED PARTIES	31 Current Sp. Ment Sub Std	Mar 2019 Doubtful Loss		31 Mar 2018 Ment Sub Std Doubtful L	Loss Total
1. 2. 3. 4.	Cash Placement with Bank Indonesia Placement with other banks Spot and derivative receivables	169,034 1,895,871 2,658,738 1,298	181,850 1,738,185 2,189,263 2,549	Interest moome and Expenses I. Interest income a. Rupiah b. Foreign currencies	427,703 409,839 17,864	377,467 361,277 16,190	1.	Placement with other banks a. Rupiah b. Foreign currencies	446,300 -		446,300 234,628		- 234,628
5.	Securities a. Measured at fair value through profit and loss b. Available for sale c. Hold to maturity	107,084 2,282,822	37,407 2,503,517	2. Interest expenses a. Rupiah b. Foreign currencies	182,631 179,927 2,704	135,780 132,162 3,618	2.	Spot and derivative receivables a. Rupiah b. Foreign currencies	1,104 -		1,104 -		
6. 7.	Loans and receivables Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo)	- 109,585		Net interest income (expenses) B. Other Operational Income and Expenses	245,072	241,687	3.	Securities a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo)					
8. 9.	Acceptance receivables Loans a. Measured at fair value through profit and loss b. Available for sale	-	1,439	1. Other Operational Income a. Increase in fair value of financial assets i. Securities	167,761 20,008 798	179,620 787 31	5.	a. Rupiah b. Foreign currencies Securities purchased under resale agreements					
10.	c. Hold to maturity d. Loans and receivables Sharia financing	14,423,250	13,979,807	ii. Loans iii. Spot and derivatives iv. Other financial assets	19,210	- 756 -		(reverse repo) a. Rupiah b. Foreign currencies					
11. 12.	Investment in shares Allowance for impairment losses on financial assets -/- a. Securities b. Loans	64 (244,572)	64 (251,248)	 b. Decrease in fair value of financial liabilities c. Gain on sale of financial assets i. Securities ii. securities 	14,299 14,299	- 19,927 19,927	6. 7.	Acceptance receivables Loans a. Micro, small and medium enterprises (UMKM) i. Rupiah					
13.	c. Others Intangible assets Accumulated amortisation on intangible assets -/-	(64) 852,859 (438,358)	(70) 839,826 (422,404)	ii. Loans iii. Other financial assets d. Gain on spot and derivative transactions (realised) e. Dividen	23,255	33,029		ii. Foreign currencies b. Non micro, small and medium enterprises (Non UMKM) i. Rupiah	19,866 -		19,866 22,191		- 22,191
14. 15.	Fixed assets and equipments Accumulated depreciation on fixed assets and equipments -/- Non productive assets	716,916 (519,339)	717,373 (508,922)	 Gain on investment in shares under equity method Commissions/provisions/fees and administrations Recovery on allowance for impairment 	100,486 9,702	- 122,622 3,224		ii. Foreign currencies c. Restructured loans i. Rupiah					
	a. Abandoned properties b. Foredosed assets c. Suspense accounts d. Interbranch assets	899 5,190	899 5,928 -	i. Other income 2. Other Operational Expenses	11 398,061	31 402,155	8.	ii. Foreign currencies d. Loan on property Investment in shares Temporary equity investment	18,777 -	64	18,777 20,369 64 -		20,369 64 64
16.	 Conducting operational activities in Indonesia Conducting operational activities outside Indonesia Allowance for impairment losses on non financial assets -/- 	102 (72)	6 - (72)	a. Decrease in fair value of financial assets i. Securities ii. Loans	350	12,822 51 -	10. 11.	Other receivables Commitments and contingencies a. Rupiah					
	Lease financing Deferred tax assets Other assets	64,930 495,970	- 76,378 453,009	iii. Spot and derivatives iv. Other financial assets b. Increase in fair value of financial liabilities c. Loss on sale of financial assets	350	12,771 - -	12. II.	b. Foreign currencies Foreclosed assets NON RELATED PARTIES					
	L ASSETS LITIES AND EQUITY LIABILITIES	22,582,207	21,544,784	i. Securities ii. Loans iii. Other financial assets		-	1.	Placement with other banks a. Rupiah b. Foreign currencies	257,574 - 1,954,864 -		257,574 15,553 1,954,864 1,320,126		- 15,553 - 1,320,126
1. 2.	Current accounts Saving accounts Time deposits	1,815,693 6,329,775 7,522,051	1,127,193 5,812,109 7,339,698	 d. Loss on spot and derivative transactions (realised) e. Impairment expense on financial assets i. Securities 	20,417 78,301	4,464 52,474	2.	Spot and derivative receivables a. Rupiah b. Foreign currencies Securities	14 - 180 -		14 72 180 453		- 72 - 453
4. 5. 6.	Revenue sharing investment fund Liabilities to Bank Indonesia Liabilities to other banks	1,579,895	2,053,846	ii. Loans iii. Sharia financing iv. Other financial assets	78,301	52,474 - -	4.	a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (repo)	1,347,721 - 1,042,185 -		1,347,721 951,235 1,042,185 1,267,594		- 951,235 - 1,267,594
7. 8. 9. 10.	Spot and derivative liabilities Liabilities on securities sold under repurchase agreements (repo) Acceptance liabilities Securities Issued	759	20,871 - 1,439	 f. Loss on operational risk g. Loss on investment in shares under equity method h. Commissions/provisions/fees and administrations 	110 - 6,294	1,423 5,364	5.	 a. Rupiah b. Foreign currencies Securities purchased under resale agreements 					
10. 11. 12. 13.	Loans received Margin deposits Interbranch liabilities	3,283	2,967	i. Impairment expense on non financial assets j. Personnel expenses k. Promotion expenses I. Other expenses	156,316 2,191 134,082	399 184,849 8,400 131,960	6	(reverse repo) a. Rupiah b. Foreign currencies Acceptance receivables	109,585		109,585 185,420		- 185,420
14.	a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities	-	-	Net Other Operational Income (Expenses) OPERATIONAL INCOME (EXPENSES)	(230,300)	(222,535) 19,152	7.	Loans a. Micro, small and medium enterprises (UMKM) i. Rupiah	5,461,464 335,717 18,247	20,555 191,289	6,027,272 3,663,414 21	06,283 22,304 12,799 1	111,235 4,016,035
15. 16.	Other liabilities Profit sharing investment fund TOTAL LIABILITIES	1,209,915 - - 18,461,371	1,087,354 - 17,445,477	NON OPERATIONAL INCOME (EXPENSES) 1. Gain (loss) on sale of fixed assets and equipments	105	305		ii. Foreign currencies b. Non micro, small and medium enterprises (Non UMKM) i. Rupiah	53,977 7,501,758 578,406 29,274	- 2,840	56,817 18,153 8,254,781 8,311,582 56	07,131 20,281 52,556	- 18,153 99,984 8,991,534
17.	EQUITY Paid up capital	10.000.00	12 000 000	2. Gain (loss) on foreign exchange currency translation 3. Other non operating income (expenses) NON OPERATIONAL INCOME (EXPENSES)	767 (4,617) (3,745)	6,391 (3,996) 2,700		ii. Foreign currencies c. Restructured loans i. Rupiah ii. Foreign currencies	46,249 18,265 17,946 81,028 - 18,265	- 42,611	141,585 108,118	2,894 89,633 5,756 30,684 2,895	- 147,771 - 234,191 - 18,146
18.	a. Authorised capital b. Unpaid capital -/- c. Treasury stock -/- Additional paid up capital	13,000,000 (9,180,333) -	13,000,000 (9,180,333) -	CURRENT YEAR PROFIT (LOSS) BEFORE TAX Income tax expenses	11,027 (5,960)	21,852 (8,012)	8. 9.	d. Loan on property Investment in shares Temporary equity investment	3,684,070 373,831 8,780	11,154 61,835			38,981 2,848,702
	a. Agio b. Disagio -/- c. Donated capital	25,097 - -	25,097 - -	a. Estimated current year tax b. Deferred tax income (expenses) CURRENT YEAR PROFIT (LOSS) AFTER TAX	(5,960) 5,067	(8,012) 13,840	10. 11.	Other receivables Commitments and contingencies a. Rupiah	2,426,161 23,814			18,118	- 2,216,255
19.	 d. Funds for paid up capital e. Others Other comprehensive income a. Adjustment arising from translation of financial statements in 	-	-	OTHER COMPREHENSIVE INCOME 1. Accounts that will not be reclassified to profit or loss a. Gain on revaluation of fixed assets			12. III.		32,488 - 4,365 - 792	2 27 6	32,488 57,019 5,190 5,931	- 116 13	- 57,019 6 6,066
	foreign currencies b. Unrealized gains (losses) on available for sale marketable securities	14,868	(7,081)	 a. Gain on revaluation of tixed assets b. Remeasurement of post employment benefit c. Other comprehensive income from association entity 	-	-	1.	Total guaranted bank's assets: a. to Bank Indonesia b. to third parties			-		
	 c. Effective portion of cash flow hedges d. Gain on revaluation of fixed assets e. Other comprehensive income from association entity f. Remeasurement of post employment benefit 	22,664	22,664	 d. Others e. Income tax related to accounts that will not be reclassified to profit or loss 	-	-	2. 3. 4.	Total allowance for impairment losses on productive assets Total regulatory provision on productive assets Percentage of UMKM loans to total loans Percentage of micro and small enterprises (UMK)			244,636 326,730 42.18%		204,099 329,681 30.57%
20.	Reineasularitient of post employment denemit g. Income tax related to other comprehensive income h. Others Difference arising from quasi reorganisation	(9,383)	(3,896)	 Accounts that will be reclassified to profit or loss Adjustment arising from translation of financial statements in foreign currencies 	_	-	6. 7.	loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors			5.13% 17.18% 15.21%		8.20% 14.43% 13.44%
21. 22. 23.	Difference arising from restructuring value of entities under common control Other equity	-		 b. Realised gains (losses) on available for sale marketable securities c. Effective portion of cash flow hedges 	21,949	(9,018)	8.	Others a. Loans chanelling b. Fund distribution Mudharabah Muqayyadah			-		
23.	Reserves a. General reserves b. Appropriated reserves Retained earnings	14,911 -	14,911	 d. Others e. Income tax related to accounts that will be reclassified to profit or loss 	- (5,487)	- 2,254		c. Write off productive assets d. Recovery on write off productive assets e. Charge off productive assets			1,212,166 282,585 794,337		1,236,335 221,280 568,040
	a. Previous years b. Current year TOTAL ATTRIBUTABLE EQUITY TO OWNER	227,945 5,067 4,120,836	182,171 45,774 4,099,307	CURRENT YEAR OTHER COMPREHENSIVE INCOME (EXPENSES) AFTER TAX	16,462	(6,764)				RIVATIVES TRANS T 31 MARCH 2019	ACTION		
25.	Non-controlling interest TOTAL EQUITY	4,120,836	4,099,307	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX Attributable current year profit (loss)	21,529	7,076		TRANSAC	CTION	Noti	onal Purp	INDIVIDUAL Derivative	lillions Rupiah) Receivables
	LLIABILITIES AND EQUITY STATEMENTS OF COMMITMENTS AND (22,582,207	21,544,784	after tax to : OWNER NON-CONTROLLING INTEREST	5,067	13,840	No. A.		CHON	Amo		Hedging Receivables	iabilities Liabilities
	AS AT 31 MARCH 2019 AND 31 DECE	EMBER 2018	3 ons Rupiah)	TOTAL CURRENT YEAR PROFIT (LOSS) AFTER TAX Attributable current year comprehensive profit (loss) after tax to:	5,067	13,840	1. 2. 3.	Spot Forward Option a. Sell		4	480,466 480,466	- 194 	477
No.	ACCOUNTS COMMITMENT RECEIVABLES		31 Des 2018	OWNER NON-CONTROLLING INTEREST	21,529	7,076	4.	b. Buy Future Swap		7	765,997 765,997	- 1,104	282
	1. Unused fund borrowings facilities a. Rupiah b. Foreign currencies	-	-	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS) AFTER TAX TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	21,529	7,076	6. B. 1.	Others Related with interest Forward					-
11.	2. Outstanding spot and derivative purchase position 3. Others COMMITMENT LIABILITIES	609,492	796,227	DIVIDEND NET EARNING PER SHARE	-	-	2.	Option a. Sell b. Buy Future			 		-
	 Unused loan facilities granted to non bank debtors SOE (BUMN) Committed 			FINANCIAL RATIOS AS AT 31 MARCH 2019 AND 20	018	(ln %)	5. 6. C.	Swap Others Others					-
	- Rupiah - Foreign currencies ii. Uncommitted - Rupiah	-	-	No. RATIO Performance Ratio 1. Capital adequacy ratio	31 Mar 2019 23.51%	31 Mar 2018 23.86%		TOTAL	STATEMENTS	1,2 OF CHANGES IN	246,463 1,246,463	- 1,298	759
	Foreign currencies b. Others i. Committed	26,306	30,292	Copilial acceptation of the set of the	1.85%	1.65% 1.86%				R ENDED 31 MAR	CH 2019		lillions Rupiah)
	ii. Uncommitted 2. Unused loan facilities granted to other banks a. Committed	2,425,161	2,486,367	Allowance for impairment losses (CKPN) of financial assets to productive assets Gross NPL	1.25% 2.83%	1.19% 2.42%			Share Additional	Unrealized gains/(losses) of	to equity holders of the pa surement Retained earnin post		alling
	i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah	10	10	Net NPL Return on Asset (ROA) Return on Equity (ROE) Net Internet Marine (NUM)	2.09% 0.20% 0.58% 4.97%	1.82% 0.42% 1.67% 5.29%		alance as at 31 December 2017	capital paid-up capital 3,819,667 25,097	Marketable Securities, net beine 13,668	9,964 14,911	ppropriated interest interest 182,171 4,065,478	- 4,065,478
	ii. Foreign currencies 3. Outstanding irrevocable L/C a. Foreign L/C	-	-	Net Interest Margin (NIM) Operational expenses to operational income (BOPO) Loan to Deposit Ratio (LDR) Vet Stable Funding Ratio (NSFR)	4.97% 97.52% 91.99%	96.56% 89.84%	N	ther comprehensive income (expense) - net of tax et profit (loss) alance as at 31 December 2018	3,819,667 25,097	(18,979) - (5,311)	7,034	- (11,945) 45,774 45,774 227,945 4,099,307	- (11,945) - 45,774 - 4,099,307
	b. Local L/C 4. Outstanding spot and derivative sale position 5. Others	636,971	10,673 623,315 -	a. NSFR individual b. NSFR consolidation 13. Liquidity Coverage Ratio (LCR)	119.71%	119.95%	0	ther comprehensive income (expense) - net of tax et profit (loss)		16,462		- 16,462 5,067 5,067	- 16,462 - 5,067
	CONTINGENT RECEIVABLES 1. Guarantees received a. Rupiah	_		a. LCR individual b. LCR consolidation	476.71%		B	alance as at 31 March 2019	3,819,667 25,097			233,012 4,120,836	- 4,120,836
	 b. Foreign currencies 2. Non performing interest receivables a. Interest on loans 	- 148,458	- 159,701	a. Percentage of incompliance of Legal Lending Limit i. Related parties	0.00%	0.00%				MARCH 2019 AND 2		(In Mi	illions Rupiah)
IV.	b. Other interests 3. Others CONTINGENT LIABILITIES	-	-	iii. Non related parties b. Percentage of overlimit of Legal Lending Limit i. Related parties iii. Non related parties	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	No.	ACCOUNTS		31 M Allowance for Impairment Individual Collective		31 Mar 2018 Allowance for Impairment Individual Collective Gene	Provision leral Specific
	1. Guarantees issued a. Rupiah b. Foreign currencies	30,213 773	26,215 781	Minimum reserve requirement a. Primary minimum reserve requirement - rupiah b. Minimum reserve requirement - foreign currency	6.55% 8.01%	6.54% 8.59%	1. 2. 3.	Placement with other banks Spot and derivative receivables Securities			26,587 - 13 - 4,296 -	15	5,703 - 5,042 -
	2. Others	C/	-	3. Overall Net Open Position (NOP)	0.20%	0.36%	4. 5. 6.	Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse r Acceptance receivables	repo)				
		AS A	T 31 MARCH	1 2019 AND 2018	(In Millio	ns Rupiah) DUAL	7. 8. 9. 10.	Loans Investment in shares Temporary equity investment Other receivables		124,062 120,510 64 -	129,566 164,921 - 64 	121,415 82,620 120 64 - 	0,185 187,640 - 64
No.	Core Capital (Tier 1) 1. Common Equity Tier 1 (CET 1)	CAPITAL	L COMPONENTS		31 Mar 2019 3,541,275 3,541,275	31 Mar 2018 3,394,487 3,394,487	11.	Commitments and contingencies MANAGEMEN	т	-	282 1,001	REHOLDERS	186 856
	1.1 Paid up capital (after deducted with treasury stock) 1.2 Disclosed Reserve 1.2.1 Additional factors				3,819,667 201,039 284,171	3,819,667 116,413 242,924			of Directors int Director : Lauren Sulistiawati		areholder: older : Commonwealth Bank of onwealth Bank of Australia : 99.		
	1.2.1.1 Other comprehensive income 1.2.1.1.1 Excess from translation of finan 1.2.1.1.2 Potential gain from increasing fi 1.2.1.1.3 Surplus balance from fixed ass	fair value of availab	ble-for-sale financia	al assets	11,151 11,151	6,905 6,905		President Commissioner : Stephen Vile Director		Minority Share	holder through capital market holder through non capital ma	arket (more than 5%) : none	
	1.2.1.2 Other disclosed reserves 1.2.1.2.1 Agio 1.2.1.2.2 General reserves 1.2.1.2.3 Previous years profit				273,020 25,097 14,911 227,945	236,019 25,097 14,911 182,171		ependent Commissioner : Suwartini Director ependent Commissioner : Khairil Anwar Director	r : Ida Apulia Simatupa	ng 1. PT Murni Ga 2. PT Giga Gal	axy :	0.35 % 0.35 %	
	1.2.1.2.4 Current year profit 1.2.1.2.5 Funds for paid up capital 1.2.1.2.6 Others 1.2.2 Deduction factors				(83,132)	(126,511)		Complia	ance Director : Thio Sucy	 PT Samudra PT Ramader PT Prima Ru PT Finkom S 	wan Winoko : ukun Langgeng :	0.11 % 0.08 % 0.07 % 0.04 %	
	1.2.2.1 Other comprehensive income 1.2.2.1 Other comprehensive income 1.2.2.1.2 Nortage from translation of fin 1.2.2.2 Other disclosed reserves		ble-for-sale financi	al assets	(83,132)	(126,511)	<u>Note</u> 1. P	 resentation of the above Published Financial Statemen 	its as at and for the neriod and or				ank Commonweatth
	1.2.2.2 Uniter disclosed reserves 1.2.2.2.1 Disagio 1.2.2.2.2 Previous years loss 1.2.2.2.3 Current year loss 1.2.2.4 Shortage of regulatory provision	n over allowooce (or impairment of	roductive assets	(82,094)	(125,582)	W	hile the Financial Statements as at 31 December 2018 Rekan - a member firm of PwC global network with pa	are derived from the Financial Stat	ements of PT Bank Comm	onwealth which were audited	by Public Accounting Firm Tanudired	
	1.2.2.5 Shortage of fair value adjustment from trading book financial instruments 1.2.2.6 Required regulatory provision on non productive assets 1.2.2.7 Others 1.3 Non-controlling interest that can be taken into account					(123,362)	2. T	he above Published Financial Statements are presente	ed in accordance with applicable In	donesian Financial Accour	nting Standards ("SAK") and to	o comply OJK Regulation (POJK) No	
	1.4 Deduction factors of Common Equity Tier 1 1.4.1 Deferred tax calculation 1.4.2 Goodwill 1.4.3 Other intangible assets 1.4.4 Investment in shares as deduction factor 1.4.5 Shortfall on the capital of insurance subsidiary 1.4.5 Shortfall on the capital of insurance subsidiary					(541,593) (136,730) (53,677) (351,186)		ated 8 August 2016 regarding "Amendment on OJK Re EOJK.03/2016 dated 28 September 2016 regarding "T				ts ot the Bank" and OJK Circular Lett	tter (SEOJK) No. 43/
						ູປວບ1,1810) - - -	3. E	xchange rate of 1 US Dollar as at 31 March 2019, 31 E	December 2018 and 31 March 201	8 were Rp. 14,240.00; Rp	o. 14,380.00; and Rp. 13,767	.50, respectively.	
	 1.4.7 Other deduction factors of Common Equity Tier 1 4.7.1 Fund placement at AT 1 and/or Tier 2 instrument at other banks 4.7.2 Cross ownership at other entity due to ownership transfer by law or grant Additional Tier 1 (AT 1) 								Jak	arta, 15 May 2019 S.E. & O			
	2.1 Eligible instrument for AT 1 2.2 Agio/Disagio 2.3 Deduction factors of AT 1 2.3.1 Fund placement at AT 1 and/or Tier 2 instrument at other banks							× -1			٨	~~	
II.	2.3.2 Cross ownership at other entity due to ownership transfer by law or grant II. Supplementary capital (Tier 2) 1. Equity investment in form of shares or other eligible instrument for Tier 2							Sultrilian			Ę	pul	
	Leguty investment in form of shares or other eligible instrument for lier 2 Agio/Disagio General provision of productive assets (max 1.25% RWA credit risk) Deduction factors of supplementary capital Sinking Fund							Lauren Sulistiawati President Director			ļ	Rustini Dewi Director	
	4.1 Sinking Fund 4.2 Fund placement at Tier 2 instrument at other banks 4.3 Cross ownership at other entity due to ownership transfer by law or grant TOTAL CAPITAL							THE ASIAN BANKER [®] INDONESIA COUNTRY AWARDS 2018					
RISK	TOTAL CAPITAL INFORMATION WEIGHTED ASSETS (RWA)	31 Mar 2019	31 Mar 2018	INFORMATION CAR Ratio	3,702,019 31 Mar 2019	3,535,608 31 Mar 2018			T WEALTH MANAGE				
RV RV	A FOR CREDIT RISK	12,950,909 49,578 2,745,375	12,039,395 28,078	CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Partic (%)	22.49% 22.49%	22.91% 22.91%							MURI
тс	IA FOR OPERATIONAL RISK TAL RISK WEIGHTED ASSETS (RWA) BASED ON RISK PROFILE (%)	2,745,375 15,745,862 9.48%	2,748,900 14,816,373 9.48%	Tier 2 Ratio (%) CAR Ratio (%) CET 1 FOR BUFFER (%)	1.02% 23.51% 14.03%	0.95% 23.86% 14.38%	00	BANKING SERVICE		NANCE			
ALLO	CATED CAR BASED ON RISK PROFILE mr CET 1 (%)	8.46%	8.53%	BUFFER PERCENTAGE THAT NEED TO BE FULFILLED BY BANK (%) Capital Conservation Buffer (%)	0.00%	0.00%		EXCELLENCE AWARDS 2018	AWARDS	2018	2019	- 2018 S	READ
	m AT 1 (%) m Tier 2 (%)	0.00% 1.02%	0.00% 0.95%	Countercyclical Buffer (%) Capital Surcharge for Systemic Bank (%)	0.00% 0.00%	0.00% 0.00%		2018 & 2019			~ •		
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