

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 30 JUNE 2021



Bank only		In Millions Rupiah				
No	Description	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20	30-Jun-20
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,103,354	3,177,420	3,312,106	3,348,711	3,274,244
2	Tier 1 Capital	3,103,354	3,177,420	3,312,106	3,348,711	3,274,244
3	Total Capital	3,220,830	3,296,499	3,441,984	3,485,322	3,417,391
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	12,654,889	13,085,301	13,727,800	14,180,253	14,627,517
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	24.52%	24.28%	24.13%	23.62%	22.38%
6	Tier 1 ratio (%)	24.52%	24.28%	24.13%	23.62%	22.38%
7	CAR (%)	25.45%	25.19%	25.07%	24.58%	23.36%
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>	16.01%	15.75%	15.59%	15.10%	13.88%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	19,959,560	19,478,196	21,170,560	21,777,213	21,275,943
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) (%)	15.55%	16.31%	15.64%	15.38%	15.39%
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) (%)	15.55%	16.31%	15.64%	15.38%	15.39%
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 (%)	15.88%	16.27%	15.36%	15.48%	15.79%
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 (%)	15.88%	16.27%	15.36%	15.48%	15.79%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	5,336,617	4,810,623	5,463,670	5,014,985	4,598,402
16	Total Net Cash Outflows	1,193,107	1,242,179	1,195,517	857,425	1,534,609
17	LCR (%)	447.29%	387.27%	457.01%	584.89%	299.65%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	15,352,893	15,306,709	16,494,196	16,582,884	16,110,866
19	Total Required Stable Funding (RSF)	10,943,450	11,295,693	11,897,585	12,262,468	12,725,156
20	NSFR (%)	140.29%	135.51%	138.63%	135.23%	126.61%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 30 Jun 2021 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 30 Jun 2021 was 25.45%, higher compared to ratio as of 31 Mar 2021 of 25.19% driven by decreasing of RWA.
- Leverage ratio as of 30 Jun 2021 was 15.55%, lower compared to ratio as of 31 Mar 2021 of 16.31%, driven by increasing of total exposures, mainly from placement to BI & other banks and reverse repo.
- LCR ratio as of 30 Jun 2021 was 447.29%, higher compared to ratio as of 31 Mar 2021 of 387.27%, due to increasing of HQLA amounted to IDR 526 billion.
- NSFR ratio as of 30 Jun 2021 was 140.29%, higher compared to ratio as of 31 Mar 2021 of 135.51%, mainly due to decreasing of RSF amounted to IDR 352.2 billion majority from loans amounted to IDR 400.6 billion.