

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 SEPTEMBER 2023 Audited
(In Million Rupiah)



No.	Description	a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	36,474,300	35,760,429	35,868,931	34,966,039	34,384,482
2	Tier 1	36,474,300	35,760,429	35,868,931	34,966,039	34,384,482
3	Total capital	41,127,938	40,293,218	40,424,788	39,593,006	39,029,204
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	138,089,212	135,352,977	138,022,391	145,091,415	156,067,043
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.41%	26.42%	25.99%	24.10%	22.03%
6	Tier 1 ratio (%)	26.41%	26.42%	25.99%	24.10%	22.03%
7	Total capital ratio (%)	29.78%	29.77%	29.29%	27.29%	25.01%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0-2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge for Systemic Bank (1%-2.5%) (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.50%	3.50%	3.50%	3.50%	3.50%
12	CET1 Component for buffer	20.41%	20.42%	19.99%	18.06%	15.80%
	Basel III leverage ratio					
13	Total Exposure	218,986,945	215,444,235	226,232,080	230,965,581	221,599,934
14	Leverage Ratio, including the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any)	16.66%	16.60%	15.85%	15.14%	15.52%
14b	Leverage Ratio, excluding the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any)	16.66%	16.60%	15.85%	15.14%	15.52%
14c	Leverage Ratio, including the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT)	0.00%	0.00%	0.00%	0.00%	0.00%
14d	Leverage Ratio, excluding the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT)	0.00%	0.00%	0.00%	0.00%	0.00%

Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	31,684,242	34,499,559	46,028,620	45,597,893	33,565,597
16	Total net cash outflow	17,448,147	16,032,996	18,001,881	17,159,157	17,900,791
17	LCR ratio (%)	181.59%	215.18%	255.69%	265.74%	187.51%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	134,881,606	136,367,337	138,526,016	147,189,919	137,845,421
19	Total required stable funding	112,109,071	109,981,774	109,376,687	110,075,079	112,023,626
20	NSFR ratio (%)	120.31%	123.99%	126.65%	133.72%	123.05%

QUALITATIVE ANALYSIS

The Bank's core capital as of 30 September 2023 was IDR 36.5 trillion, increased compared to the core capital in the previous period. This was mainly due to higher current year profit.

The Bank's total capital as of 30 September 2023 was IDR 41.1 trillion, increased compared to the total capital in the previous period. This is due to the increase in Tier 1 capital.

Total RWA increased in September 2023 to Rp 138.1 trillion due to the increased in credit risk RWA following the bank's loan growth. Nevertheless, since the increase in total capital was higher compared to the increase in total RWA, Total Capital Ratio have slightly increased. In September 2023 the Total Capital Ratio was at 29.78%.

*T is quarterly period, T-1 is 1 quarterly previous period