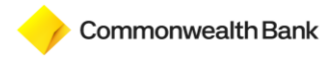


PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 31 DECEMBER 2022



Bank only

In Millions Rupiah

No	Description	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22	31-Dec-21
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,375,666	3,046,535	3,177,050	3,250,808	3,289,104
2	Tier 1 Capital	3,375,666	3,046,535	3,177,050	3,250,808	3,289,104
3	Total Capital	3,475,561	3,150,596	3,283,468	3,361,958	3,396,267
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	10,961,580	11,448,972	11,615,220	11,773,023	11,508,053
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	30.80%	26.61%	27.35%	27.61%	28.58%
6	Tier 1 ratio (%)	30.80%	26.61%	27.35%	27.61%	28.58%
7	CAR (%)	31.71%	27.52%	28.27%	28.56%	29.51%
Additional CET1 as buffer in percentage of RWA						
8	Capital Conservation Buffer (2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% of RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET 1 as <i>buffer</i> (Line 8 + Line 9 + Line 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET 1 component for <i>buffer</i>	22.27%	18.08%	18.83%	19.12%	20.07%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	17,857,338	18,168,805	19,093,471	20,068,138	19,687,219
14	Leverage Ratio, including the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%)	18.90%	16.77%	16.64%	16.20%	16.71%
14b	Leverage Ratio, excluding the impact of temporary exemption on current accounts with Bank Indonesia in order to fulfill the minimum reserve requirements (if any) (%)	18.90%	16.77%	16.64%	16.20%	16.71%
14c	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 Securities Financing Transactions (SFT) assets (%)	18.87%	16.27%	16.76%	15.89%	17.29%
14d	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 Securities Financing Transactions (SFT) assets (%)	18.87%	16.27%	16.76%	15.89%	17.29%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	5,030,339	6,541,055	6,054,568	6,494,787	5,816,531
16	Total Net Cash Outflows	1,196,831	1,680,723	1,192,272	1,285,649	1,205,287
17	LCR (%)	420.30%	389.18%	507.82%	505.18%	482.58%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	13,821,663	13,667,440	14,644,168	15,235,180	15,362,484
19	Total Required Stable Funding (RSF)	8,724,872	9,099,261	9,167,787	9,285,123	9,094,517
20	NSFR (%)	158.42%	150.20%	159.74%	164.08%	168.92%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Dec 2022 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Dec 2022 was 31.71%, higher compared to ratio as of 30 Sep 2022 of 27.52% driven by increasing of total capital amounted to IDR 325 billion and decreasing of total RWA amounted to IDR 487.4 billion.
- Leverage ratio as of 31 Dec 2022 was 18.90%, higher compared to ratio as of 30 Sep 2022 of 16.77%, mainly driven by increasing of tier 1 capital amounted to IDR 329.1 billion and decreasing of total exposure amounted to IDR 311.5 billion.
- LCR ratio as of 31 Dec 2022 was 420.30%, higher compared to ratio as of 30 Sep 2022 of 389.18%, driven by decreasing of Net Cash Outflow amounted to IDR 483.9 billion (mainly from Corporate's non-operational deposits).
- NSFR ratio as of 31 Dec 2022 was 158.42%, higher compared to ratio as of 30 Sep 2022 of 150.20%, driven by decreasing of RSF amounted to IDR 374.4 billion mainly come from decreasing loans.