

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 31 March 2023



Bank only

In Millions Rupiah

No	Description	31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22	31-Mar-22
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,249,546	3,375,666	3,046,535	3,177,050	3,250,808
2	Tier 1 Capital	3,249,546	3,375,666	3,046,535	3,177,050	3,250,808
3	Total Capital	3,341,321	3,475,561	3,150,596	3,283,468	3,361,958
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	8,946,531	10,961,580	11,448,972	11,615,220	11,773,023
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	36.32%	30.80%	26.61%	27.35%	27.61%
6	Tier 1 ratio (%)	36.32%	30.80%	26.61%	27.35%	27.61%
7	CAR (%)	37.35%	31.71%	27.52%	28.27%	28.56%
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>	27.91%	22.27%	18.08%	18.83%	19.12%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	17,194,080	17,857,338	18,168,805	19,093,471	20,068,138
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%	18.90%	16.77%	16.64%	16.20%
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%	18.90%	16.77%	16.64%	16.20%
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 (%)	18.79%	18.87%	16.27%	16.76%	15.89%
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 (%)	18.79%	18.87%	16.27%	16.76%	15.89%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	5,063,333	5,030,339	6,541,055	6,054,568	6,494,787
16	Total Net Cash Outflows	1,464,611	1,196,831	1,680,723	1,192,272	1,285,649
17	LCR (%)	345.71%	420.30%	389.18%	507.82%	505.18%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	12,866,866	13,821,663	13,667,440	14,644,168	15,235,180
19	Total Required Stable Funding (RSF)	8,933,251	8,724,872	9,099,261	9,167,787	9,285,123
20	NSFR (%)	144.03%	158.42%	150.20%	159.74%	164.08%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Mar 2023 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Mar 2023 was 37.35%, higher compared to ratio as of 31 Dec 2022 of 31.71% driven by decreasing of total RWA amounted to IDR 2,015 billion.
- Leverage ratio as of 31 Mar 2023 was 18.90%, relatively stable compared to ratio as of 31 Dec 2022, where a decrease in total exposure of IDR 663 billion was net off by a decrease in tier 1 capital of IDR 126 billion.
- LCR ratio as of 31 Mar 2023 was 345.71%, lower compared to ratio as of 31 Dec 2022 of 420.30%, driven by increasing of net cash outflows amounted to IDR 268 billion (mainly from withdrawal of corporate customer funding).
- NSFR ratio as of 31 Mar 2023 was 144.03%, lower compared to ratio as of 31 Dec 2022 of 158.42%, driven by decreasing of ASF amounted to IDR 955 billion, mostly come from corporate and individual customer funding.