

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 MARCH 2024
(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)	41,451,022	36,613,893	36,474,300	35,760,429	35,868,931
2	Tier 1	41,451,022	36,613,893	36,474,300	35,760,429	35,868,931
3	Total capital	46,202,843	41,157,380	41,127,938	40,293,218	40,424,788
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	165,931,552	137,651,897	138,089,212	135,352,977	138,022,391
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	24.98%	26.60%	26.41%	26.42%	25.99%
6	Tier 1 ratio (%)	24.98%	26.60%	26.41%	26.42%	25.99%
7	Total capital ratio (%)	27.84%	29.90%	29.78%	29.77%	29.29%
	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	18.65%	20.60%	20.41%	20.42%	19.99%
	Basel III leverage ratio					
13	Total Exposure	261,676,484	223,139,453	218,986,945	215,444,235	226,232,080
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)	15.84%	16.41%	16.66%	16.60%	15.85%
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)	15.84%	16.41%	16.66%	16.60%	15.85%
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)	39,143,242	32,183,361	31,684,242	34,499,559	46,028,620
16	Total net cash outflow	16,625,971	17,466,631	17,448,147	16,032,996	18,001,881
17	LCR ratio (%)	235.43%	184.26%	181.59%	215.18%	255.69%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	170,415,257	131,606,862	134,881,606	136,367,337	138,526,016
19	Total required stable funding	147,259,786	115,658,692	112,109,071	109,981,774	109,376,687
20	NSFR ratio (%)	115.72%	113.79%	120.31%	123.99%	126.65%

QUALITATIVE ANALYSIS

The Bank's core capital as of 31 March 2024 was IDR 41.5 trillion, increase compared to the core capital in the previous period. This was mainly due to the increase in other disclosed reserves from agio of the main core capital instruments and retained earnings.

The Bank's total capital as of 31 March 2023 was IDR 46.2 trillion, increase compared to the total capital in the previous period. This is due to the increase in Tier 1 capital.

Total RWA increased in March 2024 to IDR 165.9 trillion due to the decrease in credit risk RWA. The increase in RWA for credit risk in the March 2024 compared to the December 2023 was mainly due to increased exposure related to the acquisition of multifinance companies by the Bank which was realized at the end of March 2024.

The increased in Total RWA caused the CET1 Ratio, Tier 1 Ratio & Total Capital Ratio to decrease. In March 2024 the Total Capital Ratio was at 27.84%.

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