

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 30 SEPTEMBER 2023



Bank only

In Millions Rupiah

No	Description	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22	30-Sep-22
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,306,690	3,148,093	3,249,546	3,375,666	3,046,535
2	Tier 1 Capital	3,306,690	3,148,093	3,249,546	3,375,666	3,046,535
3	Total Capital	3,394,613	3,240,801	3,341,321	3,475,561	3,150,596
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	8,610,201	9,005,181	8,946,531	10,961,580	11,448,972
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	38.40%	34.96%	36.32%	30.80%	26.61%
6	Tier 1 ratio (%)	38.40%	34.96%	36.32%	30.80%	26.61%
7	CAR (%)	39.43%	35.99%	37.35%	31.71%	27.52%
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 buffer (Line 8 + Line 9 + Line 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	CET 1 component for buffer	29.99%	26.55%	27.91%	22.27%	18.08%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	15,955,996	17,316,485	17,194,080	17,857,338	18,168,805
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) (%)	20.72%	18.18%	18.90%	18.90%	16.77%
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) (%)	20.72%	18.18%	18.90%	18.90%	16.77%
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 (%)	20.01%	18.20%	18.79%	18.87%	16.27%
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 (%)	20.01%	18.20%	18.79%	18.87%	16.27%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	4,662,097	4,050,806	5,063,333	5,030,339	6,541,055
16	Total Net Cash Outflows	795,751	777,099	1,464,611	1,196,831	1,680,723
17	LCR (%)	585.87%	521.27%	345.71%	420.30%	389.18%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	13,658,499	13,082,374	12,866,866	13,821,663	13,667,440
19	Total Required Stable Funding (RSF)	8,478,436	8,796,587	8,933,251	8,724,872	9,099,261
20	NSFR (%)	161.10%	148.72%	144.03%	158.42%	150.20%

Qualitative Analysis

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

- CAR as of 30 Sep 2023 was 39.43%, higher compared to ratio as of 30 Jun 2023 of 35.99% driven by increasing of total capital amounted to IDR 154 billion and decreasing of total RWA amounted to IDR 395 billion.
- Leverage ratio as of 30 Sep 2023 was 20.72%, higher compared to ratio as of 30 Jun 2023 of 18.18%, driven by increasing of tier 1 capital amounted to IDR 159 billion and decreasing of total exposure amounted to IDR 1.36 trillion.
- LCR ratio as of 30 Sep 2023 was 585.87%, higher compared to ratio as of 30 Jun 2023 of 521.27%, driven by increasing of HQLA amounted to IDR 611 billion.
- NSFR ratio as of 30 Sep 2023 was 161.10%, higher compared to ratio as of 30 Jun 2023 of 148.72%, driven by increasing of ASF amounted to IDR 576 billion and decreasing of RSF amounted to IDR 318 billion come from loans.