

PT BANK COMMONWEALTH  
KEY METRICS REPORT  
AS OF 30 SEPTEMBER 2020



Bank only		In Millions Rupiah				
No	Description	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19	30-Sep-19
<b>Available Capital</b>						
1	Common Equity Tier 1 (CET 1) Capital	3,348,711	3,274,244	3,244,716	3,541,352	3,527,429
2	Tier 1 Capital	3,348,711	3,274,244	3,244,716	3,541,352	3,527,429
3	Total Capital	3,485,322	3,417,391	3,398,274	3,694,971	3,683,277
<b>Risk Weighted Assets</b>						
4	Total Risk Weighted Assets (RWA)	14,180,253	14,627,517	15,075,071	15,428,435	15,670,960
<b>Risk-based Capital Ratio in percentage of RWA</b>						
5	CET 1 ratio (%)	23.62%	22.38%	21.52%	22.95%	22.51%
6	Tier 1 ratio (%)	23.62%	22.38%	21.52%	22.95%	22.51%
7	CAR (%)	24.58%	23.36%	22.54%	23.95%	23.50%
<b>Additional CET1 as buffer in percentage of RWA</b>						
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>	15.10%	13.88%	13.06%	14.47%	14.02%
<b>Leverage Ratio in accordance with Basel III</b>						
13	Total Exposure	21,777,213	21,275,943	21,718,935		
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) (%)	15.38%	15.39%	14.94%		
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) (%)	15.38%	15.39%	14.94%		
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 (%)	15.48%	15.79%	14.82%		
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 (%)	15.48%	15.79%	14.82%		
<b>Liquidity Coverage Ratio (LCR)</b>						
15	High Quality Liquid Assets (HQLA)	5,014,985	4,598,402	4,259,177	3,573,445	3,631,956
16	Total Net Cash Outflows	857,425	1,534,609	1,037,339	1,106,588	936,906
17	LCR (%)	584.89%	299.65%	410.59%	322.92%	387.65%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Funding (ASF)	16,582,884	16,110,866	15,538,326	15,283,305	16,403,709
19	Total Required Stable Funding (RSF)	12,262,468	12,725,156	13,332,251	13,359,616	13,527,884
20	NSFR (%)	135.23%	126.61%	116.55%	114.40%	121.26%

**Qualitative Analysis**

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 30 Sep 2020 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained. Compare to 30 Jun 2020, the LCR ratio has the most significant movement, which increased by 285.24%. The increase in LCR ratio is driven by increase in HQLA by IDR 416 billion from Placements with Bank Indonesia of IDR 216 billion and USD AFS securities amounted to IDR 226 billion in accordance with the cap/maximum limit of securities in foreign currency which can be calculated referring to OJK regulation, as well as decrease in net cash outflows by IDR 677 billion from Non-Operational Deposits from Other Entities by IDR 695 billion.