



1H 2023 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

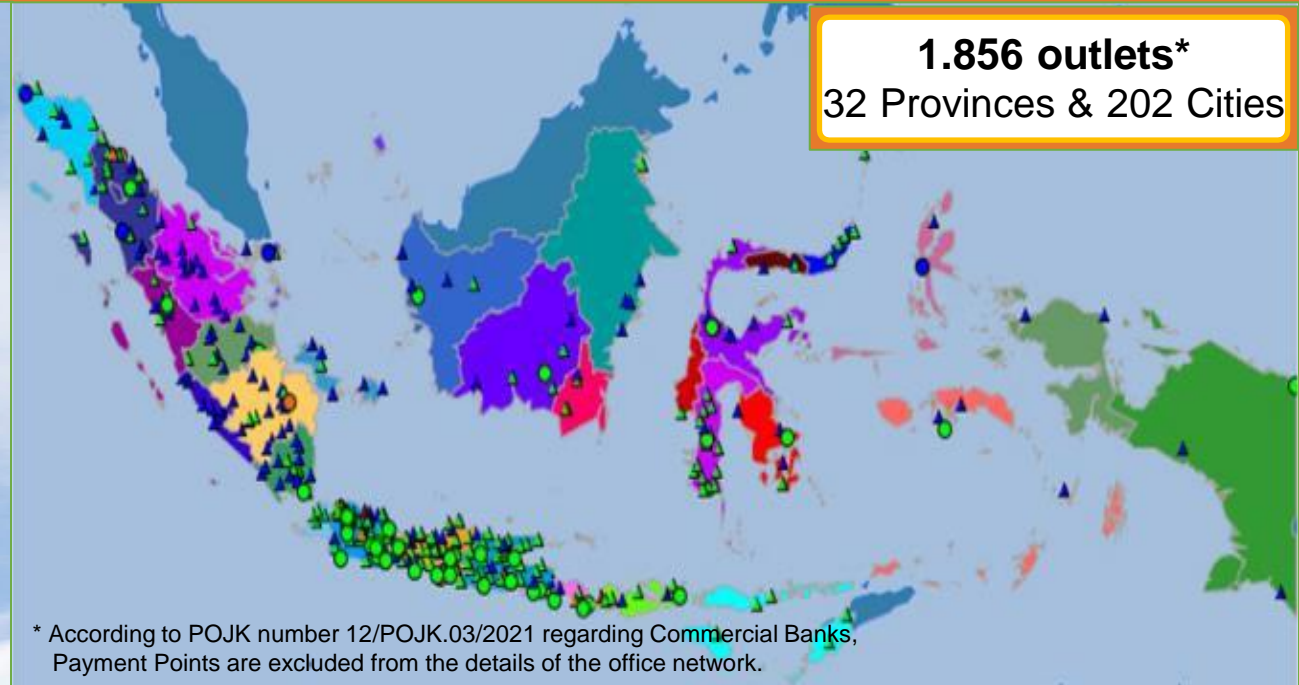
1H 2023 Financial Performance

CSR & Awards



Bank BTPN Profile (Consolidated)

as of 30 June 2023



Total Assets	IDR 193.1 trillion	Total Employees	20,659 (78% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: 'AAA(idn)'; Stable OutlookPefindo: 'idAAA'; Stable Outlook	Total Customers	~9.0 million customers

Shareholders

as of 30 June 2023

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 30 June 2023

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



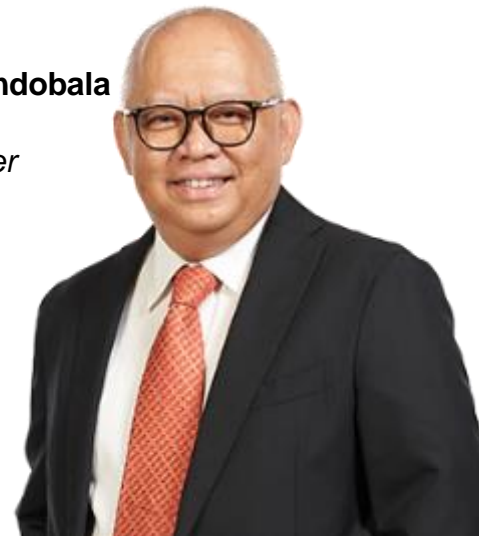
Ninik Herlani M. Ridhwan
Independent Commissioner



Onny Widjanarko
*Independent
Commissioner*



Edmund Tondobala
*Independent
Commissioner*



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 30 June 2023

bank
btpn' A MEMBER OF
SMBC Group



Henoeh Munandar
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Keishi Kobata *)
Director



Atshusi Hino
Director



Merisa Darwis
Director



Hanna Tantani
Director

*) Keishi Kobata will be effective to act as the Director of the Company after obtaining the complete working permit and limited stay permit.

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.

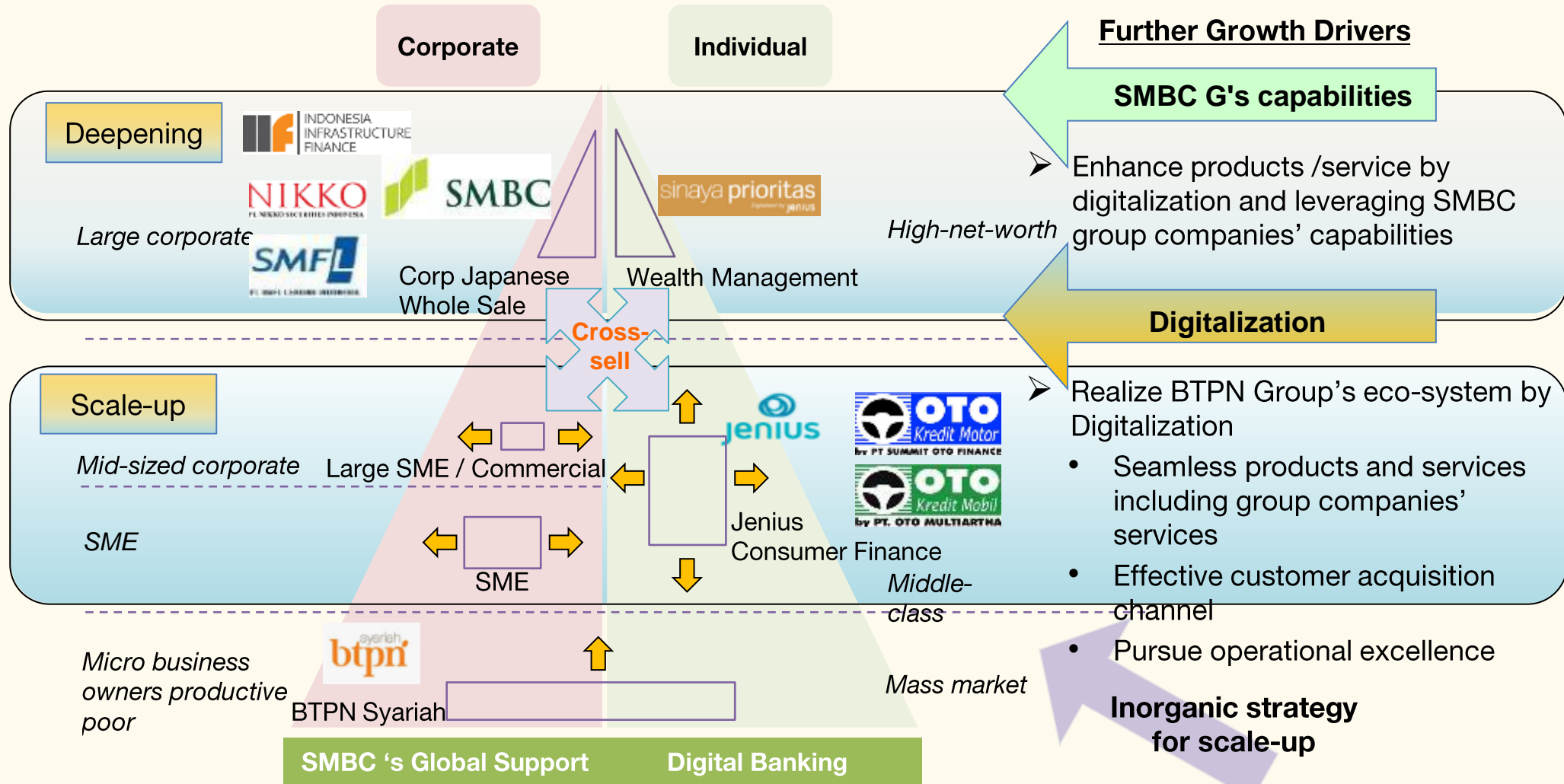


Synergy

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 30 June 2023

Our Journey

btpn

- **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 13k employees (~ 95% female and ~ 49% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed September 2022
- Planned **additional teams** in 2023 = 57 team (status 98%)

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



1H 2023 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.3 mn active



Coverage ~ 267k communities,
in ~ 2,600 sub-districts

Assets

21.3 trillion

NPF

3.0%

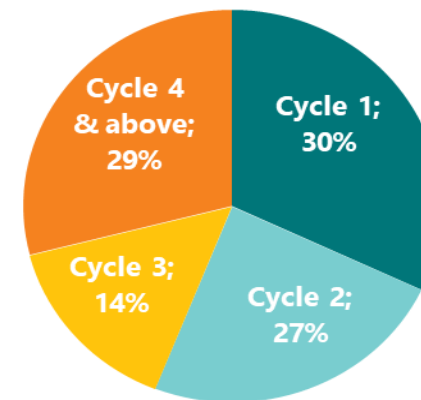
ROE

18.5%

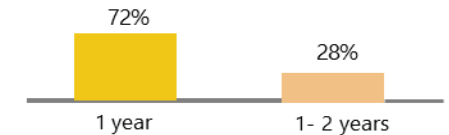
ROA

8.8%

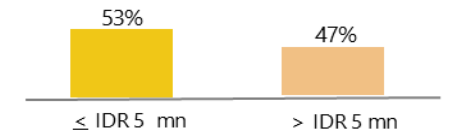
Customers by Cycle



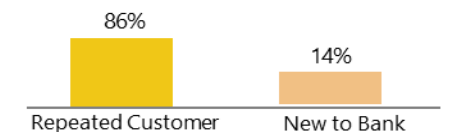
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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1H 2023 Financial Performance

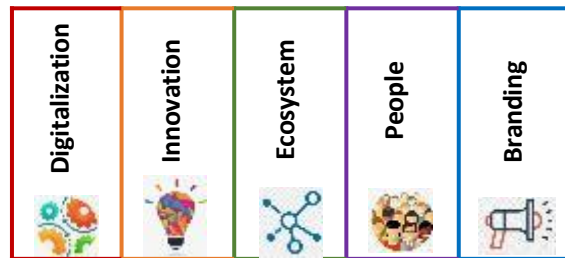
CSR & Awards

Retail Banking

Value Proposition



Key Business Drivers



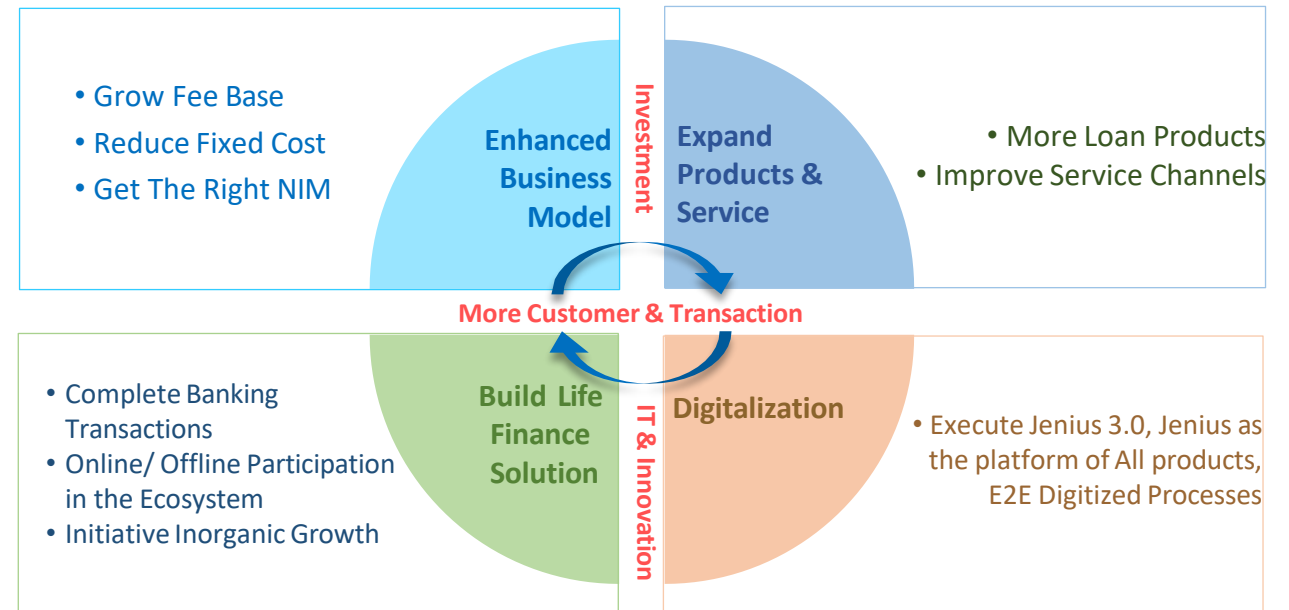
Management Discipline



Retail Banking Group

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

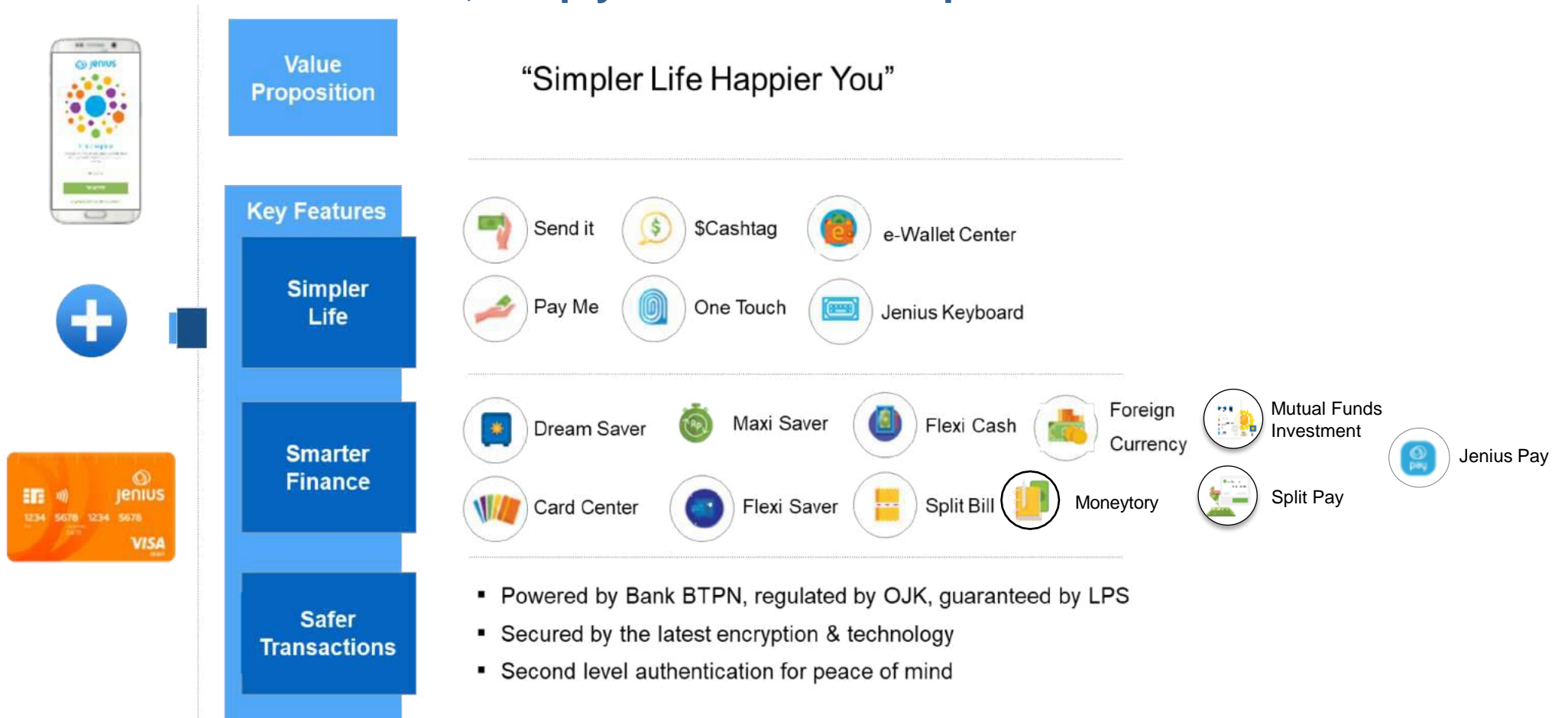
Execution Strategy



Retail Banking

Jenius: Value Proposition and Key Features

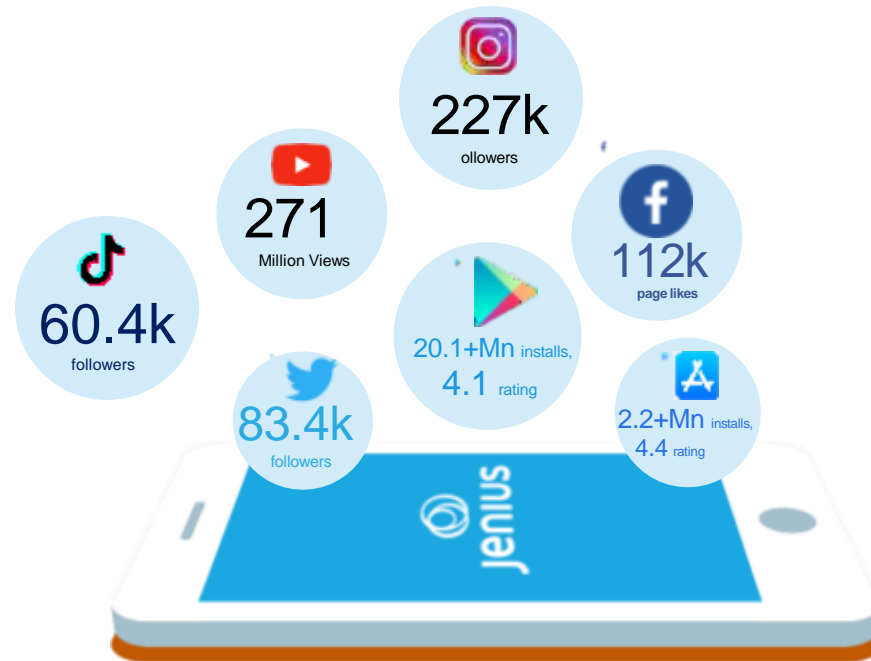
A Simpler, Smarter, and Safer Way to Manage Your Life and Finance, Simply from Your Smartphone



Retail Banking

Jenius: Simple, Smart, Safe

More than **4.8 million Jenius registered users**
spread in **38 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 ~4.8 million



271 Mn
YouTube views



84.3 K
followers



112K
page likes



227K
followers



60.4K
followers



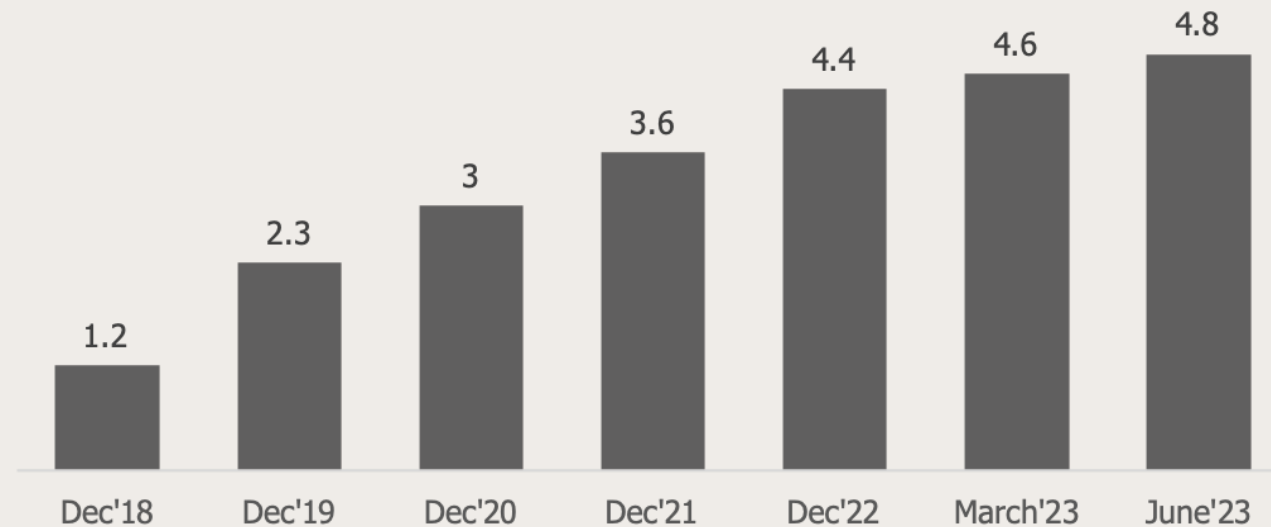
20.1 Mn+
installs



2.2 Mn+
installs

REGISTERED CUSTOMERS

In Million



Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT

#langkahkecilharini bersama e-Wallet Center
Top-up mandiri e-money*
tinggal tap dari aplikasi Jenius

*Tersedia untuk pengguna Android



btpn PT Bank BTPN Tbk. (Persero) Tbk. Anggota Grup SMBC Indonesia **Jenius**

Mandiri e-money on e-Wallet Center*

Now users can go through their daily commuting without worrying about insufficient balance on their mandiri e-money. Simply tap to top up, update balance, and use the mandiri e-money right away! Along with the new feature, we also launched a limited edition mandiri e-money with special design.

**Available for Android Users*

The Jenius Way of Being Away
Bisa Tukar Mata Uang Asing
dari 9 Pagi sampai 9 Malam*

#jalan2Jenius



*Selain hari libur nasional

btpn PT Bank BTPN Tbk. (Persero) Tbk. Anggota Grup SMBC Indonesia **Jenius**

Foreign Currency Exchange Until 21.00 WIB

We have extended our operation hours for foreign currency activation, buying, and selling. It is now available from 09.00 to 21.00 WIB during weekdays, not including national holidays. Users can have more time flexibility just in case they need to exchange after office hours, forgot to exchange for a trip abroad, or needed to exchange more during their trip abroad.

Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT

**Poin Hasil Belanjamu
Bisa Buat Belanja Lagi**

Yuk, tukar **Yay Points** dengan
saldo **GoPay & OVO Cash!**

The advertisement features a cartoon illustration of a woman with a shopping bag standing next to a blue shopping bag overflowing with gold coins. The background is a dark red color. At the bottom, there are logos for btpn and Jenius.

Jenius Credit Card – Point Redemption OVO & GO PAY

As per May 2023, Jenius users can redeem their Yay Points on Jenius Credit Cards with GoPay & OVO Cash balance. The redemption point process can be easily done from Jenius app. The process is real-time and can immediately be used for shopping again.

Daftarkan wajahmu, makin aman
gunakan Jenius di perangkat baru

The advertisement features a cartoon illustration of a man walking towards a smartphone. The phone screen shows a face recognition interface with the text 'Pendaftaran Wajah' and a 'Mau lanjut? >' button. The background is a solid blue color. At the bottom, there are logos for btpn and Jenius.

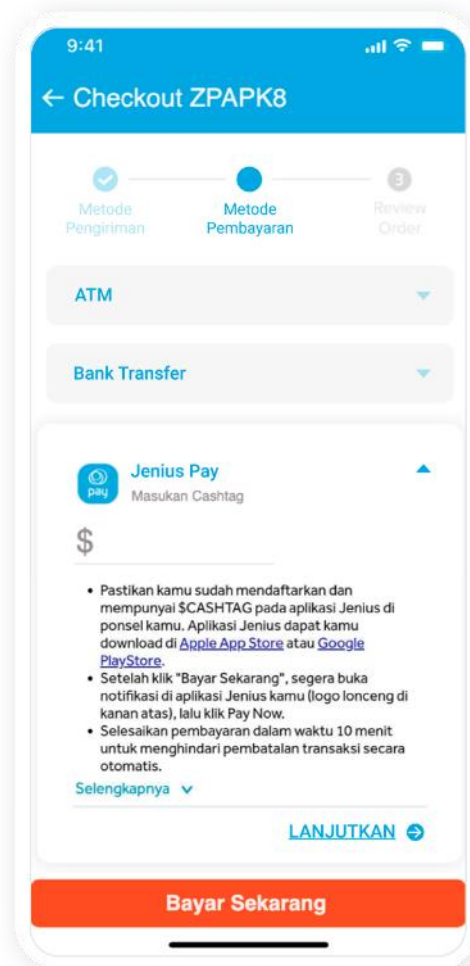
Live Biometric for Unlink Device

Jenius users can log in to a new device using the Face Recognition feature as another option for the Video Call process.

Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Currently Jenius Pay is available in more than **150 partner's platform**



New partners:



Retail Banking

Jenius: New Innovations & Updates

AWARDS



Infobank 20th Banking Service Excellence Award

Jenius - Bank BTPN won 8 awards at the 20th Infobank-MRI Banking Service Excellent Recognition 2023 event:

1. JENIUS - THE PIONEER OF DIGITAL BANKING IN INDONESIA
2. THE 2nd BEST IN SERVICE EXCELLENCE
3. THE 1st BEST BANK WITH DIGITAL - Jenius (BTPN)
4. THE 1st BEST CALL CENTER
5. THE 1st BEST EMAIL
6. THE 2nd BEST MOBILE BANKING
7. THE 2nd BEST CHATBOT
8. THE 2nd BEST LIVE CHAT

Retail Banking

Wealth Management Business: Launched 1 Government Bonds denominated in USD (INDON))



INDON SERI 42

SURAT UTANG NEGARA DENOMINASI USD (SERI INDON 42)

Tingkat Kupon :

5.250% P.A ✓

Sisa Tenor :

+/- 20 TAHUN ✓
17 JANUARI 2042

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur
5. Kupon & Keuntungan tidak dipotong pajak



**INDON42 (Tenor 20 Yrs, Coupon 5.250%)
Launched on Apr 2023**

Retail Banking

Wealth Management Business:
Launched 2 Bancassurance Products & 2 Ashmore Fund



Guardia Optima (12 April 2023)



Guardia Legacy

Perlindungan kesejahteraan keluarga di masa depan.

Guardia Legacy (7 June 2023)



Launched New Mutual Fund:

1. Ashmore Dana USD Fixed Income (May 2023)
2. Ashmore Saham Dinamis Nusantara (May 2023)

Pilihan Produk Reksa Dana

- Money Market Fund (RD Pasar Uang)
 - Mandiri Investa Pasar Uang
 - Ashmore Dana Pasar Uang Nusantara
- Fixed Income Fund (RD Pendapatan Tetap)
 - Mandiri Investa Dana Obligasi Seri 2
 - Mandiri Investasi Obligasi Nasional
 - Schroders Dana Maniap Plus II
 - Schroders Income Fund
 - Ashmore Dana Obligasi Nusantara
 - Ashmore Dana Obligasi Linggulan Nusantara
- Balance Fund (RD Campuran)
 - Schroders Dana Terpadu II
 - Schroders Dana Kombinasi
 - Schroders Dynamic Balance Fund
- Equity Fund (Reksa Dana Saham)
 - Mandiri Investa Arahifit
 - Mandiri Investa Equity ASEAN 5 Plus
 - Schroders Dana Prestasi Plus
 - Schroders 90 Plus Equity Fund
 - Ashmore Dana Ekuitas Nusantara
 - Ashmore Dana Progressif Nusantara
- Equity Fund USD (Reksa Dana Saham USD)
 - Mandiri Global Sharia Equity Dollar
 - Schroder Global Sharia Equity Fund

Pilihan Metode Pembelian Reksa Dana

BTPN menawarkan 2 cara pembelian Reksa Dana yaitu pembelian tunggal (single investment) maupun pembelian berkala (regular investment) dengan minimum pembelian sebesar Rp. 5 Juta.

Business Banking

Business Model

FINANCIAL SOLUTION

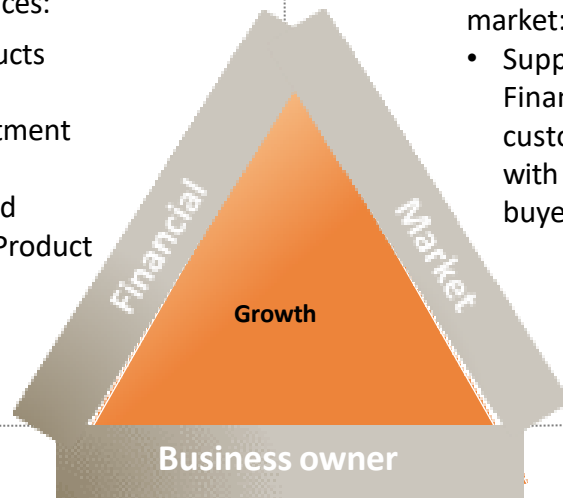
Simple – flexible – fast financial services:

- 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

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



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.

April 2023

Para Penguasa Produk Health Di E-Commerce

Pada tahun 2022, FMCG di Tokopedia dan Shopee sebesar Rp50,8T GMV (Gross Merchandise Value). Kategori Health mendapat pencapaian angka *market share* 23,5% dari seluruh FMCG. Kategori ini berhasil mencapai angka sebesar Rp 12T dengan 201 juta unit terjual.

4 Kategori Market Share Teratas
Kategori Produk Health

1. Suplemen Makanan	56,0%
2. Alat Medis	24,5%
3. Perawatan Diri	12,5%
4. Kesehatan Seksual	7,0%

Probabilitas Brand Menjadi Top 4
Jenis Merek di Market Leader pada 4 Group 1 (Meat)

1. Suplemen Makanan	1:200
2. Perawatan Diri	1:555
3. Alat Medis	1:933
4. Kesehatan Seksual	1:3.528

5 Merek Market Share Teratas
Kategori Produk Health

1. Blackmores	34,0%
2. Super Vitality	32,2%
3. filmtly Filmtly	10,3%
4. EasyTouch	8,5%
5. LI Free	4,3%

Market Survey dari sebuah Foodservice Indonesia menunjukkan dampak COVID-19 membuat masyarakat Indonesia memiliki kesadaran terhadap pentingnya menjaga kesehatan. Hal ini membuka peluang opportunity yang besar untuk pertumbuhan kategori Health.

Dari riset Tim Kompas, brand kategori Suplemen Makanan berpeluang untuk berkembang sebesar 1:200. Angka ini memiliki arti bahwa suatu brand baru hanya perlu mengakuisisi addressable market dari 200 brand agar bisa menjadi market leader.

May 2023

Proyeksi Skincare Tumbuh Hingga US\$ 1,35 Miliar

Semenjak Pandemi COVID-19, masyarakat memiliki minat yang tinggi terhadap perawatan diri. Perawatan wajah adalah perawatan yang paling diminati oleh masyarakat, hal ini terbukti dengan meningkatnya permintaan pasar terhadap *facicare*.

Proyeksi Keuntungan Skincare

Year	Revenue	Profit
2022	US\$ 1,17 M	17,6%
2023	US\$ 1,29 M	10,2%
2024	US\$ 1,35 M	4,6%

5 Brand Skincare Lokal Terbaik
Jenis Produk di Tokopedia & Shopee

1. SOMETHING	Rp 53,2 M
2. Scarlett	Rp 40,9 M
3. Ms Glow	Rp 29,4 M
4. avoskin	Rp 28,0 M
5. whitelab	Rp 25,3 M

Proyeksi Keuntungan Skincare

Year	Revenue	Profit
2022	US\$ 660 Jt	11,8%
2023	US\$ 730 Jt	10,5%
2024	US\$ 760 Jt	4,7%

Sun Protection

Year	Revenue	Profit
2022	US\$ 130 Jt	23,0%
2023	US\$ 160 Jt	23,0%
2024	US\$ 180 Jt	12,5%

Baby & Child

Year	Revenue	Profit
2022	US\$ 80 Jt	14,2%
2023	US\$ 90 Jt	12,5%
2024	US\$ 90 Jt	9%

Brand Skincare Lokal Mendunia

Wordah	avoskin	Milobest
✓ Malaya	✓ Malaya	✓ Singapura
✓ Thailand	✓ Singapura	✓ Jepang
✓ Turki	✓ Vietnam	✓ Jepang

Masyarakat Indonesia terutama perempuan lebih memilih menggunakan brand lokal dibandingkan internasional, hal ini disebabkan oleh kandungan di dalam brand lokal telah disesuaikan dengan kondisi kulit orang Indonesia.

June 2023

Motor Listrik: Masa Depan Transportasi yang Lebih Bersih

Persepsi terpekerikan bagaimana bentuknya pengaruh jangka panjang dari kendaraan bermotor yang kita gunakan?

83,27% Motor

Berdasarkan data Poksi, sebanyak 83,27% dari 102,31 juta unit kendaraan bermotor adalah sepeda motor.

Kualitas Udara dan **Ketersediaan Minyak Bumi**

Pada 2022, Indonesia menjadi negara di Asia Tenggara dengan kualitas udara terburuk dari kawasan yang ber-20 terburuk secara global.

Pada 2022, Indonesia memiliki cadangan minyak bumi sebesar 1,33 juta barel dan ini akan habis dalam 20 tahun ke depan. Sedangkan akan habis dalam 5 hingga 10 tahun kedepan.

Bagaimana cara pemerintah menanganinya?

Adanya program subsidi sebesar Rp7 juta dengan pembelian baru dan konversi dari April 2023 sampai Desember 2024.

Target produksi 2 juta unit motor listrik hingga tahun 2025.

Produsen Motor Listrik Subsidi

UNITED, SELIS, POLYTRON, RAKATA, GESITS, smoot, VIAR

Jenis Motor Listrik Subsidi dan Tingkat TKDNnya

Rakata 500i	87,15%
Polytron Moka 125i	84,19%
Unitas Moka 125i	81,21%
Unitas Moka 150i	80,26%
Unitas Moka 125i	81,21%
Unitas Moka 125i	81,21%

Motor listrik dinilai lebih ramah lingkungan dan efisien. Menurut Waka Dirut Utama PT PLN, 1 liter bensin sama dengan 1 kWh listrik, tetapi emisi karbon dioksidasi dari 1 liter bensin sebanyak 2,4 kg - lebih tinggi dibandingkan 1 kWh listrik yang hanya 85 gram.

Pilih motor listrik, lindungi lingkungan dan sumber daya alam!

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

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.

BTPN Workshop

Workshop that discuss various topics that are relevant to SMEs

June 2023

TALKS Collaboration Power: The Right Strategy to Stay on Top for SME

Minggu, 18 Juni 2023 | 10.00 - 12.00 WIB | Offline : GRAND CITY SURABAYA IIFEX Seminar Room

Welcoming Speech | **Speaker**

Yosep Stephen CEO Accurate
Anugrah Dwiwahyono Accurate Solution Manager
M Rezal Comando Acquisition & Incubation TikTok Shop Indonesia
Raymond P Chandra Business Banking Partnership BTPN

Moderator/MC : Anggi Monica - Partnership Specialist Accurate

Benefit : Knowledge, Networking, Caffe Break, E-masari, E-certificate, Special Gifts

Daftar Gratis! bit.ly/atalks-iifex2023

Organized by: **accurate** | Supported by: **btpn** A MEMBER OF SMBC Group, **daya**, **IIFEX**

accurate.id | @accurate.id | Accurate Indonesia

Workshop BTPN X Accurate with topic:

- The Right Strategy to Stay on TOP for SME
- Introduction to Invoice Flexi



Business Banking

New features launched in Q2'23



Time Deposit



Makin Banyak Untungnya Dengan Pakai TOUCHBIZ

Dapatkan bunga Deposito sebesar **4.75% P.A**

Tenor Fleksibel dari **1 - 12 Bulan**

Minimal penempatan dana **Rp100.000.000**

Mudah buat Deposito secara **Online di TOUCHBIZ**

Maxcash

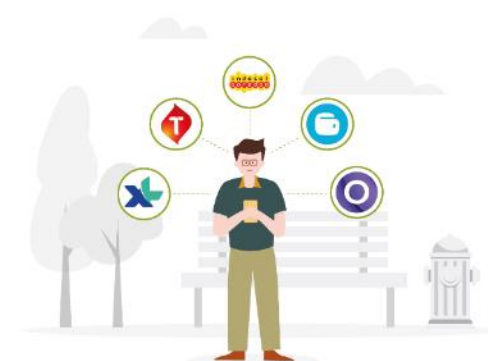


Cara Mudah dapat Untung di TOUCHBIZ

Aktifkan rekening MaxCash Anda untuk dapatkan bunga maksimal setiap hari libur

- Dapatkan bunga 3% P.A hanya dengan aktifkan rekening MaxCash Anda
- Tanpa perlu repot, dana akan diproses secara otomatis ke rekening MaxCash
- Tanpa mengganggu cashflow, dana hanya diproses pada hari libur dan akhir pekan
- Fleksibel cairkan dana MaxCash sebelum jatuh tempo

Bill Payment



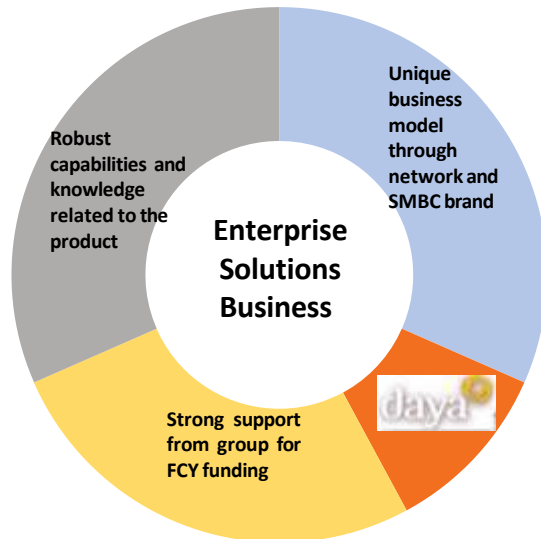
Bayar Apa Saja Lebih Mudah dengan TOUCHBIZ

- Mudah isi pulsa Telkomsel, XL dan Indosat
- Top up GoPay dan OVO
- Bayar Tagihan HP Pascabayar: KartuHalo, XL Prioritas dan Indosat Ooredoo

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
- Government Bonds to FI/NBFI Clients
- (*) 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



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

Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing
- Structured Loan

Corporate Banking

Wholesale Banking Group

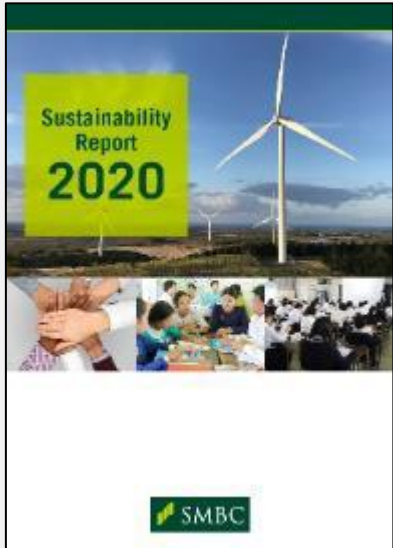
The Wholesale Banking Group and DAYA initiated an empowerment program for its customers by providing them with an opportunity to grow and have a more meaningful life during this pandemic period through series of webinar events with topics ranging from business, healthy lifestyle, personal development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

14 March 2023, Daya BTPN, Payroll loan & Jenius collaborated with One of SOE company held Financial Literacy hybrid seminar for 16 employees

From 7 participants who completed the survey 100% stated that the content is relevant, 100% found the webinar helps to increase their knowledge, and 100% felt the content is applicable and, 100% agreed that the facilitator is expert in his field.



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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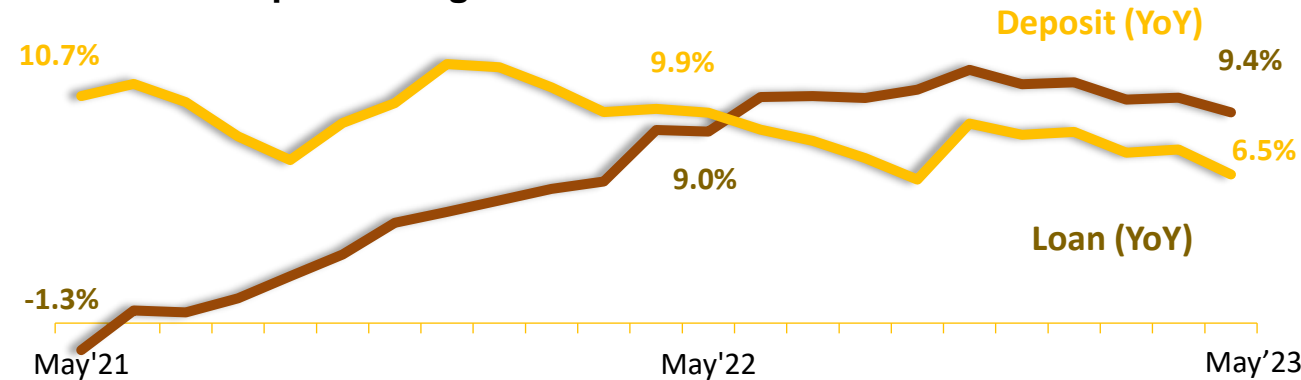
Banking Industry

Loan outstanding increased by 9.4% YoY in May'23. Customer Deposits in May'23 recorded growth of 6.5% YoY

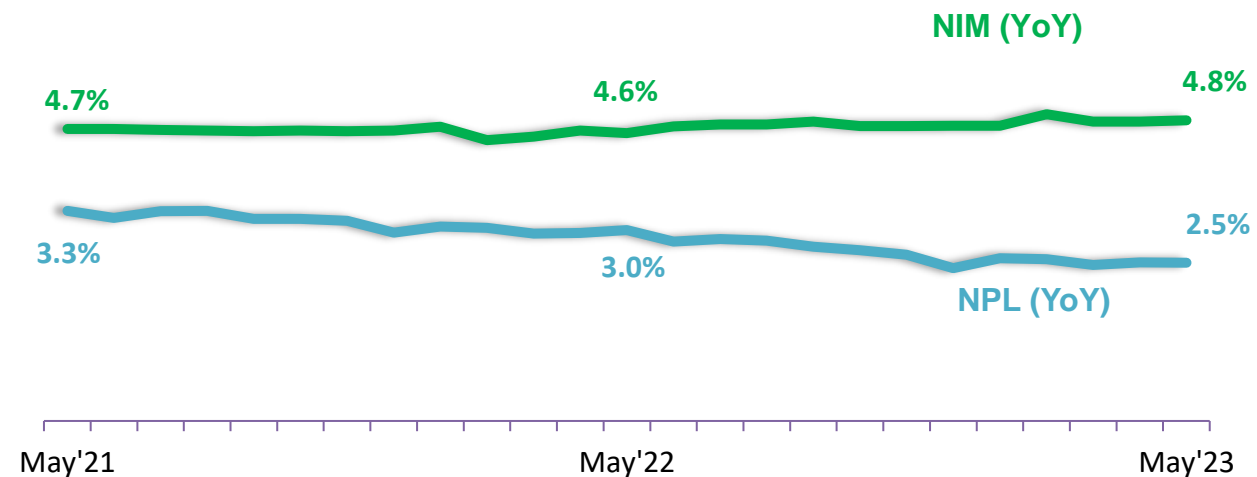
Indonesia Banking Industry Financial Summary

IDR trillion	May'22	Dec'22	May'23	ΔYoY
Total Assets	10,181	11,113	10,889	7.0%
Total Loans	6,012	6,424	6,577	9.4%
Customer Deposits	7,516	8,154	8,008	6.5%
CASA	4,681	5,161	4,936	5.4%
Current Accounts	2,181	2,546	2,363	8.3%
Savings	2,500	2,615	2,573	2.9%
Time Deposits	2,835	2,992	3,072	8.4%
Net Profit	80	202	99	24.1%
LDR	79.3%	78.8%	82.1%	2.8%
NIM	4.6%	4.7%	4.8%	0.2%
NPL	3.0%	2.4%	2.5%	-0.5%
CAR	24.4%	25.7%	26.1%	1.7%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance - Consolidated

1H'23 Key Highlights



- Bank BTPN's consolidated Operating Income increased 3% year-on-year (yoy), mainly contributed by the increase in net interest income of IDR 230 billion. The Bank recorded PPOP (Pre-Provision Operating Profit) of IDR 3,320 billion, up by 3% yoy from IDR 3,223 billion.
- Cost of credit increased from anticipation on restructuring process in corporate and as part of mitigation from ending of the government's COVID-19 stimulus policy. Net profit after tax of Bank BTPN (Consolidated) attributable to owners of the parent entity as of the end of the 2nd quarter of 2023 was recorded at IDR 1,462 billion, lower by 13% vs. prior year.
- Despite the increase in interest expense (following increase in benchmark rate), the Bank recorded a 4% yoy increase in net interest income to IDR 5.95 trillion from IDR 5.72 trillion, contributed by interest income from loans. NIM ratio maintained at 6.3%, the same as same period last year.
- Loans in the SME and Sharia segments increased by 18% (yoy) and 8% (yoy) respectively, while there decrements in other segments, total loans balance as of end of June 2023 decreased by 0.4% (yoy) to IDR 148.71 trillion from IDR 149.26 as of end of June last year. Customer Deposits increased by 4% (yoy) from IDR 103.17 trillion at the end of June 2022 to IDR 107.35 trillion at the end of June 2023.
- To optimize its balance sheet, BTPN reduced its long term borrowing. Total assets slightly lower by 1% (yoy) to IDR 193.11 trillion as of end of Jun23.
- Gross NPL was at 1.39%, slightly higher than the gross NPL ratio reported in the same period last year of 1.35%.
- Healthy liquidity and funding ratios were maintained. As end of June 2023, LCR was recorded at 223.3% and NSFR at 124.0%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	Jun'23 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	37,053	52,870	44,843	34,055	-24%	-8%
Loans (gross)	149,255	146,124	149,905	148,714	-1%	-0.4%
Total Assets	195,467	209,170	203,999	193,105	-5%	-1%
CASA	38,925	40,162	39,566	37,366	-6%	-4%
TD	64,245	74,705	76,806	69,983	-9%	9%
Total Customer Deposits	103,170	114,867	116,372	107,349	-8%	4%
Borrowings & Subordinated Loan	49,135	48,391	40,988	38,964	-5%	-21%
Total Liabilities	157,683	169,757	163,647	152,808	-7%	-3%
Equity *)	37,784	39,413	40,352	40,297	0%	7%

* including non-controlling interests

- Total assets decreased by 1% (yoy) to IDR 193.1 trillion. Total Loan decreased by 0.4% (yoy) to IDR 148.7 trillion.
- Customer Deposits reached IDR 107.4 trillion, increased by 4% (yoy). Borrowings reduced by IDR 10 trillion
- TD balance increased by 9% (yoy).

Financial Performance - Consolidated

Income Statement (IDR billion)	1H'22	1Q'23	2Q'23	1H'23	ΔQoQ	ΔYoY
Net Interest Income	5,725	2,938	3,017	5,955	3%	4%
Other Operating Income	1,004	486	518	1,004	7%	0%
Operating Income	6,729	3,424	3,534	6,958	3%	3%
Operating Expense	(3,505)	(1,815)	(1,824)	(3,638)	1%	4%
Pre-Provision Operating Profit	3,223	1,609	1,711	3,320	6%	3%
Cost of Credit	(740)	(416)	(746)	(1,162)	79%	57%
Profit Before Tax	2,483	1,194	966	2,161	-19%	-13%
Net Profit After Tax	1,932	933	755	1,687	-19%	-13%
Net Profit After Tax attributable to Owners of the Parent	1,675	805	656	1,462	-18%	-13%
Net Profit After Tax - BTPN Syariah	856	425	328	753	-23%	-12%

- Operating Income increased by 3% (yoy), mainly due to an increase in net interest income. PPOP up by 3% (yoy).
- Cost of credit increased (in anticipation of restructuring in corporate segment and ending of government's COVID-19 stimulus) - BTPN's 1H 2023 Net Profit After Tax attributable to Owners of the Parent was lower by 13% (yoy).

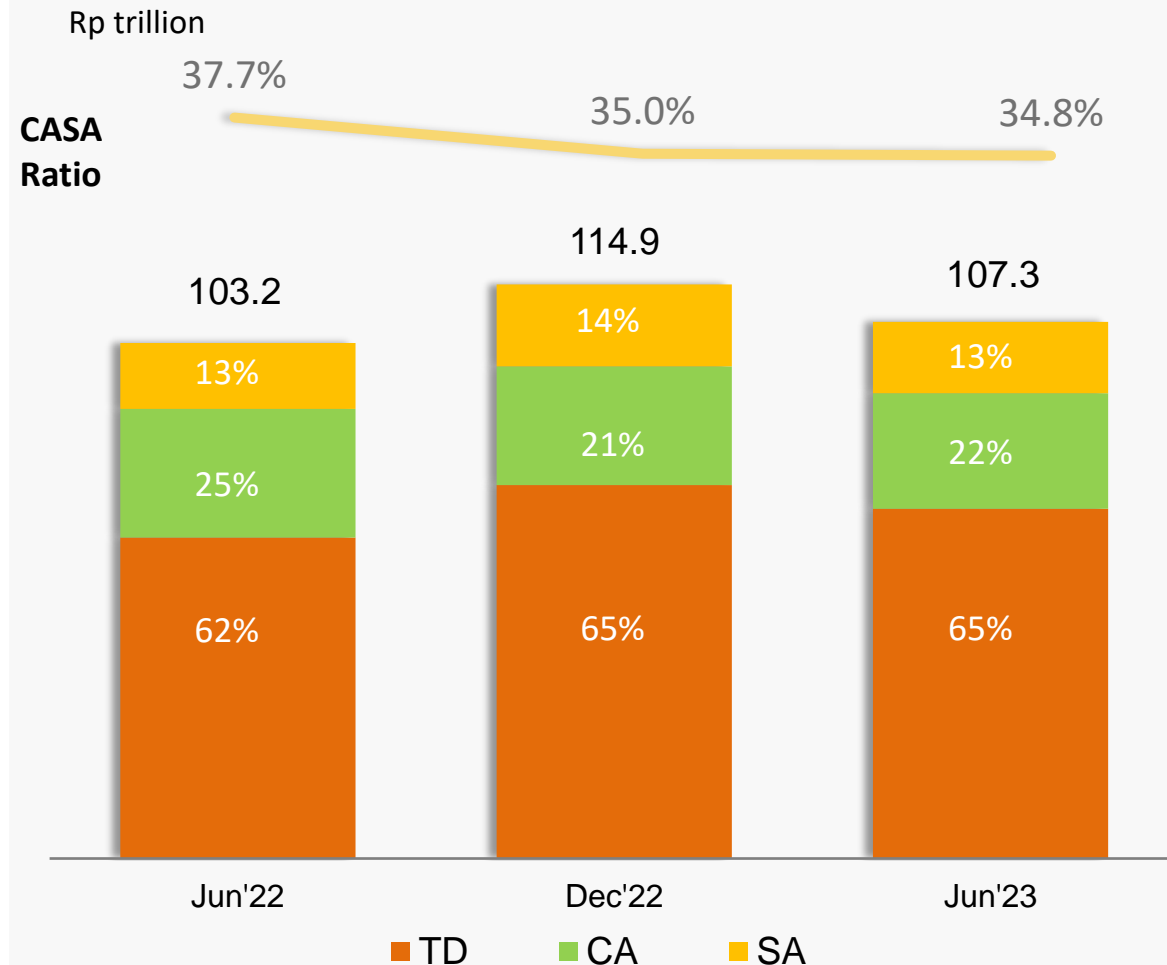
Key Financial Ratios - Consolidated

Ratios (%)	Jun'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	Jun'23 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.34	6.32	6.20	6.33	0.12	(0.01)
NSFR	121.30	133.72	126.65	123.99	(2.66)	2.69
LCR	181.28	229.30	240.66	223.31	(17.35)	42.03
Loan to Funding	98.00	89.50	95.26	101.64	6.38	3.64
NPL (gross)	1.35	1.43	1.38	1.39	0.01	0.04
ROA	2.59	2.36	2.35	2.14	(0.21)	(0.45)
ROE	10.12	9.15	9.04	8.20	(0.84)	(1.92)
CAR	25.24	27.29	29.29	29.77	0.48	4.53

- NIM was maintained at 6.3%, largely the same as same period last year.
- LCR and NSFR were at healthy levels, LCR was recorded at 223.31% and NSFR 123.99% as end of June 2023.
- Gross NPL 1.39%, slightly higher than the gross NPL ratio reported in the same period last year of 1.35%.
- CAR was recorded at 29.77%, proportion of core capital is 89% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Jun'22 Unaudited)	Dec'22 (Audited)	Jun'23 Unaudited)	ΔYoY
CASA	38,925	40,162	37,366	-4%
Current Account	25,689	23,766	23,127	-10%
Savings	13,236	16,396	14,239	8%
Time Deposits	64,245	74,705	69,983	9%
Total Customer Deposits	103,170	114,867	107,349	4%

- TD balance increased by 9% YoY. CASA ratio decreased to 34.8% as of Jun'23 from 37.7% 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)	Jun'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	Jun'23 (Unaudited)	ΔYoY
Total Loan	149,255	146,124	149,905	148,714	-0.4%
<i>Transforming Businesses:</i>	26,038	24,733	24,398	23,946	-8%
- Retail Lending	25,506	23,990	23,542	23,011	-10%
- Micro	532	743	856	935	76%
<i>Growing Businesses :</i>	123,092	121,268	125,389	124,650	1%
- Corporate & Commercial	101,016	97,450	100,689	98,961	-2%
- SME	10,296	11,257	11,597	12,122	18%
- BTPN Syariah	11,146	11,527	11,829	12,090	8%
- Joint Finance	74	146	243	308	318%
- Jenius	560	887	1,032	1,170	109%
<i>Others</i>	125	123	117	117	-6%

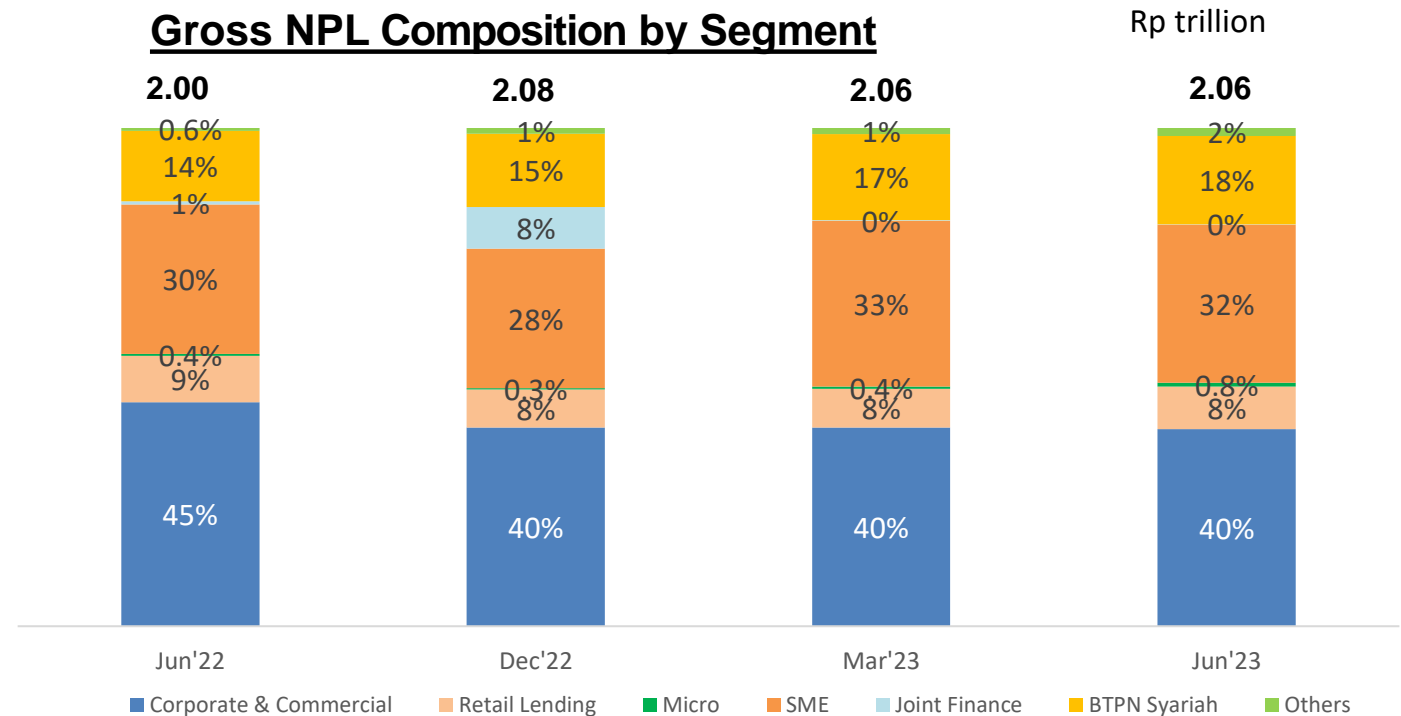
Note: There are loan classification adjustments (Growing Business, Transforming Business, Others) compared to Loan Segment presented in Analyst Briefing 1Q 2023.

Asset Quality

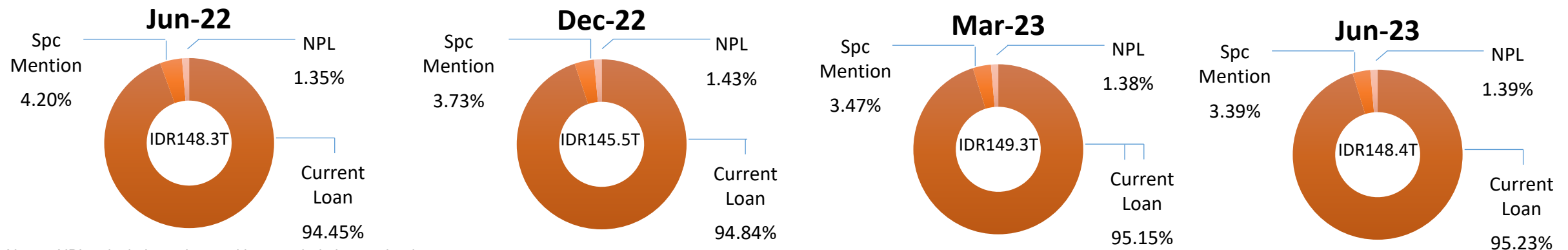
Asset Quality

%	Jun-22	Dec-22	Jun-23
Gross NPL	1.35	1.43	1.39
Net NPL	0.36	0.44	0.45
Gross Cost of Credit	1.05	1.26	1.56
Loan Loss Provision/NPL	190.14	172.75	186.05

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



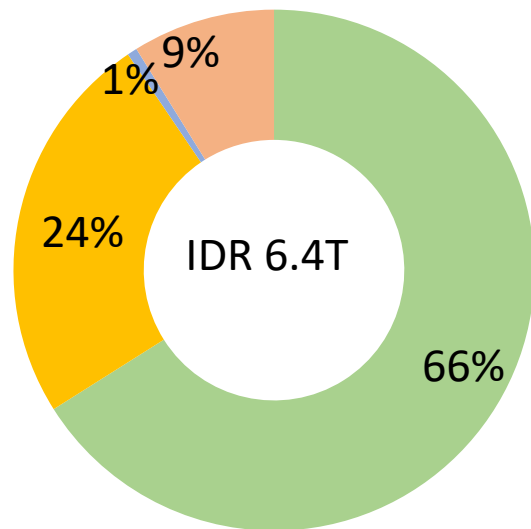
Note: - NPL calculation using total loan exclude loan to bank

COVID-19 Restructured Loan

as of June 2023

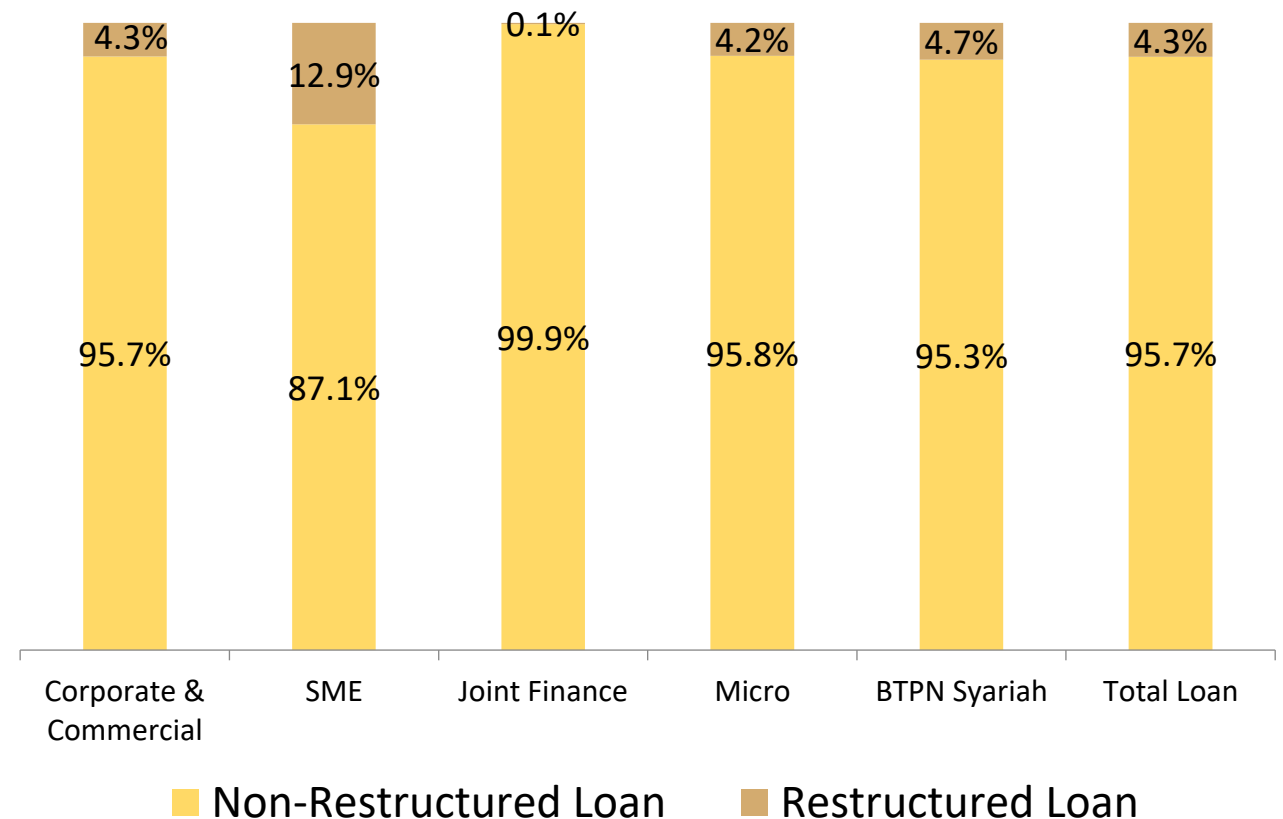
Restructured Loan

end of June 2023



- Corporate & Commercial
- SME
- Micro
- BTPN Syariah

Proportion to Total Loan



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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

2023

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

Participant: 1,529,194
Activities: 5,019

Sustainable Finance



Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

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.

2023 Awards

4th Anniversary Indonesia's Popular Digital Products Awards 2023 – The Iconomics: KBMI 3 Group for Mobile Banking

The award is presented to appreciate institutions that have innovated in digital in Indonesia hence they are able to face opportunities, challenges, and competitions from waves of technological disruption.

Jenius from Bank BTPN received an award under the KBMI 3 category, or banks with core capital of more than Rp14 trillion up to Rp70 trillion, for Mobile Banking in the 4th Anniversary Indonesia's Popular Digital Products Awards 2023.

Indonesia Public Relations Award (IPRA) 2023 – Warta Ekonomi: Conventional Bank Best Public Relations in Company Management on Expanding Mass Market Product and Services

Bank BTPN received an award in public relations at the annual "Indonesia Public Relations Awards (IPRA) 2023: Winning Economic Growth through Consistent Collaboration" event organized by Warta Ekonomi.co.id.

Bank BTPN won the "Best Public Relations in Company Management on Expanding Mass Market Products and Services" award in the Conventional Bank category.

The award is dedicated to public relations' role and function in a company that has significantly improved the quality and performance of the company through innovative public relations strategy in the midst of increasingly fierce industrial competition and Indonesia's improving economic conditions. The assessment is determined through a desk research approach to assess the company's financial performance, media monitoring to assess the company's strategic policies by analyzing the number of positive reports related to company performance, and expert panels to validate the entire series of assessments from a panel of judges who are experts in their fields.



2023 Awards

Triple A Country Awards 2022 – The Asset: Best Green Loan and Best Local Currency Green Loan

In February 2023, PT Bank BTPN Tbk ("Bank BTPN") has received awards in the "Triple A Country Awards 2022" from The Asset in Hong Kong.

Bank BTPN received two awards in the 2022 Sustainable Finance category, namely "Best Green Loan" and "Best Local Currency Green Loan".

The first one was "Best Green Loan" was achieved through a green financing program worth a total of \$750 million which was provided by Bank BTPN to PT Perusahaan Listrik Negara (PLN) in December 2022. In this program which aims to support PLN's energy transition activities to renewable energy, Bank BTPN and Sumitomo Mitsui Banking Corporation (SMBC) collectively act as coordinating mandated lead arranger and bookrunner, and green loan coordinator. Bank BTPN received another award, namely "Best Local Currency Green Loan" by providing a green financing facility worth IDR 1.06 trillion to PT Kepland Investama since October 2021. In this program, Bank BTPN acts as the sole lender.

PR Indonesia Awards (PRIA) 2023 – PR Indonesia: 2022 Most Popular in Print and Online Media

Bank BTPN received an award in the "Public Relations Indonesia Awards (PRIA) 2023" which was organized by PR Indonesia.

There are several categories in this event, namely Owned Media, Digital Channels, Crisis Management, Annual Reports, Corporate Social Responsibility (CSR) Programs, Public Relations Programs, and Public Relations Department, to Most Popular in Print and Online Media.

Bank BTPN received award in the category "2022 Most Popular in Print and Online Media" with the sub category National and Multinational Private Companies Tbk.

The assessment was determined through monitoring the news coverage of hundreds of companies (including ministries, agencies, regional governments, State-Owned Enterprises, Regional-Owned Enterprises) in local print and online media, from January 1 st to December 31st 2022. Monitoring used a quantitative method in real time and qualitative analysis in collaboration with Indonesia Indicator.



2023 Awards

Top 100 Most Outstanding Women 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received “the 2023 Top 100 Most Outstanding Women Awards”, which Infobank Magazine handed to Bank BTPN Finance Director Hanna Tantani. This is the second consecutive year Hanna received the award.

The awards are dedicated to the best female leaders for their contribution through their experiences and achievements to the development of their institutions.

The committee set a number of criteria of assessment for the award nominees: All nominees were members of the board of directors or commissioners in the 20 largest institutions in the financial services and state-owned enterprise sectors or leaders in financial authority institutions, held directorship positions for more than three years or as served professional commissioners (practitioners and academics), were experienced and had many professional achievements, were well-known in the industry, and were actively involved in various activities that supported their companies' performance and progress within their respective industries.



Best Companies to Work for in Asia 2023

PT Bank BTPN Tbk (“Bank BTPN”) received the “Best Companies to Work for in Asia 2023” award from HR Asia.

The award is dedicated to the companies with the best performance in the field of human resources in Asia. One of the assessment components is a high level of employee engagement and superior work culture.

These two factors are also the Bank BTPN’s main focus which we manifest, among others, by implementing a flexible work location (hybrid working system) policy to support the realization of a better quality work-life and the employee value proposition (EVP) that we offer to all employees.



2023 Awards

PPKM Award 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received the “Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) Award 2023” from the Ministry of Health of the Republic of Indonesia. The award is dedicated for Bank BTPN's contribution in handling COVID-19 in Indonesia, through the implementation of health protocols at work and the establishment of a task force that handled, prevented and minimized the spread of COVID-19 in efforts to support the government’s programs. The award consists of 14 categories, namely community health centers, hospitals, laboratories, vaccination centers, telemedicine companies, Whole Genome Sequencing (WGS) laboratories, religious organizations, fellow countries, State-Owned Enterprises (BUMN), international organizations, domestic private companies, foreign private companies, Non-Governmental Organizations (NGOs), and COVID-19 emergency hospitals. Bank BTPN is one of 153 awardees in the domestic private company category. In total, more than 800 entities receive the award.



20th Infobank-MRI Banking Service Excellent 2023

Jenius from PT Bank BTPN Tbk (“Bank BTPN”) received the “20th Infobank-MRI Banking Service Excellent 2023” awards from Infobank Magazine. The awards are dedicated to the banks with the best service based on customer experience in 2022. The assessment was determined from the results of a study by the Biro Riset Infobank (BiRI) partnered with Marketing Research Indonesia (MRI).

Jenius from Bank BTPN received eight award categories as follows:

1. The Pioneer of Digital Banking in Indonesia (Special Rank)
2. The 2nd Best in Service Excellence
3. The 1st Best Bank with Digital
4. The 1st Best Call Center
5. The 1st Best Email
6. The 2nd Best Mobile Banking
7. The 2nd Best Chatbot
8. The 2nd Best Live Chat



2023 Awards

12th Infobank Digital Brand Awards 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received awards at the annual “12th Infobank Digital Brand Awards 2023” event organized by Infobank Magazine.

Infobank Magazine partnered with Isentia, a global media intelligence solution provider, in determining the awardees and giving the awards for 190 institutions and 174 products.

The awards were given in appreciation of the institutions in promoting their corporate brands and product brands through digital platforms in 2022.

Bank BTPN received three awards as follows:

1. “The Best Bank with Digital Service (KBMI 3 category, banks with core capital of more than Rp14 trillion up to Rp70 trillion)” for Jenius from Bank BTPN.
2. “The 3rd Best Deposito for Conventional Commercial Bank” for the BTPN Time Deposit product.
3. “The 3rd Best Conventional Commercial Bank Debit Card” for Jenius Debit Card from Bank BTPN.

Bank BTPN was rated one of the best banks based on public assessment and social media users’ feedbacks on the bank’s digital-based banking products and services.

There were eight stages in the assessment and all of them centered on social media channels for corporate brands and product brands. The eight stages were category selection, brand and keyword research, social media channel selection, data generation from social media platforms, sentiment determination, data collection, index calculation, and determination of the top three results.



THANK YOU

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