

Laporan Pengkinian Rencana Aksi Tahun 2023 PT BANK BTPN Tbk
Report on Update of Recovery Plan of the year 2023 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 27 November 2023 melalui surat Nomor S.011/DIRUT/RMMP/XI/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.011/DIRUT/RMMP/XI/2023.

Pengkinian Dokumen Rencana Aksi Perseroan untuk tahun 2023 adalah sebagai berikut:

The updates of Recovery Plan Document of the Company for the year 2023 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 (2023) dan update kondisi makroekonomi dan kondisi terakhir tahun 2023 pasca pandemic Covid-19.

- 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 (2023) and updated macroeconomic condition and latest condition in 2023 post Covid-19 pandemic.

- b. Tidak terdapat perubahan pada option – option yang dipilih apabila terjadi trigger Rencana Aksi yang dilampaui.

- 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 2023, 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 2023 as follows:

Indicator per Aspect	BAU	BAU Alert	Crisis	As of Dec 2023
A. Capital				
A1 CAR	> 16.0%	14.0% ≤ X ≤ 16.0%	< 14.0%	27.50%
A2 CET 1	> 9.3%	5.5% ≤ X ≤ 9.3%	< 5.5%	24.06%
B. Asset Quality				
B1 Gross NPL	< 3.0%	3.0% ≤ X ≤ 5.0%	> 5.0%	1.21%
B2 Net NPL	< 2.5%	2.5% ≤ X ≤ 4.0%	> 4.0%	0.40%
C. Profitability				
C1 ROA	> 1.0%	0.0% ≤ X ≤ 1.0%	< 0.0%	1.4%
C2 ROE	> 4.5%	0.0% ≤ X ≤ 4.5%	< 0.0%	7.0%
C3 BOPO	< 95.0%	95.0% ≤ X ≤ 100.0%	> 100.0%	83.9%
D. Liquidity				
D1 MRR	GWM ≥ 12.70% & excess GWM ≥ 10 Bio	GWM ≥ 12.70% & excess GWM < 10 Bio	GWM < 12.70%	17.58%
D2 LCR	> 110%	100% ≤ X ≤ 110%	< 100%	148.10%
D3 NSFR	> 102%	100% ≤ X ≤ 102%	< 100%	105.07%

Dengan demikian, Pengkinian Rencana Aksi Perseroan tahun 2023 tidak memerlukan persetujuan Rapat Umum Pemegang Saham.

Therefore, the Update of Recovery Plan of the Company for Year 2023 is no need to be approved by the General Meeting of Shareholders.

PT BANK BTPN Tbk

Direksi/The Board of Directors



Henoch Munandar

Direktur Utama / President Director



Darmadi Sutanto

Wakil Direktur Utama / Deputy President Director