

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 30 JUNE 2023



Bank only

In Millions Rupiah

No	Description	30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22	30-Jun-22
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,148,093	3,249,546	3,375,666	3,046,535	3,177,050
2	Tier 1 Capital	3,148,093	3,249,546	3,375,666	3,046,535	3,177,050
3	Total Capital	3,240,801	3,341,321	3,475,561	3,150,596	3,283,468
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	9,005,181	8,946,531	10,961,580	11,448,972	11,615,220
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	34.96%	36.32%	30.80%	26.61%	27.35%
6	Tier 1 ratio (%)	34.96%	36.32%	30.80%	26.61%	27.35%
7	CAR (%)	35.99%	37.35%	31.71%	27.52%	28.27%
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>	26.55%	27.91%	22.27%	18.08%	18.83%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	17,316,485	17,194,080	17,857,338	18,168,805	19,093,471
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) (%)	18.18%	18.90%	18.90%	16.77%	16.64%
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) (%)	18.18%	18.90%	18.90%	16.77%	16.64%
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 (%)	18.20%	18.79%	18.87%	16.27%	16.76%
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 (%)	18.20%	18.79%	18.87%	16.27%	16.76%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	4,050,806	5,063,333	5,030,339	6,541,055	6,054,568
16	Total Net Cash Outflows	777,099	1,464,611	1,196,831	1,680,723	1,192,272
17	LCR (%)	521.27%	345.71%	420.30%	389.18%	507.82%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	13,082,374	12,866,866	13,821,663	13,667,440	14,644,168
19	Total Required Stable Funding (RSF)	8,796,587	8,933,251	8,724,872	9,099,261	9,167,787
20	NSFR (%)	148.72%	144.03%	158.42%	150.20%	159.74%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 30 Jun 2023 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 30 Jun 2023 was 35.99%, lower compared to ratio as of 31 Mar 2023 of 37.35% driven by decreasing of total capital amounted to IDR 101 billion and increasing of total RWA amounted to IDR 59 billion.
- Leverage ratio as of 30 Jun 2023 was 18.18%, lower compared to ratio as of 31 Mar 2023 of 18.90%, driven by decreasing of tier 1 capital amounted to IDR 101 billion and increasing of total exposure amounted to IDR 122 billion.
- LCR ratio as of 30 Jun 2023 was 521.27%, higher compared to ratio as of 31 Mar 2023 of 345.71%, driven by decreasing of net cash outflows amounted to IDR 688 billion (mainly from non-operational deposits of corporate customers) and partly moderated by decreasing of HQLA amounted to IDR 1.01 trillion.
- NSFR ratio as of 30 Jun 2023 was 148.72%, higher compared to ratio as of 31 Mar 2023 of 144.03%, driven by increasing of ASF amounted to IDR 216 billion, mostly come from individual customer deposits and decreasing of RSF amounted to IDR 137 billion come from decrease in Total Assets.