

## **Laporan Pengkinian Rencana Aksi Tahun 2020 PT Bank BTPN Tbk** **Report on Update of Recovery Plan of the year 2020 of PT Bank BTPN Tbk**

Merujuk pada Pasal 31 jo. Pasal 34 Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) Bagi Bank Sistemik, Perseroan telah melakukan pengkinian Rencana Aksi dan telah disampaikan kepada Otoritas Jasa Keuangan (“OJK”) pada tanggal 1 Desember 2020 melalui surat Nomor S.011/DIR/RMMP/XI/2020 dan OJK telah menyampaikan informasi bahwa kelengkapan Rencana Aksi Perseroan telah sesuai dengan ketentuan yang berlaku dan telah dicatat dalam administrasi pengawasan OJK sebagaimana dinyatakan dalam surat No. SR-24/PB.32/2021 tanggal 21 Maret 2021 perihal Evaluasi dan Hasil Pembahasan Pengkinian Rencana Aksi (*Recovery Plan*).

Pengkinian Dokumen Rencana Aksi Perseroan untuk tahun 2020 adalah sebagai berikut:

- a. Tidak terdapat perubahan pada skenario stress test dimana skenario stress test terdiri dari :
  - Idiosyncratic;
  - market wide; dan
  - kombinasi idiosyncratic dan market wide
 Terhadap stress test dilakukan penyesuaian dengan angka terupdate (2020) dan update kondisi ekonomi terbaru selama tahun 2020 seperti perang dagang antara Amerika dan China serta kondisi pandemic Covid-19.
  
- b. Tidak terdapat perubahan pada option – option yang dipilih apabila terjadi trigger Rencana Aksi yang dilampaui.

Sesuai dengan Monitor Indikator Rencana Aksi terkait capital, profitability, asset quality dan liquidity, selama tahun 2020, tidak terdapat indikator Rencana Aksi yang terlampaui sebagai berikut:

*With reference to Article 31 in conjunction with Article 34 of Financial Services Authority Regulation Number 14/POJK.03/2017 regarding Recovery Plan for Systemic Bank, the Company has updated the Recovery Plan and it has been submitted to Financial Services Authority (“OJK”) on 1 December 2020 through the letter Number S.011/DIR/RMMP/XI/2020 and OJK informed that the completion of Recovery Plan of the Company has complied with the prevailing regulation and has been recorded in supervisory administration of OJK as stated in the letter No. SR-24/PB.32/2021 dated 21 March 2021 regarding Evaluation and Result of Discussion on Recovery Plan .*

*The updates of Recovery Plan Document of the Company for the year 2020 is as follows:*

- a. *There was no change towards the stress test scenario in which the stress test scenario consisting of:*
  - *Idiosyncratic*
  - *Market wide; and*
  - *Combination of idiosyncratic and market wide**There was some adjustment towards the stress test with the updated number (2020) and updated economic condition during 2020 such as trade war between United States of America and China as well as Covid-19 pandemic condition.*
  
- b. *There was no change on the selected options if any exceeded trigger of Recovery Plan.*

*In accordance with the Monitor of Recovery Plan Indicator related to capital, profitability, asset quality and liquidity, there was no exceeding Recovery Plan indicator during 2020 as follows:*

Indicator per Aspect		BAU	BAU Alert	Crisis	As of December 2020
<b>A. Capital</b>					
<b>A1</b>	<b>CAR</b>	> 16.0%	$14.0\% \leq X \leq 16.0\%$	< 14.0%	25,09%
<b>A2</b>	<b>CET 1</b>	> 9.3%	$5.5\% \leq X \leq 9.3\%$	< 5.5%	19,76%
<b>B. Asset Quality</b>					
<b>B1</b>	<b>Gross NPL</b>	< 3.0%	$3.0\% \leq X \leq 5.0\%$	> 5.0%	1,15%
<b>B2</b>	<b>Net NPL</b>	< 2.5%	$2.5\% \leq X \leq 4.0\%$	> 4.0%	0,29%
<b>C. Profitability</b>					
<b>C1</b>	<b>ROA</b>	> 1,0%	$0,0\% \leq X \leq 1,0\%$	< 0,0%	1,0%
<b>C2</b>	<b>ROE</b>	> 4,5%	$0,0\% \leq X \leq 4,5\%$	< 0,0%	5,7%
<b>C3</b>	<b>BOPO</b>	< 95,0%	$95,0\% \leq X \leq 100,0\%$	> 100,0%	91,6%
<b>D. Liquidity</b>					
<b>D1</b>	<b>MRR</b>	> 9.0% + 10 Bio	$9.0\% \leq X < 9.0\% + \text{IDR } 10 \text{ Bio}$	< 9.0%	15,47%
<b>D2</b>	<b>LCR</b>	> 110%	$100\% \leq X \leq 110\%$	< 100%	194,06%
<b>D3</b>	<b>NSFR</b>	> 102%	$100\% \leq X \leq 102\%$	< 100%	110,67%

Dengan demikian, Pengkinian Rencana Aksi Perseroan tahun 2020 tidak memerlukan persetujuan Rapat Umum Pemegang Saham.

*Therefore, the Update of Recovery Plan of the Company for Year 2020 is no need to be approved by the General Meeting of Shareholders.*