



FY 2022 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

FY 2022 Financial Performance

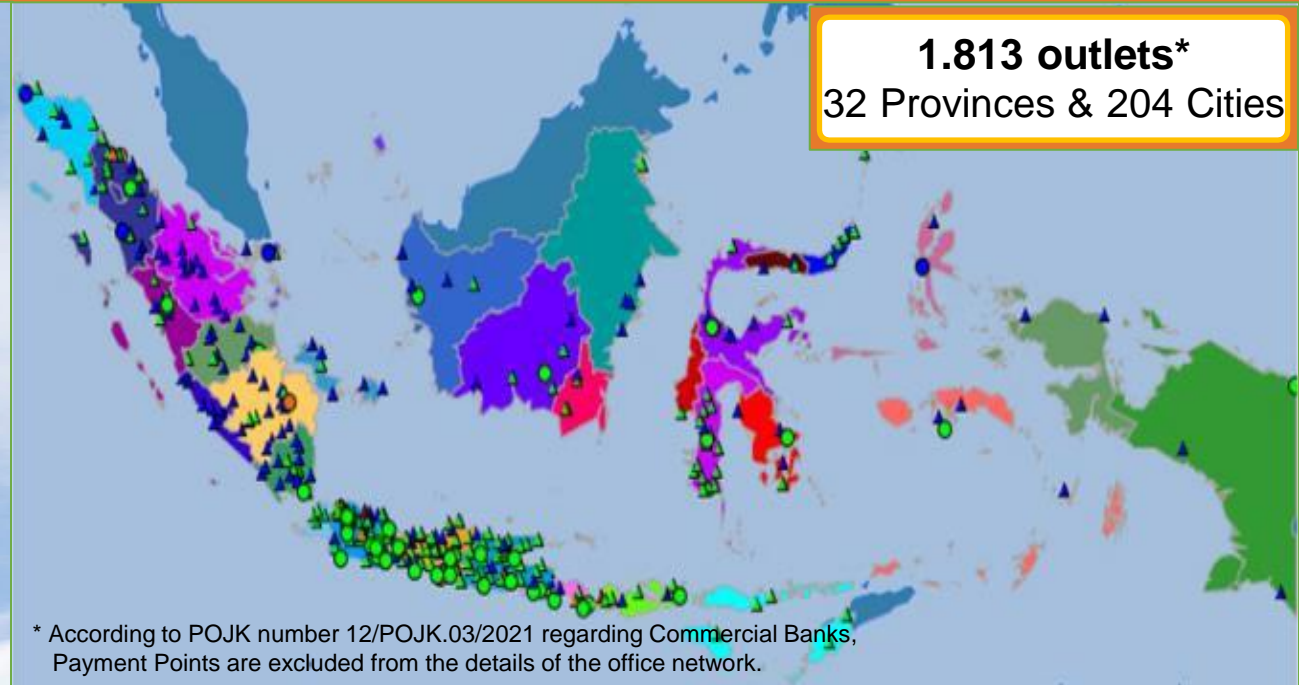
CSR & Awards

COVID-19 Update at BTPN



Bank BTPN Profile (Consolidated)

as of 31 December 2022



Total Assets	IDR 209.2 trillion	Total Employees	19,740 (77% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: AAA(idn); Stable OutlookPefindo: idAAA; Stable Outlook	Total Customers	~8.8 million customers Note: the decrease in the number of customers was due to the closure of the BTPN Wow service for customers and agents as of 31 December 2022.

Shareholders

as of 31 December 2022

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	5.27%	429,273,229	8,585
Treasury Stocks	1.13%	92,462,798	1,849
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 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

as of 31 December 2022

bank
btpn
A MEMBER OF
SMBC Group

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani M. Ridhwan
Independent Commissioner



Irwan M. Habsjah
Independent Commissioner



Edmund Tondobala
Independent Commissioner



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 31 December 2022

bank
btpn' A MEMBER OF
SMBC Group



Henoch Munandar
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Hiromichi Kubo
Director



Kan Funakoshi
Director



Merisa Darwis
Director



Hanna Tantani
Director

Bank BTPN's Values



Customer First

Always look at it from the customers' point of view to provide additional value



Proactive & Innovative

Step up and relentlessly innovate



Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery



Integrity

As a professional, always act with sincerity and a high ethical standard.

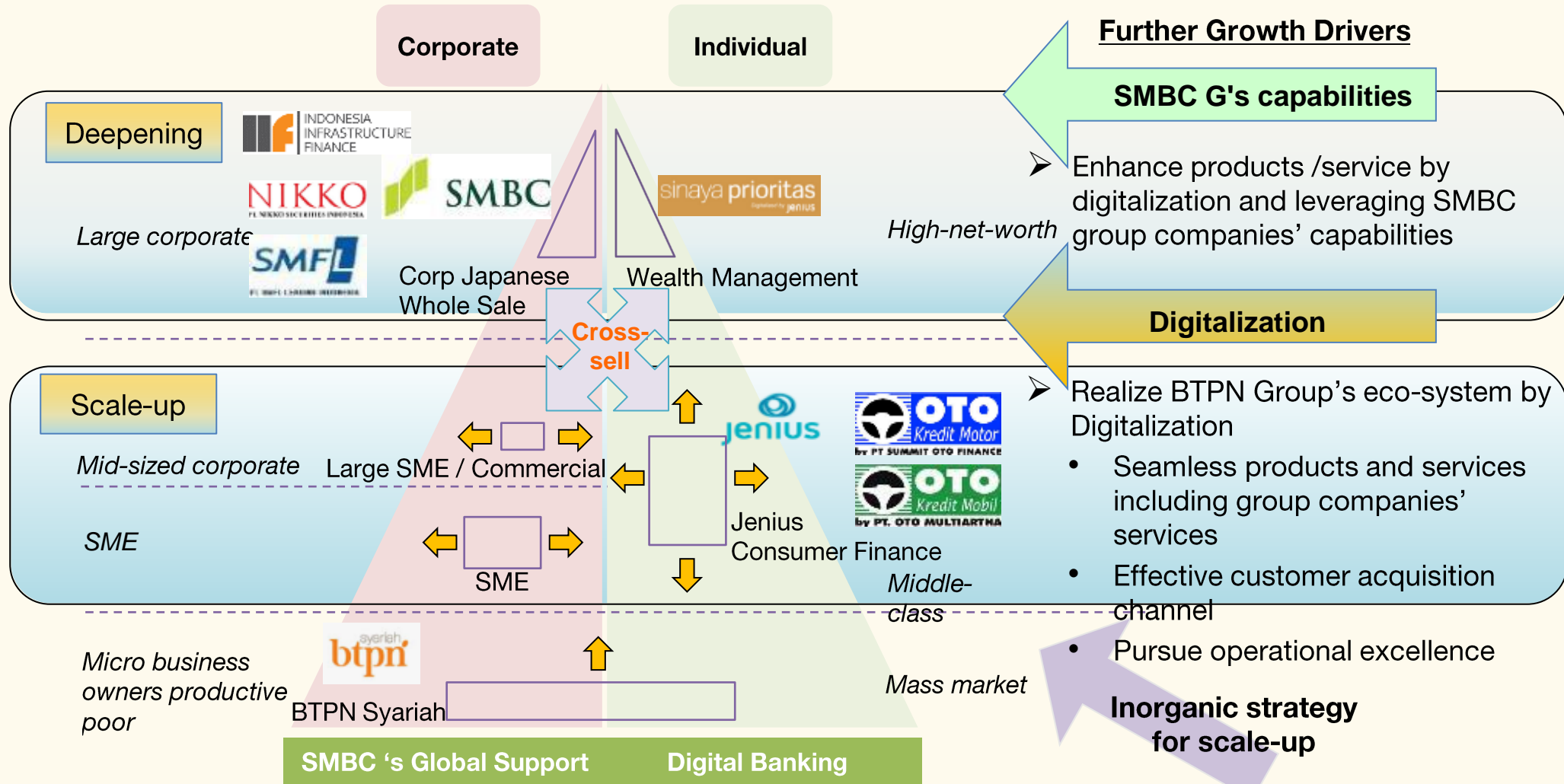


Synergy

Collaborate as one team

Goal: To become a Top-Class Full Service Financial solution provider

Enhance, synergize & expand the business to provide full-banking services, capitalizing digitalization and SMBC group's capabilities



BTPN Syariah Profile

as of 31 December 2022

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
- Classified as **KBMI 2** (Bank With Core Capital Above IDR 6tn) in Oct-21
- **Today:** Spread across 23 provinces, with 12k employees (~ 95% female and ~ 45% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed September 2022
- Planned **additional teams** in 2022 = 80 team (status 100%)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



FY 2022 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.25 mn active



Coverage ~ 253k communities,
in ~ 2,600 sub-districts

Assets

21.2 trillion

NPF

2.6%

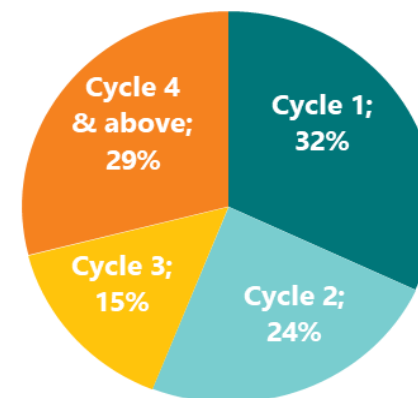
ROE

24.2%

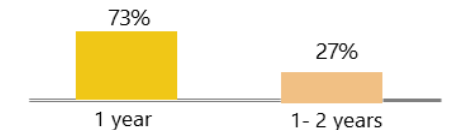
ROA

11.4%

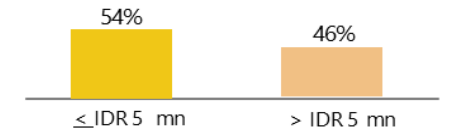
Customers by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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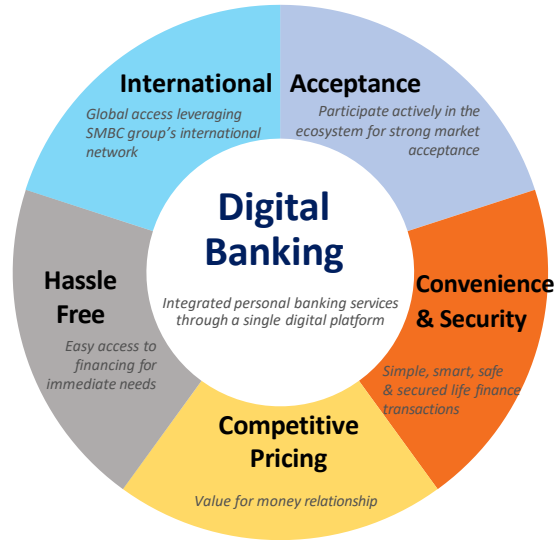
FY 2022 Financial Performance

CSR & Awards

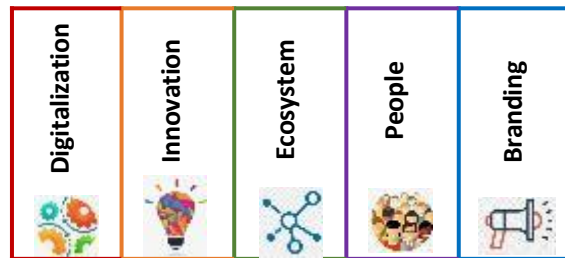
COVID-19 Update at BTPN

Retail Banking

Value Proposition



Key Business Drivers



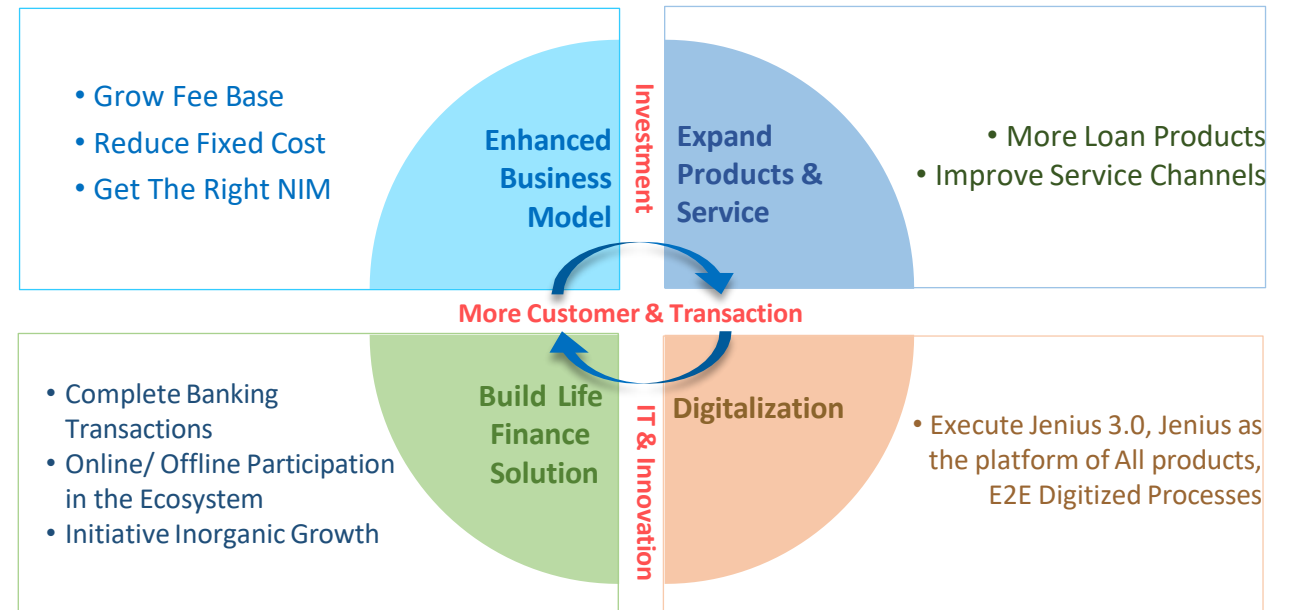
Management Discipline



Retail Banking Group

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

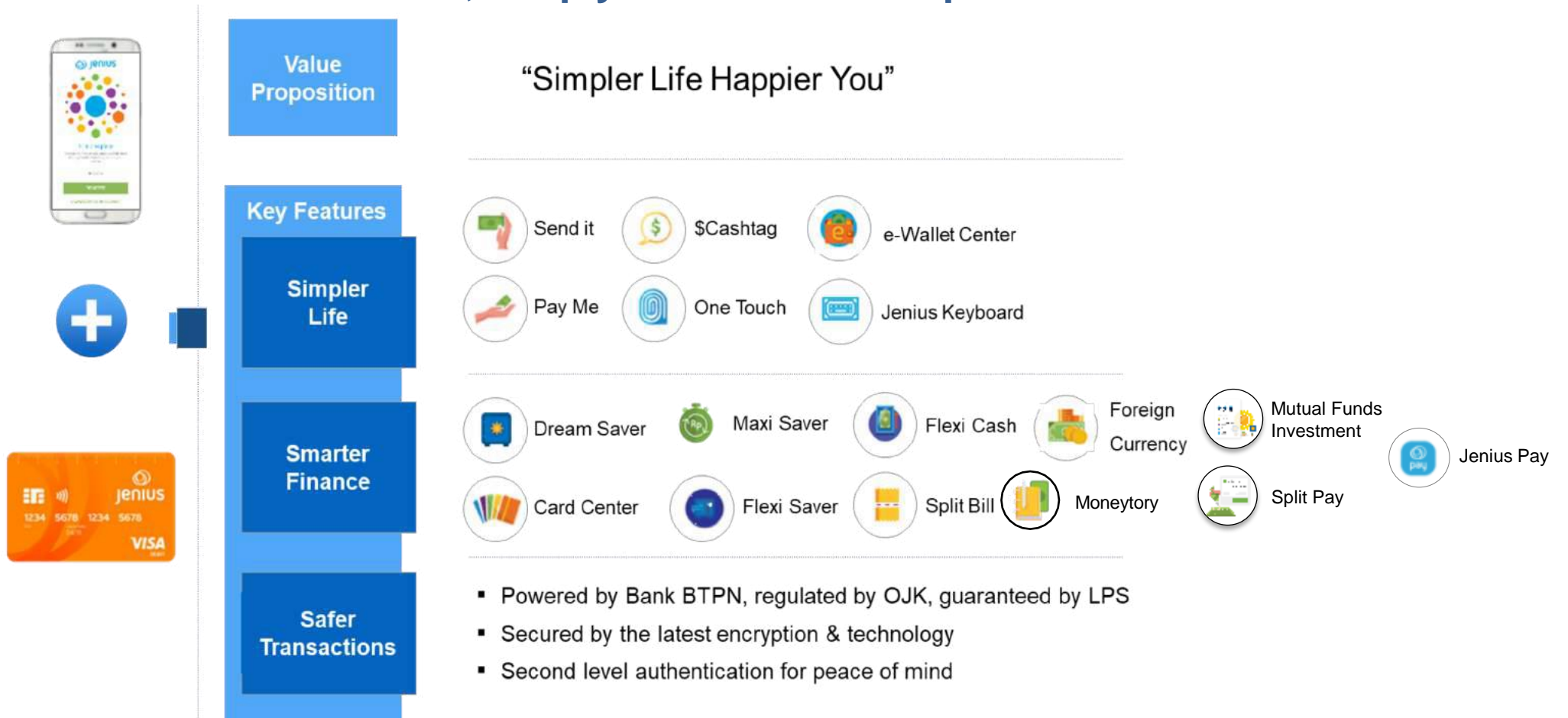
Execution Strategy



Retail Banking

Jenius: Value Proposition and Key Features

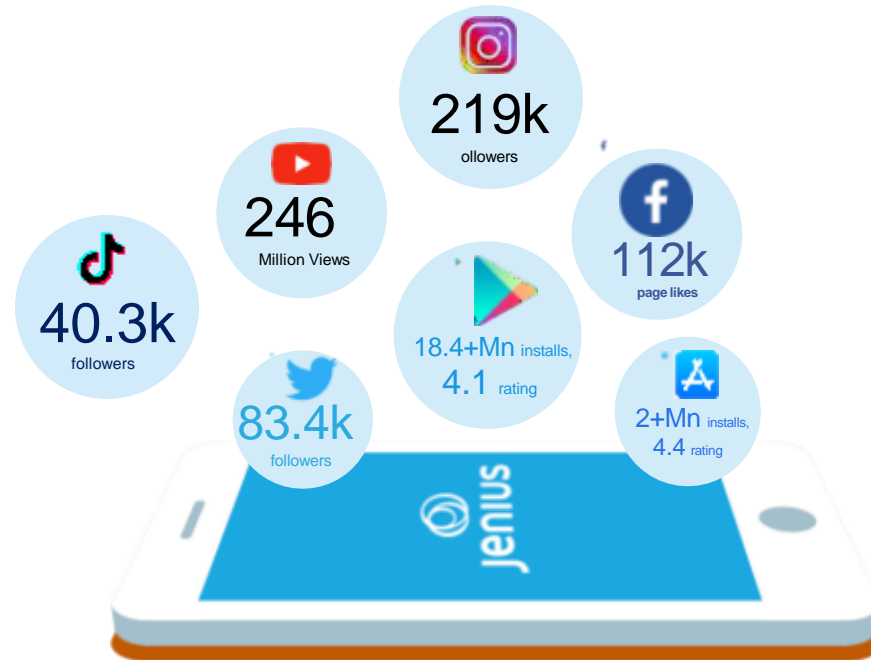
A Simpler, Smarter, and Safer Way to Manage Your Life and Finance, Simply from Your Smartphone



Retail Banking

Jenius: Simple, Smart, Safe

More than **4.3 million Jenius registered users**
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 customized based on your needs and preferences
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

Safe

- Powered by Bank BTPN, licensed and supervised by the Financial Services Authority (OJK) and guaranteed by the Deposit Insurance Corporation (LPS).
- Secured by the latest encryption & technology
- Layered level authentication for peace of mind

Retail Banking

Jenius: Registered Customers continue to increase to ~4.395 million



246 Mn
YouTube views



83.4 K
followers



112K
page likes



219K
followers



30.7K
followers



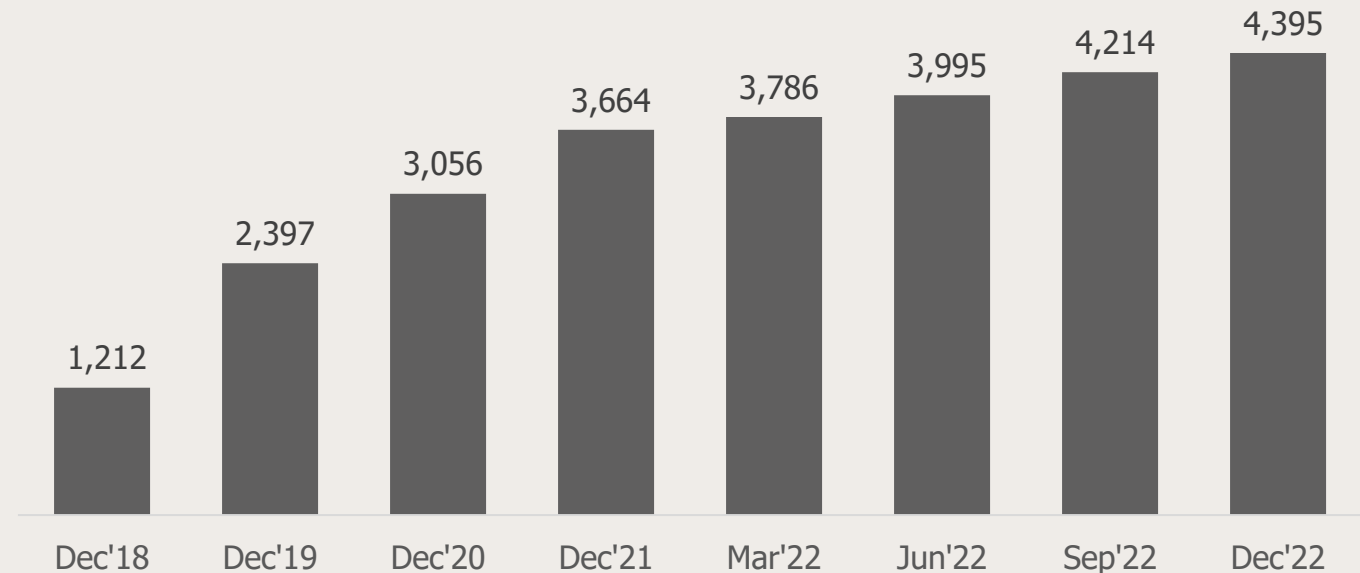
18.4 Mn+
installs



2 Mn+
installs

REGISTERED CUSTOMERS

In Thousand



Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Jenius Visa Credit Card

Jenius from Bank BTPN has launched the latest innovation—Jenius Visa Credit Card—a fully digital credit card that is easy to manage. This innovation is launched to help digital-savvy communities transact and manage cash flow easier. The Jenius Credit Card Visa launch is part of the Jenius FuturEase Fest event. There is much excitement in the Jenius FuturEase Fest event; not only introducing the Jenius Visa Credit Card, but Jenius also held the annual Jenius Co.Creation Week 2022.

#langkahkecilhariini bersama Jenius

Sekarang bisa kirim
mata uang asing instan
dan tanpa biaya



Remittance

Users can send and receive Foreign Currency in real time and without fees to other Jenius users!

Not only that, sending foreign currency can also be done to other banks according to the provisions of the destination bank. You can send and receive up to 7 Foreign Currencies directly from Jenius app.

Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Recurring/ Auto Invest

Now Jenius users can invest in mutual funds regularly with Jenius more easily! Besides being able to buy mutual funds, users can also enjoy the following conveniences:

- ✓ Affordable minimum purchase, starting at IDR 10,000.
- ✓ Routine investment is simpler, just activate Auto Invest.
- ✓ Simply choose dozens of products from selected investment managers according to your risk profile.



Enhancement of Foreign Currency Feature

Transferring Foreign Currency to other Jenius users is easier and simpler. Transfers only need \$Cashtag, instant processing available 24 hours, and free of charge!

Now the operating hours of buying and selling foreign currencies at Jenius is longer! Users can trade foreign currency from 09.00 to 18.00 WIB.

Retail Banking

Jenius: New Innovations & Updates

MARKETING CAMPAIGN & PROJECT

Nabung Mulai dari 2 Bulan
Dapat Hadiah Langsung di Depan*
Berlangsung hingga 31 Desember 2022
CARI
TAU DI jenius.com/pages/flexi-rasa-maxi

#Flexi
Rasa
Maxi

50+
macam
hadiah*

LASHBACK

LOCK3 CB 2500

LOCK6 EM 2500

LOCK12 AL 35M

jenius

Flexi Rasa Maxi Program

The Flexi Rasa Maxi savings program is extended!

Not only that, this time users can save with a locking period starting from 3 months! #FlexiRasaMaxi is extended until December 31, 2022! Various prizes ranging from cashback, precious metals, to Toyota Alphard cars await you.

#langkahkecilhariini bersama Jenius

Nabung **USD**
dapat bunga **2%** p.a.*

*Bunga dapat berubah mengikuti ketentuan yang berlaku

jenius

USD Saving Program

Besides being able to get a competitive exchange rate, now users can get a savings interest of 2% p.a* specifically for USD Foreign Currency savings!

*Interest can change at any time and any changes will be notified to the customer in accordance with applicable regulations.

Retail Banking

Jenius: New Innovations & Updates

AWARDS



Indonesia's Best Corporate Sustainability Initiatives 2022

Category: "CAUSE PROMOTION"

Program "#langkahkecilhariini"

The Indonesia's Best Corporate Sustainability Initiatives 2022 program is being held for the sixth time by MIX MarComm which is an appreciation given to sustainability initiatives that have been executed by the company (program by program) in 2021 to 2022.



Best Digital Finance Award 2022

Category: Best Digital Finance Category Digital Bank for Development Financial Super App

Warta Ekonomi in collaboration with Perspectics is holding the Indonesia Best Digital Finance Awards 2022. This award event aims to support digital catalysis efforts in Indonesia, particularly in the financial sector.

Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

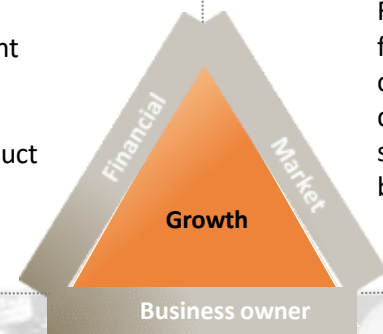
Simple – flexible – fast financial services:

- 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

- Mitra Bisnis Info
- Mitra Bisnis Club

UVP

Financial Solution

Access to marketing and business network expansion

Customer Business Success

daya

Target Market

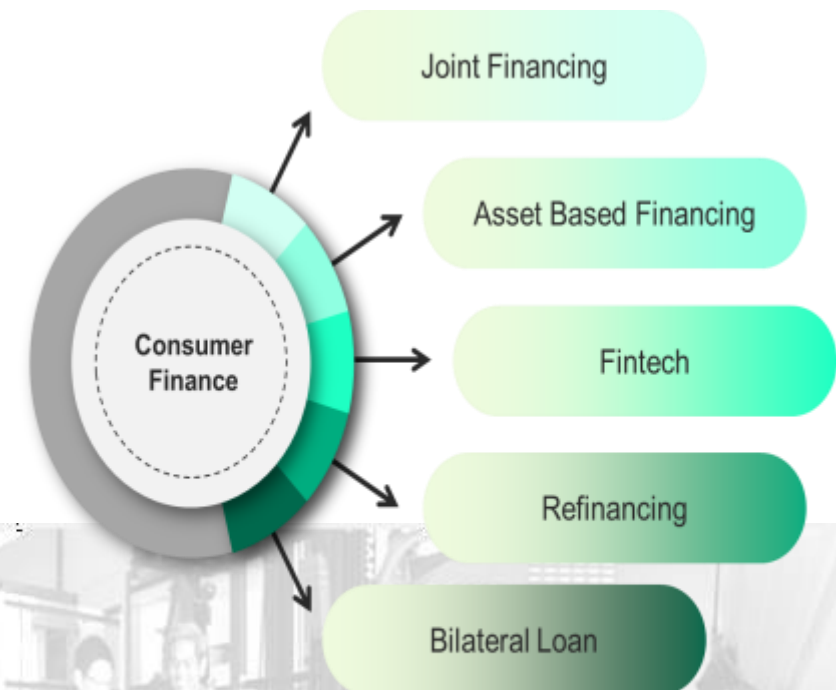
SME

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.

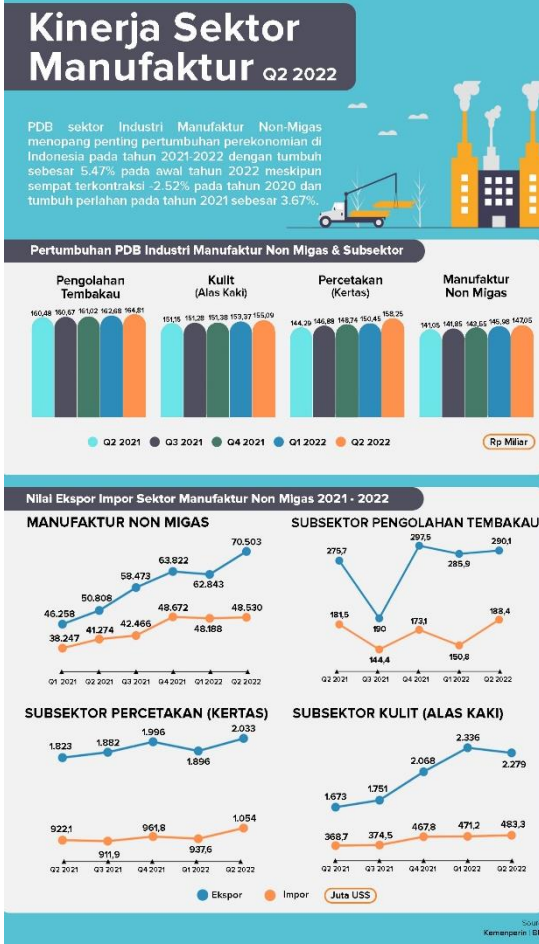


The objective of this initiative is to support the SMEs with business insights and knowledge that could benefit them in making new business opportunities and help their business more sustainable.

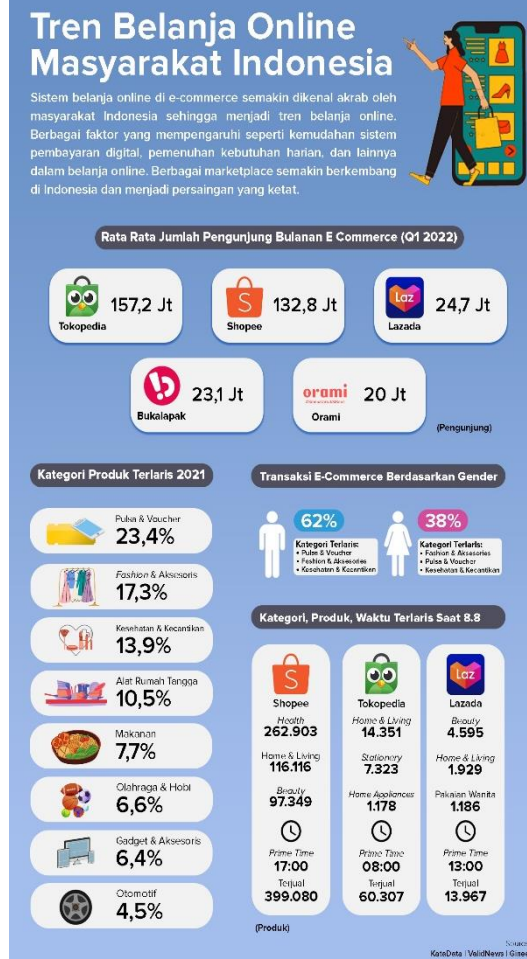
Business Information

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

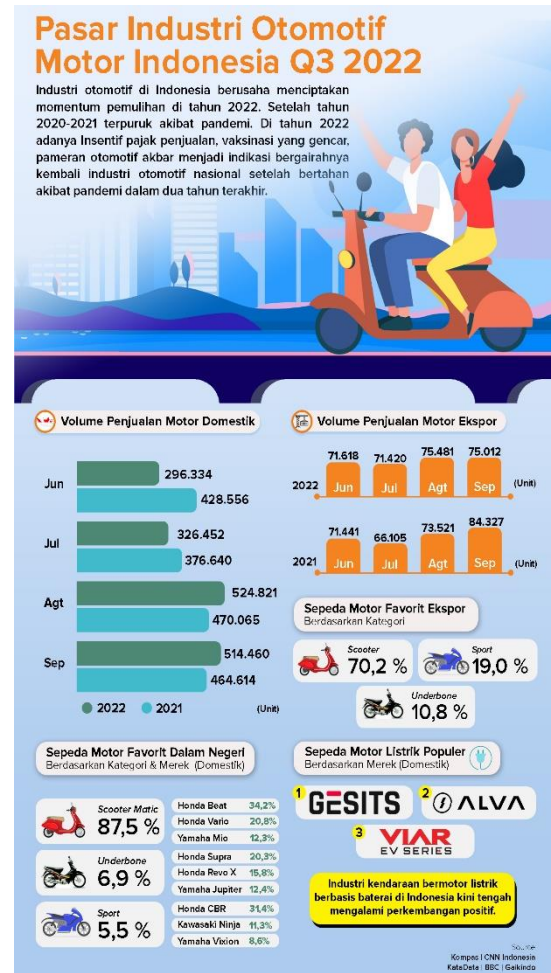
October 2022



November 2022



December 2022



Business Banking

Digital SME: Ease Your Banking Activities with TOUCHBIZ

Live in November 2022



Promo Transfer
DIVERPANJANG
Hingga 31 Desember 2022

SKN Rp. 2.000,- GRATIS
Online Rp. 6.500,- GRATIS
RTGS Rp. 25.000,- Rp. 10.000,-

Tipe Transaksi
Pilih tipe transaksi yang diinginkan

Online
Maksimum Rp50.000.000 per transaksi dan Rp100.000.000 per hari.
Biaya Rp 0 per transaksi.

SKN
Maksimum Rp 1.000.000.000 per transaksi.
Setiap hari kerja.
Pukul 08.00-15.00 WIB.
Biaya Rp 0 per transaksi.

RTGS
Maksimum nominal transaksi Rp100.000.000.
Setiap hari kerja.
Pukul 08.00-15.00 WIB.
Biaya Rp 10.000 per transaksi.

Pilih

bank
btpn A MEMBER OF
SMBC Group

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).

TOUCHBIZ

Transfer dengan BI-FAST di TOUCHBIZ

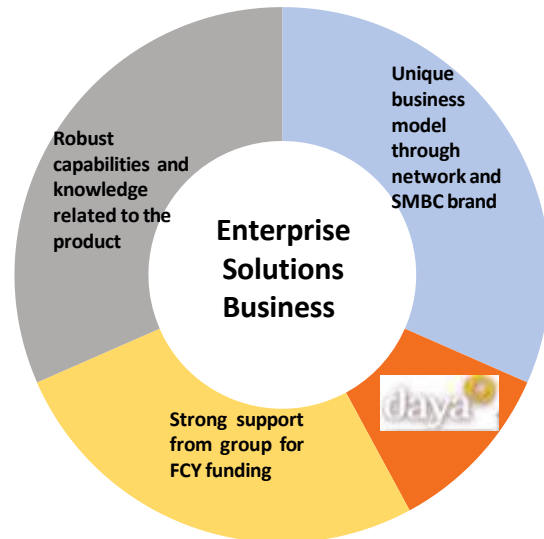
Lakukan transfer 24/7 secara real-time hingga Rp250 juta per transaksi di TOUCHBIZ, hanya dengan metode BI-FAST.



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

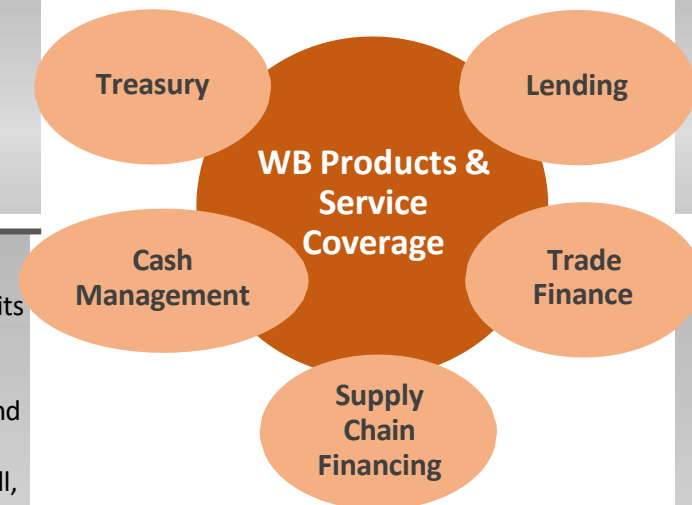
Hedging Products (*):

- 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)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border Pooling)
- Auto Debit



Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing
- Structured Loan

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
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance (Supply Chain Financing)
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization
- Bank Guarantee Online

Corporate Banking

CBD Japanese and Daya

CBD & DAYA

In line with BPTN's commitment to increase the capacity to its customers in providing opportunities for growth and improving the quality of life of customers, CBD Japanese and DAYA continuously hold empowerment programs for customers.

FY 2022, CBD Japanese and DAYA joint effort, conducted an Online Empowerment Seminar program for several Japanese corporate customers which engaging in Financing company, Manufacture business and IT Business with a total of 1,626 participants and several times webinar series that conduct to all corporate customer during Q4 so that customers can increase and develop their knowledge.

Personal financial health, healthy lifestyles, and sustainable living topics have always received positive responses from participants during the pandemic as the material is relevant on a daily basis. Communication between the speakers and the participants also received positive feedback from those who took the survey..”

The level of satisfaction of participants in this program is also very good, from 487 participants who took the survey, 99% strongly agreed that the program was as needed, improved and applicable

daya **bptn**
A MEMBER OF
BNC Group

SEMINAR ONLINE

Money Mindset & Personality to Achieve Financial Goals
Personal Financial Program

Dapatkan merchandise bagi peserta yang beruntung!
For Limited Participant Only!
Link webinar akan dibagikan pada hari H dan setelah melakukan pendaftaran.

FREE WEBINAR
Live Event melalui Microsoft Teams

Microsoft Teams

Link Pendaftaran: [bit.ly/seminarmentoring](#)
atau melalui barcode

Kamis
20 Oktober 2022
15.00 - 17.00 WIB

BPTN dan BNC Group memiliki & terlibat secara langsung untuk pengembangan keuangan, pengembangan bisnis, serta gaya hidup sehat. Program ini didukung dari broker Akita sekuritas

daya **PasarTrainer** **bptn**
A MEMBER OF
BNC Group

SEMINAR ONLINE

Mengatur Keuangan di Akhir Tahun

Akhir tahun sebentar lagi, mari ikuti webinar Mengatur Keuangan di Akhir Tahun untuk mendapatkan informasi tips merencanakan keuangan di akhir tahun agar tetap nyaman melakukan persiapan akhir tahun dan juga tidak mengorbankan pengeluaran di masa depan.

Ahmad Wibisono M.Fu.T, SE, MM, CFP
Financial Planning and Retirement for Corporate and Personal

Jumat
9 Desember 2022
14.00 - 16.00 WIB

Menangkan:
Voucher giftcard Tokopedia dengan total hadiah Rp1.000.000,-

Link Pendaftaran: [bit.ly/taukeuanganakhirtahun](#)

Berbagai merchandise dan merchandise lainnya akan dibagikan. Menangkan dan dapatkan serta dapatkan juga merchandise lainnya.

BPTN dan BNC Group memiliki & terlibat secara langsung untuk pengembangan keuangan, pengembangan bisnis, serta gaya hidup sehat. Program ini didukung dari broker Akita sekuritas

Corporate Banking

Wholesale Banking Group



The Wholesale Banking Group and DAYA initiated an empowerment program for its customers by providing them with an opportunity to grow and have a more meaningful life during this pandemic period through series of webinar events with topics ranging from business, healthy lifestyle, personal development as well as finances.

On October 2022, Daya BTPN held webinars for Chemical Distribution Company with 311 participants talked about the importance of good money habit for financial health, Sugar Company with 45 participants discussed about working from heart, one of Real Estate Company with 410 participants shared about the way of increasing business performance through creative problem solving, Webinar Series for various companies of Wholesale Banking Group's customers attended by 180 participants discussing about money mindset to achieve financial goals.

December 2022, we held webinars for 163 employees of Car Rental Company for understanding the importance of nutrition to support the employees getting more productive at work.

From 249 participants who completed the survey 97% stated that the content is relevant, 98% found the webinar helps to increase their knowledge, and 93% felt the content is applicable and, 96% agreed that the facilitators are experts in their field.



Corporate Banking

Wholesale Banking Group - Sustainability Seminar



Bank BTPN, in collaboration with International Financial Corporation (“IFC”), initiated a sustainability seminar entitled “Pathway to Net Zero Economy” on 27 September 2022 through online means. This webinar was held for BTPN’s existing corporate clients to raise our knowledge on the importance of the net-zero commitments as well as promoting financial solutions in support of these commitments from, especially, from clients.

The webinar was joined by notable speakers, i.e. Indonesia Financial Services Authority (OJK), CDP & Science-based Target Initiative (SBTi), Environmental Resources Management (ERM), IFC, and SMBC. It was attended by 320 participants, which included clients from across sectors, e.g. manufacturing, energy, agriculture and forestry, mining, construction, and other sectors.

From 55 participants who completed the event’s post-survey, in average, they state that the overall topics discussed were good and relevant to their company’s business activities, and most of the respondents stated they would like to know more about the ESG financial products in the next sustainability seminar.

daya Bank BTPN Sustainability Seminar

Pathway to
NET ZERO ECONOMY

Moderator : **Andini Effendi** (Master of Ceremony)

Dedy Mahardika (CDP & Science Based Targets initiative)

Yawar Herekar (Environmental Resources Management)

Keynote Speaker: **Enrico Hariantoro** (Otoritas Jasa Keuangan)

Pushkala Lakshmi Ratan (International Finance Corporation)

Priya Bellino (Sumitomo Mitsui Banking Corporation)

Selasa, 27 September 2022
08.30 - 10.45 WIB

• LIVE! ZOOM
Registrasi : bit.ly/BTPNSustainabilitySeminar

In collaboration with
IFC International Finance Corporation
Creating Markets, Creating Opportunities

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).

Corporate Banking

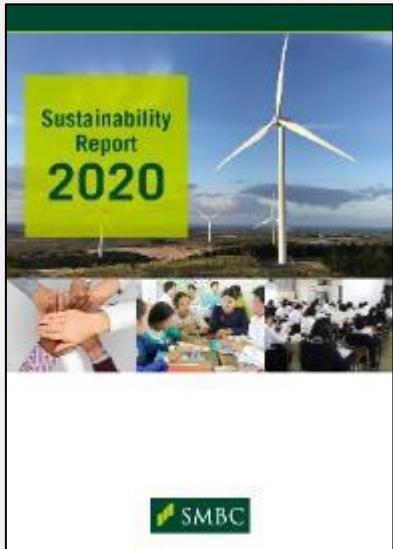
Wholesale Banking Group – ESG Financing Achievement in 2022



Perusahaan Listrik Negara Environmentally sound financing syndicated facility of USD 750 million

- ❑ BTPN together with the Bank SMBC Singapore branch and Bank Mizuho Indonesia, have been appointed by PLN as “The Coordinating Mandated Lead Arranger and Bookrunner and Green Loan Coordinator.”
- ❑ BTPN and SMBC provided facilities totaling USD 93.75 million, with BTPN's portion of USD 58.04 million (or 7.74% of the total facility).
- ❑ This is the first green term loan facility by PLN, which marks its transition journey towards net zero emission. The success of this agreement is expected to have a constructive impact and positive motivation for other state-owned enterprises (BUMN) to make their transition journey and try to adopt sustainable financing solutions.
- ❑ This Green Loan can be used by PLN for several green projects, including development of:
 - ❑ renewable energy project:
 - ❑ Solar
 - ❑ Wind Power
 - ❑ Hydropower (≤ 25 MW or if it exceeds 25MW, with (i) Life cycle emissions of less than 100g CO₂/kWh or (ii) Power density greater than 5W/m²)
 - ❑ Geothermal (<100gCO₂/kWh)
 - ❑ Bioenergy and biogas (<100gCO₂/kWh, and biofuels should be sourced only from sustainable raw materials)
 - ❑ Wave Energy
 - ❑ energy efficiency, and
 - ❑ Public Electric Vehicle Charging Stations (SPKLU).
- ❑ PLN currently has a project to enrich the energy mix in power generation. In line with directions from the Government of Indonesia through the Ministry of Energy and Human Resources, PLN targets a renewable energy mix of 23% in 2025 and reaches carbon neutral in 2060.

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
- 5) Green Loan to Kepland Investama

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. Award in 2022 from PFI for Cirata Solar deal of the year.



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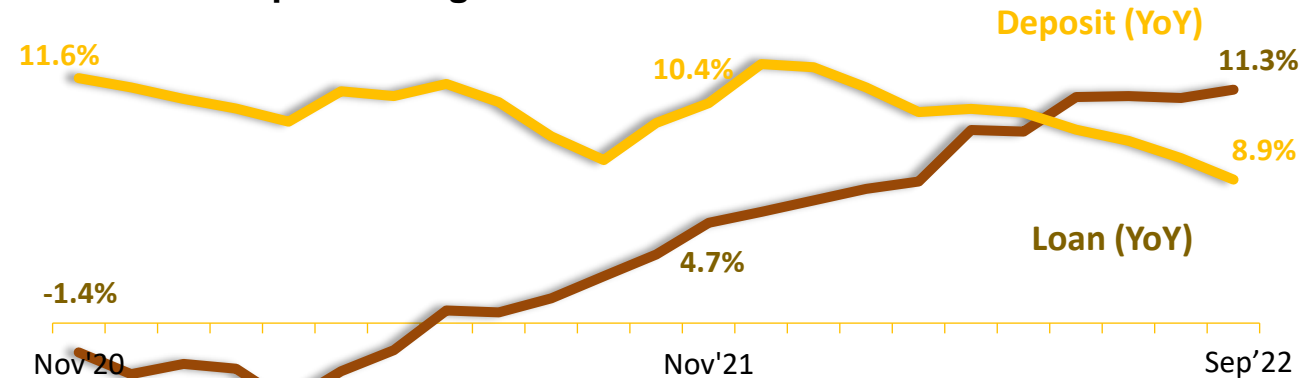
Banking Industry

Loan outstanding increased by +11.3% YoY in Nov'22. Customer Deposits in Nov'22 recorded growth of 8.9% YoY

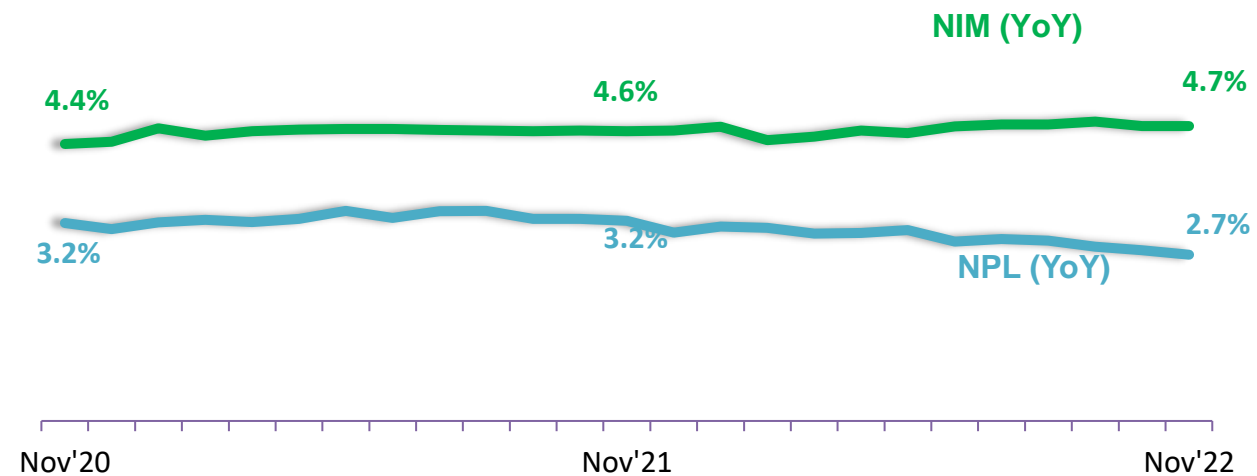
Indonesia Banking Industry Financial Summary

IDR trillion	Nov'21	Dec'21	Nov'22	ΔYoY
Total Assets	9,914	10,112	10,875	9.7%
Total Loans	5,705	5,769	6,347	11.3%
Customer Deposits	7,323	7,479	7,974	8.9%
CASA	4,432	4,576	4,999	12.8%
Current Accounts	2,077	2,144	2,454	18.2%
Savings	2,355	2,432	2,545	8.1%
Time Deposits	2,891	2,904	2,975	2.9%
Net Profit	130	140	188	43.8%
LDR	78.3%	77.5%	79.6%	1.3%
NIM	4.6%	4.6%	4.7%	0.1%
NPL	3.2%	3.0%	2.7%	-0.5%
CAR	25.6%	25.7%	25.5%	-0.1%

Loan and Deposit YoY growth



NIM & NPL



About BTPN

BTPN Business Activities

Banking Industry Overview

FY 2022 Financial Performance

CSR & Awards

COVID-19 Update at BTPN



Financial Performance - Consolidated

FY'22 Key Highlights



- Total Assets increased by 9% YoY to IDR 209.2 trillion, from IDR 191.9 trillion.
- The Bank recorded IDR 146.1 trillion in outstanding loans as of Dec'22, up by 8% year-on-year (YoY) from IDR 135.6 trillion booked a year ago, with growth business loan up by 13% (IDR 14.1 trillion), transforming business down by 13% (IDR 3.6 trillion).
- Operating income increased by 4% YoY contributed by the increase in Interest Income by 8% YoY to IDR 15.9 trillion from IDR 14.7 trillion, contributed by the increase in loan balance of BTPN Syariah and corporate segment, and higher other operating income by 3%; while Operational Expense were well managed with increase of 3%.
- Bank BTPN's consolidated net profit after tax attributable to owners of the parent entity increased by 16% YoY to IDR 3.1 trillion from IDR 2.7 trillion, mainly contributed by the increase in operating income and the decrease in cost of credit.
- Customer Deposits increased by 5% YoY to IDR 114.9T. CASA balance increased by 6% YoY to IDR 40.2T and CASA ratio increased to 35.0% compared to 34.6% last year.
- Gross NPL was at 1.43%, lower than the gross NPL ratio reported in the same period last year of 1.68%.
- Healthy liquidity and funding ratios were maintained. As end of December 2022, LCR was recorded at 229.3% and NSFR at 133.7%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Dec'21 (Audited)	Mar'22 (Unaudited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	Dec'22 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	49,477	42,543	37,053	35,579	52,870	49%	7%
Loans (gross)	135,599	142,366	149,255	155,426	146,124	-6%	8%
Total Assets	191,918	192,378	195,467	199,897	209,170	5%	9%
CASA	37,877	37,018	38,925	42,871	40,162	-6%	6%
TD	71,503	69,715	64,245	61,012	74,705	22%	4%
Total Customer Deposits	109,380	106,733	103,170	103,883	114,867	11%	5%
Borrowings & Subordinated Loan	42,489	44,138	49,135	52,946	48,391	-9%	14%
Total Liabilities	155,839	155,443	157,683	161,299	169,757	5%	9%
Equity *)	36,079	36,935	37,784	38,598	39,413	2%	9%

* including non-controlling interests

- Total assets increased by 9% YoY, reached IDR 209.2 trillion. Total Loan increased by 8% YoY, reached IDR 146.1 trillion.
- Customer Deposits reached IDR 114.9 trillion.
- CASA balance increased by 6% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	FY'21 (Audited)	3Q'22	4Q'22	FY'22 (Audited)	ΔQoQ	ΔYoY
Net Interest Income	11,143	2,944	3,010	11,678	2%	5%
Other Operating Income	1,960	524	485	2,013	-8%	3%
Operating Income	13,103	3,468	3,494	13,691	1%	4%
Operating Expense	(6,983)	(1,780)	(1,908)	(7,193)	7%	3%
Cost of Credit	(2,112)	(554)	(546)	(1,840)	-1%	-13%
Profit Before Tax	4,007	1,136	1,038	4,657	-9%	16%
Net Profit After Tax	3,104	884	813	3,630	-8%	17%
Net Profit After Tax attributable to Owners of the Parent	2,665	743	678	3,096	-9%	16%
Net Profit After Tax - BTPN Syariah	1,465	472	452	1,780	-4%	21%

- BTPN's FY 2022 Net Profit After Tax attributable to Owners of the Parent up by 16% YoY.
- Net interest income grew by 5% YoY. Other operating income up by 3% YoY.
- Operating expenses were well maintained with a slight increase of 3% YoY.
- Cost of Credit decreased by 13% YoY

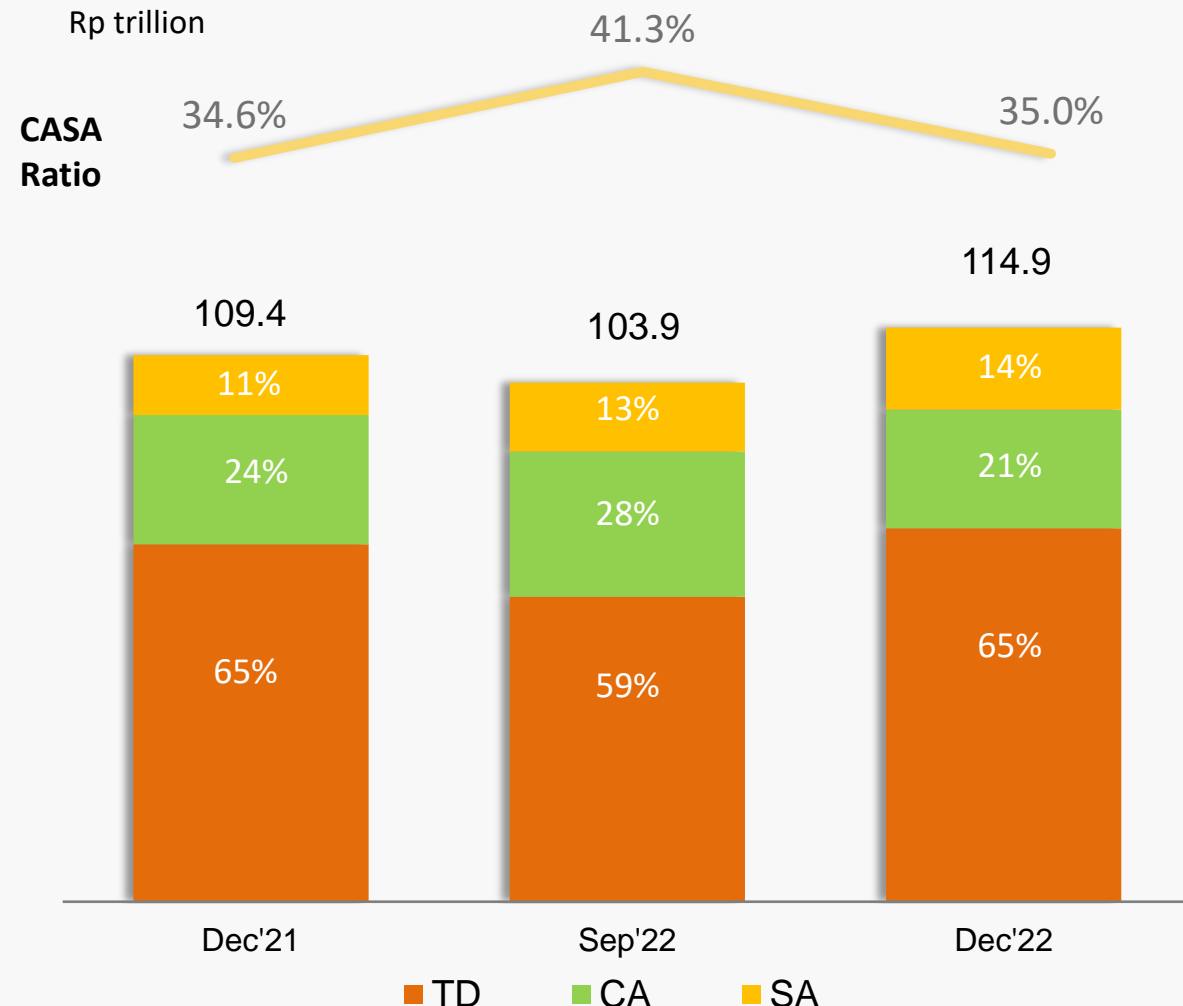
Key Financial Ratios - Consolidated

Ratios (%)	Dec'21 (Audited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	Dec'22 (Audited)	ΔQoQ	ΔYoY
NIM	6.56	6.34	6.36	6.32	(0.03)	(0.24)
NSFR	126.60	121.30	123.05	133.72	10.67	7.12
LCR	187.26	181.28	194.42	229.30	34.88	42.04
Loan to Funding	89.29	98.00	99.11	89.50	(9.60)	0.22
NPL (gross)	1.68	1.35	1.41	1.43	0.02	(0.26)
ROA	2.23	2.59	2.49	2.36	(0.13)	0.14
ROE	8.57	10.12	9.62	9.15	(0.48)	0.57
CAR	26.17	25.24	25.01	27.29	2.28	1.12

- NIM was lower 0.24% from lower yields, and higher cost of funds.
- LCR and NSFR were at healthy levels, LCR was recorded at 229.30% and NSFR 133.72% as end of December 2022.
- Gross NPL 1.43%, lower than the gross NPL ratio reported in the same period last year of 1.68%.
- CAR was recorded at 27.29%, proportion of core capital is 88% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Dec'21 (Audited)	Sep'22 (Unaudited)	Dec'22 (Audited)	ΔYoY
CASA	37,877	42,871	40,162	6%
Current Account	25,923	29,080	23,766	-8%
Savings	11,954	13,791	16,396	37%
Time Deposits	71,503	61,012	74,705	4%
Total Customer Deposits	109,380	103,882	114,867	5%

- CASA balance increased by 6% YoY. CASA ratio increased to 35.0% as of December'22 from 34.6% in the same period last year.
- Beside Customer Deposits, BTPN has diversified funding sources from bonds, bilateral loans and inter-bank borrowings. BTPN also has a long- term borrowing facility from SMBC.

Loan Growth by Segment

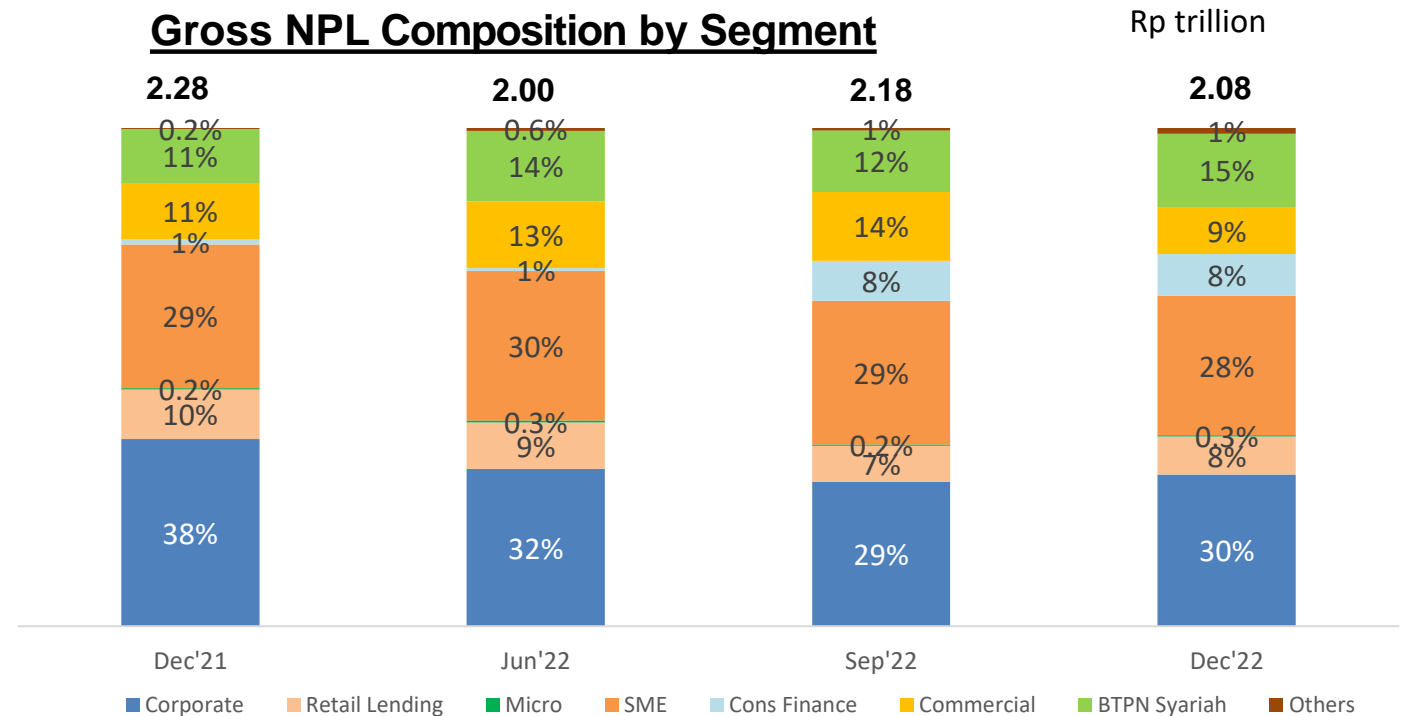
Loan Growth (IDR billion)	Dec'21 (Audited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	Dec'22 (Audited)	ΔQoQ	ΔYoY
Total Loan	135,599	149,255	155,426	146,124	-6%	8%
<i>Transforming Businesses :</i>	27,732	25,739	24,901	24,145	-3%	-13%
- Retail Lending	27,364	25,481	24,681	23,948	-3%	-12%
- Micro	232	133	93	74	-20%	-68%
- Others	136	125	127	123	-3%	-9%
<i>Growth Businesses :</i>	107,867	123,516	130,525	121,978	-7%	13%
- Corporate	82,572	97,637	102,822	93,340	-9%	13%
- SME	10,366	9,997	10,337	10,953	6%	6%
- Commercial	3,007	2,747	3,602	3,227	-10%	7%
- BTPN Syariah	10,443	11,146	11,349	11,527	2%	10%
- Consumer Finance	895	1,005	1,140	1,334	17%	49%
- Micro Transformation	242	356	456	554	22%	129%
- Retail Banking	341	628	820	1,044	27%	206%

Asset Quality

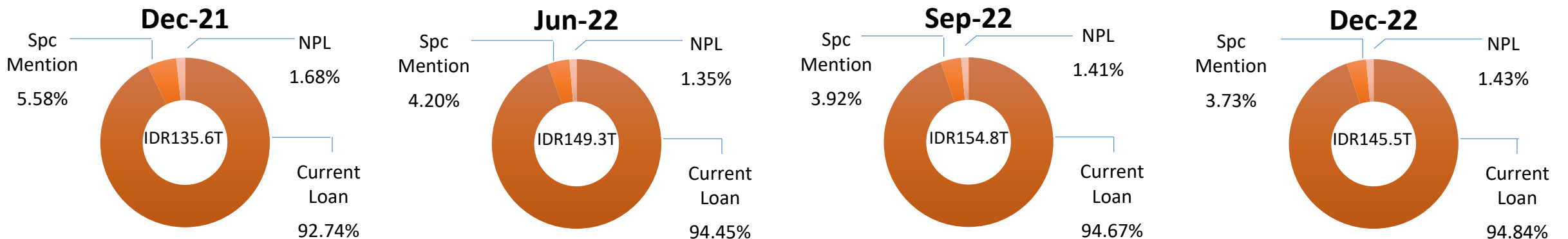
Asset Quality

%	Dec-21	Sep-22	Dec-22
Gross NPL	1.68	1.41	1.43
Net NPL	0.37	0.38	0.44
Gross Cost of Credit	1.58	1.20	1.26
Loan Loss Provision/NPL	173.46	181.01	172.75

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



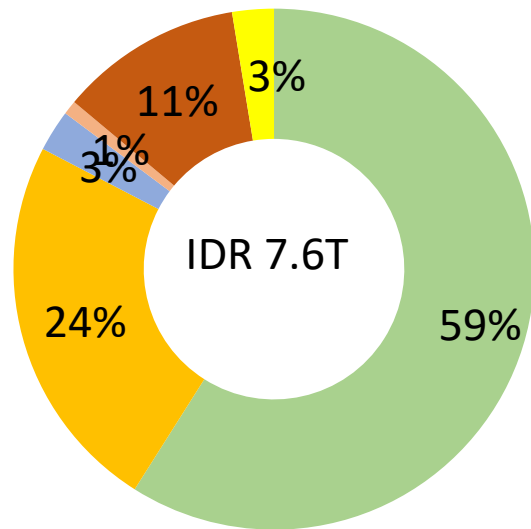
Note: - NPL calculation in 2022 using total loan exclude loan to bank

COVID-19 Restructured Loan

as of December 2022

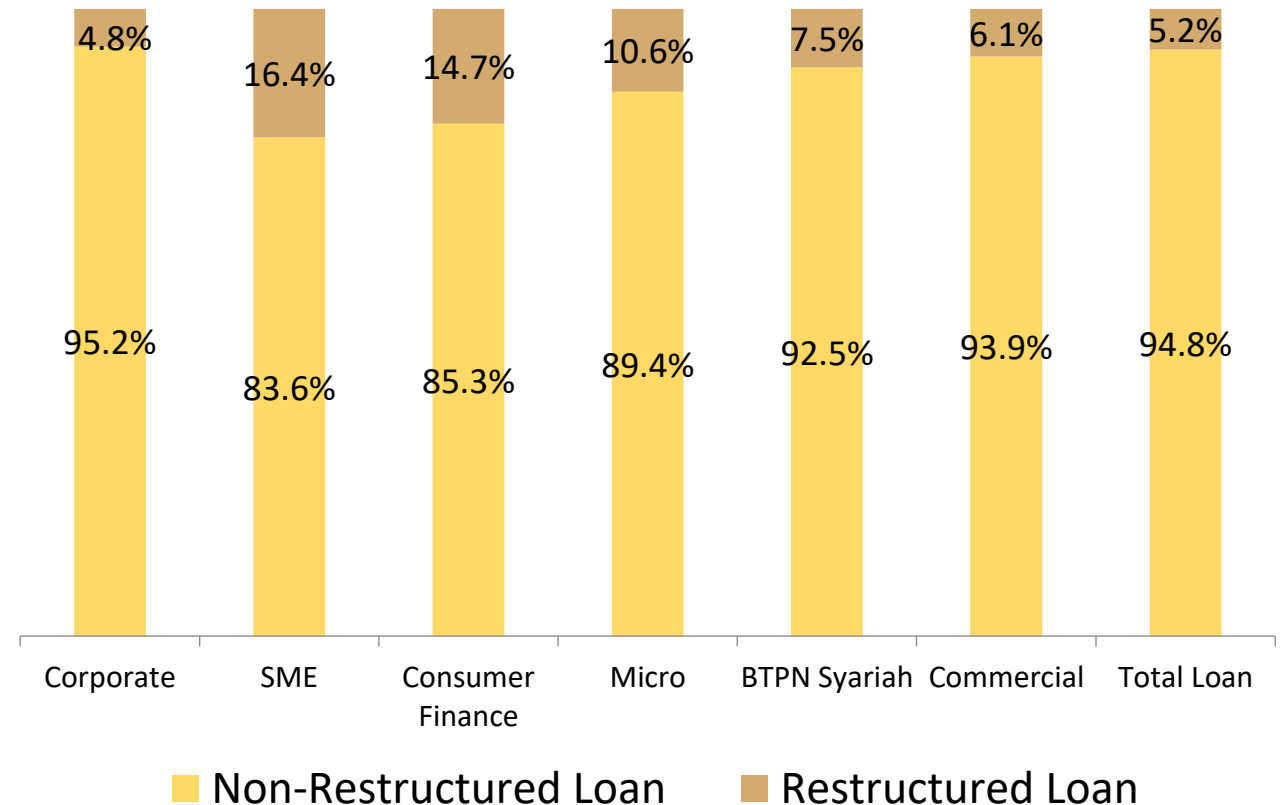
Restructured Loan

end of December 2022



- Corporate
- Consumer Finance
- BTPN Syariah
- SME
- Micro
- Commercial

Proportion to Total Loan



Note: Outstanding Restructured Loan as of 31 Dec 2022



About BTPN

BTPN Business Activities

Banking Industry Overview

FY 2022 Financial Performance

CSR & Awards

COVID-19 Update at BTPN

Daya

The embodiment of Bank BTPN's commitment to continuously improve the capacity of its customers by providing opportunities for growth and a more meaningful life.

Customer Segment

Program Pillars

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Financial
Literacy



Self-Capacity
Development



daya

Business Capacity
Improvement



Sustainable
Life



Digital Access:
www.daya.id



Medical Examination
Service



Digital Marketing
Training



Collaboration with
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

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: 2,266,923
Activities: 5,763

Participant: 2,279,766
Activities: 6,384

December 2022

Sustainable Finance



Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

Total environmentally friendly financing as of FY 2022 reached Rp 6.9 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



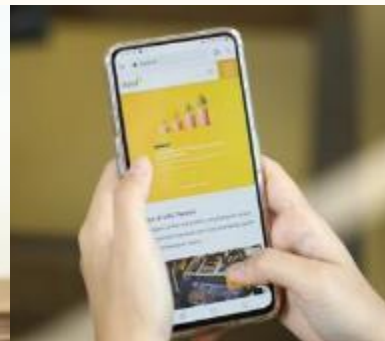
Sustainable Development Goals (SDGs)

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 be accessed via daya.id



SMBC Group donates 100 million yen (equivalent to 13.7M) to UNICEF Indonesia to help ease the burden on Indonesian society related to COVID-19.



Provides various trainings related to entrepreneurial and health-related to 838,871 people.



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

2022 Awards

The Economics: 3rd Indonesia's Most Popular Digital Financial Brands Award 2022 (Millennial's Choice)

Bank BTPN received an award for mobile banking category. Digital Financial Brands Award 2022 is The Economics event in the form of awards to institutions that have been able to face the opportunities and challenges from the wave of technological disruption through digital innovation in Indonesia.

Majalah Marketing: 3rd Rank of KBMI 3 Bank – Top Digital Company Award 2022

Bank BTPN is ranked third in the Bank of KBMI 3 category, with a total index of 77.70. The award is given to companies with leading digital transformations.

11th Infobank Digital Brand Award 2022

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.

Infobank Top 100 Most Outstanding Women 2022 – Hanna Tantani

The Infobank Research Bureau maps and assesses Indonesian professional women in their contribution through their experiences and achievements to the development of the institutions/corporations they lead. Bank BTPN's Finance Director is listed as one of the Top 100 Most Outstanding Women 2022 according to the research.

Majalah Investor: Green and Platinum Category of Corporate Emission Transparency 2022 awards

Bank BTPN won green and platinum category of Corporate Emission Transparency 2022 awards in emission reduction transparency and emission calculation transparency, respectively. The awards were given by Bumi Global Karbon (BGK) Foundation in collaboration with Investor magazine. As many as 87 companies recorded a significant growth in efforts to lower carbon emission, making them eligible for Corporate Emission Transparency 2022 awards. Those companies have achieved a significant development in carbon emission reduction after being selected from 124 companies that have issued sustainability reports.

2022 Awards



Majalah TOPBUSINESS: 4-Star TOP CSR Awards 2022 and TOP Leader on CSR Commitment 2022

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.



Indonesian Institute for Corporate Directorship – The 13th IICD Corporate Governance Award 2022

The award is given to publicly listed company who have implemented good corporate governance (GCG) practices in the previous year and are not related to serious cases that conflict with GCG principles. Bank BTPN received the Best Disclosure & Transparency award from the Big Cap category.



2022 Awards



Mitra BUMN Champion 2022: Best Creditor Partner 1 - National Private Category (BTPN Bank) and Best Creditor Partner 1 - Global Private Category (SMBC)

Bank BTPN and SMBC obtained 2022 Champion BUMN Partner Appreciation awards from the Ministry of State-Owned Enterprises (SOEs). The event is designed to appreciate partners that have supported SOEs in realizing more effective and efficient performance.

The awards were divided into two categories in terms of business coverage areas: national partners that serve local customers and global partners that operate beyond Indonesia.

Bank BTPN came first under the National Private Creditor category, while SMBC also sat at the top under the Global Private Creditor category.

Majalah Infobank: 1st Rank of KBMI 3 Bank with asset 150-200T

This rating is given to 107 banks based on the bank's performance in 2020-2021 from the published financial statements. This assessment criteria refers to the risk profile, GCG, profitability, capital, efficiency, and growth. Bank BTPN is rated 1st KBMI 3 for asset class 150T-200T.

27th Infobank Award 2022: 1st Rank of KBMI 3 Bank with asset 150-200T

Bank BTPN received awards in three categories, namely "The Best Performance" for the KBMI 3 group in the Special Performance category, "Diamond Trophy" ("Excellent" performance for 20 consecutive years) in the Special Trophy category, and "Excellent" performance predicate for the KBMI 3 group in the Regular Award category.



2022 Awards

Contact Center World - Asia Pacific 2022: Gold medal – Best Contact Center Executive (Leader); Gold medal – Employee engagement; Bronze medal – Trainer; Runner Up (Rank 4) – Contact Center Medium Scale

Bank BTPN has obtained four awards at the Contact Center World Asia Pacific, an annual event designed to appreciate the best contact center practitioners from various industries and countries in the Asia-Pacific.

There were a number of selection stages for candidates before they could advance to the global competition. Following an extensive selection process, Bank BTPN's Contact Center was awarded in four categories, namely Gold Medal (Podium 1) for Best Contact Center Executive (Leader) category, Gold Medal (Podium 1) for Employee Engagement category, Bronze Medal (Podium 3) for Trainer category, and Runner Up (Rank 4) for Medium Scale Contact Center category.



2022 Awards

Indonesia Contact Center Association (ICCA): Top 10 in the Best Contact Center Indonesia Award

Bank BTPN has obtained the top 10 rank in the Best Contact Center Indonesia Award, which was organized by the Indonesia Contact Center Association (ICCA).

Awards were presented to companies for their best contact center services at the national level. The event is also recognized by the international organization Contact Center Association of Asia Pacific (CC-APAC).

Bank BTPN won three Platinum awards, three Gold awards, three Silver awards, and five Bronze awards. The 14 awards took Bank BTPN to the top 10 positions.



2022 Awards

Top 20 Financial Institution 2022 & Best CFO in Financial Institution 2022 – The Finance: Assets of IDR100 Trillion up to < IDR500 Trillion and the Bank of KBMI 3 category

The award is given to the financial institution with the best performance in the last three years. The financial industry includes banks, multi-finance companies, life insurance and general insurance. Bank BTPN won the Best Performing Bank 2022 award based on financial performance 2020-2022 in the IDR100 Trillion up to < IDR500 Trillion asset group. In addition, Hanna Tantani also received an award as Best CFO in Financial Institution 2022 in the KBMI 3 category.



Asia Sustainability Reporting Rating (ASRRAT) 2022 - National Center Sustainability Report (NCSR) / National Center for Corporate Reporting (NCCR): Platinum Rating

This award, which has been running for 18 years, is an appreciation for the company's contribution in achieving sustainable goals and the achievement of Environmental, Social & Governance (ESG). The assessment is based on the level of compliance of sustainability reporting with GRI standards. There are 4 award ratings namely Platinum, Gold, Silver, and Bronze. This year is the 3rd year that Bank BTPN has received a Platinum rating.



2022 Awards

LPS Banking Awards 2022 - Lembaga Penjamin Simpanan (LPS): The Best Bank in Providing Information Regarding the Deposit Guarantee Program (Private Bank Group)

The award is presented to the banking industry which supports and plays an active role in advancing the financial industry to boost the national economy. There are 5 categories in this award, namely the Most Active Bank in CSR Activities, the Most Active Bank in Improving Community Financial Literacy, the Most Active Bank in Green Banking Practices, the Best Bank in Single Customer View (SCV) Reporting Compliance, and the Best Bank in Submitting Information Regarding the Deposit Guarantee Program. Bank BTPN received an award in the category of Best Bank in Providing Information Regarding the Deposit Guarantee Program from the Private Bank group. The award was received directly by the Operations Director of Bank BTPN Merisa Darwis on 29 November 2022 in Jakarta.

Indonesia's Best Corporate Sustainability Initiatives 2022 - MIX MarComm (SWA Media Group): Social Marketing Award

This award, which was held for the sixth time, was presented as a form of appreciation for the sustainability initiatives that the company has implemented in 2021-2022, as well as the leaders and teams involved in the sustainability program. Bank BTPN received awards in two categories, namely the "Social Marketing" category through the Daya program, and the "Cause Promotion" category through the #langkahkecilhariini program from Jenius, Bank BTPN.



About BTPN

BTPN Business Activities

Banking Industry Overview

FY 2022 Financial Performance

CSR & Awards

COVID-19 Update at BTPN



COVID-19 Handling at BTPN



- COVID-19 Task Force led directly by President Director.
- COVID-19 on health protocol as per Government regulation e.g.:
 - All WFO employee to wear mask
 - WFO & WFH arrangement
 - Pedulilindungi.id for screening purpose
 - Sick employee (incl. influenza) shall WFH
 - Employee to report to HRBP and line manager for infected/closed contact case incl family member staying in the same house
- Regular reminder & communication on health protocol & latest situation on COVID-19 handling at BTPN to all staff.

THANK YOU

bank
btpn
A MEMBER OF
SMBC Group