

PT BANK COMMONWEALTH  
KEY METRICS REPORT  
AS OF 31 MARCH 2022



| Bank only   |  | In Millions Rupiah |            |            |            |            |
|---|--|--------------------|------------|------------|------------|------------|
| No  | Description  | 31-Mar-22          | 31-Dec-21  | 30-Sep-21  | 30-Jun-21  | 31-Mar-21  |
| <b>Available Capital</b>                              |  |                    |            |            |            |            |
| 1   | Common Equity Tier 1 (CET 1) Capital   | 3,250,808          | 3,289,104  | 2,935,153  | 3,103,354  | 3,177,420  |
| 2   | Tier 1 Capital   | 3,250,808          | 3,289,104  | 2,935,153  | 3,103,354  | 3,177,420  |
| 3   | Total Capital  | 3,361,958          | 3,396,267  | 3,045,784  | 3,220,830  | 3,296,499  |
| <b>Risk Weighted Assets</b>                           |  |                    |            |            |            |            |
| 4   | Total Risk Weighted Assets (RWA)   | 11,773,023         | 11,508,053 | 12,394,009 | 12,654,889 | 13,085,301 |
| <b>Risk-based Capital Ratio in percentage of RWA</b>  |  |                    |            |            |            |            |
| 5   | CET 1 ratio (%)  | 27.61%             | 28.58%     | 23.68%     | 24.52%     | 24.28%     |
| 6   | Tier 1 ratio (%)   | 27.61%             | 28.58%     | 23.68%     | 24.52%     | 24.28%     |
| 7   | CAR (%)  | 28.56%             | 29.51%     | 24.57%     | 25.45%     | 25.19%     |
| <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>  | 19.12%             | 20.07%     | 15.13%     | 16.01%     | 15.75%     |
| <b>Leverage Ratio in accordance with Basel III</b>    |  |                    |            |            |            |            |
| 13  | Total Exposure   | 20,068,138         | 19,687,219 | 19,270,751 | 19,959,560 | 19,478,196 |
| 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) (%)  | 16.20%             | 16.71%     | 15.23%     | 15.55%     | 16.31%     |
| 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) (%)  | 16.20%             | 16.71%     | 15.23%     | 15.55%     | 16.31%     |
| 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 (%) | 15.89%             | 17.29%     | 15.01%     | 15.88%     | 16.27%     |
| 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 (%) | 15.89%             | 17.29%     | 15.01%     | 15.88%     | 16.27%     |
| <b>Liquidity Coverage Ratio (LCR)</b>                 |  |                    |            |            |            |            |
| 15  | High Quality Liquid Assets (HQLA)  | 6,494,787          | 5,816,531  | 5,579,314  | 5,336,617  | 4,810,623  |
| 16  | Total Net Cash Outflows  | 1,285,649          | 1,205,287  | 1,322,507  | 1,193,107  | 1,242,179  |
| 17  | LCR (%)  | 505.18%            | 482.58%    | 421.87%    | 447.29%    | 387.27%    |
| <b>Net Stable Funding Ratio (NSFR)</b>                |  |                    |            |            |            |            |
| 18  | Total Available Stable Funding (ASF)   | 15,235,180         | 15,362,484 | 15,135,875 | 15,352,893 | 15,306,709 |
| 19  | Total Required Stable Funding (RSF)  | 9,285,123          | 9,094,517  | 10,517,081 | 10,943,450 | 11,295,693 |
| 20  | NSFR (%)   | 164.08%            | 168.92%    | 143.92%    | 140.29%    | 135.51%    |

**Qualitative Analysis**

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Mar 2022 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Mar 2022 was 28.56%, lower compared to ratio as of 31 Dec 2021 of 29.51% driven by decreasing of total capital amounted to IDR 34.3 billion and increasing of total RWA amounted to IDR 265 billion.
- Leverage ratio as of 31 Mar 2022 was 16.20%, lower compared to ratio as of 31 Dec 2021 of 16.71%, mainly driven by increasing of total exposure amounted to IDR 380.9 billion.
- LCR ratio as of 31 Mar 2022 was 505.18%, higher compared to ratio as of 31 Dec 2021 of 482.58%, driven by increasing of HQLA amounted to IDR 678.3 billion.
- NSFR ratio as of 31 Mar 2022 was 164.08%, lower compared to ratio as of 31 Dec 2021 of 168.92%, driven by decreasing of ASF amounted to IDR 127.3 billion and increasing of RSF amounted to IDR 190.6 billion.