

**PT BANK BTPN Tbk**  
**CONSOLIDATED KEY METRICS REPORT**  
as of 30 JUNE 2024  
(In Million Rupiah)



No.	Description	a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1)	41,979,587	41,451,022	36,613,893	36,474,300	35,760,429
2	Tier 1	41,979,587	41,451,022	36,613,893	36,474,300	35,760,429
3	Total capital	46,573,740	46,202,843	41,157,380	41,127,938	40,293,218
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	161,497,382	165,931,552	137,651,897	138,089,212	135,352,977
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	CET1 ratio (%)	25.99%	24.98%	26.60%	26.41%	26.42%
6	Tier 1 ratio (%)	25.99%	24.98%	26.60%	26.41%	26.42%
7	Total capital ratio (%)	28.84%	27.84%	29.90%	29.78%	29.77%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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	19.66%	18.65%	20.60%	20.41%	20.42%
	<b>Basel III leverage ratio</b>					
13	Total Exposure	259,131,202	261,676,484	223,139,453	218,986,945	215,444,235
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)	16.20%	15.84%	16.41%	16.66%	16.60%
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)	16.20%	15.84%	16.41%	16.66%	16.60%
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%

<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	47,049,947	39,143,242	32,183,361	31,684,242	34,499,559
16	Total net cash outflow	19,827,918	16,625,971	17,466,631	17,448,147	16,032,996
17	LCR ratio (%)	237.29%	235.43%	184.26%	181.59%	215.18%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	169,825,688	170,415,257	131,606,862	134,881,606	136,367,337
19	Total required stable funding	146,893,811	147,259,786	115,658,692	112,109,071	109,981,774
20	NSFR ratio (%)	115.61%	115.72%	113.79%	120.31%	123.99%

**QUALITATIVE ANALYSIS**

The Bank's core capital as of June 30 2024 is IDR 42.0 trillion, an increase compared to the core capital in the previous period. This was mainly due to an increase in other additional capital reserves from retained earnings.

Total Bank Capital as of June 30 2024 is IDR 46.6 trillion, an increase compared to Total Capital in the previous period. This was mainly due to an increase in core capital.

Total RWA decreased in June 2024 to IDR 161.5 trillion due to a decrease in credit risk RWA.

A decrease in Total RWA causes the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to increase. In June 2024 the Total Capital Ratio will be at 28.84%.

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