**PT BANK COMMONWEALTH**
**KEY METRICS REPORT**
**AS OF 30 JUNE 2022**

Commonwealth Bank

**Bank only** — **In Millions Rupiah**

| No | Description | 30-Jun-22 | 31-Mar-22 | 31-Dec-21 | 30-Sep-21 | 30-Jun-21 |
|---|---|---|---|---|---|---|
| | **Available Capital** | | | | | |
| 1 | Common Equity Tier 1 (CET 1) Capital | 3,177,050 | 3,250,808 | 3,289,104 | 2,935,153 | 3,103,354 |
| 2 | Tier 1 Capital | 3,177,050 | 3,250,808 | 3,289,104 | 2,935,153 | 3,103,354 |
| 3 | Total Capital | 3,283,468 | 3,361,958 | 3,396,267 | 3,045,784 | 3,220,830 |
| | **Risk Weighted Assets** | | | | | |
| 4 | Total Risk Weighted Assets (RWA) | 11,615,220 | 11,773,023 | 11,508,053 | 12,394,009 | 12,654,889 |
| | **Risk-based Capital Ratio in percentage of RWA** | | | | | |
| 5 | CET 1 ratio (%) | 27.35% | 27.61% | 28.58% | 23.68% | 24.52% |
| 6 | *Tier* 1 ratio (%) | 27.35% | 27.61% | 28.58% | 23.68% | 24.52% |
| 7 | CAR (%) | 28.27% | 28.56% | 29.51% | 24.57% | 25.45% |
| | **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 *buffer* (Line 8 + Line 9 + Line 10) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 12 | CET 1 component for *buffer* | 18.83% | 19.12% | 20.07% | 15.13% | 16.01% |
| | **Leverage Ratio in accordance with Basel III** | | | | | |
| 13 | Total Exposure | 19,093,471 | 20,068,138 | 19,687,219 | 19,270,751 | 19,959,560 |
| 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) (%) | 16.64% | 16.20% | 16.71% | 15.23% | 15.55% |
| 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) (%) | 16.64% | 16.20% | 16.71% | 15.23% | 15.55% |
| 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 (%) | 16.76% | 15.89% | 17.29% | 15.01% | 15.88% |
| 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 (%) | 16.76% | 15.89% | 17.29% | 15.01% | 15.88% |
| | **Liquidity Coverage Ratio (LCR)** | | | | | |
| 15 | High Quality Liquid Assets (HQLA) | 6,054,568 | 6,494,787 | 5,816,531 | 5,579,314 | 5,336,617 |
| 16 | Total Net Cash Outflows | 1,192,272 | 1,285,649 | 1,205,287 | 1,322,507 | 1,193,107 |
| 17 | LCR (%) | 507.82% | 505.18% | 482.58% | 421.87% | 447.29% |
| | **Net Stable Funding Ratio (NSFR)** | | | | | |
| 18 | Total Available Stable Funding (ASF) | 14,644,168 | 15,235,180 | 15,362,484 | 15,135,875 | 15,352,893 |
| 19 | Total Required Stable Funding (RSF) | 9,167,787 | 9,285,123 | 9,094,517 | 10,517,081 | 10,943,450 |
| 20 | NSFR (%) | 159.74% | 164.08% | 168.92% | 143.92% | 140.29% |

**Qualitative Analysis**

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 30 Jun 2022 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintaned.

1. CAR as of 30 Jun 2022 was 28.27%, slightly lower compared to ratio as of 31 Mar 2022 of 28.56% driven by decreasing of total capital amounted to IDR 78 billion.
2. Leverage ratio as of 30 Jun 2022 was 16.64%, slightly higher compared to ratio as of 31 Mar 2022 of 16.20%, mainly driven by decreasing of total exposure amounted to IDR 975 billion.
3. LCR ratio as of 30 Jun 2022 was 507.82%, slightly higher compared to ratio as of 31 Mar 2022 of 505.18%, driven by decreasing of net cash outflows amounted to IDR 93.4 billion.
4. NSFR ratio as of 30 Jun 2022 was 159.74%, slightly lower compared to ratio as of 31 Mar 2022 of 164.08%, driven by decreasing of ASF amounted to IDR 591 billion, mostly due to a decrease in deposits and less stable funding from individual, micro and small business customers.