

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 SEPTEMBER 2020
(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)	29,083,754.00	28,405,557.00	27,624,194.00	27,220,728.00	27,290,954.00
2	Tier 1	29,083,754.00	28,405,557.00	27,624,194.00	27,220,728.00	27,290,954.00
3	Total capital	36,755,597.00	36,007,862.00	36,396,011.00	34,764,023.00	34,978,706.00
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	147,537,589.64	155,976,977.64	161,912,995.64	143,582,952.00	143,322,785.00
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	19.71%	18.21%	17.06%	18.96%	19.04%
6	Tier 1 ratio (%)	19.71%	18.21%	17.06%	18.96%	19.04%
7	Total capital ratio (%)	24.91%	23.09%	22.48%	24.21%	24.41%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	0.00%	0.00%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	1.00%	1.00%	3.50%	3.50%	3.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	13.71%	12.21%	11.06%	12.96%	13.04%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	208,191,497.33	206,092,200.00	222,479,923.00	N/A	N/A
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	13.97%	13.78%	12.42%	N/A	N/A
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	13.97%	13.78%	12.42%	N/A	N/A
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	0.00%	0.00%	0.00%	N/A	N/A
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	0.00%	0.00%	0.00%	N/A	N/A

Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	27,239,794.71	30,965,419.19	27,096,105.43	27,494,459.24	29,368,532.07
16	Total net cash outflow	11,052,878.99	13,951,186.93	12,753,911.33	11,998,919.38	13,413,171.71
17	LCR ratio (%)	246.45%	221.96%	212.45%	229.14%	218.95%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	126,229,003.53	130,895,924.63	138,079,388.23	125,059,409.14	124,867,025.54
19	Total required stable funding	111,582,329.20	112,296,930.13	119,179,781.42	110,629,972.40	112,235,261.91
20	NSFR ratio (%)	113.13%	116.56%	115.86%	113.04%	111.25%

QUALITATIVE ANALYSIS

The Bank's core capital as of 30 September 2020 was IDR 29.1 trillion, a slight increase compared to the core capital in the previous period. This is due to an increase in net profit for the current period and a reduction in the differences between required provision and allowance for impairment losses of earning assets.

The Bank's total capital as of 30 September 2020 was IDR 36.8 trillion, an increase compared to the total capital in the previous period. This is due to an increase in net profit for the current period and a reduction in the differences between required provision and allowance for impairment losses of earning assets.

In March 2020 total RWA increased significantly to Rp 161.9 trillion, this was due to the increase in RWA credit risk, which was also influenced by the high USD exchange rate of 16,310. However, the total RWA has gradually decreased until September 2020 to Rp 147.5 trillion in line with the decrease in RWA credit risk.

The CET1 Ratio & Tier 1 Ratio increased along with the increase in Core Capital and the decrease in Total RWA.

The Capital Adequacy Ratio decreased starting from March 2020, but began to increase from June 2020 to September 2020 at the position of 24.91% due to an increase in Total Capital and a decrease in Total RWA.

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