

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 30 SEPTEMBER 2022
(In Million Rupiah)



No.	Description	a T	b T-1	c T-2	d T-3	e T-4
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	34,384,480	33,823,320	32,886,090	32,145,281	31,497,646
2	Tier 1	34,384,480	33,823,320	32,886,090	32,145,281	31,497,646
3	Total capital	39,029,202	38,335,909	37,202,349	36,347,511	35,831,013
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	156,067,043	151,893,083	145,357,171	138,893,556	140,022,759
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	22.03%	22.27%	22.62%	23.14%	22.49%
6	Tier 1 ratio (%)	22.03%	22.27%	22.62%	23.14%	22.49%
7	Total capital ratio (%)	25.01%	25.24%	25.59%	26.17%	25.59%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
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%	3.50%	3.50%
12	CET1 Component for buffer	15.80%	16.02%	16.35%	16.93%	16.35%
	Basel III leverage ratio					
13	Total Exposure	221,599,934	216,222,799	212,483,394	213,117,063	204,166,752
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)	15.52%	15.64%	15.48%	15.08%	15.43%
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)	15.52%	15.64%	15.48%	15.08%	15.43%
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)	33,565,597	40,199,948	43,480,823	41,370,989	38,929,353
16	Total net cash outflow	17,900,791	22,175,810	21,369,502	22,093,262	17,324,472
17	LCR ratio (%)	187.51%	181.28%	203.47%	187.26%	224.71%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	137,845,421	134,371,921	125,248,096	130,051,828	118,686,344
19	Total required stable funding	112,023,626	110,780,286	106,199,544	102,724,091	103,496,900
20	NSFR ratio (%)	123.05%	121.30%	117.94%	126.60%	114.68%

QUALITATIVE ANALYSIS

The Bank's core capital as of 30 September 2022 was IDR 34.4 trillion, an increase compared to the core capital in the previous period. This was mainly due to the increase other disclosed reserves from retained earnings.

The Bank's total capital as of 30 September 2022 was IDR 39.0 trillion, an increase compared to the total capital in the previous period. This is due to the increase in Tier 1 capital.

Total RWA increased in September 2022 to Rp 156.1 trillion in line with the increase in credit risk RWA. The increase in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to decrease. In September 2022 the Total Capital Ratio was at 25.01%.

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