

PT BANK COMMONWEALTH  
KEY METRICS REPORT  
AS OF 31 DECEMBER 2020



Bank only		In Millions Rupiah				
No	Description	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20	31-Dec-19
<b>Available Capital</b>						
1	Common Equity Tier 1 (CET 1) Capital	3,312,106	3,348,711	3,274,244	3,244,716	3,541,352
2	Tier 1 Capital	3,312,106	3,348,711	3,274,244	3,244,716	3,541,352
3	Total Capital	3,441,984	3,485,322	3,417,391	3,398,274	3,694,971
<b>Risk Weighted Assets</b>						
4	Total Risk Weighted Assets (RWA)	13,727,800	14,180,253	14,627,517	15,075,071	15,428,435
<b>Risk-based Capital Ratio in percentage of RWA</b>						
5	CET 1 ratio (%)	24.13%	23.62%	22.38%	21.52%	22.95%
6	Tier 1 ratio (%)	24.13%	23.62%	22.38%	21.52%	22.95%
7	CAR (%)	25.07%	24.58%	23.36%	22.54%	23.95%
<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>	15.59%	15.10%	13.88%	13.06%	14.47%
<b>Leverage Ratio in accordance with Basel III</b>						
13	Total Exposure	21,170,560	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) (%)	15.64%	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) (%)	15.64%	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 (%)	15.36%	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 (%)	15.36%	15.48%	15.79%	14.82%	
<b>Liquidity Coverage Ratio (LCR)</b>						
15	High Quality Liquid Assets (HQLA)	5,463,670	5,014,985	4,598,402	4,259,177	3,573,445
16	Total Net Cash Outflows	1,195,517	857,425	1,534,609	1,037,339	1,106,588
17	LCR (%)	457.01%	584.89%	299.65%	410.59%	322.92%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Funding (ASF)	16,494,196	16,582,884	16,110,866	15,538,326	15,283,305
19	Total Required Stable Funding (RSF)	11,897,585	12,262,468	12,725,156	13,332,251	13,359,616
20	NSFR (%)	138.63%	135.23%	126.61%	116.55%	114.40%

**Qualitative Analysis**

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Dec 2020 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Dec 2020 was 25.07%, higher compared to ratio as of Dec 2019 and quarter I-III 2020, mainly driven by decreasing of RWA.
- Leverage ratio as of 31 Dec 2020 was 15.64%, higher compared to ratio as of 30 Sep 2020 of 15.38%, mainly driven by decreasing of total loans and reverse repo.
- LCR ratio as of 31 Dec 2020 was 457.01%, lower compared to ratio as of 30 Sep 2020 of 584.89%, due to increased of total net cash outflows which was mainly driven by lower cash inflow balance from Financial Institution.
- NSFR ratio as of 31 Dec 2020 was 138.63%, higher compared to ratio as of 30 Sep 2020 of 135.23% due to decreased of RSF that mainly driven from decreased of multifinance, overdraft and term loan portfolios.