

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 30 SEPTEMBER 2021



Bank only		In Millions Rupiah				
No	Description	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-20
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	2,935,153	3,103,354	3,177,420	3,312,106	3,348,711
2	Tier 1 Capital	2,935,153	3,103,354	3,177,420	3,312,106	3,348,711
3	Total Capital	3,045,784	3,220,830	3,296,499	3,441,984	3,485,322
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	12,394,009	12,654,889	13,085,301	13,727,800	14,180,253
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	23.68%	24.52%	24.28%	24.13%	23.62%
6	Tier 1 ratio (%)	23.68%	24.52%	24.28%	24.13%	23.62%
7	CAR (%)	24.57%	25.45%	25.19%	25.07%	24.58%
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>	15.13%	16.01%	15.75%	15.59%	15.10%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	19,270,751	19,959,560	19,478,196	21,170,560	21,777,213
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) (%)	15.23%	15.55%	16.31%	15.64%	15.38%
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) (%)	15.23%	15.55%	16.31%	15.64%	15.38%
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 (%)	15.01%	15.88%	16.27%	15.36%	15.48%
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 (%)	15.01%	15.88%	16.27%	15.36%	15.48%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	5,579,314	5,336,617	4,810,623	5,463,670	5,014,985
16	Total Net Cash Outflows	1,322,507	1,193,107	1,242,179	1,195,517	857,425
17	LCR (%)	421.87%	447.29%	387.27%	457.01%	584.89%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	15,135,875	15,352,893	15,306,709	16,494,196	16,582,884
19	Total Required Stable Funding (RSF)	10,517,081	10,943,450	11,295,693	11,897,585	12,262,468
20	NSFR (%)	143.92%	140.29%	135.51%	138.63%	135.23%

Qualitative Analysis

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

1. CAR as of 30 Sep 2021 was 24.57%, lower compared to ratio as of 30 Jun 2021 of 25.45% mainly driven by decreasing of total capital amounted to IDR 175 billion.
2. Leverage ratio as of 30 Sep 2021 was 15.23%, lower compared to ratio as of 30 Jun 2021 of 15.55%, mainly driven by decreasing of tier 1 capital amounted to IDR 168.2 billion
3. LCR ratio as of 30 Sep 2021 was 421.87%, lower compared to ratio as of 30 Jun 2021 of 447.29%, driven by increasing of net cash outflow amounted to IDR 129.4 billion.
4. NSFR ratio as of 30 Sep 2021 was 143.92%, higher compared to ratio as of 30 Jun 2021 of 140.29%, mainly driven by decreasing of RSF amounted to IDR 426.4 billion.