

Laporan Pengkinian Rencana Aksi Tahun 2022 PT BANK BTPN Tbk **Report on Update of Recovery Plan of the year 2022 of PT BANK BTPN Tbk**

Merujuk pada Pasal 31 jo. Pasal 34 Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.03/2017 tentang Rencana Aksi (*Recovery Plan*) Bagi Bank Sistemik, Perseroan telah melakukan pengkinian Rencana Aksi dan telah disampaikan kepada Otoritas Jasa Keuangan ("OJK") pada tanggal 22 November 2022 melalui surat Nomor S.008/DIRUT/RMMP/XII/2022 dan OJK telah menyampaikan informasi bahwa kelengkapan Rencana Aksi Perseroan telah sesuai dengan ketentuan yang berlaku dan telah dicatat dalam administrasi pengawasan OJK sebagaimana dinyatakan dalam surat No. SR-6/PB.31/2023 tanggal 14 Maret 2023 perihal Rencana Aksi (*Recovery Plan*) Tahun 2023.

With reference to Article 31 in conjunction with Article 34 of Financial Services Authority Regulation Number 14/POJK.03/2017 regarding Recovery Plan for Systemic Bank, the Company has updated the Recovery Plan and it has been submitted to Financial Services Authority ("OJK") on 22 November 2022 through the letter Number S.008/DIRUT/RMMP/XI/2022 and OJK informed that the completion of Recovery Plan of the Company has complied with the prevailing regulation and has been recorded in supervisory administration of OJK as stated in the letter No. SR-6/PB.31/2023 dated 14 March 2023 dated 14 March 2022 regarding Recovery Plan for year 2022.

Pengkinian Dokumen Rencana Aksi Perseroan untuk tahun 2022 adalah sebagai berikut:

The updates of Recovery Plan Document of the Company for the year 2022 is as follows:

- a. Tidak terdapat perubahan pada skenario stress test dimana skenario stress test terdiri dari :
 - Idiosyncratic;
 - market wide; dan
 - kombinasi idiosyncratic dan market wide
 Terhadap stress test dilakukan penyesuaian dengan angka terupdate (2022) dan update kondisi makroekonomi dan kondisi terakhir tahun 2022 termasuk dampak dari pandemic Covid-19.
- b. Tidak terdapat perubahan pada option – option yang dipilih apabila terjadi trigger Rencana Aksi yang dilampaui.

- a. *There was no change towards the stress test scenario in which the stress test scenario consisting of:*
 - *Idiosyncratic*
 - *Market wide; and*
 - *Combination of idiosyncratic and market wide**There was some adjustment towards the stress test with the updated number (2022) and updated macroeconomic condition and latest condition in 2022 as well as impact of Covid-19 pandemic.*

- b. *There was no change on the selected options if any exceeded trigger of Recovery Plan.*

Sesuai dengan Monitor Indikator Rencana Aksi terkait capital, profitability, asset quality dan liquidity, selama tahun 2022, tidak terdapat indikator Rencana Aksi yang terlampaui sebagai berikut:

In accordance with the Monitor of Recovery Plan Indicator related to capital, profitability, asset quality and liquidity, there was no exceeding Recovery Plan indicator during 2022 as follows:

Indicator per Aspect		BAU	BAU Alert	Crisis	As of Dec 2022
A. Capital					
A1	CAR	> 16.0%	14.0% ≤ X ≤ 16.0%	< 14.0%	26.14%
A2	CET 1	> 9.3%	5.5% ≤ X ≤ 9.3%	< 5.5%	22.65%
B. Asset Quality					
B1	Gross NPL	< 3.0%	3.0% ≤ X ≤ 5.0%	> 5.0%	1,31%
B2	Net NPL	< 2.5%	2.5% ≤ X ≤ 4.0%	> 4.0%	0,45%
C. Profitability					
C1	ROA	> 1,0%	0,0% ≤ X ≤ 1,0%	< 0,0%	1.5%
C2	ROE	> 4,5%	0,0% ≤ X ≤ 4,5%	< 0,0%	7.5%
C3	BOPO	< 95,0%	95,0% ≤ X ≤ 100,0%	> 100,0%	90.7%
D1	MRR	> 14,2%* + 10 Bio	14,2%* ≤ X < 14,2% + IDR 10 Bio	< 14,2%*	19,25%
D2	LCR	> 110%	100% ≤ X ≤ 110%	< 100%	295,15%
D3	NSFR	> 102%	100% ≤ X ≤ 102%	< 100%	129,13%

Dengan demikian, Pengkinian Rencana Aksi Perseroan tahun 2022 tidak memerlukan persetujuan Rapat Umum Pemegang Saham.

Therefore, the Update of Recovery Plan of the Company for Year 2022 is no need to be approved by the General Meeting of Shareholders.