



2Q 2020 Results Update

BTPN at Glance

Banking Industry Overview

Handling COVID-19 at BTPN

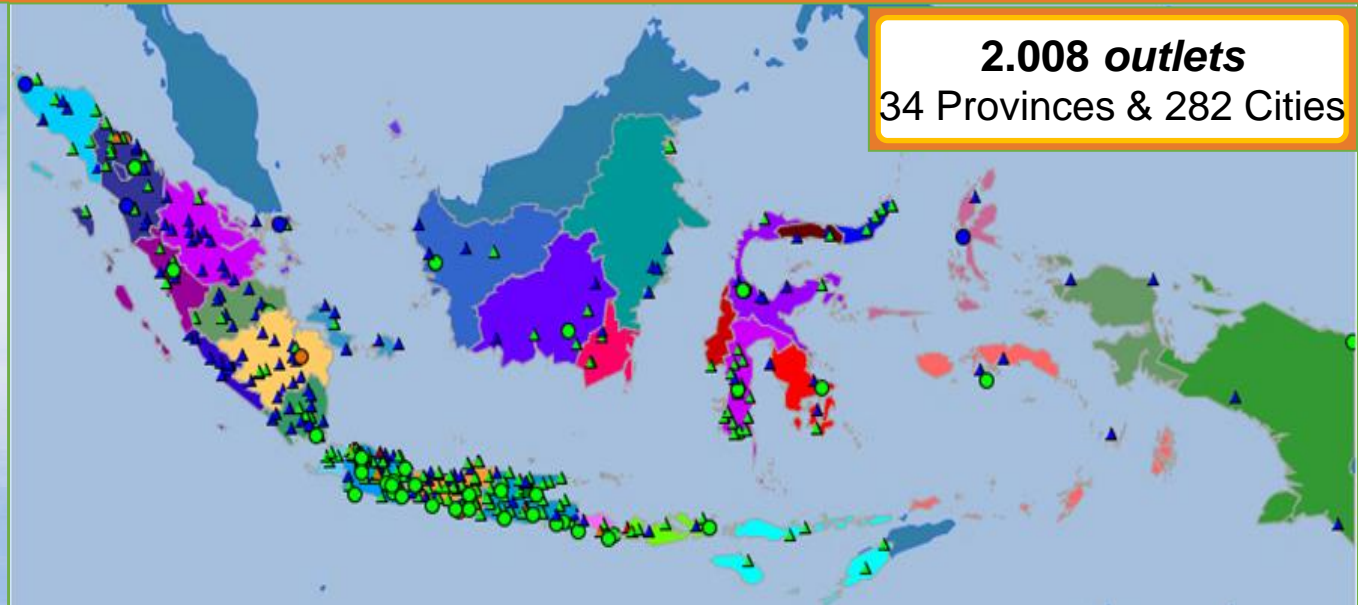
1H 2020 Financial Performance

Closing Remarks



Bank BTPN Profile (Consolidated)

as of June 2020



2.008 outlets
34 Provinces & 282 Cities

In the midst of the challenging situation caused by the COVID-19 pandemic, BTPN can maintained bank's fundamentals well. Capital, funding and liquidity ratios remain healthy.

Total Assets	IDR 185.2 trillion	Total Employees	19,172 (73% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: 'AAA(idn)'; Stable OutlookPefindo: 'idAAA'; Stable Outlook	Total Customers	~12.4 million customers ~ 1.7 thousands corporate customers

Shareholders as of 30 June 2020

Shareholders

Bank BTPN Shareholders	Percentages
Sumitomo Mitsui Banking Corporation	92.43%
PT Bank Central Asia Tbk	1.02%
PT Bank Negara Indonesia (Persero) Tbk	0.15%
Public	5.23%
Treasury Stocks	1.17%

Shareholders Profile

NATIONAL SHAREHOLDERS	Total Shareholders	Number of Shares	Ownership Percentage
Indonesian individuals	2,092	17,642,660	0.21
Pension fund	2	117,500	0.00
Insurance	1	132,100	0.00
Bank	4	190,838,445	2.34
Limited Company	7	1,297,443	0.01
Mutual Funds	3	140,600	0.00
Total	2,109	210,168,748	2.58

FOREIGN SHAREHOLDERS	Total Shareholders	Number of Shares	Ownership Percentage
Perorangan Asing	17	134,500	0.00
Badan Usaha Asing	18	7,938,628,118	97.42
Total	35	8,148,928.869	97.42

Board of Commissioners



Chow Ying Hoong
Deputy President Commissioner



Ninik Herlani Masli Ridhwan
Independent Commissioner



Takeshi Kimoto
Commissioner



Irwan M. Habsjah
Independent Commissioner

Position of President Commissioner: Vacant

Mari Elka Pangestu has submitted her resignation through an official letter dated January 30, 2020, effective as of March 1, 2020. Her resignation and discharge of responsibility (acquit et de charge) as President Commissioner (Independent) have been decided at the Annual General Meeting of Shareholders on April 23, 2020.

Board of Directors



Ongki Wanadjati Dana
President Director



Kazuhisa Miyagawa
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Henoeh Munandar
Director



Adrianus Dani Prabawa
Director



Yasuhiro Daikoku
Director



Merisa Darwis
Director



Hiromichi Kubo
Director

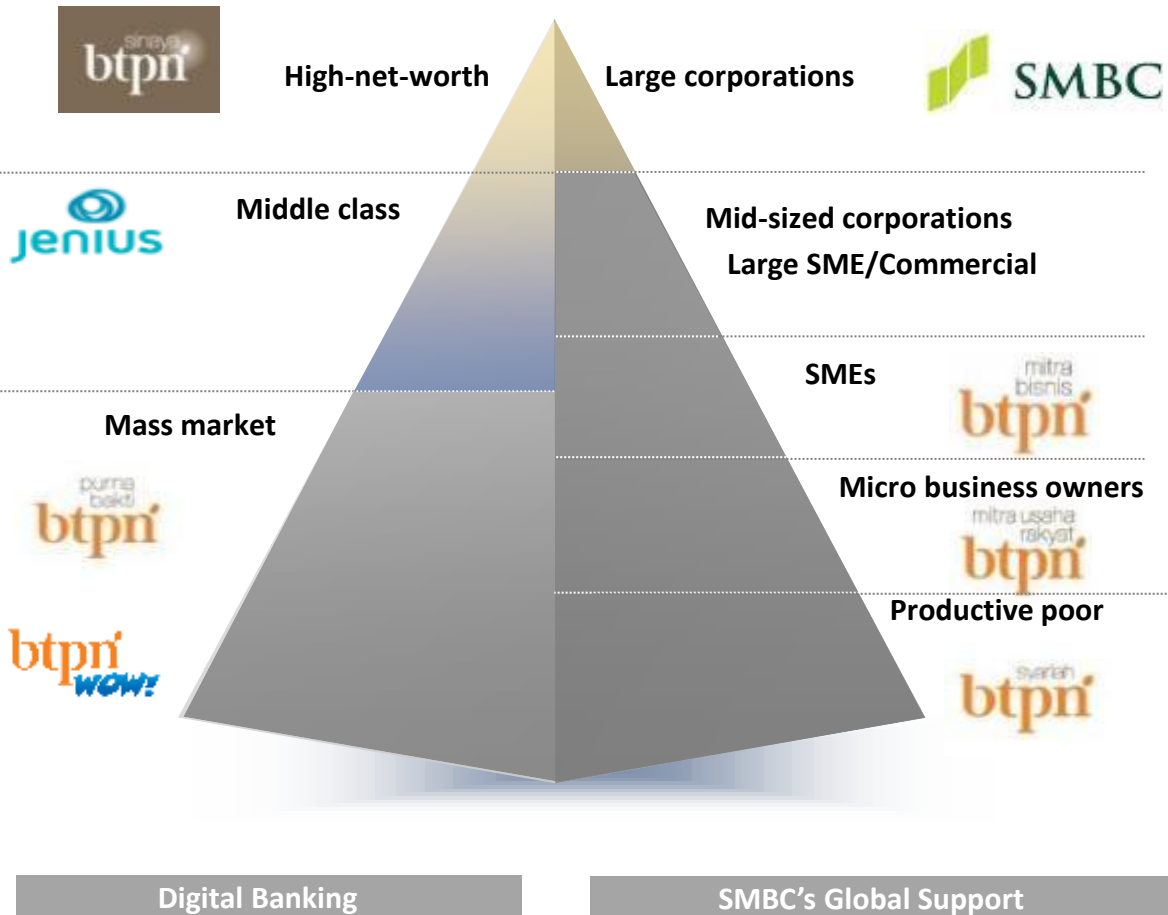


Hanna Tantani
Director

Universal Bank That Serves The Full Spectrum of Indonesian Customer Segments

Target Market

Enhance, synergize and expand the bank's business to provide complete banking services and use digital banking capabilities and global support from SMBC



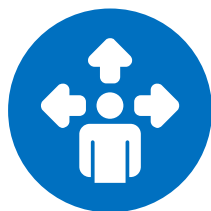
Vision

“To become the first choice bank in Indonesia, which give significant change in the life of millions of people, mainly with the support of digital technology”.

Mission

- To offer complete financial solution and service to various segments of retail, micro, SME and corporate business in Indonesia, and for Indonesian Nation and Country as a whole;
- To provide valuable opportunity for the professional growth of the Bank BTPN employees;
- To create significant and sustainable values for the stakeholders, including for Indonesian society;
- To use technology innovation as the main differentiator to provide the best quality and experience in its class to the Bank BTPN clients and partners.

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

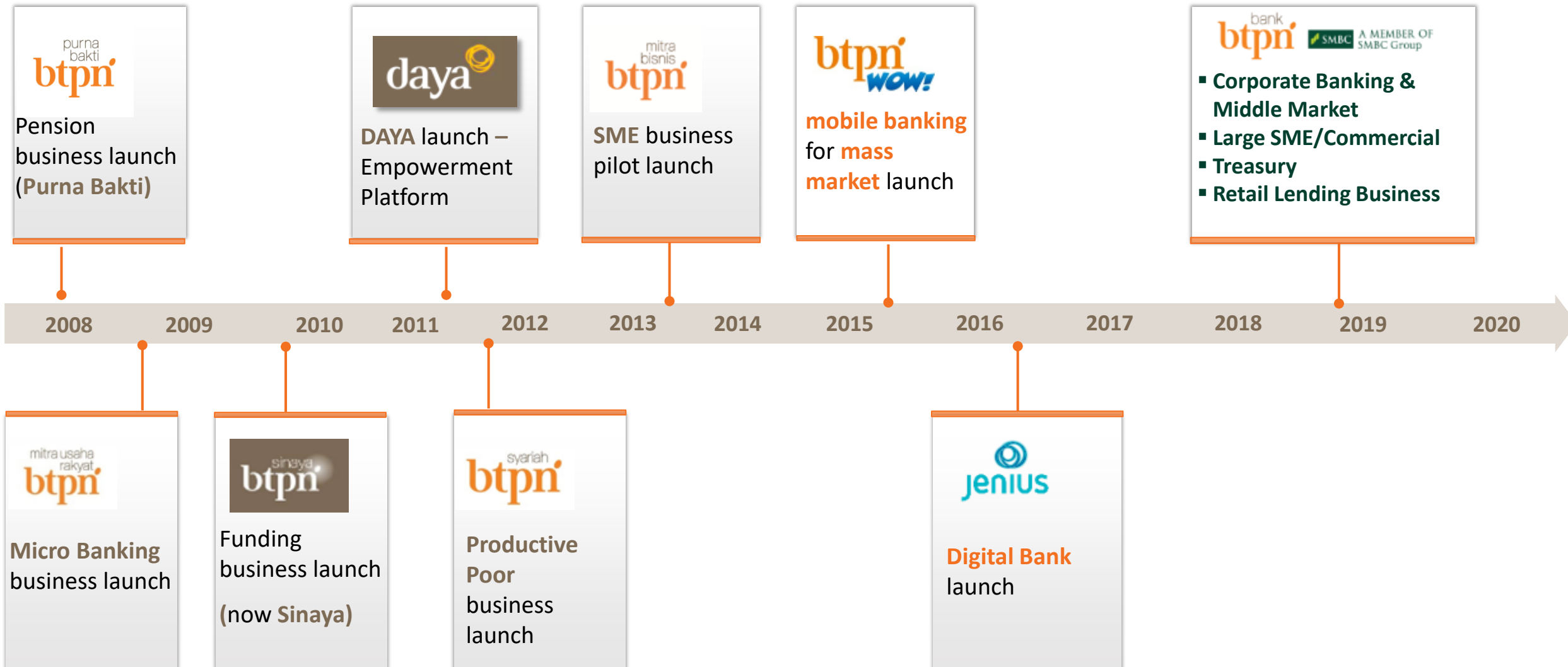
Maintain and provide the best service quality



Synergy

Collaborate as one team

Strong track record of building a new business



Our excellence: Digital banking Capabilities & Global support from SMBC Group

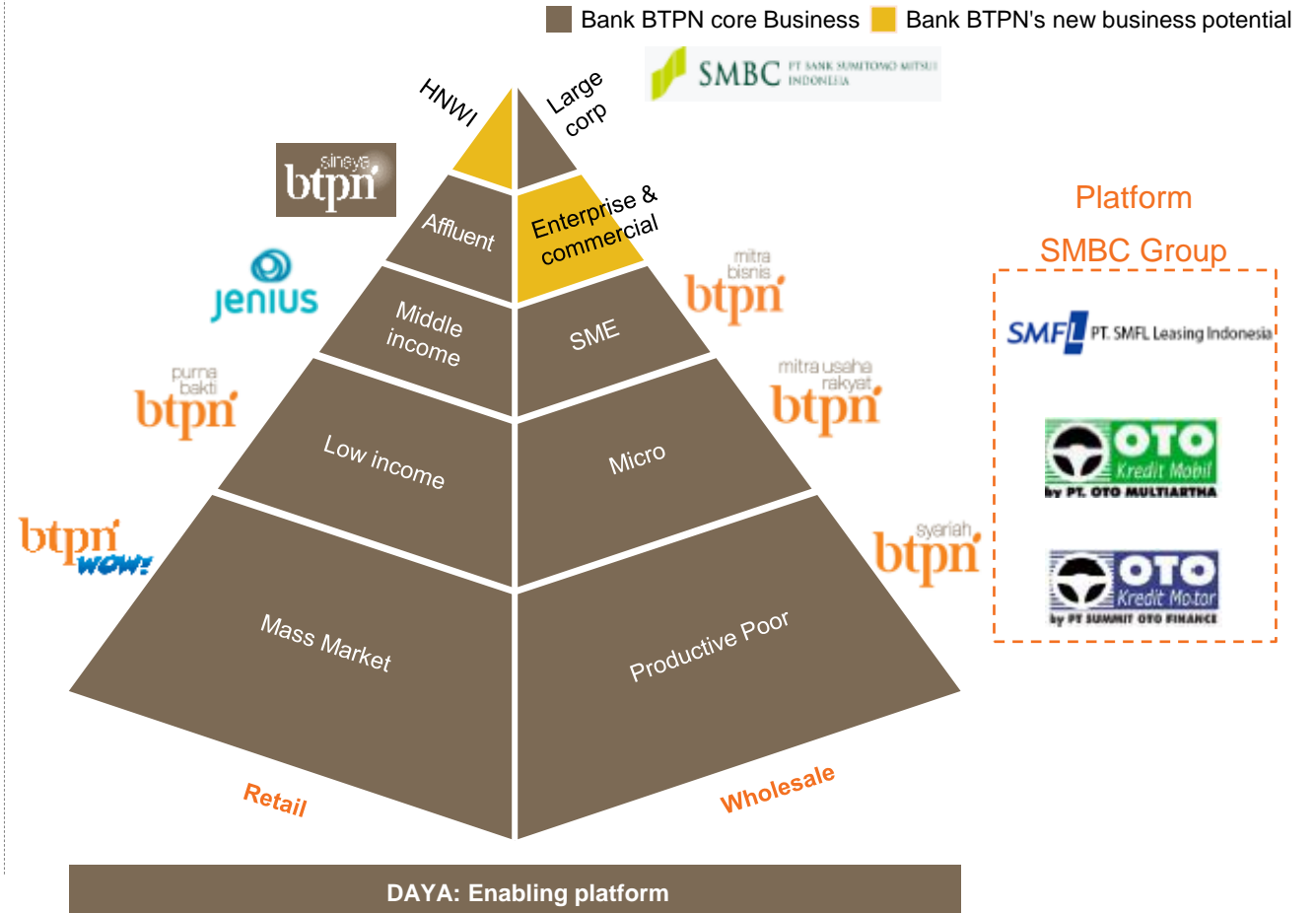
1 Superior and reusable digital Platform

- Have a reliable banking architecture (example: Product & Microbusiness Services)
- Agile Implementation Methodology
- Modern Platform & way of working

2 Extensive distribution network

2,008
Outlets

3 Serving a wider customer segment

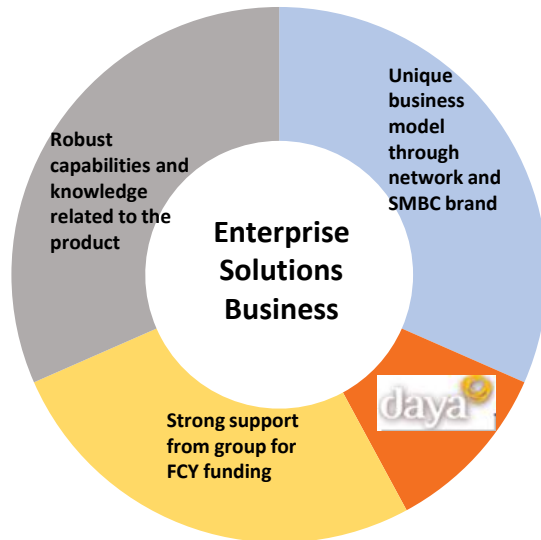


4 Global Support from SMBC Group

Corporate/Wholesale Banking Group

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

Products and Services

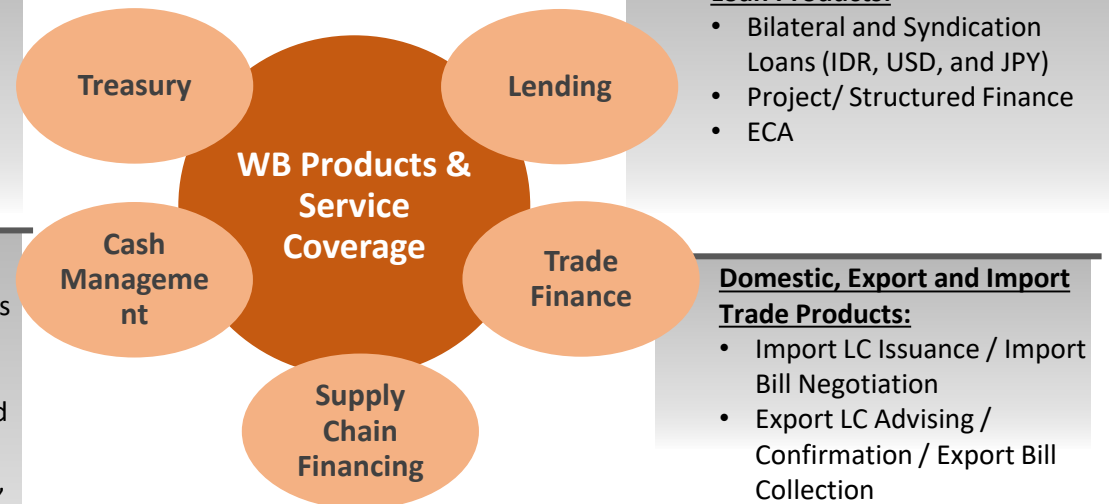
Hedging Products (*):

- 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)



Loan Products:

- Bilateral and Syndication Loans (IDR, USD, and JPY)
- Project/ Structured Finance
- ECA

Domestic, Export and Import Trade Products:

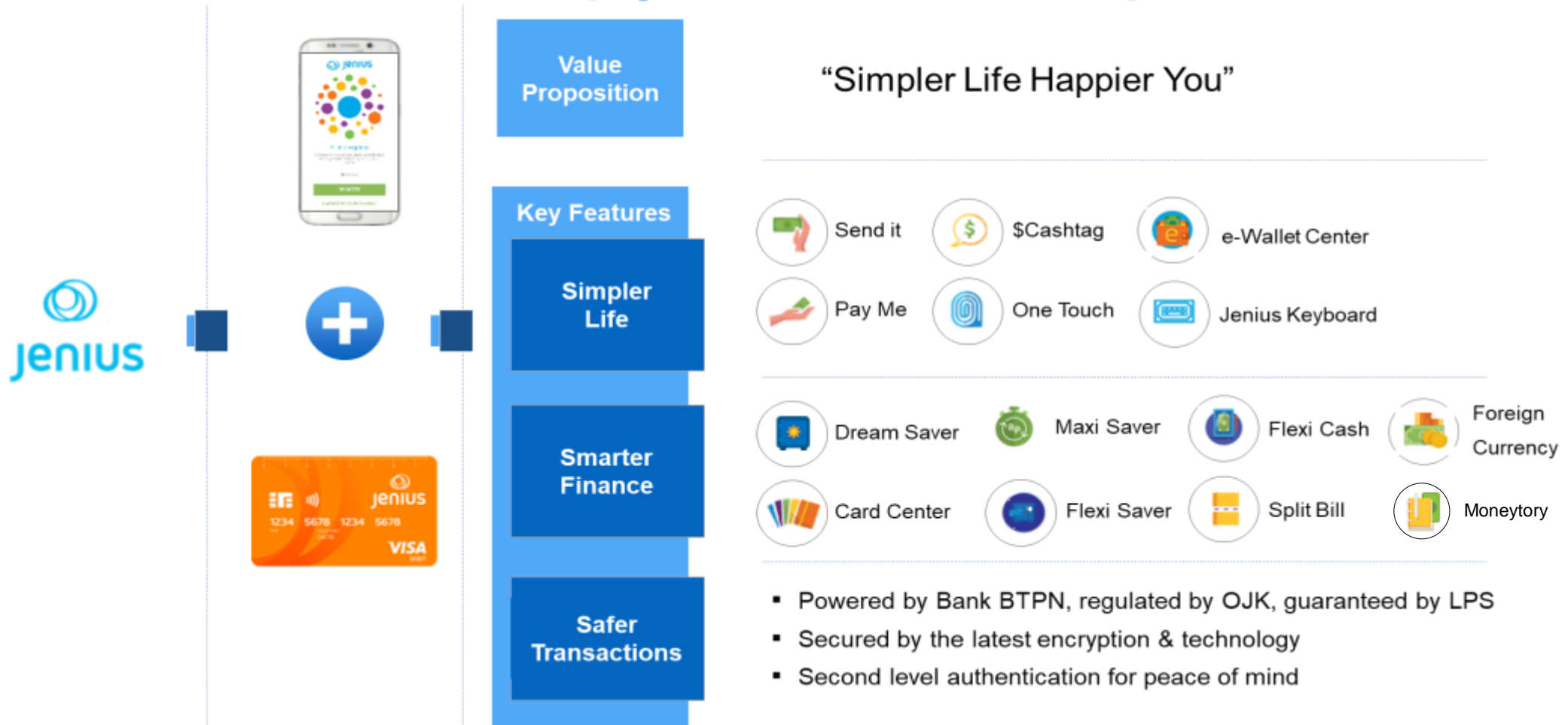
- Import LC Issuance / Import Bill Negotiation
- Export LC Advising / Confirmation / Export Bill Collection
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance
- Receivable Purchase
- Bank Guarantees / SBLC
- Trade Avalization

Supply Chain Financing

Products:

- Distributor Financing
- Supplier Financing

A Simpler, Smarter & Safer Way to Manage Your Life and Finance, Simply from Your Smartphone



Digital Banking -

More than **2.7 million Jenius registered user** spread in **34 provinces** across
Indonesia



Simple

- Your Life Finance access in one touch
- Manage your Life Finance in 3 easy steps
- Saving, payment, transaction connected all in one place

Smart

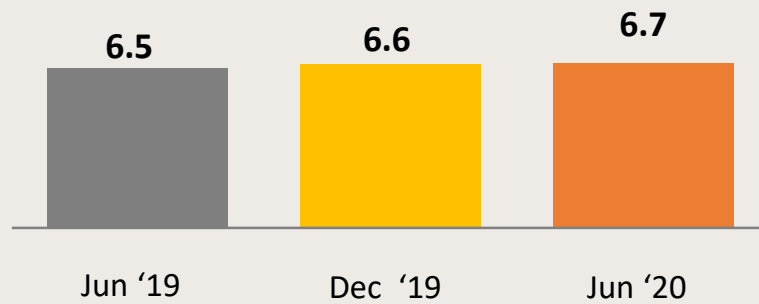
- Can be customize based on your needs and preferences
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

Safe

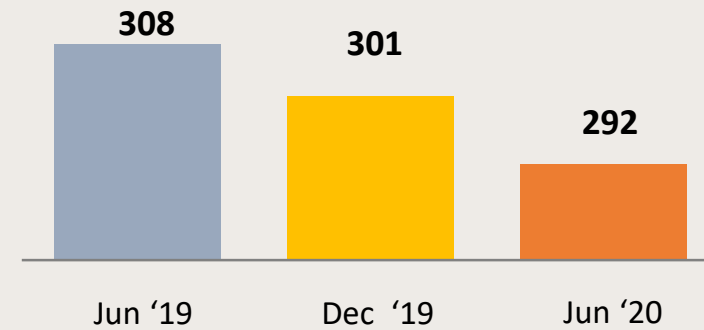
- Powered by Bank BTPN, regulated by OJK and guaranteed by LPS
- Secured by the latest encryption & technology
- Second level authentication for peace of mind

Digital Banking – BTPN Wow!

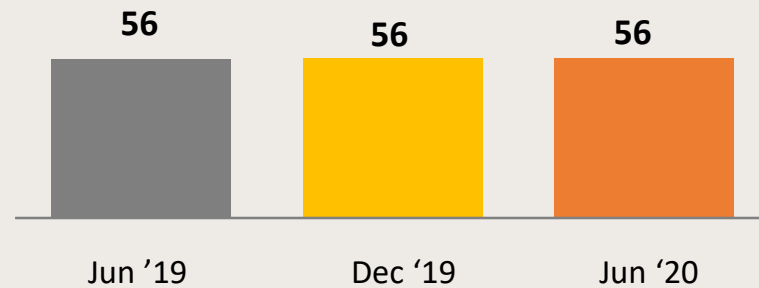
Customers *million*



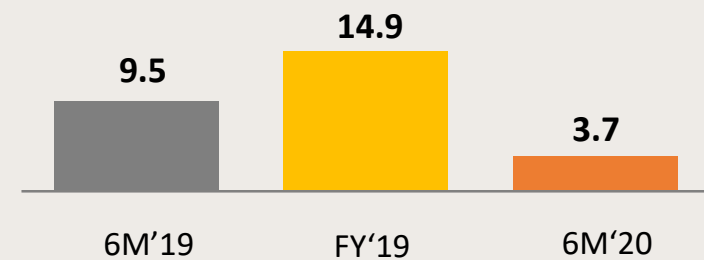
Agents *thousand*



Active Customers *%*



Transactions *million*



Daya

Daya is the embodiment of BTPN's commitment to sustainably improve the capacity of its customers by providing them with opportunities for growth and a meaningful life



SMBC A MEMBER OF SMBC Group

Customer Segment

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass market
Micro business
Productive poor

Program Pillar



Digital Access:
www.daya.id

Healthy
Check

Online
Marketing
Training

Collbaoration
with Djarum
Foundation



BTPN Syariah Overview

as of June 2020

- **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 effective 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 11,540 employees (~95% female and ~45% high school graduates)
- **Rating :** AA+ (idn) Fitch (stable outlook)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



Customers

Serving ~ 5 mn customers,
~ 3.75 mn active

Coverage ~211k communities,
in ~ 2,600 sub-districts

Assets

15.3 trillion

ROE

15.2%

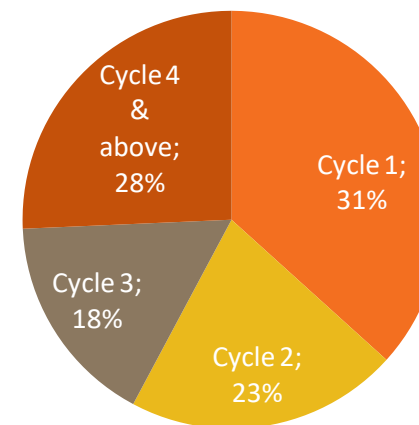
NPF

1.8%

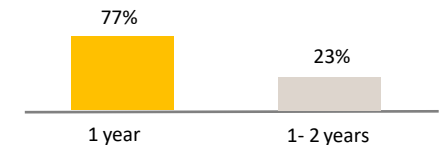
ROA

7.0%

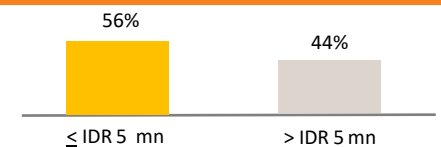
Customers by Cycle



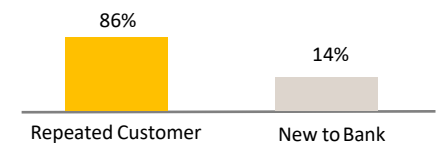
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



BTPN at Glance

Banking Industry Overview

Handling COVID-19 at BTPN

1H 2020 Financial Performance

Closing Remarks

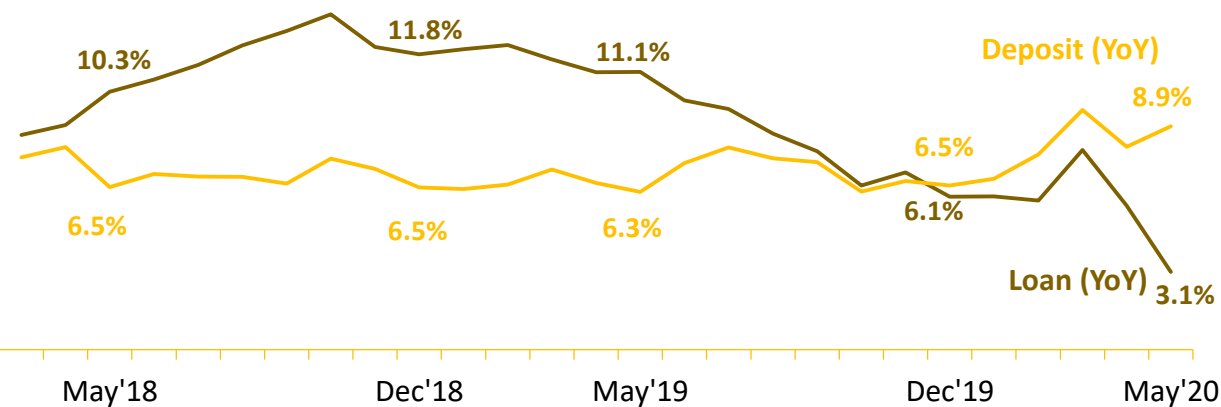
Banking Industry

COVID-19 affects loan growth, deposit growth and financial ratios

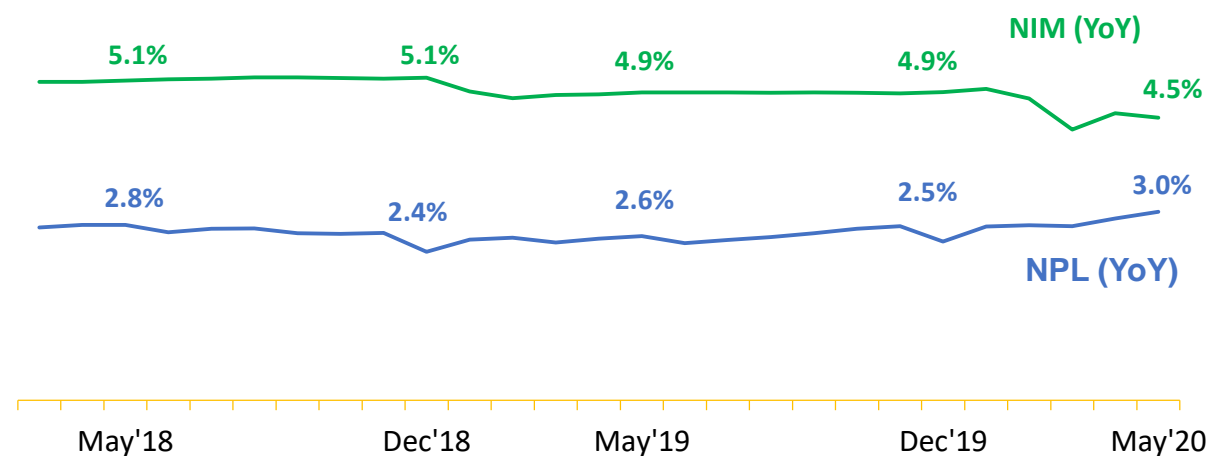
Banking Industry Financial Summary

IDR trillion	May'19	Dec'19	May'20	ΔYTD	ΔYoY
Total Assets	8,133	8,563	8,615	0.6%	5.9%
Total Loans	5,419	5,617	5,586	-0.6%	3.1%
Customer Deposits	5,671	5,999	6,175	2.9%	8.9%
CASA	3,102	3,411	3,513	3.0%	13.2%
Current Accounts	1,286	1,466	1,539	5.0%	19.6%
Savings	1,816	1,945	1,974	1.5%	8.7%
Time Deposits	2,569	2,588	2,663	2.9%	3.6%
Net Profit	63	156	55	n.a.	-12.6%
LDR	96.2%	94.4%	90.9%	-3.5%	-5.2%
NIM	4.9%	4.9%	4.5%	-0.4%	-0.4%
NPL	2.6%	2.5%	3.0%	0.5%	0.4%
CAR	22.4%	23.4%	22.2%	-1.2%	-0.2%

Slowing loan growth



NIM & NPL





BTPN at Glance

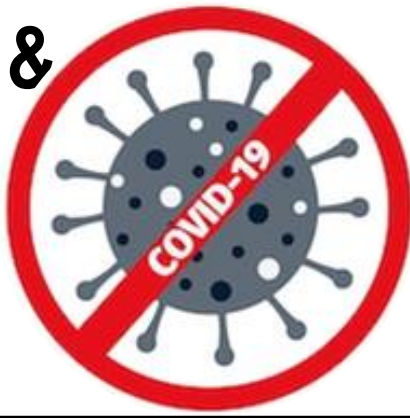
Banking Industry Overview

Handling COVID-19 at BTPN

1H 2020 Financial Performance

Closing Remarks

ANTICIPATION & HANDLING OF COVID-19



HANDLING AND ANTICIPATION ACTION

1. PROVIDE HAND SANITIZER AND MASK
2. VISITOR LIMITATION (including HEALTH DECLARATION FORM)
3. TEMPERATURE CHECKING
4. TRAVEL WARNING
5. REGULAR DISINFECTANT SPRAY AT ALL BTPN OFFICES / BRANCHES



1

FORM A DEDICATED **TASK FORCE** LED BY PRESIDENT DIRECTOR



Risk Management, Operations, Businesses, IT, Human Capital, Communications & Daya, Compliance and Legal

2

CARE FOR **STAFF**



3

CARE FOR **CUSTOMER**



SPLIT OPERATIONS

WORK FROM HOME

FLEXIBLE WORKING HOUR

MASKER & VITAMIN FOR WFO EMPLOYEE

TRAVEL WARNING

ASURANSI KESEHATAN

COMMUNICATION TO STAFF

HEALTH PROTOCOL

AVOID/ MINIMIZATION OF MEETING

LOAN RESTRUCTURE FOR < IDR 10 bio

CONTACT CENTER

SPLIT OPS IN THE BCP LOCATION

CONTACT CENTER ACTIVATION IN OTHER CITY

BRANCH

SHORTENED SERVICE HOURS

WASH STAND, HAND SANITIZER & THERMO GUN AT BRANCH

PHYSICAL DISTANCING SEATING

ENCOURAGE USAGE OF DIGITAL CHANNEL

LIAISE WITH LOCAL POLICE

4

CARE FOR **COMMUNITY**



Organize donation from staff, management, BTPN including the SMBC Group with a total fund around IDR 14.4 billion

BTPN at Glance

Banking Industry Overview

Handling COVID-19 at BTPN

1H 2020 Financial Performance

Closing Remarks



Financial Performance - Consolidated

1H20 Key Highlights

- Total assets reached IDR 185.2T. Total Loans increased by 5% YoY.
- The average balance of CASA increased by 19% YoY (with the equal contribution from the Retail & Corporate segment).
- Apart from Customer Deposits, Bank BTPN has long-term loan facilities from SMBC, bonds and other bilateral loans.
- Healthy liquidity and funding. As end of June 2020, LCR was recorded at 221.96% and NSFR 116.56%.
- COVID-19 affected the Bank's performance in 2Q 2020. Profit before tax decreased by 15% YoY.
- Gross NPL was at 1.12%.
- Solid capital structure. CAR at a healthy level of 23.09%.



Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'19 (Audited)	Dec'19 (Audited)	Mar'20 (Unaudited)	Jun'20 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	30,892	30,646	31,771	26,410	-17%	-15%
Loans (gross)	143,355	141,760	157,011	150,475	-4%	5%
Total Assets	186,691	181,631	199,670	185,191	-7%	-1%
CASA	27,388	24,330	28,026	27,234	-3%	-1%
TD	70,321	62,610	69,092	74,164	7%	5%
Total Customer Deposits	97,709	86,939	97,117	101,399	4%	4%
Borrowings & Subordinated Loan	52,632	58,910	64,069	47,632	-26%	-10%
Total Funding	150,341	145,850	161,186	149,030	-8%	-1%
Total Liabilities	156,246	150,159	167,965	153,187	-9%	-2%
Equity	30,445	31,472	31,705	32,003	1%	5%

- Total assets reached IDR 185.2 trillion. Total Loan reached IDR 150.5 trillion (YoY growth of 5%)
- Customer Deposits reached IDR 101.4 trillion up by 4% YoY. Time Deposits cost decreased from 7.5% in June 2019 to 5.9% in June 2020.
- Besides the Customer Deposits, BTPN has a long-term borrowing facility from SMBC amounting to USD 2.8 billion (Usage as end of Jun'20 was USD 2.1 billion).

Financial Performance - Consolidated

Income Statement (IDR billion)	1H'19	FY'19	1Q'20	2Q'20	1H'20	ΔQoQ	ΔYoY
Net Interest Income	5,183	11,048	2,923	2,466	5,389	-16%	4%
Other Operating Income	836	1,561	432	463	895	7%	7%
Operating Income	6,018	12,608	3,356	2,929	6,284	-13%	4%
Operating Expense	(3,357)	(7,130)	(1,777)	(1,666)	(3,443)	-6%	3%
Cost of Credit	(751)	(1,446)	(411)	(810)	(1,220)	97%	63%
Profit Before Tax	1,904	4,019	1,169	451	1,620	-61%	-15%
Net Profit After Tax attributable to the Shareholders	1,234	2,573	752	365	1,117	-52%	-10%
Net Profit After Tax - BTPN Syariah	610	1,400	402	4	407	-99%	-33%

- COVID-19 impacting banks' 2Q results. BTPN's YTD Jun'20 NPAT down by 10% YoY
- Operating income grew 4% YoY. Operating expenses grew 3% YoY.
- Cost of Credit increased in 2Q20, the total cost of credit during 1H20 increased by IDR469 billion YoY

Key Financial Ratios - Consolidated

Ratios (%)	Jun'19 (Audited)	Dec'19 (Audited)	Mar'20 (Unaudited)	Jun'20 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.72	6.92	6.89	6.21	▼	▼
NSFR	106.94	113.04	115.86	116.56	▲	▲
LCR	247.81	229.14	212.45	221.96	▲	▼
Loan to Funding	95.35	97.20	97.41	100.97	▲	▲
NPL (gross)	0.81	0.81	0.97	1.12	▲	▲
ROA	2.18	2.25	2.51	1.72	▼	▼
ROE	10.09	9.94	10.76	7.97	▼	▼
CAR	23.34	24.24	22.48	23.09	▲	▼

- NIM experienced compression from 6.72% in the same period last year to 6.21%.
- LCR and NSFR were at healthy levels, LCR was recorded at 221.96% and NSFR 116.56% as end of June 2020.
- Gross NPL increased from 0.81% as of June last year to 1.12%.
- CAR was recorded at 23.09%, with core capital constituting 79% of total capital.

Loan Growth by Segment

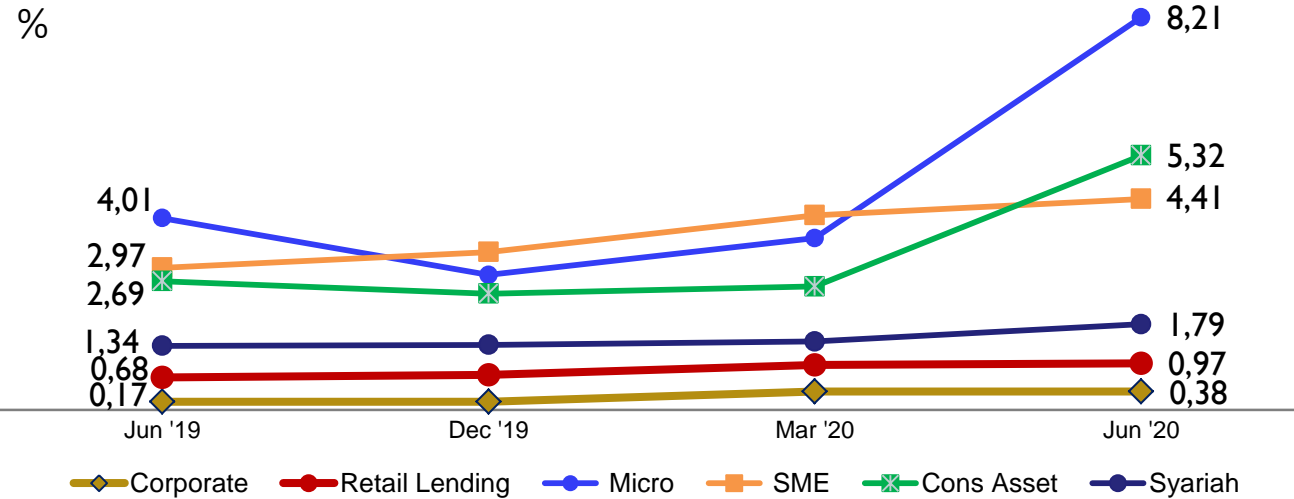
Loan Growth (IDR billion)	Jun'19 (Audited)	Dec'19 (Audited)	Mar'20 (Unaudited)	Jun'20 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	143,355	141,760	157,011	150,475	-4%	5%
<i>Mature Businesses :</i>	39,391	37,222	36,284	35,237	-3%	-11%
- Retail Lending	37,105	35,611	34,907	34,036	-2%	-8%
- Micro	2,286	1,611	1,377	1,201	-13%	-47%
<i>Growth Businesses :</i>	103,964	104,538	120,727	115,237	-5%	11%
- Corporate	75,166	75,697	91,958	88,630	-4%	18%
- SME	12,941	12,827	12,794	12,330	-4%	-5%
- Commercial	980	1,074	1,214	1,243	2%	27%
- Syariah	8,544	9,000	9,166	8,741	-5%	2%
- Consumer Finance	6,013	5,561	5,172	3,943	-24%	-34%
- Others	321	379	423	350	-17%	9%

Asset Quality

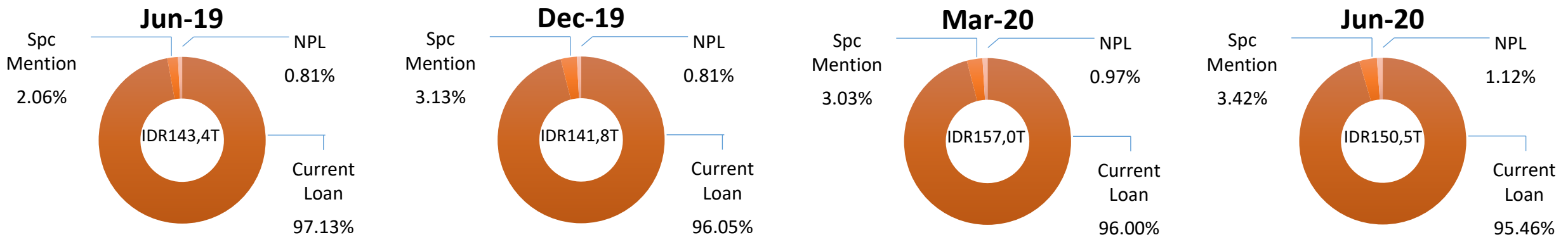
Asset Quality

%	Jun-19	Dec-19	Mar-20	Jun-20
Gross NPL	0.81	0.81	0.97	1.12
Net NPL	0.41	0.43	0.46	0.52
Gross Cost of Credit	1.08	1.04	1.14	1.64
Loan Loss Provision/NPL	121.72	127.30	134.32	150.66

Gross NPL by Segment



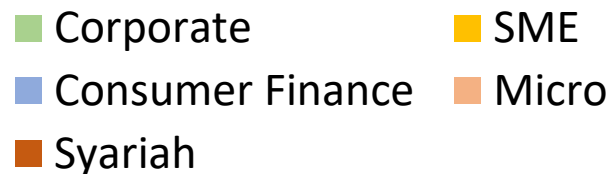
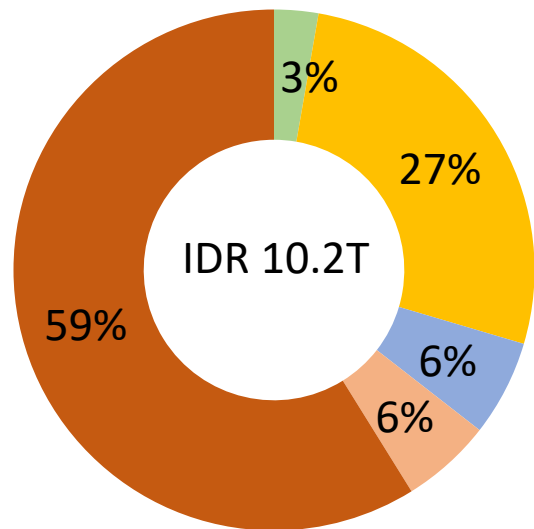
Loan by Collectability (% of Total Loan)



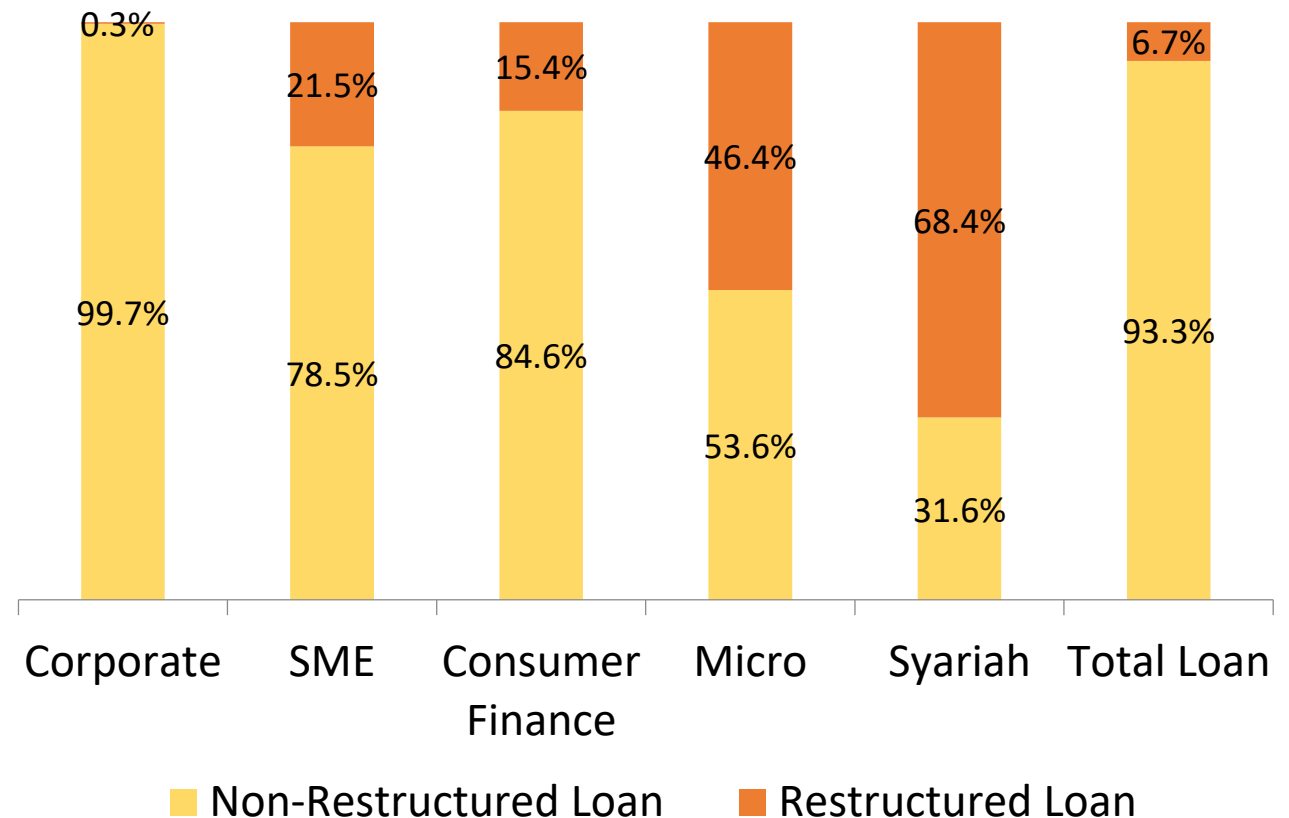
Loan Restructuring as of 1H 2020

Restructured Loan

as of 3 July 2020



Proportion to Total Loan



BTPN at Glance

Banking Industry Overview

Handling COVID-19 at BTPN

1H 2020 Financial Performance

Closing Remarks



Closing Remarks

- The COVID-19 situation and the post-restructuring credit quality are still a challenge in 2nd Half of 2020.
- Our top priority is maintaining close relationships and supporting our clients and employees' health.
- We support selective loan growth, continuing loan restructuring and maintain the quality of our loan portfolio.
- In addition, we continue to develop CASA, reduce cost of funds and always maintain healthy levels of funding and liquidity.
- Cost management is an ongoing effort that we are working on.
- And keep on continuing strategic initiatives, seizing opportunities to support performance and build future growth.

THANK YOU

bank
btpn
A MEMBER OF
SMBC Group