

PT BANK COMMONWEALTH
KEY METRICS REPORT
AS OF 31 MARCH 2024



Bank only

In Millions Rupiah

No	Description	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23
Available Capital						
1	Common Equity Tier 1 (CET 1) Capital	3,206,957	3,188,372	3,306,690	3,148,093	3,249,546
2	Tier 1 Capital	3,206,957	3,188,372	3,306,690	3,148,093	3,249,546
3	Total Capital	3,288,009	3,270,881	3,394,613	3,240,801	3,341,321
Risk Weighted Assets						
4	Total Risk Weighted Assets (RWA)	7,981,110	8,200,136	8,610,201	9,005,181	8,946,531
Risk-based Capital Ratio in percentage of RWA						
5	CET 1 ratio (%)	40.18%	38.88%	38.40%	34.96%	36.32%
6	Tier 1 ratio (%)	40.18%	38.88%	38.40%	34.96%	36.32%
7	CAR (%)	41.20%	39.89%	39.43%	35.99%	37.35%
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>	31.85%	30.54%	29.99%	26.55%	27.91%
Leverage Ratio in accordance with Basel III						
13	Total Exposure	16,025,617	15,605,226	15,955,996	17,316,485	17,194,080
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) (%)	20.01%	20.43%	20.72%	18.18%	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) (%)	20.01%	20.43%	20.72%	18.18%	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 (%)	20.01%	20.33%	20.01%	18.20%	18.79%
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 (%)	20.01%	20.33%	20.01%	18.20%	18.79%
Liquidity Coverage Ratio (LCR)						
15	High Quality Liquid Assets (HQLA)	4,712,000	4,146,928	4,662,097	4,050,806	5,063,333
16	Total Net Cash Outflows	630,992	606,918	795,751	777,099	1,464,611
17	LCR (%)	746.76%	683.28%	585.87%	521.27%	345.71%
Net Stable Funding Ratio (NSFR)						
18	Total Available Stable Funding (ASF)	13,615,700	13,315,755	13,658,499	13,082,374	12,866,866
19	Total Required Stable Funding (RSF)	7,839,599	8,006,294	8,478,436	8,796,587	8,933,251
20	NSFR (%)	173.68%	166.32%	161.10%	148.72%	144.03%

Qualitative Analysis

Capital and liquidity ratios (CAR, Leverage, LCR and NSFR) as of 31 Mar 2024 are above the minimum regulatory requirements. This shows that the Bank's capital and liquidity conditions are well maintained.

- CAR as of 31 Mar 2024 was 41.20%, higher compared to ratio as of 31 Dec 2023 of 39.89% driven by increasing total capital amounted to IDR 17 billion and decreasing total RWA amounted to IDR 219 billion.
- Leverage ratio as of 31 Mar 2024 was 20.01%, lower compared to ratio as of 31 Dec 2023 of 20.43%, driven by increasing of total exposure amounted to IDR 420 billion.
- LCR ratio as of 31 Mar 2024 was 746.76%, higher compared to ratio as of 31 Dec 2023 of 683.28%, driven by increasing of HQLA amounted to IDR 565 billion.
- NSFR ratio as of 31 Mar 2024 was 173.68%, higher compared to ratio as of 31 Dec 2023 of 166.32%, driven by decreasing of RSF amounted to IDR 167 billion, which was supported by increasing of ASF amounted to IDR 300 billion.