PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 DECEMBER 2023 Audited
(In Million Rupiah)

bank btpn
A MEMBER OF SMBC Group

		a	b	c	d	e
No.	**Description**	**T**	**T–1**	**T–2**	**T–3**	**T–4**
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	36,613,893	36,474,300	35,760,429	35,868,931	34,966,039
2	Tier 1	36,613,893	36,474,300	35,760,429	35,868,931	34,966,039
3	Total capital	41,157,380	41,127,938	40,293,218	40,424,788	39,593,006
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	137,651,897	138,089,212	135,352,977	138,022,391	145,091,415
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.60%	26.41%	26.42%	25.99%	24.10%
6	Tier 1 ratio (%)	26.60%	26.41%	26.42%	25.99%	24.10%
7	Total capital ratio (%)	29.90%	29.78%	29.77%	29.29%	27.29%
	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	20.60%	20.41%	20.42%	19.99%	18.06%
	Basel III leverage ratio					
13	Total Exposure	223,139,453	218,986,945	215,444,235	226,232,080	230,965,581
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)	16.41%	16.66%	16.60%	15.85%	15.14%
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)	16.41%	16.66%	16.60%	15.85%	15.14%
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)	32,183,361	31,684,242	34,499,559	46,028,620	45,597,893
16	Total net cash outflow	17,466,631	17,448,147	16,032,996	18,001,881	17,159,157
17	LCR ratio (%)	184.26%	181.59%	215.18%	255.69%	265.74%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	131,606,862	134,881,606	136,367,337	138,526,016	147,189,919
19	Total required stable funding	115,658,692	112,109,071	109,981,774	109,376,687	110,075,079
20	NSFR ratio (%)	113.79%	120.31%	123.99%	126.65%	133.72%

QUALITATIVE ANALYSIS

The Bank's core capital as of 31 December 2023 was IDR 36.6 trillion, increase compared to the core capital in the previous period. This was mainly due to the increase in other disclosed reserves from retained earnings.

The Bank's total capital as of 31 December 2023 was IDR 41.2 trillion, slightly increase compared to the total capital in the previous period. This is due to the increase in Tier 1 capital.

Total RWA decreased in December 2023 to IDR 137.7 trillion due to the decrease in market risk RWA. The decrease in RWA for market risk in the December 2023 compared to the September 2023 was due to a decrease in derivative transaction exposure to protect exposure arising from credit exposure carried out in November 2023.

The decrease in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to increase. In December 2023 the Total Capital Ratio was at 29.90%.

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