

**Laporan Realisasi Rencana Aksi Keuangan Berkelanjutan Tahun 2022 dan
Program Prioritas Tahun 2023 PT BANK BTPN Tbk
Report on Sustainable Finance Action Plan for year 2022 and
Program Prioritization for year 2023 of PT BANK BTPN Tbk**

Untuk memenuhi Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik ("**POJK No.51/POJK.03/2017**"), Direksi PT BANK BTPN Tbk ("**Perseroan**") telah menyusun Rencana Aksi Keuangan Berkelanjutan ("RAKB") Tahun 2022 dan Program Prioritas Tahun 2023, yang disetujui oleh Dewan Komisaris, serta telah disampaikan kepada Otoritas Jasa Keuangan ("**OJK**") pada tanggal 28 November 2022 dengan surat Nomor S.767/DIR/CMDY/XI/2022.

*In compliance with the Regulation of Indonesia Financial Services Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies ("**POJK No.51/POJK.03/2017**"), the Board of Directors of PT BANK BTPN Tbk (the "Company") has composed the Action Plan for of Sustainable Finance ("RAKB") for the Year 2022 and Priority Program for the Year 2023, which has been approved by the Board of Commissioners as well as submitted to Indonesia Financial Services Authority ("**OJK**") on 28 November 2022 by letter Number S.767/DIR/CMDY/XI/2022.*

Laporan ini disusun dalam rangka memenuhi POJK No.51/POJK.03/2017, sebagai bagian dari komunikasi RAKB kepada Pemegang Saham melalui Rapat Umum Pemegang Saham Tahunan tanggal 13 April 2023 atau tanggal lain untuk mata acara yang serupa.

This report is composed in order to comply with POJK No.51/POJK.03/2017, as a part of RAKB communication for Shareholders through the Annual General Meeting of Shareholders dated 13 April 2023 or any other date with the same agenda.

Perseroan secara konsisten menerapkan prinsip-prinsip Keuangan Berkelanjutan dan telah melaksanakan RAKB yang telah disusun untuk tahun 2019-2023.

The Company has been implementing the Sustainability Finance principles consistently and has conducted RAKB that prepared for year 2019-2023.

Adapun, pencapaian dari produk pendanaan dan pembiayaan untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB) 2022, pencapaian dari program RAKB tahun 2022, target 2023 adalah sebagai berikut:

The realization of product funding & financing for sustainable category (KKUB) & realization of RAKB program for the Year 2022, target 2023 are as follows:

Tabel 1.
Pencapaian Portofolio KKUB RAKB Tahun 2022

| Uraian/Tahun | Per Kuartal III 2022 (dalam Rp miliar) | |
|--|---|---------------------|
| Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan | | |
| a. Penghimpunan Dana | 2 (Jumlah) | 129,2 (Nominal) |
| b. Penyaluran Dana | 10 proyek & UMKM (Jumlah) | 12.512 (Nominal) |
| Total Aset Produktif Kegiatan Usaha Berkelanjutan | | |
| a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR) | 12.512 | |
| b. Total Non- Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR) | 131.565 | |
| Total Kredit/ Pembiayaan | 144.077 | |
| Presentasi Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Terhadap Total Kredit/Pembiayaan Bank (%) | 9% | |
| Jumlah dan Kualitas Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan | | |
| | n (IDR) | NPL (%) |
| a. Energi Terbarukan | 1.941 | 0% |
| b. Efisiensi Energi | 536 | 0% |
| c. Pencegahan dan Pengendalian Polusi | - | - |
| d. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan | 3.117 | 0% |
| e. Konservasi Keanekaragaman Hayati Darat dan Air | - | - |
| f. Transportasi Ramah Lingkungan | 345 | 0% |
| g. Pengelolaan Air dan Air Limbah yang Berkelanjutan | - | - |
| h. Adaptasi Perubahan Iklim | - | - |
| i. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco Efficient</i>) | - | - |
| j. Bangunan Berwawasan Lingkungan yang Memenuhi Standar dan Sertifikasi yang Diakui Secara Nasional, Regional atau Internasional | 760 | 0% |
| k. Kegiatan Usaha dan/atau Kegiatan lain yang Berwawasan Lingkungan Lainnya | - | - |
| l. Kegiatan UMKM | 5.813 | 6,8% |

Tabel 2.
Pencapaian Program Prioritas RAKB Tahun 2022

| No | Uraian Kegiatan | Indikator Keberhasilan | Status September 2022 |
|-----|--|--|--|
| 1. | Peningkatan Portofolio Pembiayaan Hijau untuk Segmen Korporasi | Target Pembiayaan: Kenaikan portofolio KKUB untuk segmen korporasi sebesar 2%/ tahun dan NPL maksimal 0,1% | Kenaikan portofolio KKUB untuk segmen korporasi sebesar 8,2%/ tahun dan NPL 0% |
| 2. | Reksadana Filantropi | Rp25 miliar | Rp22,2 miliar |
| 3. | <i>Agent Empowerment</i> | 85.000 Agen | 152.725 Agen |
| 4. | Program Pembekalan Persiapan Memasuki Masa Purnabakti dengan Aktif dan Mandiri | Σ peserta 2.000 orang | Peserta 4.899 orang |
| 5. | Program Daya Mengenai Pemberian Topik Keuangan Berkelanjutan | 10% dari seluruh informasi yang akan diberikan ke nasabah akan mengkampanyekan topik yang terkait keuangan berkelanjutan | 10% informasi terkait keberlanjutan telah diberikan kepada nasabah |
| 6. | Pengembangan Sumber Daya Manusia dan Daya / Peningkatan Kapasitas Keuangan Berkelanjutan bagi Karyawan | Meningkatkan <i>awareness</i> karyawan terkait dengan program keuangan berkelanjutan Bank BTPN setiap semester melalui saluran informasi internal karyawan | Telah menyampaikan 5 materi komunikasi terkait dengan program keuangan berkelanjutan Bank BTPN |
| 7. | Kampanye Tematik Lingkungan dan Kecakapan Pengelolaan Keuangan | 35 Kegiatan | 28 Kegiatan |
| 8. | Manajemen Risiko | Evaluasi kebijakan kredit (100%) | Pengkinian kebijakan kredit tahun 2022 (<i>progress</i> 80%) |
| 9. | Operasi Ramah Lingkungan (Efisiensi Listrik) | Implementasi di semua cabang dengan upaya penurunan 3% | Penurunan 1% |
| 10. | Komunikasi Keuangan Berkelanjutan | Komunikasi menjangkau semua pihak terkait | Komunikasi telah dilakukan dengan beberapa saluran komunikasi dan telah menjangkau seluruh pihak |

Rencana Jangka Pendek Bank BTPN tahun 2023

| Kelompok Utama | Program RAKB | Indikator Pencapaian |
|--|---|--|
| Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan | 1. Peningkatan Portofolio Pembiayaan Hijau Segmen Korporasi | Target Pembiayaan: Kenaikan portofolio KKUB di segmen korporasi sebesar 2%/tahun dan NPL maksimal 0,1% |
| | 2. Reksadana Filantropi | Rp30 miliar |
| Pengembangan Kapasitas Internal | 3. Pembekalan Persiapan Memasuki Masa Purnabakti dengan Aktif dan Mandiri | Σ peserta 2.000 orang |
| | 4. Program Daya Mengenai Pemberian Topik Keuangan Berkelanjutan | 10% dari seluruh informasi yang akan diberikan ke nasabah akan mengkampanyekan topik yang terkait keuangan berkelanjutan |
| | 5. Pengembangan Sumber daya manusia dan Daya | Meningkatkan <i>awareness</i> karyawan terkait dengan program keuangan berkelanjutan Bank BTPN setiap semester melalui saluran informasi internal karyawan |
| | 6. Kampanye Tematik Lingkungan dan Kecakapan Pengelolaan Keuangan | 12 Kegiatan |
| Penyesuaian Organisasi, Manajemen Risiko, dan Tata Kelola, dan atau Standar Prosedur Operasional | 7. Manajemen Risiko | Evaluasi Kebijakan Kredit (100%) |
| | 8. Operasi Ramah Lingkungan (Efisiensi Listrik) | Implementasi di semua cabang dengan upaya penurunan 1% |
| | 9. Komunikasi Keuangan Berkelanjutan | Komunikasi menjangkau semua pihak terkait |

Table 1.
Achievement of the KKUB RAKB Portfolio in 2022

| Description/Year | Per Thlrd Quarter of 2022 (In IDR billion) | |
|---|---|---------------------|
| | n (IDR) | NPL (%) |
| Number of products that meet the criteria for sustainable business activities | | |
| a. Funding | 2 (Amount) | 129.2 (Nominal) |
| b. Lending | 10 Projects and MSME (Amount) | 12,512 (Nominal) |
| Total Productive Assets of Sustainable Business Activities | | |
| a. Total Credit/Financing of Sustainable Business Activities (IDR) | 12,512 | |
| b. Total Non-Credit/Financing of Non-Sustainable Business Activities (IDR) | 131,565 | |
| Total Credit/ Financing | 144,077 | |
| Percentage of Total Credit/Financing of Sustainable Business Activities to Total Bank Credit/Financing (%) | 9% | |
| Amount and Quality of Credit/Financing by Category of Sustainable Business Activities | | |
| a. Renewable energy | 1,941 | 0% |
| b. Energy Efficiency | 536 | 0% |
| c. Pollution Prevention and Control | - | - |
| d. Management of Living Natural Resources and Sustainable Land Use | 3,117 | 0% |
| e. Land and Water Biodiversity Conservation | - | - |
| f. Eco-Friendly Transportation | 345 | 0% |
| g. Sustainable Water and Wastewater Management | - | - |
| h. Climate Change Adaptation | - | - |
| i. Products that can reduce the use of resources and produce less pollution (eco efficient) | - | - |
| j. Environmentally Sound Buildings that meet National, Regional, or Internationally Recognized Standards and Certifications | 760 | 0% |
| k. Other Environmentally Sound Business and/or Activities | - | - |
| l. MSME Activities | 5,813 | 6.8% |

Table 2.
Achievement of the 2022 RAKB Priority Programs

| No | Description of activities | Success Indicator | Status in September 2022 |
|-----|---|---|---|
| 1. | Increasing Green Financing Portfolio in the Corporate Segment | Financing Target: Increase KKUB in the corporate segment portfolio by 2%/year and maximum NPL 0.1% | Increase KKUB in the corporate segment portfolio by 8.2% / year and 0% NPL |
| 2. | Philanthropy Mutual Fund | Rp25 billion | Rp22.2 billion |
| 3. | Agent Empowerment | 85,000 Agent | 152,725 Agents |
| 4. | Preparation to Enter Retirement Period Actively and Independently | Σ 2,000 participants | 4,899 participants |
| 5. | Daya Program on Providing Sustainable Finance Topics | 10% of all information to be provided to customers campaign for topics related to sustainable finance | 10% of information related to sustainability has been provided to customers |
| 6. | Human Resources Development and Daya/Sustainable Finance Capacity Development for Employees | Increase employee awareness on Bank BTPN's sustainable finance program every semester through internal employee information channel | Has delivered 5 communication materials related to Bank BTPN's sustainable finance programs |
| 7. | Thematic Campaign on Environment and Financial Management Skills | 35 Activities | 28 Activities |
| 8. | Risk Management | Credit policy evaluation (100%) | Update on credit policy for 2022 (80% progress) |
| 9. | Environmentally Friendly Operation (Electrical Efficiency) | Implementation in all branches with 3% reduction effort | 1% reduction |
| 10. | Sustainable Finance Communication | Communication reaches all relevant parties | Communication has been carried out through several communication channels and has reached all parties |

Bank BTPN's Short Term Plan for 2023

| Main Group | RAKB Program | Achievement Indicator |
|---|--|--|
| Improvement of Sustainable Finance Products and/or Services | 1. Increasing Green Financing Portfolio in the Corporate Segment | Financing Target: Increase KKUB portfolio in the corporate segment by 2%/year and maximum NPL of 0.1% |
| | 2. Philanthropy Mutual Funds | Rp30 billion |
| Development of Internal Capacity | 3. Preparation to Enter Retirement Period Actively and Independently | Σ 2,000 participants |
| | 4. Daya Program on Providing Sustainable Finance Topics | 10% of all information to be provided to customers campaign for topics related to sustainable finance |
| | 5. Development of Human Resources and Daya | Increase employee awareness of Bank BTPN's sustainable finance program every semester through internal employee information channels |
| | 6. Thematic Campaign on Environment and Financial Management Skills | 12 Activities |
| Adjustment of the Organization, Risk Management, Governance, and or Standard Operating Procedures | 7. Risk management | Credit Policy Evaluation (100%) |
| | 8. Environmentally Friendly Operation (Electrical Efficiency) | Implementation in all branches with 1% reduction effort |
| | 9. Sustainable Financial Communication | Communication reaches all relevant parties |

Evaluasi RAKB akan dilakukan pada setiap jenjang manajemen yang relevan. Pada level Direksi dan *Board of Management*, evaluasi lebih bersifat strategis yaitu memutuskan status pelaksanaan agenda RAKB sekaligus menetapkan upaya tindak lanjutnya untuk tiga aspek utama yaitu kesesuaian (*conformance*) terhadap persyaratan RAKB yang telah ditetapkan OJK, kecukupan (*adequacy*) sumber daya yang disediakan untuk melaksanakan RAKB, serta efektivitas pelaksanaan dan pencapaian tujuan RAKB.

RAKB Evaluation will be carried out at respective relevant management. In the Board of Directors and the Board of Management level, evaluation is conducted strategically to decide the agenda of RAKB implementation and to determine the follow up action for the three of main aspect i.e conformance towards RAKB requirement stipulated by OJK, adequacy of provided human resources to implement the RAKB as well as effectiveness of implementation and achievement of RAKB objectives.