

PT BANK COMMONWEALTH  
KEY METRICS REPORT  
AS OF 31 DECEMBER 2023



Bank only

In Millions Rupiah

No	Description	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23	31-Dec-22
<b>Available Capital</b>						
1	Common Equity Tier 1 (CET 1) Capital	3,188,372	3,306,690	3,148,093	3,249,546	3,375,666
2	Tier 1 Capital	3,188,372	3,306,690	3,148,093	3,249,546	3,375,666
3	Total Capital	3,270,881	3,394,613	3,240,801	3,341,321	3,475,561
<b>Risk Weighted Assets</b>						
4	Total Risk Weighted Assets (RWA)	8,200,136	8,610,201	9,005,181	8,946,531	10,961,580
<b>Risk-based Capital Ratio in percentage of RWA</b>						
5	CET 1 ratio (%)	38.88%	38.40%	34.96%	36.32%	30.80%
6	Tier 1 ratio (%)	38.88%	38.40%	34.96%	36.32%	30.80%
7	CAR (%)	39.89%	39.43%	35.99%	37.35%	31.71%
<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>	30.54%	29.99%	26.55%	27.91%	22.27%
<b>Leverage Ratio in accordance with Basel III</b>						
13	Total Exposure	15,605,226	15,955,996	17,316,485	17,194,080	17,857,338
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) (%)	20.43%	20.72%	18.18%	18.90%	18.90%
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) (%)	20.43%	20.72%	18.18%	18.90%	18.90%
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 (%)	20.33%	20.01%	18.20%	18.79%	18.87%
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 (%)	20.33%	20.01%	18.20%	18.79%	18.87%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	High Quality Liquid Assets (HQLA)	4,146,928	4,662,097	4,050,806	5,063,333	5,030,339
16	Total Net Cash Outflows	606,918	795,751	777,099	1,464,611	1,196,831
17	LCR (%)	683.28%	585.87%	521.27%	345.71%	420.30%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total Available Stable Funding (ASF)	13,315,755	13,658,499	13,082,374	12,866,866	13,821,663
19	Total Required Stable Funding (RSF)	8,006,294	8,478,436	8,796,587	8,933,251	8,724,872
20	NSFR (%)	166.32%	161.10%	148.72%	144.03%	158.42%

**Qualitative Analysis**

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Dec 2023 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Dec 2023 was 39.89%, higher compared to ratio as of 30 Sep 2023 of 39.43% driven by decreasing total RWA amounted to IDR 410 billion.
- Leverage ratio as of 31 Dec 2023 was 20.43%, lower compared to ratio as of 30 Sep 2023 of 20.72%, driven by decreasing of tier 1 capital amounted to IDR 118 billion.
- LCR ratio as of 31 Dec 2023 was 683,28%, higher compared to ratio as of 30 Sep 2023 of 585.87%, driven by decreasing of net cash outflows amounted to IDR 189 billion, which was moderated by a decreasing in HQLA amounted to IDR 515 billion.
- NSFR ratio as of 31 Dec 2023 was 166.32%, higher compared to ratio as of 30 Sep 2023 of 161.10%, driven by decreasing of RSF amounted to IDR 472 billion, which was moderated by decreasing of ASF amounted to IDR 343 billion.