



9M 2021 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

9M 2021 Financial Performance

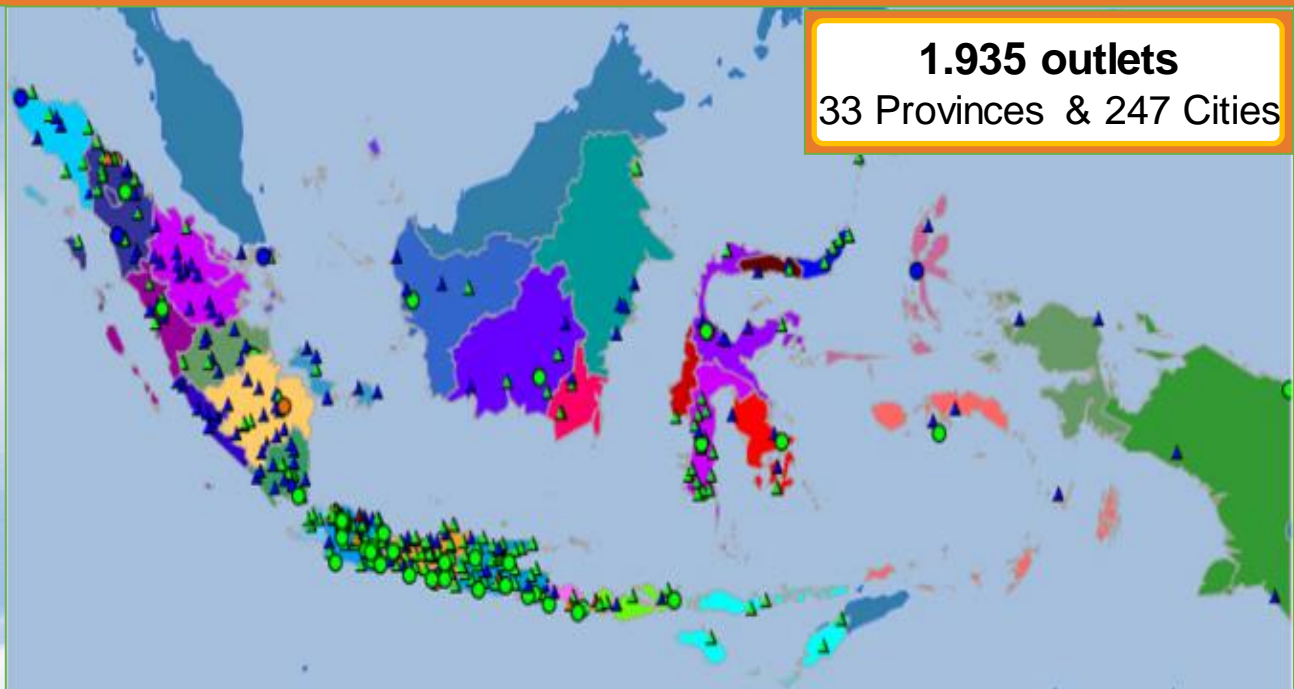
CSR & Awards

COVID-19 Update at BTPN



Bank BTPN Profile (Consolidated)

As of September 2021



Total Assets	IDR 183.0 trillion	Total Employees	19,431 (75% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: 'AAA(idn)'; Stable OutlookPefindo: 'idAAA'; Stable Outlook	Total Customers	~11.8 million customers

Shareholders as of 30 September 2021

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	92.43%	7,532,311,297	150,646
PT Bank Central Asia Tbk *	1.02%	83,052,408	1,661
PT Bank Negara Indonesia (Persero) Tbk **	0.15%	12,007,137	240
Public	5.26%	429,170,329	8,583
Treasury Stocks	1.14%	92,565,698	1,851
Total	100%	8,149,106,869	162,982

* Meets the provisions of PP No.29 of 1999 concerning Purchase of Commercial Bank Shares and is a shares resulting from the conversion due to the Business Merger with PT Bank Sumitomo Mitsui Indonesia.

** Shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

Board of Commissioners



Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani Masli Ridhwan
Independent Commissioner



Irwan M. Habsjah
Independent Commissioner



Edmund Tondobala
Independent Commissioner

Board of Directors



Ongki Wanadjati Dana
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Henoch Munandar
Director



Adrianus Dani Prabawa
Director



Kan Funakoshi
Director



Merisa Darwis
Director



Hiromichi Kubo
Director



Hanna Tantani
Director

Bank BTPN's Values



Customer-centric

Focus on stakeholder interests



Proactive & Innovative

Step up and continue to innovate



Agile

Embrace change and move fast



Achieving The Best

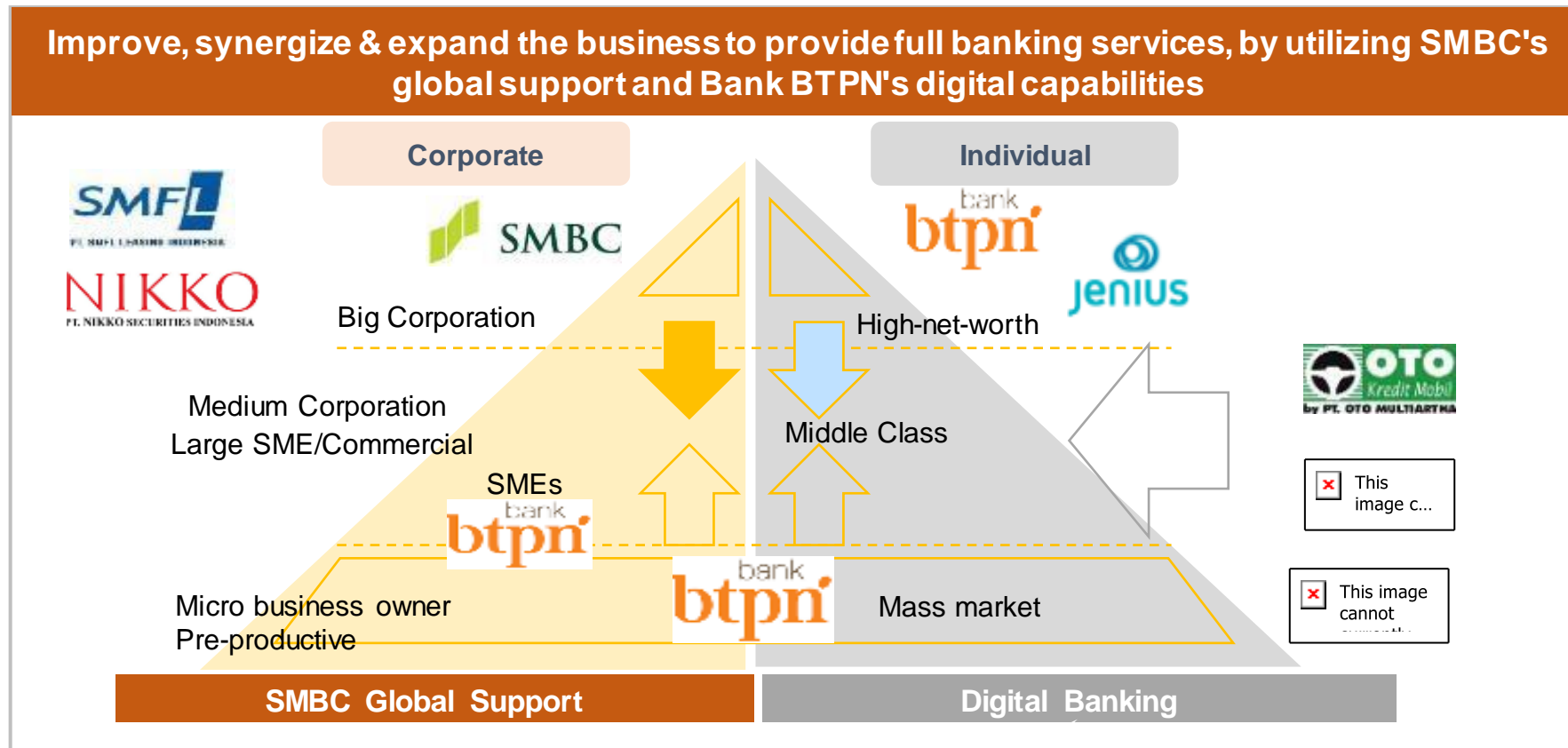
Maintain and provide the best service quality



Synergy

Collaborate as one team

2 Competitive Advantages of Bank BTPN to achieve our aspirations: SMBC's global support & BTPN's digital capabilities



2019

Integration
Successfully integrate and mitigate risk, supported by regulatory compliance

2020

Synergy
Combine existing assets to drive cross-sell, serve new segments, or reduce costs

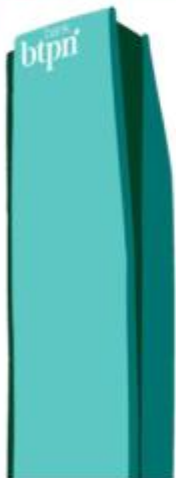
2021-2023

Scale up
Creating new engines for growth and profitability for the whole entity

BTPN Syariah Profile

as of September 2021

Our Journey



- **Established** in 2010 as BTPN Sharia Unit; massive roll-out in 2011
- **Spin-off** as PT BTPN Syariah on 14 July 2014
- **Listed** as PT BTPN Syariah Tbk on 8 May 2018
- **Changed** name into PT Bank BTPN Syariah Tbk on 4 June 2020
- Officially became **Bank BUKU 3** Category according to the approval of The Financial Services Authority on 7 July 2020
- **Today:** Spread across 23 provinces, with 12k employees with ~95% female and ~45% high school graduates.
- **Rating:** Upgraded on November 2020 to AAA (idn) Fitch with stable outlook
- **Vaccinated employee:** 84% already vaccinated; majority of non vaccinated due to below 3 months positive Covid19 & new employee

3Q 2021 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.0 mn active



Coverage ~236k communities,
in ~ 2,600 sub-districts

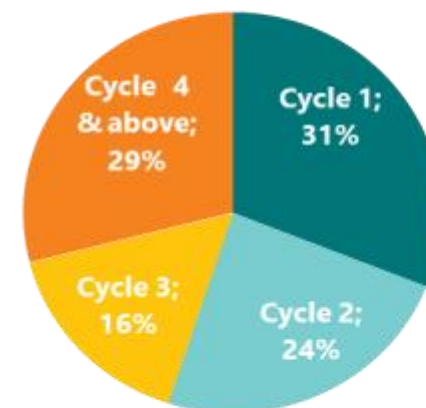
Assets
17.8 trillion

NPF
2.4%

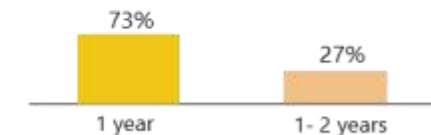
ROE
24.2%

ROA
10.9%

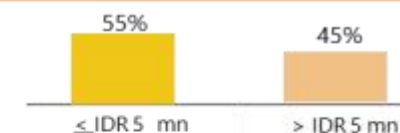
Customers by Cycle



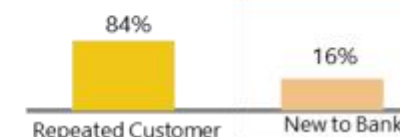
Maturity Composition*



Ticket Size*



Financing Composition*



Serving Sumatera, Java, NTT, Kalimantan and Sulawesi





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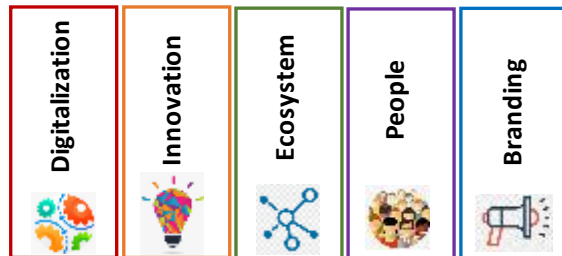
COVID-19 Update at BTPN

Retail Banking

Value Proposition



Key Business Drivers



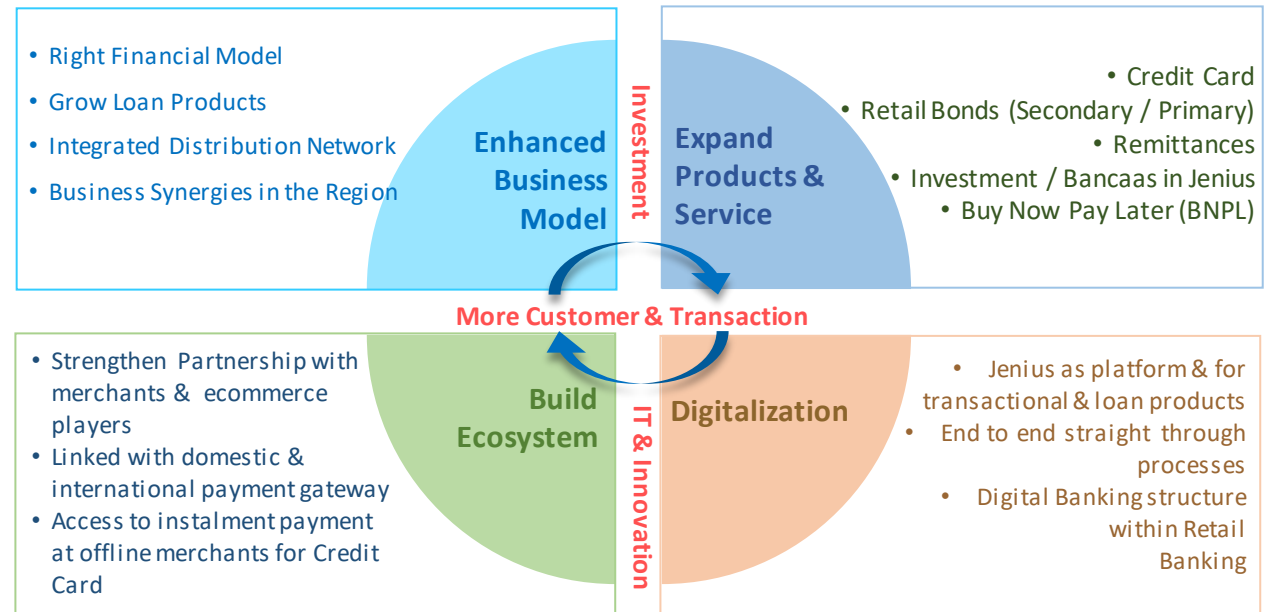
Management Discipline



Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking, Branchless Banking & Micro Business

Execution Strategy



Retail Banking

Jenius: Registered Customers continue to increase to ~3.5 million


180 Mn
YouTube views


81.1 K
followers


110 K
page likes


187K
followers



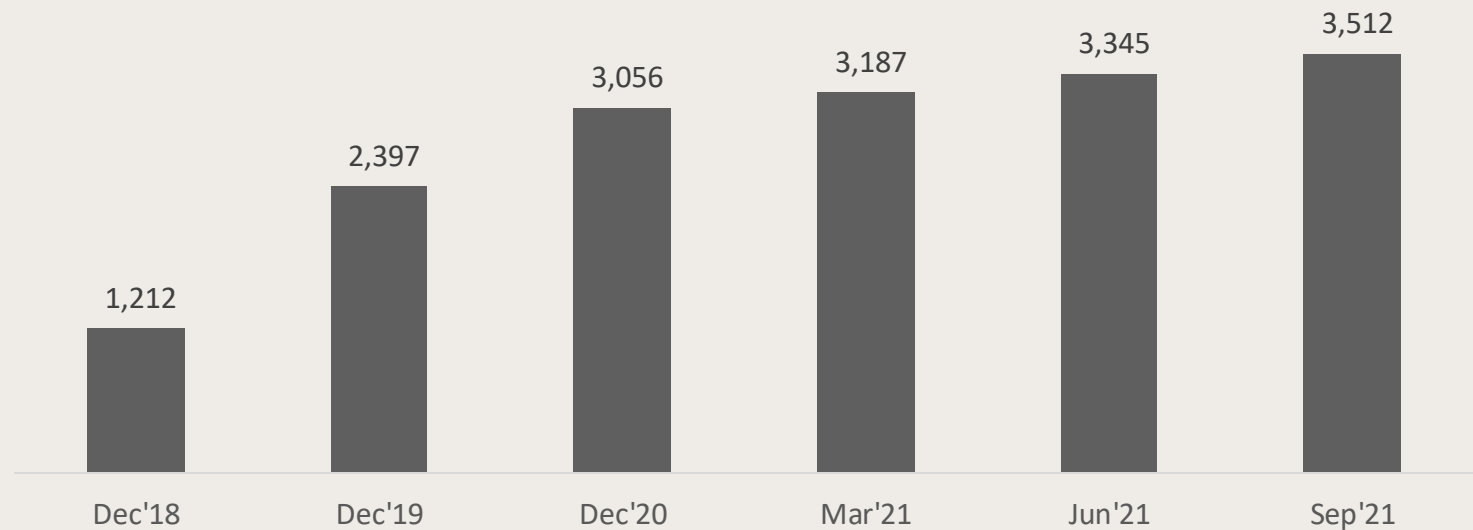

10.1 Mn+
installs


1.4 Mn+
installs

CUSTOMERS

In Thousand

Registered



Retail Banking

Jenius: New Innovations & Updates

Indonesia Brand Communication Championship 2021



This program is a communication creativity competition in order to oversee the existence of a brand which is participated by brand owner companies, leaders and/or brand guardian teams in the company, and agencies that assist brand communication. In this event, Jenius won The Most Creative Brand Communication, Integrated Brand Campaign Category for the #LakukandenganCaramu campaign.

Indonesia Customer Service Champions 2021



The Indonesia Customer Service Champions 2021 program is an evaluation event for companies that have succeeded in improving business performance due to the intelligent, effective and efficient management of the customer service team in supporting the company's operations. Jenius awarded as 1st Indonesia Customer Service Championship 2021 conducted by SWA.

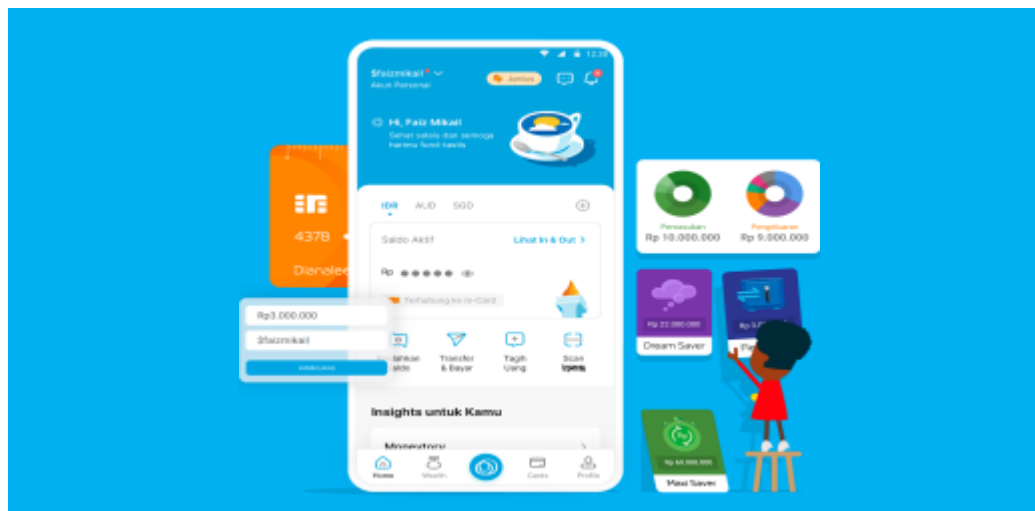
Retail Banking

Jenius: New Innovations & Updates



Indonesia Digital Marketing Champions 2021

The Indonesia Digital Marketing Champions 2021 is an assessment event that will rank companies that have succeeded in improving business performance thanks to the proper, intelligent and efficient management and utilization of digital technology in the field of marketing and sales. The results of the 2021 IDMC judging assessment, PT. Bank Tabungan Pensiunan Nasional Tbk (Jenius) won 1st Digital Marketing Champion in Bank - Excellent Category: BANK, Predicate : EXCELLENT.



New Jenius UI/UX

Jenius reveals a new look of Jenius application' UI/UX to help users manage their life finances easier. Now, users can easily navigate through Jenius app through the new Home screen, bottom navigation, and quick access from the Mobius button.

Retail Banking

Jenius: New Innovations & Updates



#DatamuRahasiamu

Jenius launched #DatamuRahasiamu – a collaborative campaign with other partners, such as BCA, blu by BCA Digital, BNI, and Twitter Indonesia. The collaborative campaign aims to educate the customers to be more aware about digital security and the importance of protecting personal data and information.

Siap-siap disapa
akun resmi Jenius melalui
WhatsApp ya!



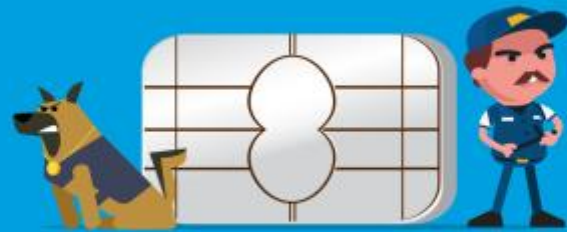
WhatsApp Official Jenius

To provide easy way for users to get information about Jenius, Jenius has an official WhatsApp account!

This verified account (green ticked) is not a customer service account and is only used for one-way communication from Jenius to users.

Retail Banking

Jenius: Security Enhancement



Deactivate Magnetic Stripe

Bank Indonesia announced that starting January 1, 2021, magnetic stripe-based debit and credit cards can no longer be used for transactions in Indonesia. Jenius Debit Card has been equipped with magnetic stripe and chip technology at the same time, so users don't have to change their cards. Systemically, Jenius has also deactivated the magnetic stripe on the Jenius Debit Card, in accordance with the direction of Bank Indonesia through Circular Letter No.17/52/DKSP concerning the Implementation of the National Standard for Chip Technology and the Use of a 6 (Six) Digit Personal Identification Number (PIN) for ATM Cards and /or Debit Card in Indonesia.



Closed Web Access & New Process Unlink Device

Since the end of July 2021, Jenius added two procedures to increase account security:

1. Closing access to log in through the 2secure.jenius.co.id website for a while.
2. Closing of unlink device access via application/website and redirecting it to Jenius Help 1500365.

These two procedures are implemented to protect users while minimizing the risk of misuse of your Jenius account by irresponsible people due to a Jenius users being tricked into providing confidential information (including OTP code—one-time password).

Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

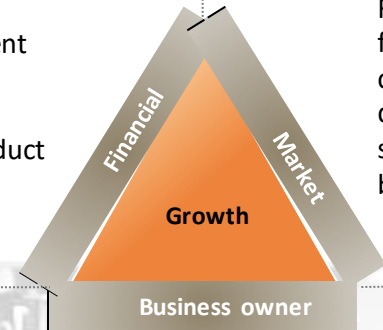
Simple – flexible – fast financial services:

- Loan products (PRK, PB, PAB/Investment Loans)
- Asset Based Financing Product

ACCESS TO MARKET

Open access to the market:

- Supply Chain Financing to facilitate customers in dealing with suppliers and buyers



CAPACITY DEVELOPMENT

- Bisnis Info Partner
- Bisnis Club Partner

UVP

Financial Solution

access to marketing and business network expansion



daya

Target Market

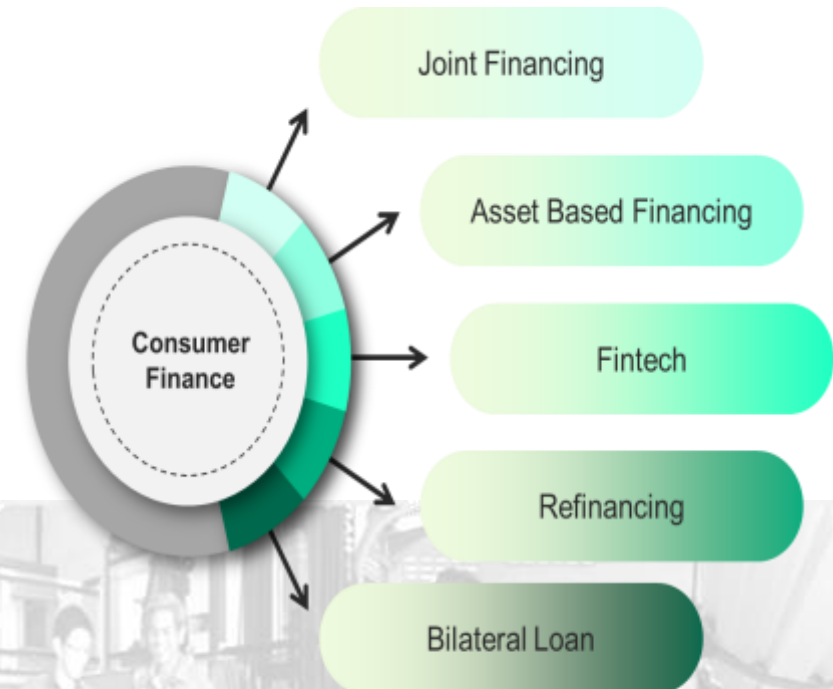
SME

SMEs (under Individual names and PT Company) with annual sales turnover between IDR 2,5 bio and IDR 500 bio

Consumer Finance

- Multifinance Company
- Fintech
- Others

Consumer Finance Products



Underlying Transaction

- 4 Wheeler • 2 Wheeler • Truck (Light & Heavy) • Medical Equipment
- Durable Goods • Others Asset Based Finance • Non Collateral

Business Banking

NFS or Non Financial Solutions is one of the beyond banking proposition which is offered to SME Customers.

The objective of this initiative is to support the SMEs with business insights and knowledge that could benefit them in making new business opportunities and help their business more sustainable.

There are 2 programs in this initiative:

Topic:
Refill and recycle: Mengintip model bisnis yang ramah lingkungan

The infographic details a 'RECYCLE PROGRAM' for Garnier. It highlights that Indonesia produces 64 tons of plastic waste daily and aims to reduce this by 50% by 2030. The program involves refilling and recycling plastic bottles. Key partners include Garnier, Mitra Recycle, and HERO. The program's target is to reduce 20 tons of plastic waste and recycle 10 tons. It also mentions a goal of 100% participation in the program.

Business Information

Provide SMEs with market and business insights to keep them updated and help them getting information that they need for their business

Expert Hours

Webinar that discuss various topics that are relevant to SMEs

Webinar with topic :
Embracing Endemic with New Way of Thinking and Right Mindset

The poster is for a 'Seminar Online' titled 'Embracing Endemic with New Way of Thinking and Right Mindset'. The subtitle is 'Hidup berdampingan dengan COVID-19, bagaimana pelaku bisnis menyikapi hal ini?'. It features four speakers: Ari Handoyo (Business Coach), Martinus Soesilo (President Director PT Panca Mitra Multi Perdana Tbk), Felix Dharmaputra (CEO & Owner PT Prima Solusi Medikal), and another speaker (CEO & Owner PT Sentral Tekno Selaras).

The 3-pronged SME Operating Model

- *powered by Digital*

1

RM led & branch model

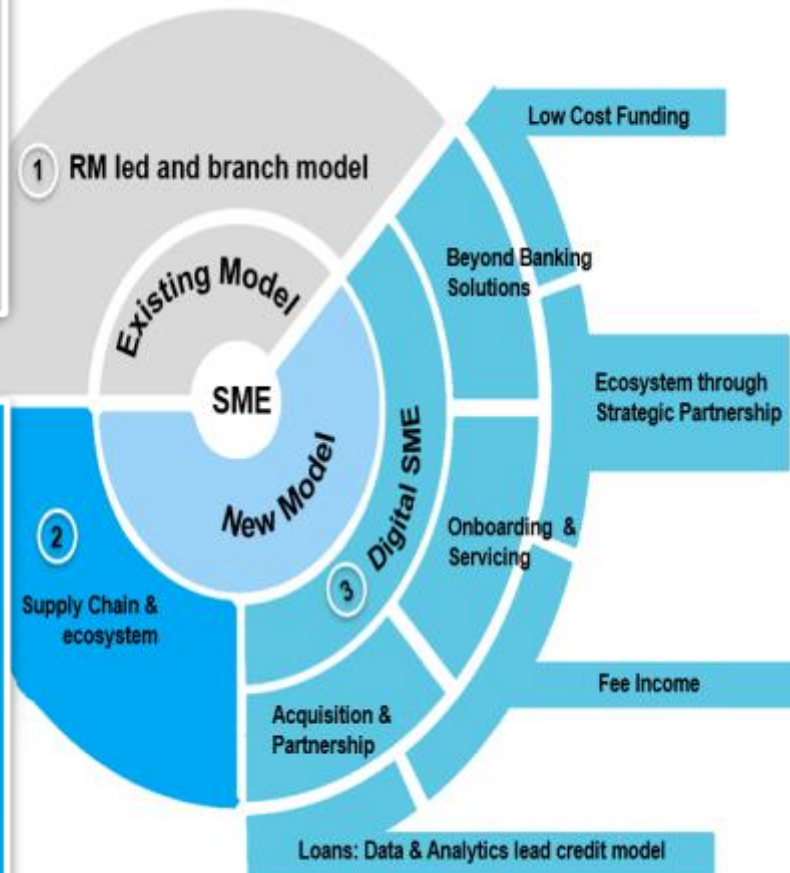
- To transform and digitalize internal processes to improve efficiency and speed to market
- To introduce digital solutions to help SMEs' business operations
- To continue serving SMEs who are traditional in nature

Current State	100% (1)
Future State	30% (1 & 2) & 70% (3)

2

Supply Chain & Ecosystem

- To optimize traditional Anchor-led SCF model
- To build up ecosystem, connecting B-B-C (buyer & supplier, owner & employee)
- To build scale and to grow Ecosystem through digital partnerships



3

Digital SME

a) Objective

- To scale NTB through ecosystem or strategic partnerships
- To grow SME lending portfolio by targeting under-served mass SME
- To build Operating Account through beyond banking solutions (Digital CFO proposition)

b) Target Market:

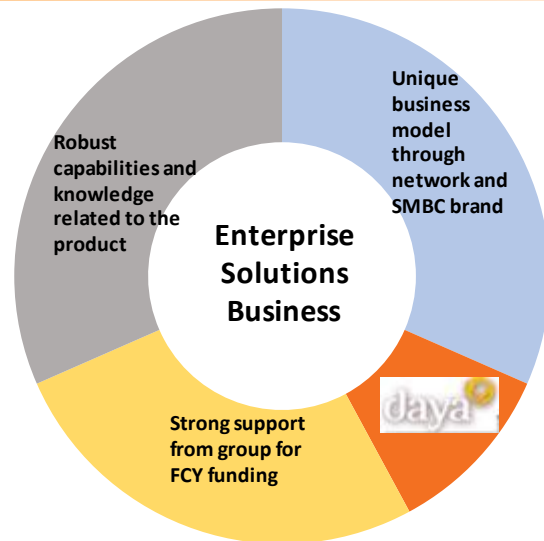
- Under-served & digital savvy mass SME- aligned with the growth of future SMEs within 3 years:
 - a. 2nd Generation Business Owners
 - b. Entrepreneurs served by FT
 - c. Businesses in growth hotspot

Aspiration: Journey towards becoming a Digital SME Bank where SMEs are powered by Digital
(giving the bank the ability to scale and grow exponentially and profitably)

Corporate Banking

Corporate/Wholesale Banking Group includes Corporate/Wholesale Banking, Commercial Banking, Transactional Banking, Supply Chain Financing and Wholesale Funding

UVP



Target Segments

Target Company under Wholesale Banking Group:

1. Local Companies
2. MNC
3. State-owned Enterprises
4. Japanese Corporations
5. Bank and Non-Bank FI
6. Commercial Companies

Products and Services

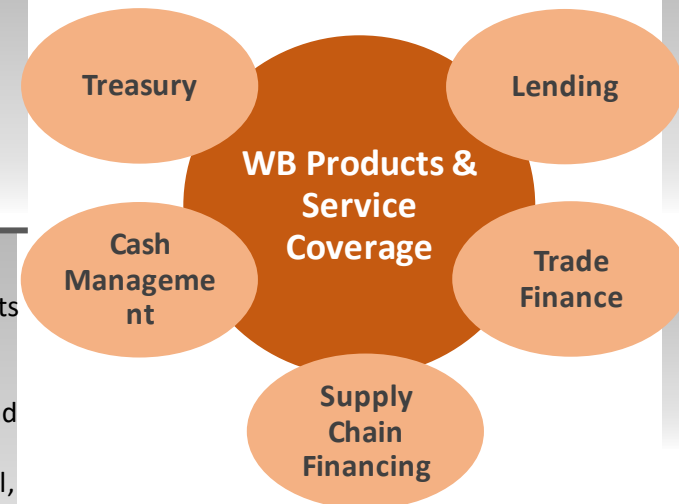
Hedging Products (*):

- IRS/CCS
- Forex Transactions

(*) But not limited to the above products

Cash Management Products:

- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import tax)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Cash Deposit, GIRO Collection)
- GIRO Depository Service
- Virtual Account
- Internet Banking/ Host-to-Host
- Liquidity Management (domestic cash polling)



Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing

Loan Products:

- Bilateral and Syndication Loans (IDR, USD, and JPY)
- Project/ Structured Finance
- ECA
- Green Loan /Sustainability Linked Loan (SLL)

Domestic, Export and Import Trade Products:

- Import LC Issuance / Import Bill Negotiation
- Export LC Advising/ Confirmation / Export Bill Collection/Negotiation
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance
- Receivable Purchase
- Bank Guarantees /SBLC
- Trade Avalization

Corporate Banking Japanese

Axia South Cikarang Branch



Corporate Branch at Axia South Cikarang

The New Concept branch is opened at industrial area of Cikarang to provide closer services to our customers premises.

The services:

- Cash Management
- Foreign Exchange
- Loan & Trade Finance document collection
- Digital Corner (SMAR&TS & Jenius)
- General Bank's Services

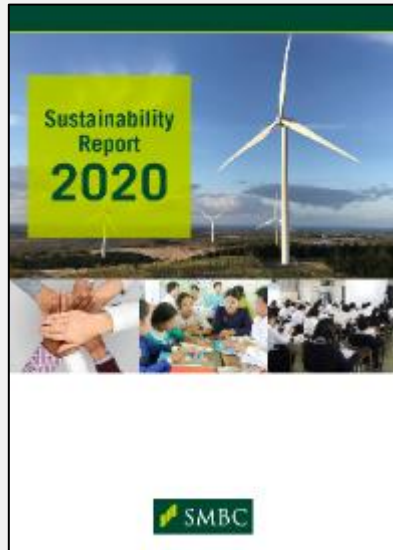
PT BANK BTPN Tbk

Axia South Cikarang Branch
Jl. Pajajaran No. 7, Sukaresmi, Cikarang Selatan
Bekasi, Jawa Barat 17550

Ph : +6221 2556 7040 (hunting)

Fax : +6221 8991 4920

Green Banking: New Way to Next Level Banking



**SMBC Group
Green x Globe 2030**

SMBC Group's Sustainability
Roadmap into 2030

**Translating Global
Strategies into Local
Initiatives**


**Strategic intent is to be
at the forefront of SLL
(Sustainability Loan
Linked)/Green
Financing Projects in
Indonesia**

Example:

- 1) Wind Power Plant in Sidrap: Indonesia's first 'Wind Farm' with a capacity of 75 MW**
- 2) Hydroelectric Power Plant in Asahan**
- 3) Sarulla Geothermal Power Plant which is the largest in the world.**
- 4) Cirata Floating Solar Power Plant which is the first large-scale solar power project in Indonesia**

Bank BTPN together with its parent company SMBC received three awards from The Asset Triple A Infrastructure Awards 2021:

- 1. Renewable Energy Deal of The Year-Wind related to Sidrap PLTB financing.**
- 2. Renewable Energy Deal of The Year-Hydro related to the Asahan hydropower plant financing.**
- 3. Project Finance House of the Year.**

A photograph of three people (two women and one man) looking at a smartphone together in a modern, brightly lit indoor space, possibly a cafe or office. The man is holding the phone, and all three are smiling. The background shows large windows and modern architecture.

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Banking Industry

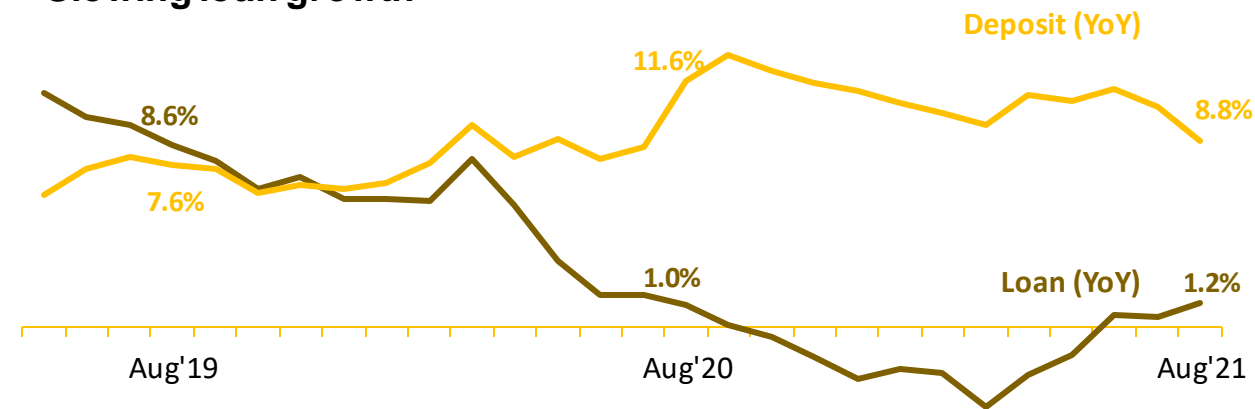
Loan growth started to grow positively although not yet strong

Indonesia Banking Industry Financial Summary

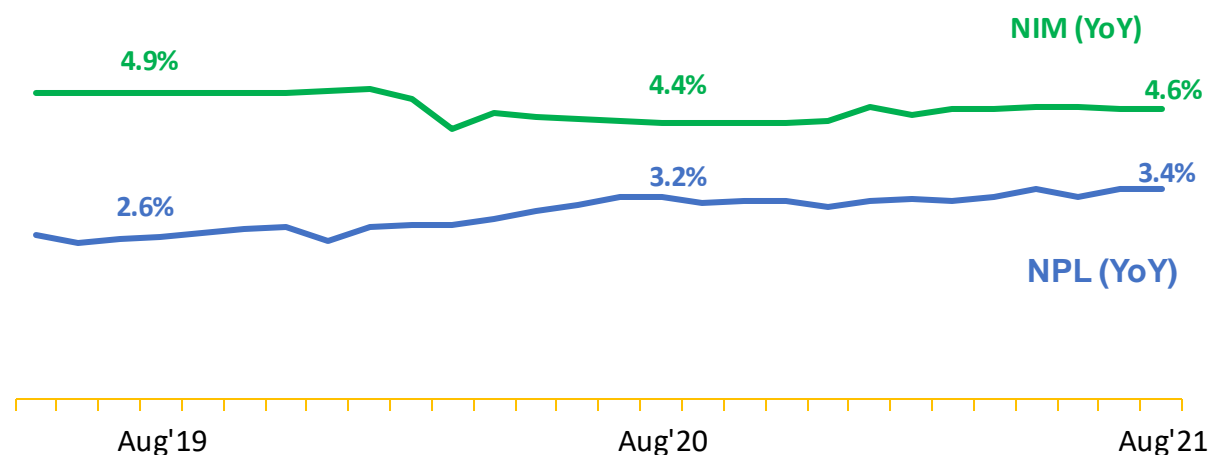
IDR trillion	Aug'20	Dec'20	Aug'21	ΔYoY
Total Assets	8,907	9,178	9,523	6.9%
Total Loans	5,522	5,482	5,586	1.2%
Customer Deposits	6,488	6,665	7,060	8.8%
CASA	3,690	3,861	4,173	13.1%
Current Accounts	1,677	1,687	1,901	13.4%
Savings	2,013	2,174	2,273	12.9%
Time Deposits	2,798	2,805	2,886	3.2%
Net Profit	81	105	92	13.0%
LDR	85.4%	82.5%	79.4%	-6.0%
NIM	4.4%	4.4%	4.6%	0.2%
NPL	3.2%	3.1%	3.4%	0.1%
CAR	23.5%	23.9%	24.4%	0.9%

Source: Indonesian Banking Statistics – Aug 2021, Indonesia Financial Services Authority (OJK)

Slowing loan growth



NIM & NPL



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Financial Performance - Consolidated

9M'21 Key Highlights



- NPAT Attributable to Shareholders increased by 32% YoY. Operating Income increased by 6% YoY contributed by lower cost of fund and increase in fee income. Operating expense were well maintained around the same amount as last year. Cost of Credit decreased by 19% YoY.
- Customer Deposits increased by 2% YoY to IDR 103T. Healthy liquidity and funding ratios are maintained. As end of September 2021, LCR was recorded at 224.71% and NSFR at 114.68%.
- IDR Cost of Fund reduced from 5.3% YTD 9M'20 to 3.5% YTD 9M'21. CASA avg. balance up by 12.1% YoY (IDR 3.2T, contributed by retail and corporate). NIM is well maintained.
- Total Assets reached IDR 183.0T. Total Loan balance reached IDR 137.7T.
- Gross NPL 1.56%, better than industry average.
- Solid capital structure. CAR at a healthy level of 25.59%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Sep'20 (Unaudited)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	29,763	39,426	35,004	32,994	37,525	14%	26%
Loans (gross)	148,812	136,213	132,680	135,565	137,656	2%	-7%
Total Assets	186,900	183,166	174,720	175,929	183,024	4%	-2%
CASA	25,946	27,690	30,557	28,285	35,575	26%	37%
TD	74,857	73,099	68,371	68,356	67,652	-1%	-10%
Total Customer Deposits	100,803	100,789	98,927	96,641	103,226	7%	2%
Borrowings & Subordinated Loan	49,077	44,718	37,196	41,038	40,521	-1%	-17%
Total Liabilities	154,295	150,201	140,703	141,165	147,733	5%	-4%
Equity	32,605	32,965	34,018	34,764	35,291	2%	8%

- Total assets reached IDR 183.0 trillion. Total Loan reached IDR 137.7 trillion.
- Customer Deposits reached IDR 103.2 trillion.
- CASA balance increased by 37% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	9M'20	FY'20	2Q'21	3Q'21	9M'21	ΔQoQ	ΔYoY
Net Interest Income	7,932	10,624	2,803	2,722	8,310	-3%	5%
Other Operating Income	1,311	1,689	493	492	1,452	0%	11%
Operating Income	9,244	12,313	3,297	3,215	9,763	-2%	6%
Operating Expense	(5,071)	(6,883)	(1,748)	(1,676)	(5,120)	-4%	1%
Cost of Credit	(1,953)	(2,800)	(532)	(892)	(1,588)	68%	-19%
Profit Before Tax	2,222	2,633	1,013	647	3,052	-36%	37%
Net Profit After Tax	1,696	2,006	788	503	2,375	-36%	40%
Net Profit After Tax attributable to the Shareholders	1,544	1,749	670	405	2,046	-40%	32%
Net Profit After Tax - BTPN Syariah	507	855	395	326	1,096	-17%	116%

- BTPN's YTD Sep'21 Net Profit After Tax attributable to the shareholders up by 32% YoY.
- Operating income grew 6% YoY. Operating expense were well maintained around the same amount as last year.
- Cost of Credit decreased by 19% YoY.

Key Financial Ratios - Consolidated

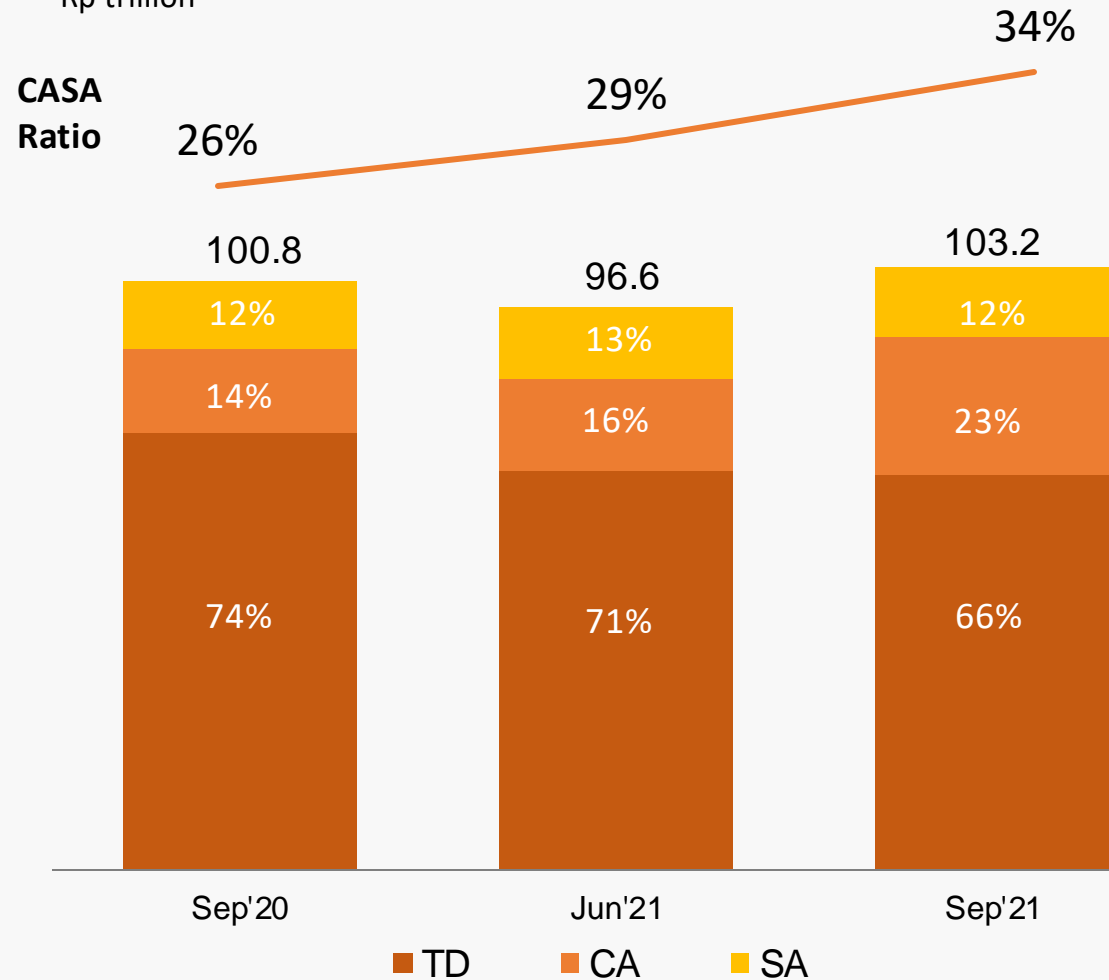
Ratios (%)	Sep'20 (Unaudited)	Dec'20 (Audited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.08	6.11	6.76	6.63	(0.13)	0.55
NSFR	113.13	115.34	116.09	114.68	(1.41)	1.55
LCR	246.45	281.70	237.84	224.71	(13.13)	(21.74)
Loan to Funding	99.29	93.60	98.46	95.76	(2.70)	(3.53)
NPL (gross)	1.10	1.21	1.46	1.56	0.10	0.46
ROA	1.58	1.41	2.74	2.29	(0.45)	0.71
ROE	7.27	6.12	10.78	8.86	(1.92)	1.59
CAR	24.91	25.55	27.36	25.59	(1.77)	0.68

- NIM is well maintained.
- LCR and NSFR were at healthy levels, LCR was recorded at 224.71% and NSFR 114.68% as end of September 2021.
- Gross NPL 1.56%, better than industry's average.
- CAR was recorded at 25.59%, proportion of core capital is 88% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion



Customer Deposits (IDR billion)	Sep'20 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	ΔQoQ	ΔYoY
CASA	25,946	28,285	35,575	26%	37%
Current Account	14,333	15,941	23,576	48%	64%
Savings	11,613	12,344	11,999	-3%	3%
Time Deposits	74,857	68,356	67,652	-1%	-10%
Total Customer Deposits	100,803	96,641	103,226	7%	2%

- CASA balance increased 37% YoY. CASA ratio increased to 34% as of Sep'21 from 26% in the same period last year.
- Besides Customer Deposits, BTPN has diversified funding source from bonds, bilateral loans and inter-bank borrowings. BTPN also has a long-term borrowing facility from SMBC.

Loan Growth by Segment

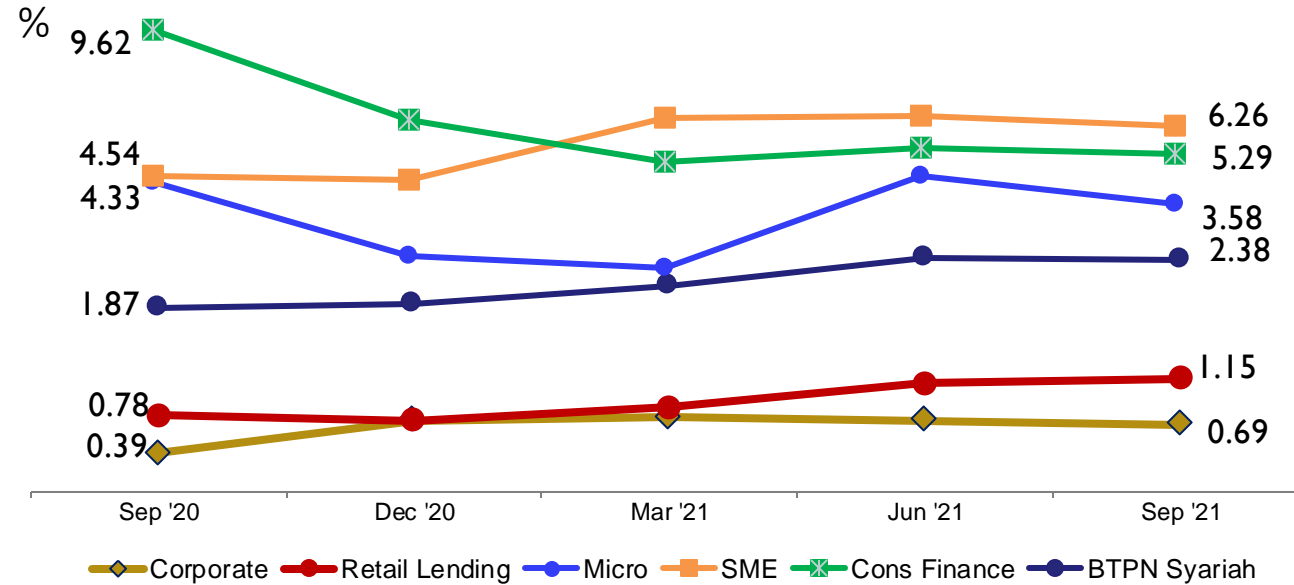
Loan Growth (IDR billion)	Sep'20 (Unaudited)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	148,812	136,213	132,680	135,565	137,656	2%	-7%
<i>Mature Businesses :</i>	<i>34,171</i>	<i>33,013</i>	<i>31,829</i>	<i>30,589</i>	<i>29,171</i>	<i>-5%</i>	<i>-15%</i>
- Retail Lending	33,126	32,108	31,073	29,946	28,640	-4%	-14%
- Micro	1,045	905	756	643	531	-17%	-49%
<i>Growth Businesses :</i>	<i>114,642</i>	<i>103,199</i>	<i>100,851</i>	<i>104,977</i>	<i>108,485</i>	<i>3%</i>	<i>-5%</i>
- Corporate	89,341	78,705	75,818	79,829	83,784	5%	-6%
- SME	11,952	11,451	11,240	11,107	10,643	-4%	-11%
- Commercial	1,197	1,186	2,243	2,460	2,523	3%	111%
- BTPN Syariah	9,104	9,523	9,697	10,048	10,212	2%	12%
- Consumer Finance	2,737	2,026	1,515	1,146	906	-21%	-67%
- Others	310	308	338	386	416	8%	34%

Asset Quality

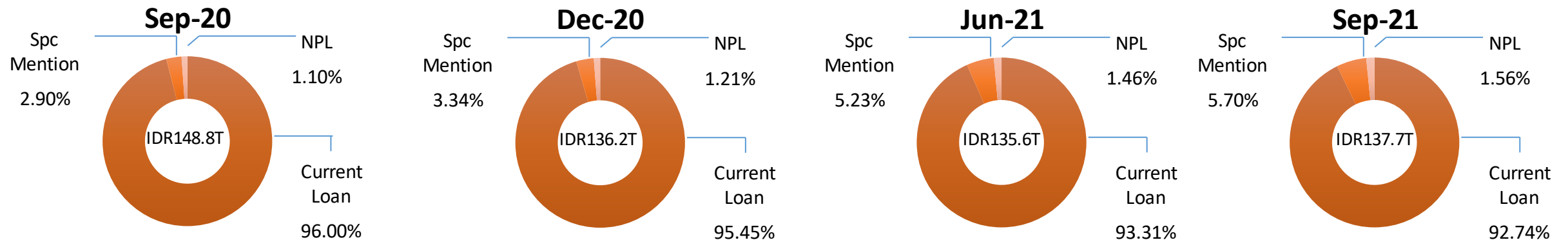
Asset Quality

%	Sep-20	Dec-20	Sep-21
Gross NPL	1.10	1.21	1.56
Net NPL	0.48	0.50	0.46
Gross Cost of Credit	1.74	1.89	1.59
Loan Loss Provision/NPL	177.90	208.79	180.42

Gross NPL by Segment



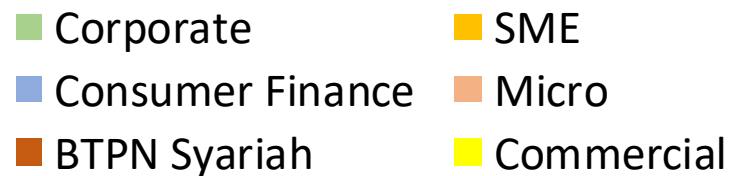
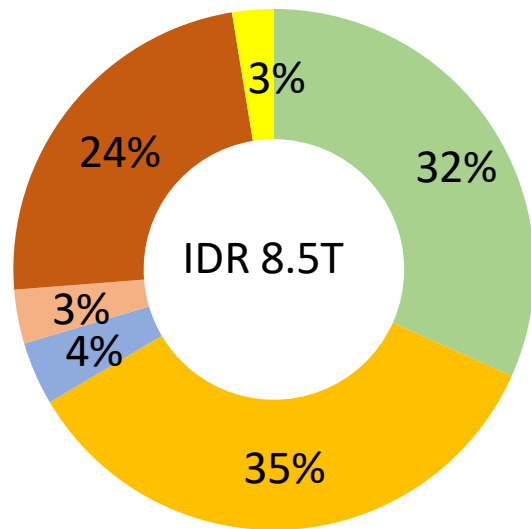
Loan by Collectability (% of Total Loan)



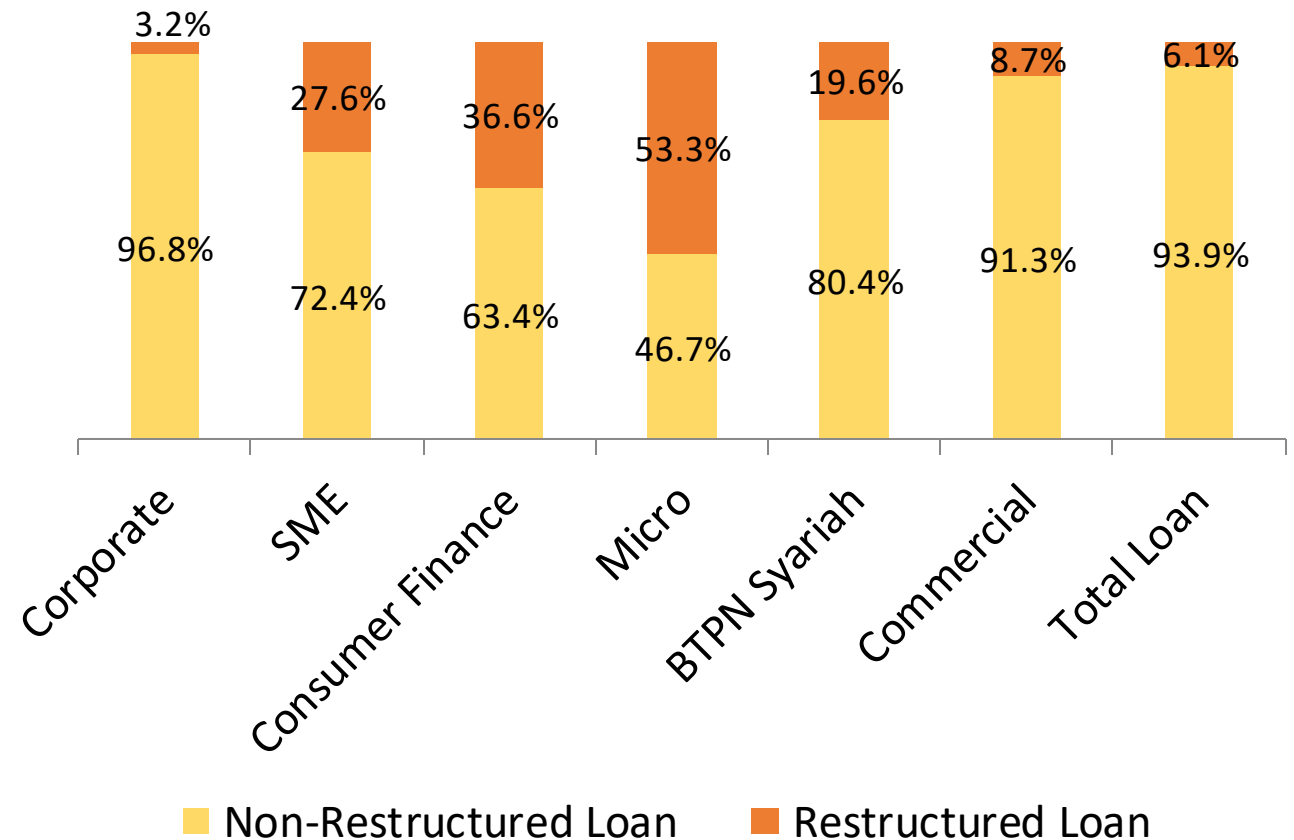
Loan Restructuring as of 3Q 2021

Restructured Loan

end of September 2021



Proportion to Total Loan



About BTPN

BTPN Business Activities

Banking Industry Overview

9M 2021 Financial Performance

CSR & Awards

COVID-19 Update at BTPN



Customer Segment

Program Pillar

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Financial Literacy



Self Capacity
Development



daya

Business Capacity
Kapasita Usaha



Sustainability
Berkelanjutan



Digital access:
www.daya.id



Medical examination
service



Digital marketing training
Pemasaran Digital



Collaboration program
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

Participant: 1.187.599
Activities: 52.639

Participant: 1.527.134
Activities: 90.183

Participant: 1.770.299
Activities: 143.277

Participant: 1.410.368
Activities: 101.976

Participant: 1.322.997
Activities: 225.589

Participant: 1.148.097
Activities: 134.383

Participant: 1.698.555
Activities: 237.255

Participant: 1.413.527
Activities: 312.236

Participant: 839.367
Activities: 813.968

Participant: 1.517.733
Activities: 4.166 (Q3)

Sustainable Finance



Bank BTPN has succeeded in increasing its environmentally friendly financing portfolio

Bank BTPN managed to add 19.1% to its portfolio for environmentally friendly financing.

Total environmentally friendly financing reached Rp 2.8 trillion

It supports Sustainable Development Goals:



Number 9
About Infrastructure, Industry and Innovation



Number 11
About Sustainable Cities and Communities



Number 13
Regarding Handling Climate Change



Sustainable Development Goals (SDGs)

It is a global action plan agreed by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment.

Bank BTPN's role in realizing sustainable finance.



Provide breastfeeding facilities as a form of support for working mother. 92% of employees who took maternity leave returned to work.



Provides 1,415 tips about entrepreneurship and health that can accessed via daya.id



SMBC Group donated 100 million yen (13.7 billion) to UNICEF Indonesia to help ease the burden on the Indonesian people related to COVID-19.



Provide various training related to entrepreneurship and relevant health to 838,871 people.



Perform calculations on the use of the amount of fuel and electricity (energy) each year in order to continuously improve efficiency. In 2020, it was recorded that energy use fell by 97%. This sharp decline was due to the majority of employees working from home.

2021 Awards



Telkomsel
D'FRONTRUNNER AWARDS
Retail Banking Category

Bank BTPN received an award from Telkomsel in their awarding program:

D'FRONTRUNNER AWARDS
"Thriving in an Uncertain
World Through
Transformation"

This program aimed to support and accelerate business digital transformation. Bank BTPN was selected for Retail Banking Category.



Top CSR Awards 2021
Bintang 4 & TOP leader on
CSR Commitment

TOP CSR Awards 2021 is one of the prestigious award events organized by PT Madani Solusi Internasional and MSI Group where PT Bank BTPN Tbk received two awards, first is the 4-Star TOP CSR Awards 2021 with "VERY GOOD" level, on CSR business strategy alignment, CSV initiatives implementation and ISO 26000 Sustainability Report.

Secondly, Mr. Ongki Wanadjati Dana, President Director of PT Bank BTPN Tbk was awarded as Top Leader on CSR Commitment 2021 for his high commitment in implementing governance system and CSR programs within the company.

2021 Awards



Majalah Investor: Best Bank Awards 2021 Pionir Bank Digital Indonesia

Investor Magazine awarded Bank BTPN as a Pioneer of Digital Bank in Indonesia from Investor Magazine. With "Jenius," Bank BTPN is considered the pioneer who plays an active role in stimulating the evolution of the digital banking industry in Indonesia. Consistent technology adaptation in its service has made Bank BTPN the leader in the market. This award undoubtedly encourages Bank BTPN to continue contributing and providing the best financial service in Indonesia.



HR Asia Award 2021 Best Companies to work For in Asia 2021

Bank BTPN was awarded as Best Companies to Work For in Asia 2021 by the HR Asia Award committee. The award was presented to various cross-industry companies throughout Asia which have high commitment, initiative, and innovation to create a positive and supportive work environment to continue improving welfare and developing the potential of all employees. In this second victory, Bank BTPN has the opportunity to become 1 of the 46 best companies in Indonesia.



CNBC Indonesia Awards 2021: Pioneer Award in Digital Banking 2021

Jenius from Bank BTPN won the Pioneer Award in Digital Banking 2021 in CNBC Indonesia Award. It is the beginning of more innovative initiatives that Bank BTPN will develop to provide the best service for the people of Indonesia.

About BTPN

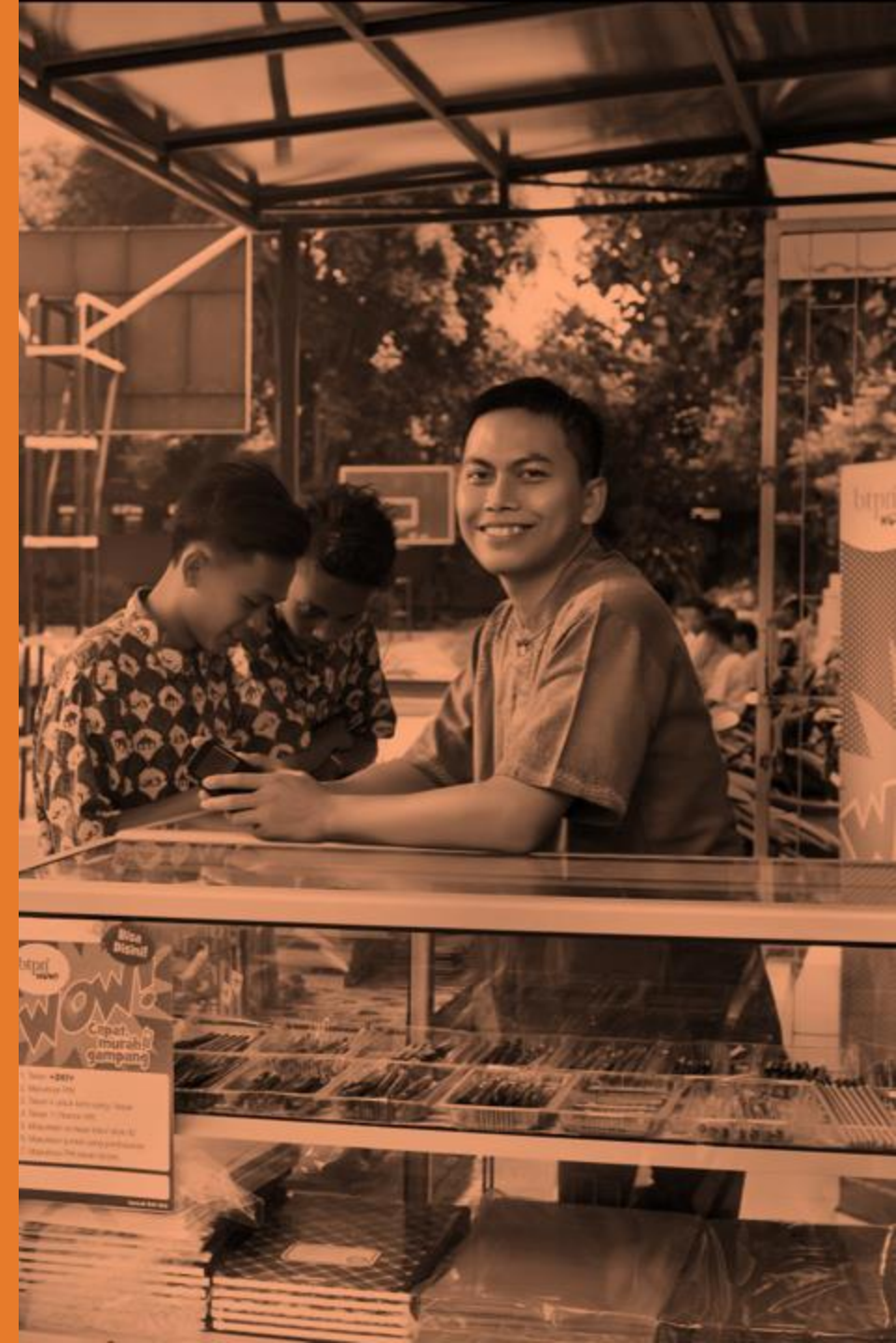
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Banking Industry Overview

9M 2021 Financial Performance

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Vaccination – Gotong Royong

An Endeavor to make everyone healthy!



The arrangement for the vaccine is quite tedious. So, heads up to our HC teams that make it possible for the whole squad to live their daily life safer.



What We Have Done



Jabodetabeka

June - July



Java

July - Aug



Banten &
Outside Java

Sep - Oct



Outside Java

Nov - Dec



Employees & Family members

Jakarta

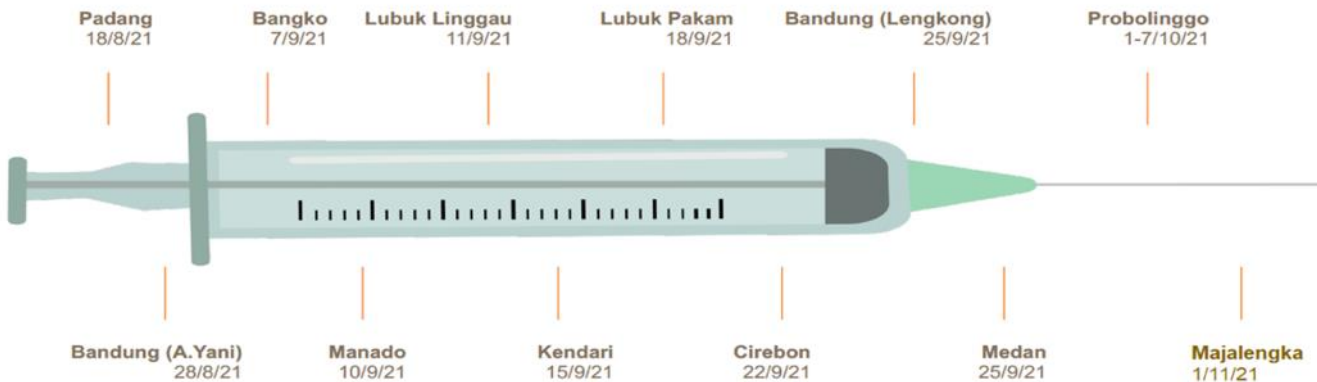
33

Locations

15

10

Vaccination Center



**~1,500
persons**
(~500 customers
& ~450 public)



Transitioning To New Normal



- **Higher %WFO – as per Government regulation**
- **Entrance to working premise at Jakarta:**
 - Already vaccinated at least 1st dose
 - MB: [PeduliLindungi.id](https://pedulilindungi.id)
- **WFO is not allowed for sick employee:**
Must fill in health pre-assessment prior to WFO
- **Vulnerable* staff to be prioritized for WFH**

- **From Pandemic to Endemic :**
 - DOUBLE masks
 - PHYSICAL DISTANCING (working, meeting, lunch, etc.)
 - Travel: Apply quarantine period as per government regulation
 - Sanction as per CEO instruction: for those violate health protocol
 - Continue to build a 'Less Paper' environment

* : pregnant, > 60y.o and staff with underlying disease e.g. high blood pressure, heart disease, cancer, lung disease, diabetic

THANK YOU

bank
btpn
A MEMBER OF
SMBC Group