TOTAL EXPOSURE IN LEVERAGE RATIO PT BANK COMMONWEALTH AS OF 30 JUNE 2022

(in Millions Rupiah)

No	Description	Balance
1	Total assets in Published Statements of Financial Position (gross amount before allowance for impairment losses)	19,803,992
2	Adjustment for investment in banking, financial, insurance, and/or other entities that are consolidated based on financial accounting standards but outside the consolidation scope based on the Financial Services Authority regulation	-
3	Adjustment for the value of the underlying set of financial assets that have been transferred in asset securitization that meet the requirements of sell-off as stipulated in the Financial Services Authority Regulation concerning the precautionary principle in asset securitization activities for conventional banks. In the event that the underlying financial assets have been deducted from the total assets on the Statements of Financial Position, the number in this line is 0 (zero)	-
4	Adjustment for temporary exemption of current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any)	N/A
5	Adjustment for fiduciary assets recognised on the Statements of Financial Position based on financial accounting standards but excluded from the total exposure calculation in Leverage Ratio	N/A
6	Adjustment for regular-way purchases and sales of financial assets using trade date accounting method	-
7	Adjustment for eligible cash pooling transactions as regulated in this Financial Services Authority regulation	-
8	Adjustment for Derivative transaction exposure	13,127
9	Adjustment for Securities Financing Transactions (SFT) exposure, i.e. reverse repo	-
10	Adjustment for Off-Balance Sheet exposure after multiplied with Credit Conversion Factor (CCR)	170,537
11	Adjustment for prudential valuation in the form of capital deduction factors and allowance for impairment losses	(894,185)
12	Other adjustments	-
13	Total Exposure in Leverage Ratio calculation	19,093,471
	Qualitative Analysis	

total assets in on balance sheets which amounted to IDR 19,540 billion. The difference was due to capital deduction factors (intangible assets and deferred tax assets) total amounted to IDR 628 billion which are excluded from leverage ratio calculation, compensated with additional exposure in leverage ratio calculation, which consist of net exposure off balance sheets (after CCR and allowance for impairment losses) amounted to IDR 19 billion.

LEVERAGE RATIO CALCULATION PT BANK COMMONWEALTH AS OF 30 JUNE 2022

(in Millions Rupiah)

No Description 30-Jun-22 31-Mar-22 Asset Exposures in Statements of Financial Position Asset exposures in Statements of Financial Position including collateral assets, but excluding derivative transactions and SFT exposures (gross amount before allowance for impairment losses) 19,024,532 19,928,418 Cross-up for derivative collateral provided to the counterparties which financial accounting standard implementation - - - IDeduction of receivable assets for cash variation margin provided in derivative transactions) - - - - 4 (Adjustment for carrying amount securities received under SFT exposure that are recognised as an asset) - - - - 5 (Allowance for impairment losses on assets based on financial accounting standard) (264,300) (254,638) 7 Total Asset Exposures in Statements of Financial Position 18,131,891 19,093,825 Derivative Transaction Exposures - - - - 8 Replacement cost associated with all derivative transactions, both in the case of eligible cash variation margin or netting-off agreement that meet certain requirements - - - 9 Ado-on amounts for PFE associated with all derivative transactions 13,068<		Description		
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16calculation as regulated in the attachment of this Financial Services Authority regulation-17Exposure as SFT agent transaction-18Total SFT Exposures779,312Off Balance Sheets Exposures19Outstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses1,649,79920(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with (1 544)(1 544)(1 516)				
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17Exposure as SFT agent transaction18Total SFT Exposures779,312775,507Off Balance Sheets Exposures0utstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses1,649,7991,755,16320(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with (1,544)(1,544)(1,516)				
18Total SFT Exposures779,312775,507Off Balance Sheets Exposures19Outstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses1,649,7991,755,16320(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with (1 544)(1 544)(1 516)	17		-	-
Off Balance Sheets Exposures19Outstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses1,649,7991,755,16320(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with (1,544)(1,544)(1,516)			779,312	775,507
19Outstanding all commitment and contingency liabilities at gross amount, before allowance for impairment losses1,649,7991,755,16320(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with (1,544)(1,544)(1,516)				
19before allowance for impairment losses1,649,7991,755,16320(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with(1,544)(1,516)				
20(Adjustment for credit conversion factors)(1,479,262)(1,575,355)21(Allowance for impairment loss on Off Balance Sheets in accordance with(1,544)(1,516)	19		1,649,799	1,755,163
(Allowance for impairment loss on Off Balance Sheets in accordance with (1 544) (1 516)	20		(1,479,262)	(1,575,355)
financial accounting standard)	21	(Allowance for impairment loss on Off Balance Sheets in accordance with	(1 5 4 4)	
		financial accounting standard)	(1,544)	(1,516)

No	Description	Per	iod
No		30-Jun-22	31-Mar-22
22	Total Off Balance Sheets Exposures	168,993	178,292
Capit	al and Total Exsposure		
23	Tier 1 Capital	3,177,050	3,250,808
24	Total Exposure	19,093,471	20,068,138
Lever	rage Ratio		
25	Leverage Ratio, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any)	16.64%	16.20%
25a	Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any)	16.64%	16.20%
26	Minimum Leverage Ratio requirement	3.00%	3.00%
27	Leverage Ratio buffer	N/A	N/A
	Disclosure of Average Balance		
28	Average balance of gross carrying amount of SFT assets, after adjustment for sale accounting transactions that are calculated on a net with cash payables in SFT and cash receivables in SFT during the quarter	642,641	1,165,815
29	Outstanding balance of gross carrying amount of SFT assets, after adjustment for sale accounting transactions that are calculated on a net with cash payables in SFT and cash receivables in SFT as of end of quarter	779,312	775,507
30	Total exposure, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28	18,956,800	20,458,446
30a	Total exposure, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28	18,956,800	20,458,446
31	Leverage Ratio, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28	16.76%	15.89%
31a	Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any), taken into account average balance of gross carrying amount of SFT assets as mentioned in row 28	16.76%	15.89%
	Qualitative Analysis		
	e leverage ratio as of 30 Jun 2022 is at 16.64%, far above the minimum requi		-

1. The leverage ratio as of 30 Jun 2022 is at 16.64%, far above the minimum requirement ratio of 3%. The leverage ratio as of 30 Jun 2022 is higher compared to the Leverage Ratio as of 31 Mar 2022 at 16.20% driven by decreasing of total exposure, mainly from securities and placement to other banks.

2. If using the daily average balance of SFT during Q2 2022, the leverage ratio is higher, which at 16.76%, inline with lower daily average balance of SFT exposure (reverse repo) during Q2 2022 as compared to oustanding balance of SFT as of 30 Jun 2022.