

**PT BANK BTPN Tbk**  
**CONSOLIDATED KEY METRICS REPORT**  
as of 31 MARCH 2021  
(In Million Rupiah)



No.	Description	a T	b T-1	c T-2	d T-3	e T-4
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	30,421,812	29,426,916	29,083,754	28,405,557	27,624,194
2	Tier 1	30,421,812	29,426,916	29,083,754	28,405,557	27,624,194
3	Total capital	37,155,846	36,347,312	36,755,597	36,007,862	36,396,011
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	134,961,663	142,253,917	147,537,590	155,976,978	161,912,996
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	CET1 ratio (%)	22.54%	20.69%	19.71%	18.21%	17.06%
6	Tier 1 ratio (%)	22.54%	20.69%	19.71%	18.21%	17.06%
7	Total capital ratio (%)	27.53%	25.55%	24.91%	23.09%	22.48%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8	Capital conservation buffer (2.5% from RWA) (%)	0.00%	0.00%	0.00%	0.00%	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)	1.00%	1.00%	1.00%	1.00%	3.50%
12	CET1 Component for buffer	16.54%	14.69%	13.71%	12.21%	11.06%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	196,657,600	205,390,509	208,191,497	206,092,200	222,479,923
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)	15.47%	14.33%	13.97%	13.78%	12.42%
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)	15.47%	14.33%	13.97%	13.78%	12.42%
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%

<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	33,867,567	33,572,779	27,239,795	30,965,420	27,096,106
16	Total net cash outflow	16,959,210	11,917,913	11,052,879	13,951,187	12,753,912
17	LCR ratio (%)	199.70%	281.70%	246.45%	221.96%	212.45%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	117,985,587	121,006,657	126,229,004	130,895,925	138,079,389
19	Total required stable funding	102,075,084	104,909,759	111,582,330	112,296,931	119,179,782
20	NSFR ratio (%)	115.59%	115.34%	113.13%	116.56%	115.86%

**QUALITATIVE ANALYSIS**

The Bank's core capital as of 31 March 2021 was IDR 30.4 trillion, an increase compared to the core capital in the previous period. This was mainly due to the increase over disclosed reserves from retained earnings.

The Bank's total capital as of 31 March 2021 was IDR 37.2 trillion, a slight increase compared to the total capital in the previous period. This is due to the increase in Tier 1 capital.

Total RWA decreased in March 2021 to Rp 135.0 trillion in line with the decrease in credit risk RWA. The decrease in Total RWA and the increase in Core Capital caused the CET1 Ratio, Tier 1 Ratio & Capital Adequacy Ratio to increase. In March 2021 the Total Capital Ratio was at 27.53%.

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