

PT BANK BTPN Tbk
CONSOLIDATED KEY METRICS REPORT
as of 31 DECEMBER 2020
(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)	29,426,916	29,083,754	28,405,557	27,624,194	27,220,728
2	Tier 1	29,426,916	29,083,754	28,405,557	27,624,194	27,220,728
3	Total capital	36,347,312	36,755,597	36,007,862	36,396,011	34,764,023
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	142,253,917	147,537,590	155,976,978	161,912,996	143,582,952
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	20.69%	19.71%	18.21%	17.06%	18.96%
6	Tier 1 ratio (%)	20.69%	19.71%	18.21%	17.06%	18.96%
7	Total capital ratio (%)	25.55%	24.91%	23.09%	22.48%	24.24%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer (2.5% from RWA) (%)	0.00%	0.00%	0.00%	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)	1.00%	1.00%	1.00%	3.50%	3.50%
12	CET1 Component for buffer	14.69%	13.71%	12.21%	11.06%	12.96%
	Basel III leverage ratio					
13	Total Exposure	205,390,509	208,191,497	206,092,200	222,479,923	-
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)	14.33%	13.97%	13.78%	12.42%	0.00%
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)	14.33%	13.97%	13.78%	12.42%	0.00%
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%
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Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	33,572,779	27,239,795	30,965,420	27,096,106	27,494,460
16	Total net cash outflow	11,917,913	11,052,879	13,951,187	12,753,912	11,998,920
17	LCR ratio (%)	281.70%	246.45%	221.96%	212.45%	229.14%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	121,006,657	126,229,004	130,895,925	138,079,389	125,059,410
19	Total required stable funding	104,909,759	111,582,330	112,296,931	119,179,782	110,629,973
20	NSFR ratio (%)	115.34%	113.13%	116.56%	115.86%	113.04%

QUALITATIVE ANALYSIS

The Bank's core capital as of 31 December 2020 was IDR 29.4 trillion, a slight increase compared to the core capital in the previous period. This was mainly due to the increase in net profit for the current period.

The Bank's total capital as of 31 December 2020 was IDR 36.3 trillion, a slight decrease compared to the total capital in the previous period. This is due to the decrease in capital instruments in the form of shares or others that meet Tier 2 requirements (due to the impact of foreign exchange and amortization) and a reduction in the differences between required provision and allowance for impairment losses of earning assets (the highest is Credit Risk RWA at 1.25%).

Total RWA decreased in December 2020 to Rp 142.3 trillion in line with the decrease in credit risk RWA. The decrease in Total RWA and the increase in Core Capital caused the CET1 Ratio, Tier 1 Ratio & Capital Adequacy Ratio to increase. In December 2020 the Total Capital Ratio was at 25.55%.

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