

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 DECEMBER 2021
(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)	32,145,281	31,497,646	31,130,405	30,421,812	29,426,916
2	Tier 1	32,145,281	31,497,646	31,130,405	30,421,812	29,426,916
3	Total capital	36,347,511	35,831,013	37,554,575	37,155,846	36,347,312
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	138,893,556	140,022,759	137,272,802	134,961,663	142,253,917
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	23.14%	22.49%	22.68%	22.54%	20.69%
6	Tier 1 ratio (%)	23.14%	22.49%	22.68%	22.54%	20.69%
7	Total capital ratio (%)	26.17%	25.59%	27.36%	27.53%	25.55%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	2.50%	2.50%	2.50%	0.00%	0.00%
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%	1.00%	1.00%
12	CET1 Component for buffer	16.93%	16.35%	16.68%	16.54%	14.69%
	Basel III leverage ratio					
13	Total Exposure	213,117,063	204,166,752	197,783,230	196,657,600	205,390,509
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)	15.08%	15.43%	15.74%	15.47%	14.33%
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)	15.08%	15.43%	15.74%	15.47%	14.33%
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)	41,370,989	38,929,353	34,575,515	33,867,567	33,572,779
16	Total net cash outflow	22,093,262	17,324,472	14,537,356	16,959,210	11,917,913
17	LCR ratio (%)	187.26%	224.71%	237.84%	199.70%	281.70%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	130,051,828	118,686,344	119,138,251	117,985,587	121,006,657
19	Total required stable funding	102,724,091	103,496,900	102,623,247	102,075,084	104,909,759
20	NSFR ratio (%)	126.60%	114.68%	116.09%	115.59%	115.34%

QUALITATIVE ANALYSIS

The Bank's core capital as of 31 December 2021 was IDR 32.1 trillion, increased compared to the core capital in the previous period. This was mainly due to the increase oher disclosed reserves from current year profit.

The Bank's total capital as of 31 December 2021 was IDR 36.3 trillion, increased compared to the total capital in the previous period. This is due to increment in Tier 1 capital.

Total RWA decreased in December 2021 to Rp 138.9 trillion in line with the decrement in credit risk RWA. The decrement in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Capital Adequacy Ratio to increase. In December 2021 the Total Capital Ratio was at 26.17%.

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