

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 31 DECEMBER 2021



Bank only		In Millions Rupiah				
No	Description	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,289,104	2,935,153	3,103,354	3,177,420	3,312,106
2	Tier 1 Capital	3,289,104	2,935,153	3,103,354	3,177,420	3,312,106
3	Total Capital	3,396,267	3,045,784	3,220,830	3,296,499	3,441,984
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	11,508,053	12,394,009	12,654,889	13,085,301	13,727,800
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	28.58%	23.68%	24.52%	24.28%	24.13%
6	Tier 1 ratio (%)	28.58%	23.68%	24.52%	24.28%	24.13%
7	CAR (%)	29.51%	24.57%	25.45%	25.19%	25.07%
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>	20.07%	15.13%	16.01%	15.75%	15.59%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	19,687,219	19,270,751	19,959,560	19,478,196	21,170,560
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) (%)	16.71%	15.23%	15.55%	16.31%	15.64%
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) (%)	16.71%	15.23%	15.55%	16.31%	15.64%
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 (%)	17.29%	15.01%	15.88%	16.27%	15.36%
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 (%)	17.29%	15.01%	15.88%	16.27%	15.36%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	5,816,531	5,579,314	5,336,617	4,810,623	5,463,670
16	Total Net Cash Outflows	1,205,287	1,322,507	1,193,107	1,242,179	1,195,517
17	LCR (%)	482.58%	421.87%	447.29%	387.27%	457.01%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	15,362,484	15,135,875	15,352,893	15,306,709	16,494,196
19	Total Required Stable Funding (RSF)	9,094,517	10,517,081	10,943,450	11,295,693	11,897,585
20	NSFR (%)	168.92%	143.92%	140.29%	135.51%	138.63%

Qualitative Analysis

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

- CAR as of 31 Dec 2021 was 29.51%, higher compared to ratio as of 30 Sep 2021 of 24.57% driven by increasing of total capital amounted to IDR 350.5 billion and decreasing of total RWA amounted to IDR 886 billion.
- Leverage ratio as of 31 Dec 2021 was 16.71%, higher compared to ratio as of 30 Sep 2021 of 15.23%, mainly driven by increasing of tier 1 capital amounted to IDR 354 billion.
- LCR ratio as of 31 Dec 2021 was 482.58%, higher compared to ratio as of 30 Sep 2021 of 421.87%, driven by increasing of HQLA amounted to IDR 237.2 billion and net cash outflows was corrected by IDR 117.2 billion.
- NSFR ratio as of 31 Dec 2021 was 168.92%, higher compared to ratio as of 30 Sep 2021 of 143.92%, driven by decreasing of RSF amounted to IDR 1.42 trillion.