

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 JUNE 2023
(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)	35,760,429	35,868,931	34,966,039	34,384,480	33,823,320
2	Tier 1	35,760,429	35,868,931	34,966,039	34,384,480	33,823,320
3	Total capital	40,293,218	40,424,788	39,593,006	39,029,202	38,335,909
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	135,352,977	138,022,391	145,091,415	156,067,043	151,893,083
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	26.42%	25.99%	24.10%	22.03%	22.27%
6	Tier 1 ratio (%)	26.42%	25.99%	24.10%	22.03%	22.27%
7	Total capital ratio (%)	29.77%	29.29%	27.29%	25.01%	25.24%
	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	20.42%	19.99%	18.06%	15.80%	16.02%
	Basel III leverage ratio					
13	Total Exposure	215,444,235	226,232,080	230,965,581	221,599,934	216,222,799
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)	16.60%	15.85%	15.14%	15.52%	15.64%
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)	16.60%	15.85%	15.14%	15.52%	15.64%
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)	34,499,559	46,028,620	45,597,893	33,565,597	40,199,948
16	Total net cash outflow	16,032,996	18,001,881	17,159,157	17,900,791	22,175,810
17	LCR ratio (%)	215.18%	255.69%	265.74%	187.51%	181.28%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	136,367,337	138,526,016	147,189,919	137,845,421	134,371,921
19	Total required stable funding	109,981,774	109,376,687	110,075,079	112,023,626	110,780,286
20	NSFR ratio (%)	123.99%	126.65%	133.72%	123.05%	121.30%

QUALITATIVE ANALYSIS

The Bank's core capital as of 30 June 2023 was IDR 35.8 trillion, slightly decrease compared to the core capital in the previous period. This was mainly due to cash dividends payment for the 2022 financial year in April 2023.

The Bank's total capital as of 30 June 2023 was IDR 40.3 trillion, slightly decrease compared to the total capital in the previous period. This is due to the decrease in Tier 1 capital.

Total RWA decreased in June 2023 to Rp 135.4 trillion due to the decrease in credit risk RWA. The decrease in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to increase. In June 2023 the Total Capital Ratio was at 29.77%.

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