

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 31 MARCH 2021



Bank only		In Millions Rupiah				
No	Description	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20	31-Mar-20
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,177,420	3,312,106	3,348,711	3,274,244	3,244,716
2	Tier 1 Capital	3,177,420	3,312,106	3,348,711	3,274,244	3,244,716
3	Total Capital	3,296,499	3,441,984	3,485,322	3,417,391	3,398,274
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	13,085,301	13,727,800	14,180,253	14,627,517	15,075,071
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	24.28%	24.13%	23.62%	22.38%	21.52%
6	Tier 1 ratio (%)	24.28%	24.13%	23.62%	22.38%	21.52%
7	CAR (%)	25.19%	25.07%	24.58%	23.36%	22.54%
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>	15.75%	15.59%	15.10%	13.88%	13.06%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	19,478,196	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) (%)	16.31%	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) (%)	16.31%	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 (%)	16.27%	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 (%)	16.27%	15.36%	15.48%	15.79%	14.82%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	4,810,623	5,463,670	5,014,985	4,598,402	4,259,177
16	Total Net Cash Outflows	1,242,179	1,195,517	857,425	1,534,609	1,037,339
17	LCR (%)	387.27%	457.01%	584.89%	299.65%	410.59%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	15,306,709	16,494,196	16,582,884	16,110,866	15,538,326
19	Total Required Stable Funding (RSF)	11,295,693	11,897,585	12,262,468	12,725,156	13,332,251
20	NSFR (%)	135.51%	138.63%	135.23%	126.61%	116.55%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Mar 2021 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Mar 2021 was 25.19%, higher compared to ratio as of 31 Dec 2020 of 25.07% driven by decreasing of RWA.
- Leverage ratio as of 31 Mar 2021 was 16.31%, higher compared to ratio as of 31 Dec 2020 of 15.64%, driven by decreasing of total exposures, mainly from loans, placement to BI and other banks, reverse repo and marketable securities.
- LCR ratio as of 31 Mar 2021 was 387.27%, lower compared to ratio as of 31 Dec 2020 of 457.01%, due to decreasing of HQLA amounted to IDR 653 billion.
- NSFR ratio as of 31 Mar 2021 was 135.51%, lower compared to ratio as of 31 Dec 2020 of 138.63%, mainly due to decreasing of ASF amounted to IDR 1.2 trillion majority from less stabil deposits from retail customers amounted to IDR 1.1 trillion.

