

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 SEPTEMBER 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)	31,497,646	31,130,405	30,421,812	29,426,916	29,083,754
2	Tier 1	31,497,646	31,130,405	30,421,812	29,426,916	29,083,754
3	Total capital	35,831,013	37,554,575	37,155,846	36,347,312	36,755,597
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	140,022,759	137,272,802	134,961,663	142,253,917	147,537,590
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	22.49%	22.68%	22.54%	20.69%	19.71%
6	Tier 1 ratio (%)	22.49%	22.68%	22.54%	20.69%	19.71%
7	Total capital ratio (%)	25.59%	27.36%	27.53%	25.55%	24.91%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	2.50%	2.50%	0.00%	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%	1.00%	1.00%	1.00%
12	CET1 Component for buffer	16.35%	16.68%	16.54%	14.69%	13.71%
	Basel III leverage ratio					
13	Total Exposure	204,166,752	197,783,230	196,657,600	205,390,509	208,191,497
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)	15.43%	15.74%	15.47%	14.33%	13.97%
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)	15.43%	15.74%	15.47%	14.33%	13.97%
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)	38,929,353	34,575,515	33,867,567	33,572,779	27,239,795
16	Total net cash outflow	17,324,472	14,537,356	16,959,210	11,917,913	11,052,879
17	LCR ratio (%)	224.71%	237.84%	199.70%	281.70%	246.45%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	118,686,344	119,138,251	117,985,587	121,006,657	126,229,004
19	Total required stable funding	103,496,900	102,623,247	102,075,084	104,909,759	111,582,330
20	NSFR ratio (%)	114.68%	116.09%	115.59%	115.34%	113.13%

QUALITATIVE ANALYSIS

The Bank's core capital as of 30 September 2021 was IDR 31.5 trillion, an increase compared to the core capital in the previous period. This was mainly due to the increase over disclosed reserves from current year profit.

The Bank's total capital as of 30 September 2021 was IDR 35.8 trillion, decreased compared to the total capital in the previous period. This is due to decrement on Supplementary Capital as a result of the repayment of some portion of the Bank's subordinated loan.

Total RWA increased in September 2021 to Rp 140.0 trillion in line with the increase in credit risk RWA. The increase in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Capital Adequacy Ratio to decrease. In September 2021 the Total Capital Ratio was at 25.59%.

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