



3Q 2023 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

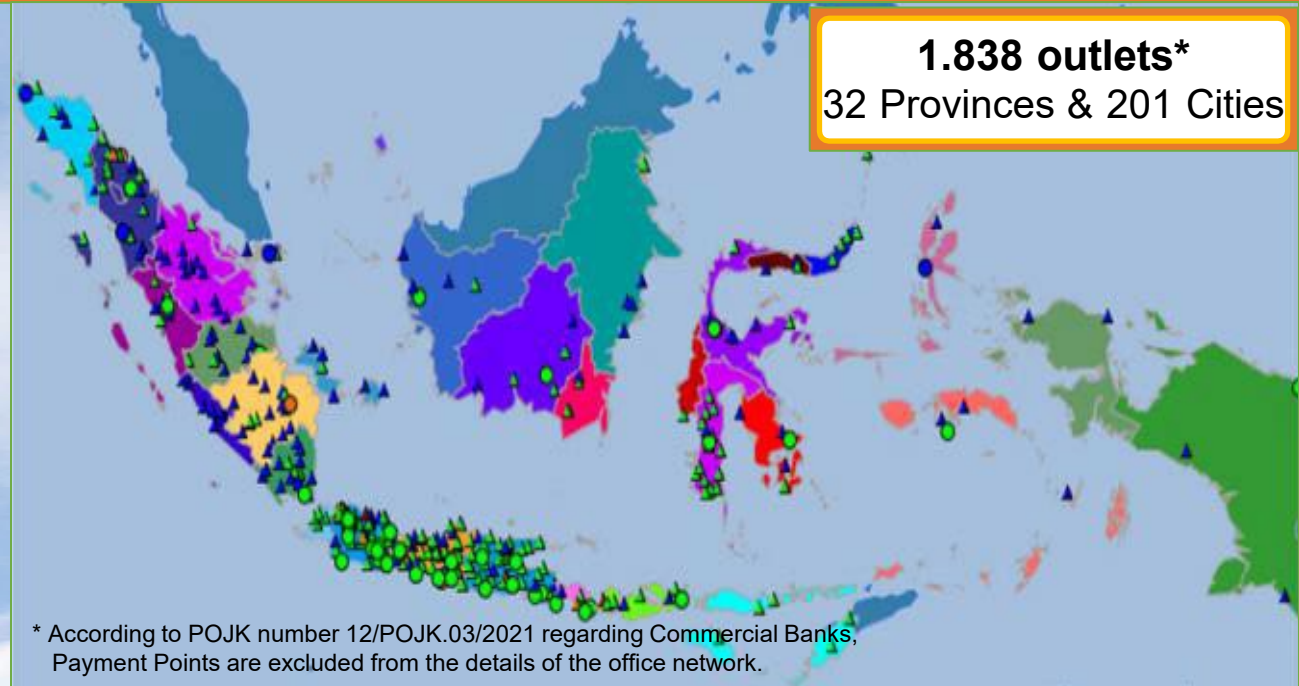
3Q 2023 Financial Performance

CSR & Awards



Bank BTPN Profile (Consolidated)

as of 30 September 2023



Total Assets	IDR 195.8 trillion	Total Employees	20,629 (79% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: AAA(idn); Stable OutlookPefindo: idAAA; Stable Outlook	Total Customers	~9.3 million customers

Shareholders

as of 30 September 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%	429,421,029	8,588
Treasury Stocks	1.13%	92,314,998	1,846
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 September 2023

bank
btpn
A MEMBER OF
SMBC Group

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



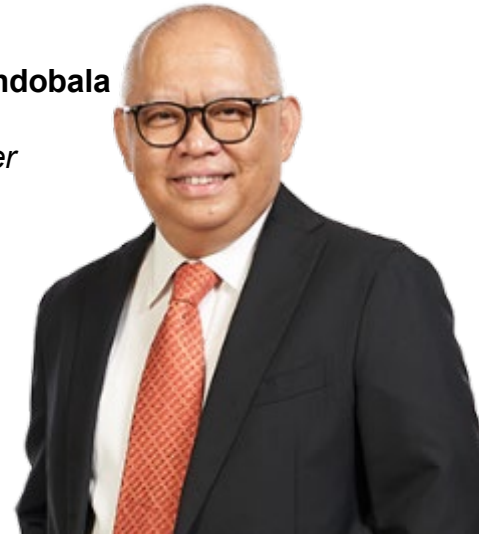
Ninik Herlani M. Ridhwan
Independent Commissioner



Onny Widjanarko
*Independent
Commissioner*



Edmund Tondobala
*Independent
Commissioner*



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 30 September 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

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.

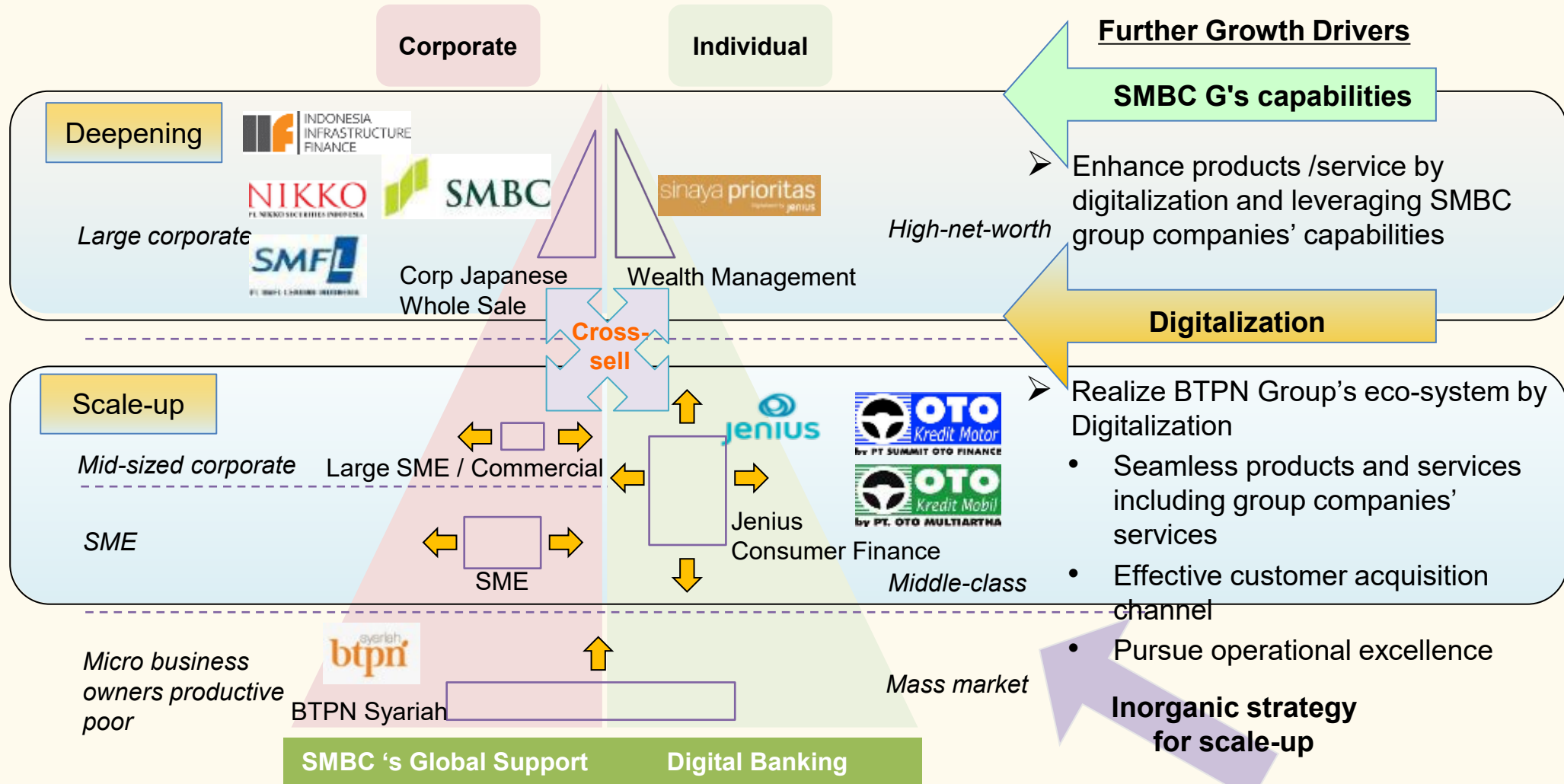


Synergy

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 September 2023

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 26 provinces, with ~14k employees (~ 95% female and ~ 50% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed on April 2023
- Planned **additional teams** in 2023 = 57 team (status 100%)

3Q 2023 Performance

Customer & Coverage

Serving ~ 7 mn customers,
~ 4.3 mn active



Coverage ~ 258k communities,
in ~ 2,600 sub-districts

Assets

22.0 trillion

NPF

3.0%

ROE

16.4%

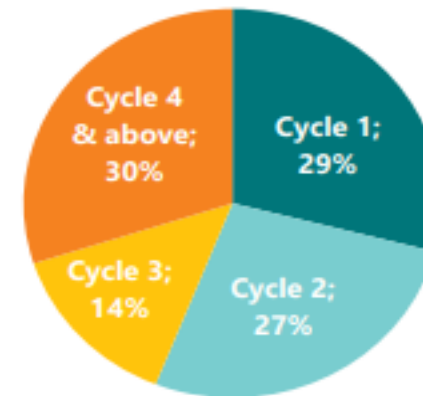
ROA

7.7%

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



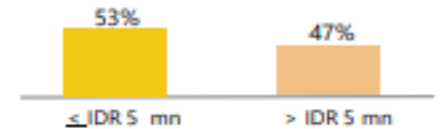
Customers by Cycle



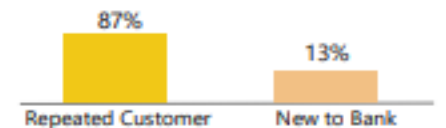
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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3Q 2023 Financial Performance

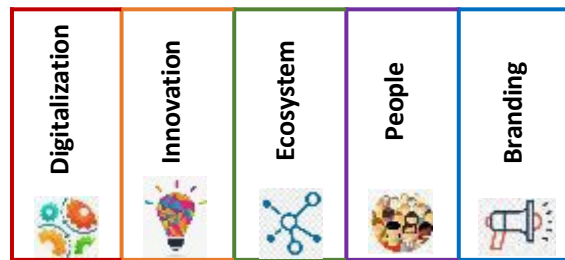
CSR & Awards

Retail Banking

Value Proposition



Key Business Drivers



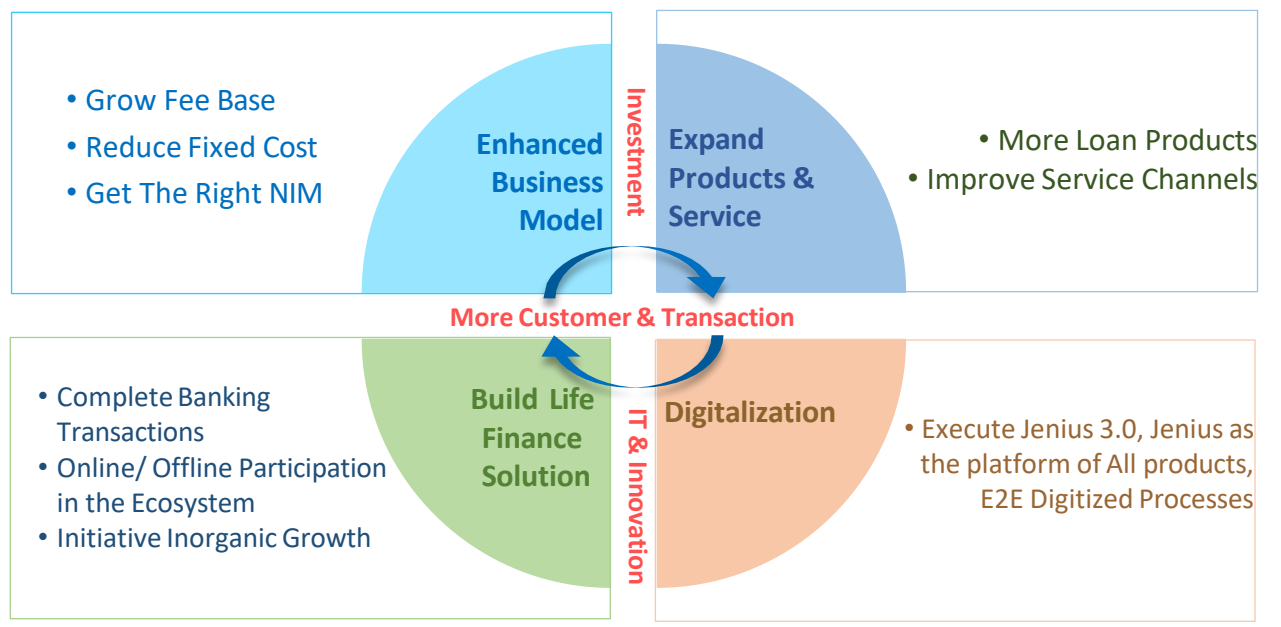
Management Discipline



Retail Banking Group

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

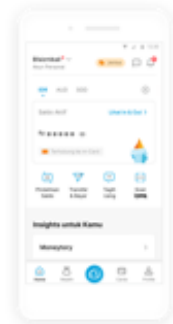
Execution Strategy



Retail Banking

Jenius: Value Proposition and Key Features

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

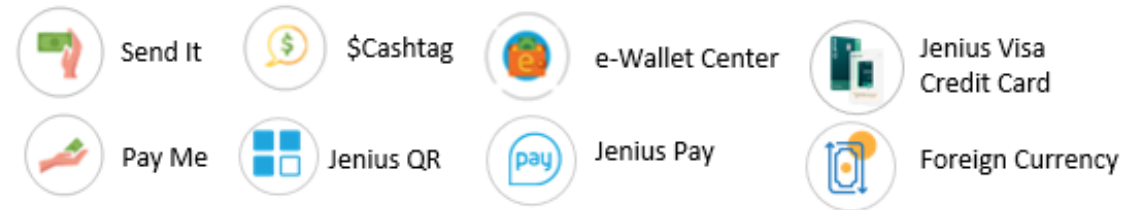


Value
Proposition

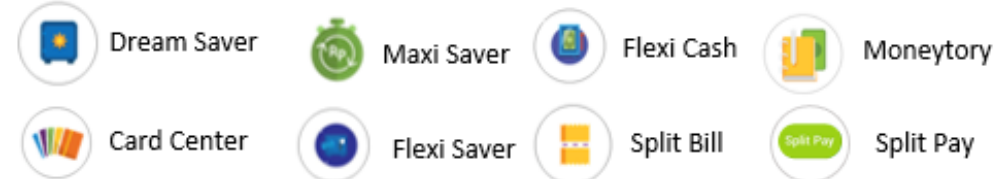
“Simpler Life, Happier You”

Key Features

Simpler Life



Smarter
Finance



Safer
Transactions

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

Retail Banking

Jenius: Simple, Smart, Safe

More than **5 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, transactions, investment connected all in one place

Smart

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

Safe

- Powered by Bank BTPN, registered and supervised by the Financial Services Authority (OJK) and members of the Indonesia 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 ~5 million



311 Mn
YouTube views



60.7K
followers



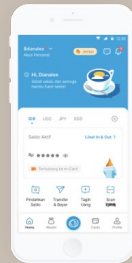
87.3 K
followers



245K
followers



129K
page likes



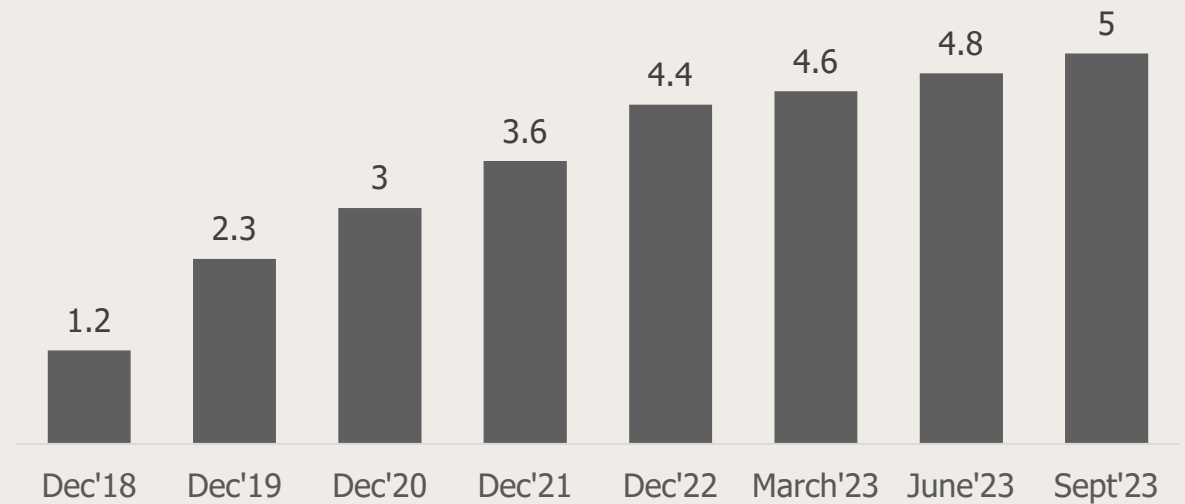
21 Mn+
installs



2.5 Mn+
installs

REGISTERED CUSTOMERS

In Million



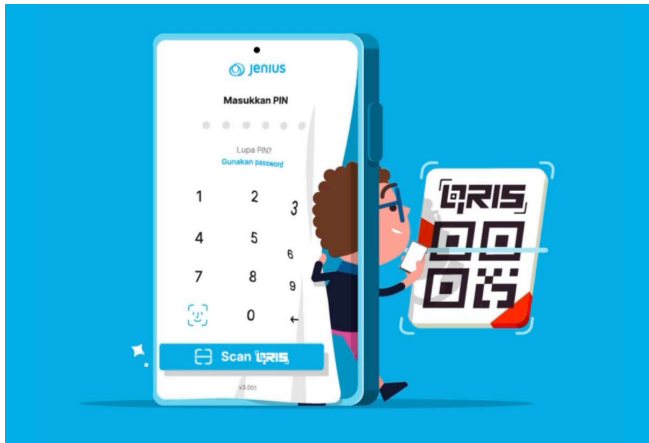
Retail Banking

Jenius: New Innovations & Updates



#FlexiRasaMaxi 2

#FlexiRasaMaxi is refreshed with more exciting rewards and easier in-app steps. Now everything is “sat set” through Jenius app since user can easily choose the desired rewards, input the placement amount, and automatically lock their placement.



Shortcut Scan QRIS

QRIS payment is now even easier with our new shortcut! Shortcut Scan QRIS allows Jenius users to access scan QRIS on PIN Page, no need to go to the Home page first. We have also updated our source of fund options to make it easier for users to choose between Pay Now or Pay Later.

Retail Banking

Jenius: Marketing Campaign & Project



Jenius X Pocari Sweat Run Indonesia 2023

Jenius from Bank BTPN is proud to be the co-title sponsor of POCARI SWEAT Run Indonesia this year and for the next few years. Jenius believes that taking small steps to achieve your financial goals requires the same amount of patience and commitment as running. To add to the excitement, Jenius is providing special offers for purchasing offline and virtual tickets, activities with the community, up to the day of race packs collection and race days.



7 Hari 7 Malam
Jadi Lebih Jenius
di Tahun ke-7

Jenius 7th Anniversary

Jenius from PT Bank BTPN Tbk, remains committed to delivering comprehensive and relevant financial services to the digital-savvy community through co-creation and collaboration, marking its seventh anniversary on August 11, 2023. On its seventh anniversary, Jenius continues to innovate through co-creation with the digital-savvy community. As an expression of gratitude towards its users, Jenius introduced the 7 hari 7 malam #jadilebihjenius program, offering various special offers during its seventh-anniversary celebration.

Retail Banking

Jenius: Marketing Campaign & Project



7 Hari 7 Malam #jadilebihjenius September 2023

The excitement of 7 hari 7 malam #jadilebihjenius is back! Users can enjoy various promo from 7 special food and drink promos, 7 selected merchants, and 7 Jenius features from 11-17 September 2023.



Jenius X Garmin Run 2023

To support and boost the excitement of the Garmin Run Indonesia 2023 event, Jenius presents the #laribarengjenius program that consist of fun runs, workshops and talk shows about preparation for running competitions. Jenius also gave special offers for Jenius users, such as purchasing Garmin Run Indonesia 2023 tickets and special discounts for purchasing Garmin products using Jenius for payment. To add more excitement, during the two days of race pack collection on 22-23 September 2023, and on the day of the Garmin Run Indonesia 2023, 24 September 2023, Jenius is holding Jenius Auction, Jenius Cheering Zone, Jenius Running Experience Booth, and many more.

Retail Banking

Jenius: Marketing Campaign & Project



Ajak Teman Mengenal Program

#AjakTemanMengenal Flexi Cash is a referral program to invite your Jenius users' friends to use Flexi Cash. This Referral Program applies to your friends who will make their first withdrawal with a minimum disbursement of IDR 2,000,000 and a minimum tenor of 9 months.

This program offers the opportunity to get cashback starting from Rp. 50,000-Rp. 100,000 to the referral givers and friends who are given the referral code will get cashback of Rp. 100,000. Referral givers can also get the opportunity to receive additional cashback of IDR 10,000,000 by referring at least 5 friends.

Retail Banking

Jenius: Award



Recognition of Excellence 2023

Bank BTPN is being recognised for Kartu Kredit Jenius Visa. The Jenius Visa Credit Card is a solution that provides various conveniences for users. This award formally appreciates the initiatives and efforts of your organisation at the forefront of digital transformation to improve the lives of citizens with online and digital cutting-edge services

Retail Banking

Wealth Management Business: Launched 1 Government Bonds denominated in IDR (FR)



SERI FR0100

SURAT UTANG NEGARA SERI FR0100

Tingkat Kupon :

6.625% P.A ✓

Sisa Tenor :

+/- 11 TAHUN ✓
15 FEBRUARI 2034

Benefit :

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



DETAIL PRODUK :

Nama Produk	Surat Utang Negara Seri FR0100
Kode Produk Penerbit	FR0100
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	24 Agustus 2023
Tingkat Kupon	6,625% p.a
Sisa Tenor	11 (Sebelas) Tahun
Tanggal Jatuh Tempo	15 Februari 2034
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- - dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 Februari dan 15 Agustus
Rating Produk	Moderate

FR0100
(Tenor 11 Yrs, Coupon 6.625%)
Launched in Sep 2023

Retail Banking

Wealth Management Business:
Launched 1 Bancassurance Product

Tentang Grup Allianz

Allianz Group adalah perusahaan asuransi dan investasi asal terkemuka di dunia dengan lebih dari 100 juta nasabah individu dan perusahaan di lebih dari 70 negara. Bersama Allianz menyediakan manfaat dari berbagai layanan asuransi kesehatan dan keuangan, modal dan asuransi properti, jiwa dan kesehatan, semua dengan jaminan asuransi terbaik dan asuransi biaya secara global. Allianz adalah salah satu investor terbesar di dunia, dengan dana kelolaan mencapai asuransi lebih dari 620 miliar Euro. Bertanggung jawab sosial kami, FINCO dan Allianz Global Investors menginvestasikan aset bernilai sekitar 1,8 triliun Euro untuk global health, financial integrity, sustainable energy dan lainnya untuk perluasan proses bisnis dan kepastian investasi. Allianz mengorganisir lebih layanan untuk pemenuhan kebutuhan dan keinginan seluruhnya Anda. Pada tahun 2022, Allianz Group memiliki 214.000 karyawan dan meraih total pendapatan 1.68 miliar Euro serta laba operasional sebesar 15,4 miliar Euro.

Tentang Allianz di Asia

Allianz adalah salah satu penyedia perantara asuransi Allianz yang dimiliki dengan pengalaman terbaik, terbesar dan paling inovatif. Allianz telah hadir di Asia sejak 1910, menyediakan asuransi kesehatan dan modalitas di berbagai negara Tiongkok, Asia Tenggara dan 23 pasar di wilayah tersebut, menawarkan beragam asuransi dengan lebih dari 100 produk asuransi, asuransi jiwa, perlindungan dan modalitas lainnya dan manajemen aset. Dengan lebih dari 30.000 staf, Allianz memiliki lebih dari 21 juta nasabah di wilayah ini melalui berbagai saluran distribusi dan platform digital.

Tentang Allianz Indonesia

Allianz memulai bisnisnya di Indonesia dengan mendirikan kantor perwakilan di tahun 1988. Pada tahun 2006, Allianz mendirikan PT Asuransi Allianz Utama Indonesia, perusahaan asuransi umum. Kemudian, Allianz memasuki bisnis asuransi jiwa, kesehatan dan dana pensiun dengan mendirikan PT Asuransi Allianz Life Indonesia di tahun 2008. Di tahun 2009, Allianz Utama dan Allianz Life memulai bisnis asuransi syariah. Saat ini, Allianz Indonesia didukung oleh lebih dari 1.000 karyawan dan lebih dari 40.000 tenaga profesional dan didukung oleh jaringan mitra perantara dan mitra distribusi lainnya. Saat ini, Allianz memiliki lebih dari satu asuransi terkemuka di Indonesia yang dioperasikan melalui lebih dari 30 juta tenaga kerja.

PT Asuransi Allianz Life Indonesia bermitra dan dilindungi oleh Oorthis Insurance, dan Tenaga Pemasarnya telah memegang Sertifikat Asuransi Asuransi Jiwa Indonesia.

Catatan Penting untuk Dipertimbangkan

- **Guardia PINTAR (dana Pendidikan disertai proteksi)** adalah produk asuransi jiwa tradisional individu yang diterbitkan oleh PT Asuransi Allianz Life Indonesia, PT Bank BTPN Tbk ("Bank") yang berlisensi dalam mempromosikan produk Guardia PINTAR (dana Pendidikan disertai proteksi). Guardia PINTAR (dana Pendidikan disertai proteksi) bukan produk Bank sehingga Bank tidak bertanggung jawab atas setiap dan semua klaim dan segala risiko apapun dan risiko yang diterbitkan oleh PT Asuransi Allianz Life Indonesia, Guardia PINTAR (dana Pendidikan disertai proteksi) tidak dimiliki oleh Bank dan seluruh operasinya dan tidak beroperasi dalam cakupan atau program perlindungan Pemangkuah Rekening Rekening Rekening ("RUP").
- PT Bank BTPN Tbk adalah Bank yang berlisensi dan diawasi oleh Oorthis Insurance.
- Penjualan produk Guardia PINTAR (dana Pendidikan disertai proteksi) diterbitkan oleh PT Asuransi Allianz Life Indonesia dan merupakan tanggung jawab PT Asuransi Allianz Life Indonesia.
- Premi yang dibayarkan untuk semua bentuk untuk produk Bank.
- Semua kebijakan mengenai bagian dari polis dan bentuk atau bentuk perjanjian asuransi antara PT Asuransi Allianz Life Indonesia dengan Nasabah. Nasabah terkait premi dengan setiap ketentuan yang terdapat dalam polis.
- Kebijakan telah bergeser mengenai premi, ketentuan termasuk perubahan biaya secara real dan pengembalian dapat Anda peroleh pada halaman Informasi Produk dan Layanan ("PLU") Umum dan Polis.

Apabila Anda memiliki pertanyaan dan keluhan terkait produk dan/atau layanan kami, Anda dapat menghubungi kami melalui Customer Center kami.

PT Asuransi Allianz Life Indonesia
Customer Service
World Trade Center 4, Ground Floor
Jl. Jenderal Sudirman Kav. 26-27
Jakarta Selatan 12920, Indonesia
Customer Number : +62 21 2202 8888
Allianz Care : +62 21 220 118
Email : Customer@allianz.co.id
Website : www.allianz.co.id

Guardia PINTAR
(dana Pendidikan disertai proteksi)

Tenang dengan perlindungan dana pendidikan buah hati di masa depan

PT Asuransi Allianz Life Indonesia adalah anggota dari Rekening Asuransi, dan Tenaga Pemasar telah memegang Sertifikat Asuransi Asuransi Jiwa Indonesia.

Guardia Pintar
launched in Aug 2023

Retail Banking

Wealth Management Business:

Rebranding saving account from Taseto and Pasti to Tabungan Sinaya



Efektif **29 September 2023** seluruh rekening **Taseto** dan **Tabungan Pasti** akan menjadi **Tabungan Sinaya** demi memberikan kenyamanan dan pengalaman yang lebih untuk aktivitas perbankan anda.

Rebranding saving account from Taseto and Pasti to Tabungan Sinaya
launched in Sep 2023

Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

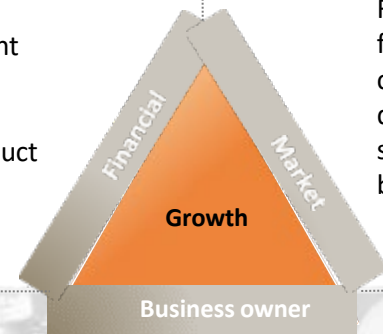
Simple – flexible – fast financial services:

- 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

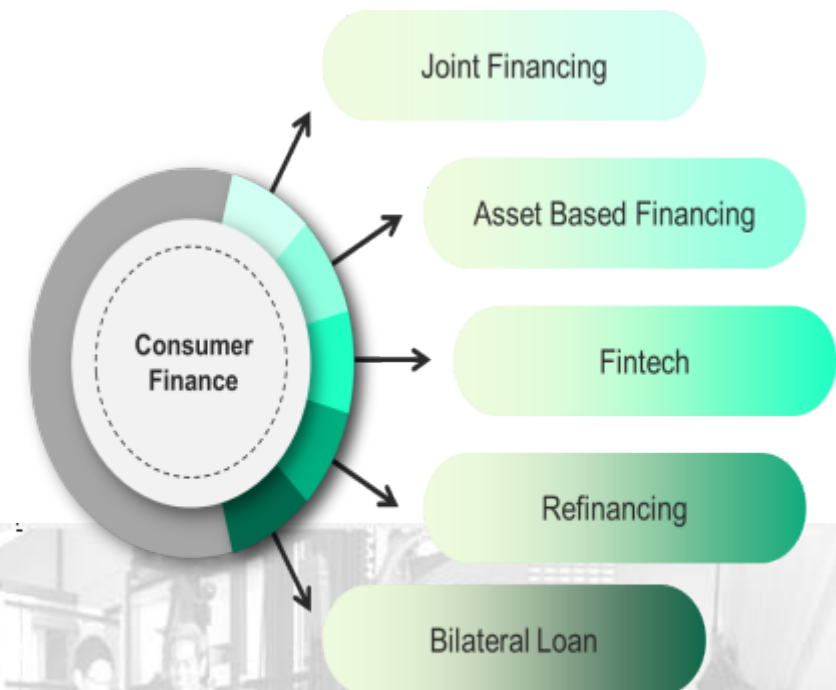
SME

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

**BTPN
Workshop
in collaboration
with partner**

Workshop that discuss
various topics that are
relevant to SMEs

August 2023

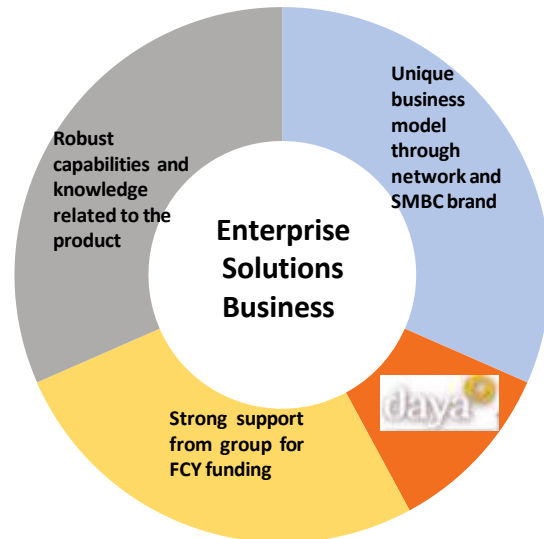
Theme:
**“Automation Strategies for maximize
planning in F&B Business”**



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

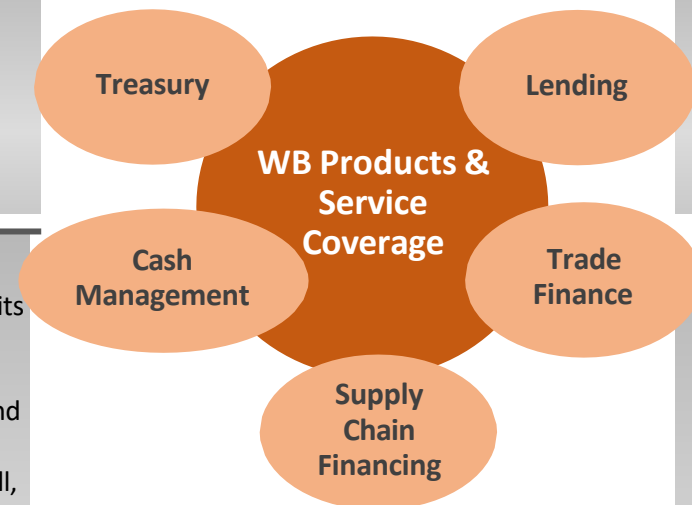
Products and Services

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

Corporate Banking Japanese



As our commitment to deliver comprehensive financial solution for customer, Corporate Banking Japanese always strive to create opportunities for growth and improve our business relationship with customer. We are trying to collaborate more with Jenius, Commercial Banking and Retail Banking in order to fulfil and facilitate seamless transactions further to our corporate client's employee, supporting the financial needs of both corporate side & individual side.

Our journey begins with tailored payroll account solutions designed specifically for our corporate client's employee, ensuring streamlined financial operations within the organization. To extend financial solution directly to the fingertips of every customer's employee, in Q3, we strategically installed ATM machines within their factory premises. This initiative, not only signifies our dedication to providing end-to-end financial support but also underscores our commitment to empowering the workforce by bringing essential banking services right to their workplace and enabling seamless access to their accounts. By embedding BTPN facilities to their employee, we've enabled a swift and hassle-free transactions for the employees.

Corporate Banking

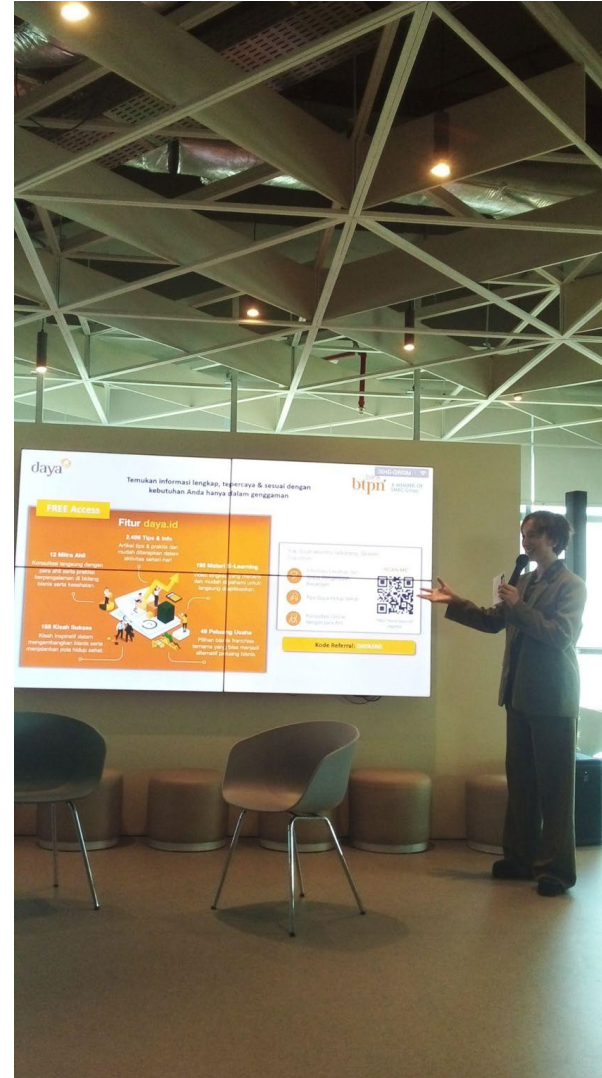
Wholesale Banking Group

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 through series of webinar events or offline events with topics ranging from business, healthy lifestyle, personal development as well as finances.

August 4th 2023, Daya BTPN & Jenius collaborated with One of Distribution Technology and Information Company held Financial Literacy offline seminar for 31 employees at the customer's office

August 12th 2023, DAYA BTPN , RLB & WFB collaborated to held a Financial Literacy offline Seminar for One of University in Jakarta for 105 students.

From 104 participants who completed the survey 96% stated that the content is relevant, 100% found the webinar helps to increase their knowledge, and 93% felt the content is applicable and, 93% agreed that the facilitator is expert in his field.



Green Banking: New Way to Next Level Banking

One of Bank BTPN's initiatives in sustainable finance is realized through the implementation of the 2023 Sustainability Seminar "Addressing Climate Change through Decarbonization Initiatives across Wider Business Sectors" to share knowledge with corporate customers regarding decarbonization efforts which can not only be carried out by the energy sector, but can also be carried out by various business sectors.

With the headline "Beyond Energy Transition: Seizing Opportunities in The Pathway to Net Zero Economy", this seminar was held in the second year and was attended by at least 247 invited guests from 95 companies, ranging from energy, manufacturing, until agriculture, and took place at the Java Ballroom of the Westin Hotel, Jakarta (12/10).

The seminar was joined by notable speakers, i.e. the Ministry of National Development Planning, Indonesia Financial Services Authority (OJK), Indonesia Stock Exchange, Indonesia Business Council, International Finance Corporation, Convene ESG, and Bank BTPN.



daya **bank btpn**
A MEMBER OF SMBC Group

BANK BTPN SUSTAINABILITY SEMINAR 2023

Beyond Energy Transition:
**Seizing Opportunities
in The Pathway to Net Zero Economy**

12 October 2023 Thursday 08.30 – 13.00 PM The Westin Jakarta

Moderator

Keynote Speakers

Priya Bellino
Head of Sustainability Solutions Group (APAC) Sumitomo Mitsui Banking Corporation

Abdul Malik Sadat Idris
Director of Regional I Kementerian PPN/Bappenas

Lufaldy Ernanda
Director of Financial Derivatives and Carbon Exchange Supervision Otoritas Jasa Keuangan

Ignatius D. Wicaksono
Head of Business Development 2 Division Indonesia Stock Exchange

Speakers

Nathan Christianto
Head of Wholesale, Commercial, & Transaction Banking Bank BTPN

Katherine V. Pamintuan
Head of ESG Convene ESG

Nanda Asridinan N.
Principal for Policy & Program Indonesia Business Council

Sonali Gupta
Climate-specialized Associate Investment Officer International Finance Corporation

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

BTPN's Achievement in Supporting Sustainable Business Activities in Indonesia

Awards

- "2022 Indonesia Best Green Loan" Award by The Asset Triple A.
- "2022 Indonesia Best Local Currency Green Loan" Award by The Asset Triple A.

Bank BTPN's Sustainable Finance Initiative

- BTPN, as member of SMBC, Adopts (i) Environmental Policy that have been implemented by SMBC group since 1998; (ii) "The Equator Principles" since 2006 dan (iii) Otoritas Jasa Keuangan Regulation No. 51/2017.

Examples of Bank BTPN's Category of Sustainable Business Activities Financing

2020

- Bank BTPN as Lead Arranger Refinancing Facility UPC Sidrap Wind Energy (First Wind Power Plant in Indonesia) in total amount of loan USD 114.7 million.



UPC Sidrap Bayu Energi, First Wind Power Plant in Indonesia. (2020)

2021

- Bank BTPN as security agent and SMBC as lender Cirata Floating Power (Largest Floating Solar Power Plant in Indonesia).
- Bank BTPN as sole lender Green Loan in the amount of IDR 1.06 trillion to PT Kepland Investama for refinancing of Green Property certified building.



Cirata Floating Power Plant, Largest Floating PP in Indonesia (2021)

2022

- Bank BTPN as Mandated Lead Arranger of Syndicated Sustainability Linked Loan in the amount of IDR 4.15 trillion and IDR 2.74 trillion to PT Semen Indonesia & PT Solusi Bangun Indonesia.
- Bank BTPN as Green Loan Coordinator for the Syndicated Green Loan Facility in total amount of USD 750 million to PT Perusahaan Listrik Negara.



2023

- Bank BTPN as Mandated Lead Arranger & Bookrunner (MLAB) for the syndicated facility for PT Air Bersih Jakarta (ABJ) in the total amount of IDR 8.87 T for construton of clean water network pipes in DKI Jakarta.

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Banking Industry

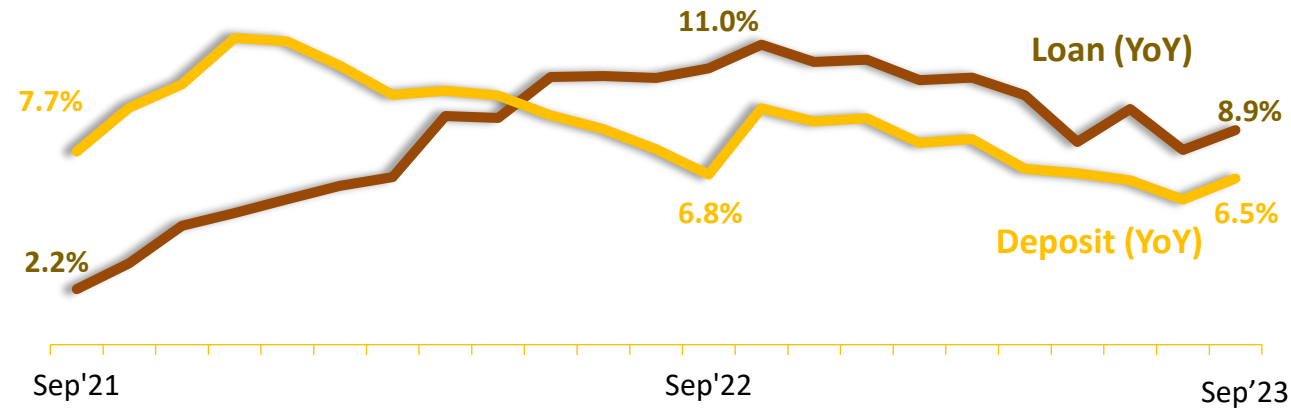
Loan outstanding increased by 8.9% YoY in Sep'23.

Customer Deposits in Sep'23 recorded growth of 6.5% YoY

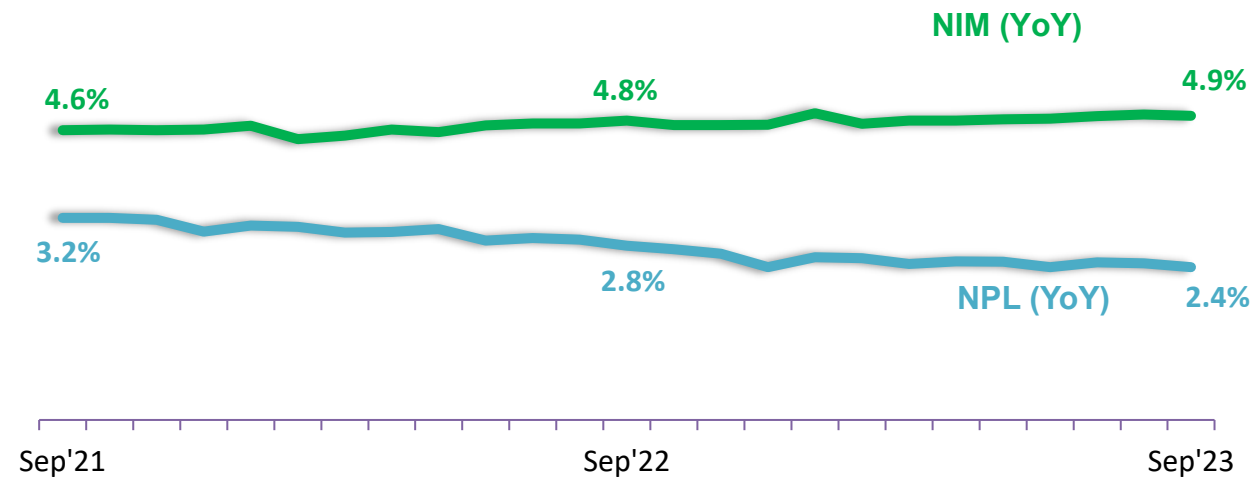
Indonesia Banking Industry Financial Summary

IDR trillion	Sep'22	Dec'22	Sep'23	ΔYoY
Total Assets	10,488	11,113	11,235	7.1%
Total Loans	6,275	6,424	6,837	9.0%
Customer Deposits	7,647	8,154	8,147	6.5%
CASA	4,776	5,161	5,048	5.7%
Current Accounts	2,250	2,546	2,472	9.8%
Savings	2,525	2,615	2,577	2.0%
Time Deposits	2,872	2,992	3,099	7.9%
Net Profit	154	202	180	16.8%
LDR	82.1%	78.8%	83.9%	1.9%
NIM	4.8%	4.7%	4.9%	0.1%
NPL	2.8%	2.4%	2.4%	-0.3%
CAR	25.2%	25.7%	27.3%	2.1%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance - Consolidated

3Q 2023 Key Highlights



- Bank BTPN's consolidated Operating Income increased 3% year-on-year (yoy), mainly due to an increase in net interest income of IDR 327 billion, so that the Bank managed to record a PPOP (Pre-Provision Operating Profit) of IDR 4,975 billion, up 1% (yoy) from IDR 4,912 billion.
- As part of the Bank's anticipation regarding the corporate customer restructuring process and as part of mitigation efforts from the end of the government's COVID-19 stimulus policy, the Bank booked additional allowance for impairment losses so that the cost of credit increased. And net profit after tax of Bank BTPN (Consolidated) attributable to owners of the parent entity as of the end of the 3rd quarter of 2023 was recorded at IDR 2,094 billion, down 13% (yoy) from IDR 2,418 billion.
- Despite an increase in interest expense, mainly due to an increase in deposit interest, the Bank managed to record a 4% yoy increase in net interest income to IDR 8.99 trillion from IDR 8.67 trillion, contributed by interest income from loans. So that NIM ratio was slightly higher at 6.44% from 6.36% on the same period last year.
- Loans in the SME, Sharia, Micro, Jenius and Joint Finance segments respectively increased by 21%, 5%, 71%, 97% and 1499% (yoy), while there was a decrease in other segments, so that the total loans disbursed by Bank BTPN as of the end of September 2023 increased by 3.2% (ytd) to IDR 150.84 trillion from IDR 146.42 trillion as of December 2022. The bank recorded a decrease in assets of 2% (yoy), from IDR 199.89 trillion to IDR 195.84 trillion in the 3rd quarter of 2023.
- Bank BTPN's Customer Deposits increased by 5% (yoy) from IDR 103.88 trillion at the end of September 2022 to IDR 108.58 trillion at the end of September 2023.
- Gross NPL was at 1.47%, slightly higher than the gross NPL ratio reported in the same period last year of 1.41%.
- Healthy liquidity and funding ratios were maintained. As end of September 2023, LCR was recorded at 210.8% and NSFR at 120.3%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Sep'22 (Unaudited)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	35,579	52,870	34,055	34,450	1%	-3%
Loans (gross)	155,426	146,124	148,714	150,843	1%	-3%
Total Assets	199,897	209,170	193,105	195,844	1%	-2%
CASA	42,871	40,162	37,366	35,205	-6%	-18%
TD	61,012	74,705	69,983	73,379	5%	20%
Total Customer Deposits	103,883	114,867	107,349	108,584	1%	5%
Borrowings & Subordinated Loan	52,946	48,391	38,964	39,529	1%	-25%
Total Liabilities	161,299	169,757	152,808	154,819	1%	-4%
Equity *)	38,598	39,413	40,297	41,025	2%	6%

* including non-controlling interests

- Total assets decreased by 2% (yoy) to IDR 195.8 trillion. Total Loan decreased by 3% (yoy) to IDR 150.8 trillion.
- Customer Deposits reached IDR 108.6 trillion, increased by 5% (yoy).
- TD balance increased by 20% (yoy).

Financial Performance - Consolidated

Income Statement (IDR billion)	9M'22	FY'22 (Audited)	2Q'23	3Q'23	9M'23 (Audited)	ΔQoQ	ΔYoY
Net Interest Income	8,667	11,678	3,017	3,041	8,996	1%	4%
Other Operating Income	1,529	2,013	518	492	1,496	-5%	-2%
Operating Income	10,197	13,691	3,534	3,534	10,492	0%	3%
Operating Expense	(5,285)	(7,193)	(1,824)	(1,878)	(5,517)	3%	4%
Cost of Credit	(1,294)	(1,840)	(746)	(740)	(1,902)	-1%	47%
Profit Before Tax	3,619	4,657	966	906	3,067	-6%	-15%
Net Profit After Tax	2,816	3,630	755	708	2,395	-6%	-15%
Net Profit After Tax attributable to Owners of the Parent	2,418	3,096	656	632	2,094	-4%	-13%
Net Profit After Tax - BTPN Syariah	1,328	1,780	328	253	1,005	-23%	-24%

- Operating Income increased 3% (yoy), mainly due to an increase in net interest income, so that the Bank managed to record a PPOP of IDR 4,975 billion, up 1% (yoy) from IDR 4,912 billion.
- Cost of credit increased to anticipate current condition, thus BTPN's 3Q 2023 Net Profit After Tax attributable to Owners of the Parent down by 13% (yoy).

Key Financial Ratios - Consolidated

Ratios (%)	Sep'22 (Unaudited)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	ΔQoQ	ΔYoY
NIM	6.36	6.32	6.33	6.44	0.11	0.08
NSFR	123.05	133.72	123.99	120.31	(3.68)	(2.74)
LCR	194.42	229.30	223.31	210.80	(12.51)	16.39
Loan to Funding	99.11	89.50	101.64	101.84	0.20	2.74
NPL (gross)	1.41	1.43	1.39	1.47	0.08	0.06
ROA	2.49	2.36	2.14	2.05	(0.09)	(0.44)
ROE	9.62	9.15	8.20	7.78	(0.41)	(1.84)
CAR	25.01	27.29	29.77	29.78	0.01	4.77

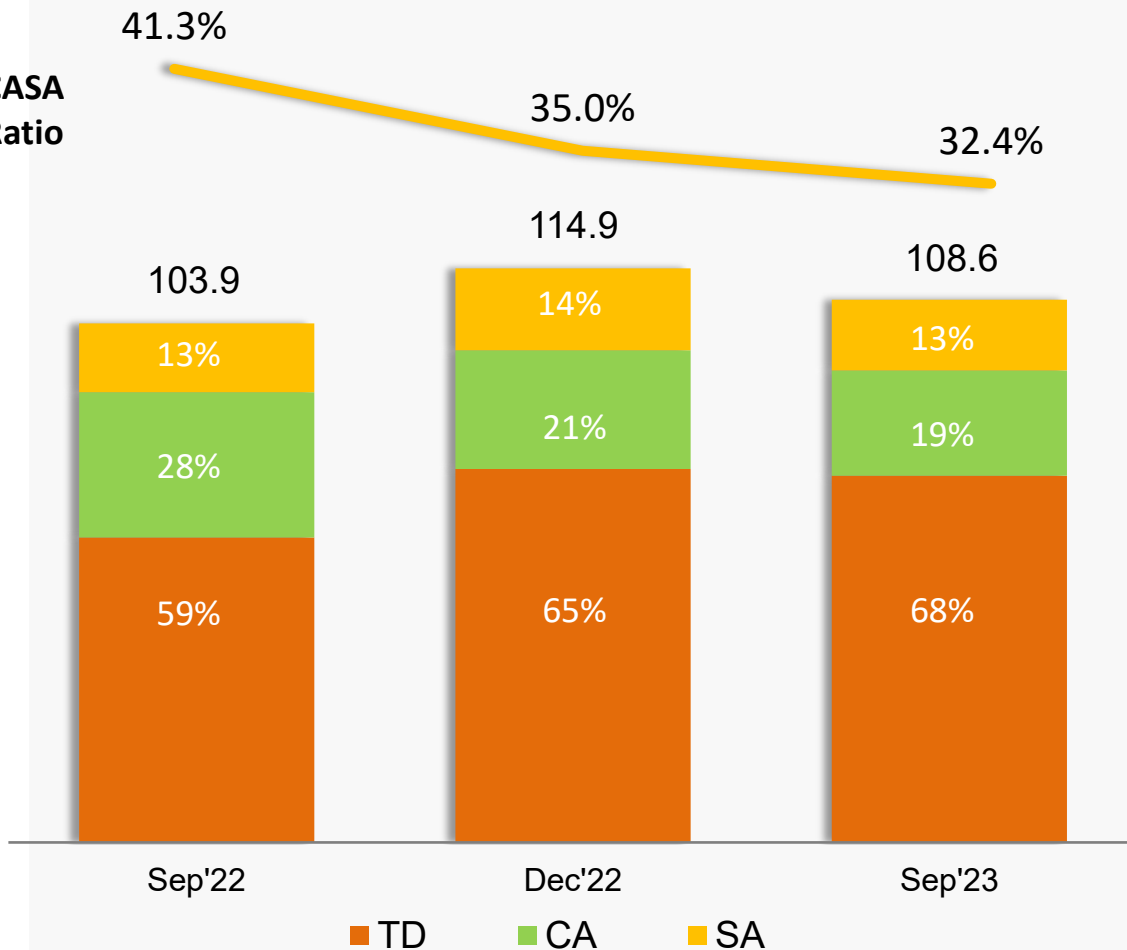
- NIM ratio has increased at 6.44% compared to the same period last year.
- LCR and NSFR were at healthy levels, LCR was recorded at 210.8% and NSFR 120.31% as end of September 2023.
- Gross NPL 1.47%, slightly higher than the gross NPL ratio reported in the same period last year of 1.41%.
- CAR was recorded at 29.78%, proportion of core capital is 89% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA
Ratio



Customer Deposits (IDR billion)	Sep'22 (Unaudited)	Dec'22 (Audited)	Sep'23 (Audited)	ΔYoY
CASA	42,871	40,162	35,205	-18%
Current Account	29,080	23,766	21,097	-27%
Savings	13,791	16,396	14,108	2%
Time Deposits	61,012	74,705	73,379	20%
Total Customer Deposits	103,882	114,867	108,584	5%

- TD balance increased by 20% YoY. CASA ratio decreased to 32.4% as of Sep'23 from 41.3% 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

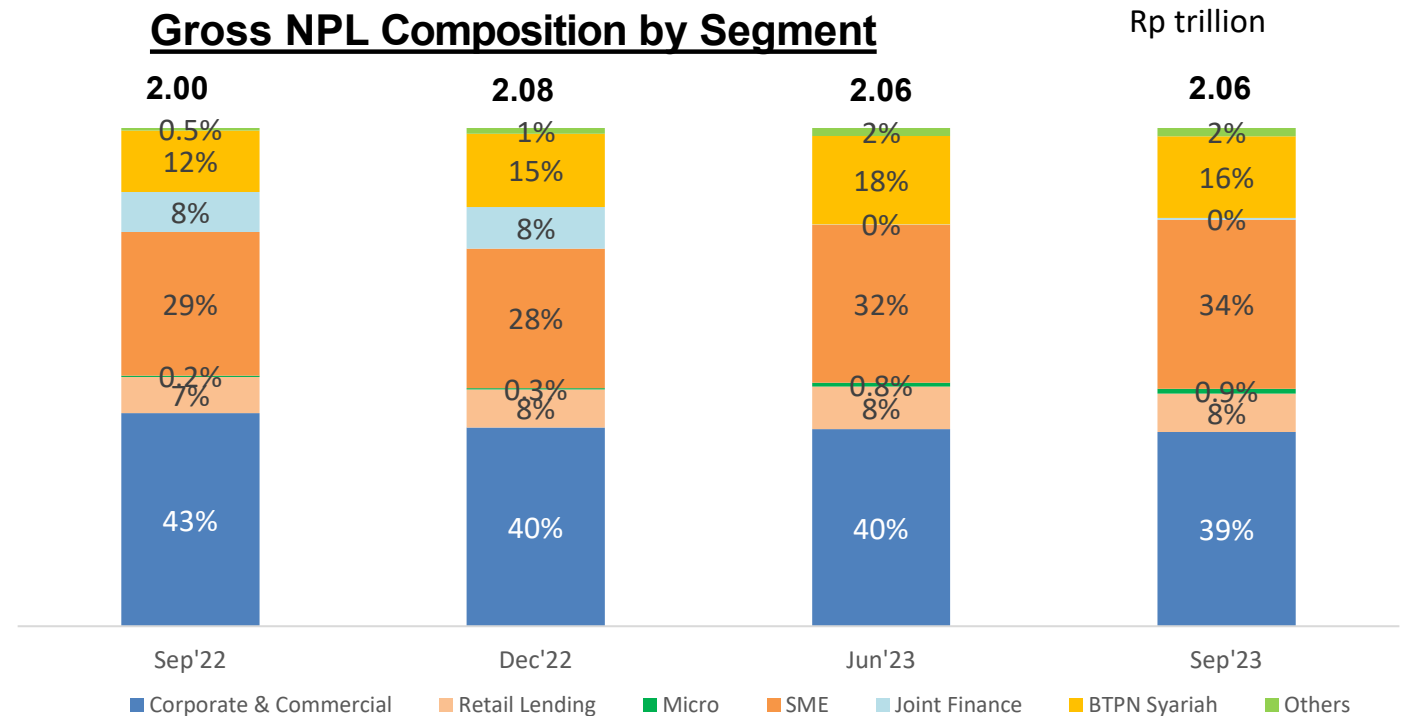
Loan Growth (IDR billion)	Sep'22 (Unaudited)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	ΔQoQ	ΔYoY
Total Loan	155,426	146,124	148,714	150,843	1%	-3%
<i>Transforming Businesses:</i>	25,347	24,733	23,946	23,693	-1%	-7%
- Retail Lending	24,714	23,990	23,011	22,608	-2%	-9%
- Micro	633	743	935	1,084	16%	71%
<i>Growth Businesses :</i>	129,953	121,268	124,650	127,032	2%	-2%
- Corporate & Commercial	107,194	97,450	98,961	100,291	1%	-6%
- SME	10,673	11,257	12,122	12,880	6%	21%
- BTPN Syariah	11,349	11,527	12,090	11,936	-1%	5%
- Joint Finance	34	146	308	536	74%	1499%
- Jenius	703	887	1,170	1,388	19%	97%
Others	127	123	117	118	1%	-7%

Asset Quality

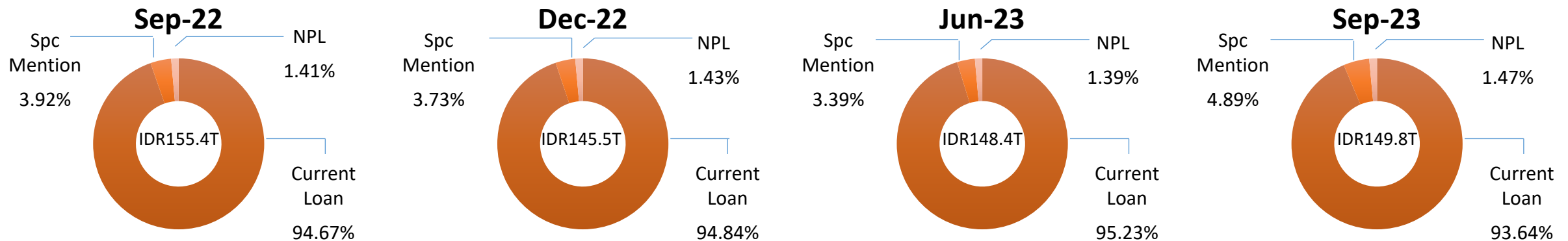
Asset Quality

%	Sep-22	Dec-22	Sep-23
Gross NPL	1.41	1.43	1.47
Net NPL	0.38	0.44	0.50
Gross Cost of Credit	1.20	1.26	1.69
Loan Loss Provision/NPL	181.01	172.75	185.51

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



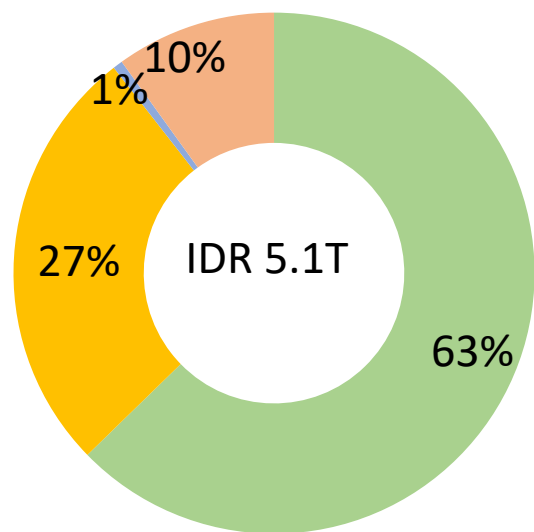
Note: - NPL calculation using total loan exclude loan to bank

COVID-19 Restructured Loan

as of September 2023

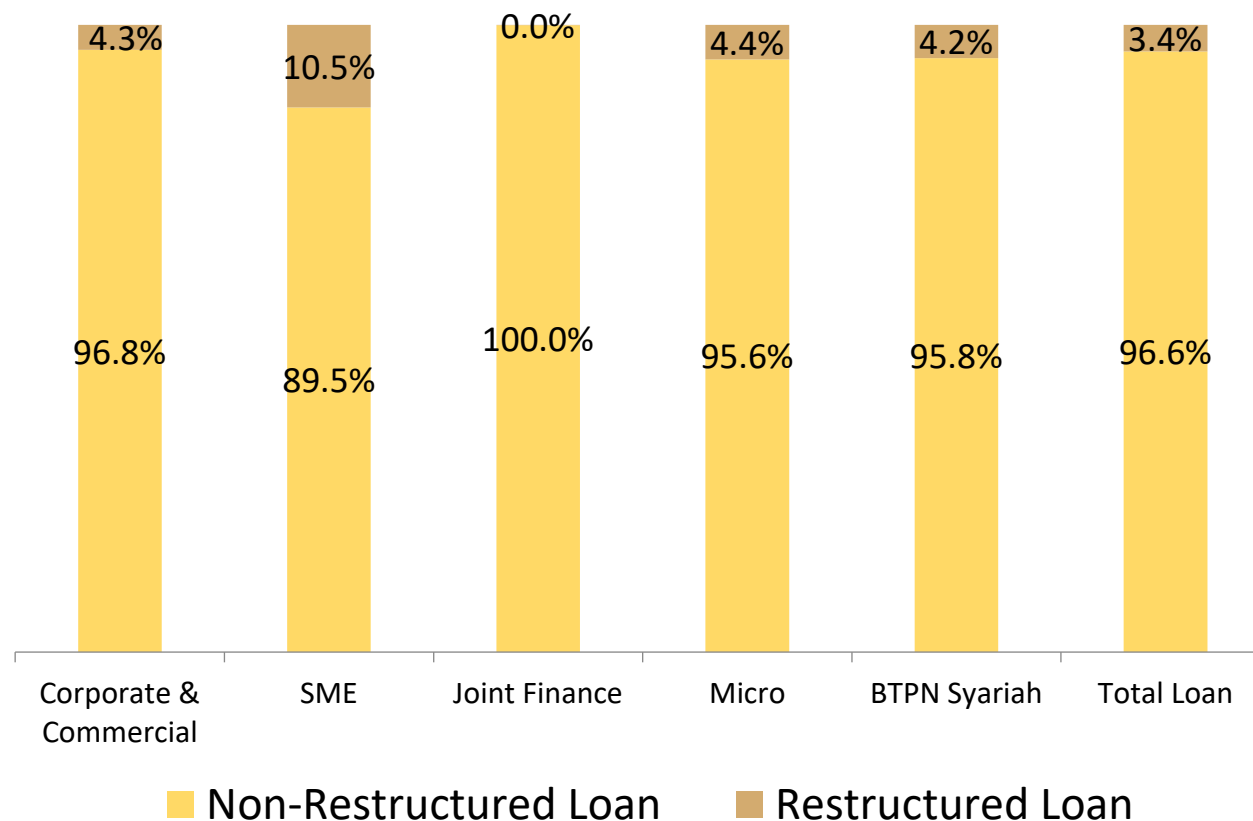
Restructured Loan

end of September 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: 3,637,888
Activities: 8,059

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.



2023 Awards

Indonesia Most Powerful Women Award 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received a “2023 Indonesia Most Powerful Women in Maximizing Digital Technology Utilization to Support National Economic Resilience” award.

The award was dedicated to Bank BTPN Finance Director Hanna Tantani by HerStory, a subsidiary of Warta Ekonomi, in the Conventional Bank category.

The awards are dedicated to female leaders who consistently innovate, adapt, and develop their companies from every industrial sector.

The assessment is determined through a qualitative desk research method with media monitoring analysis through mainstream media publications, social media, and company publications to get female winning candidates with the positions of Chief (Executive, Financial, Operating, Marketing) Officer, director, and entrepreneur or founder.

The HerStory research team also used digital technology acceleration through ChatGPT with the power of Artificial Intelligence (AI) to obtain additional data regarding various kinds of achievements of great women who have contributed to Indonesia's development. Meanwhile, the assessment indicators used are innovation, achievement, character image, as well as being proactive and creative.

Indonesia Digital Customer Engagement Champion 2023

Jenius from PT Bank BTPN Tbk (“Bank BTPN”) has received an award in the “2023 Indonesia Digital Customer Engagement Champion” event organized by SWA Magazine and Business Digest.

The event is designed to give recognition to companies that have succeeded in managing digital engagement through strategy, innovation, and program implementation, as well as excellent performance to support the company's growth in a sustainable manner.

Jenius from Bank BTPN received an award with “Very Good” rating in the category of financial services of banking.

2023 Awards

28th Infobank Award 2023

PT Bank BTPN Tbk ("Bank BTPN") has received an award in the "28th Infobank Award 2023" event organized by Infobank Magazine.

This event was held to appreciate performance of 62 banks in Indonesia for their "Excellent" title achievement in the "Rating 106 Banks Infobank Version 2023".

During the event, Bank BTPN Deputy President Director Darmadi Sutanto received the award from Infobank Magazine Editor in Chief Eko B. Supriyanto and Deputy Editor in Chief Karnoto Mohamad on Friday (25/08) at The Ritz-Carlton, Jakarta.

Bank BTPN received an award in the Diamond Trophy category for its excellent financial performance in 2022 and for 20 consecutive years (2003-2022). Bank BTPN was one of the 11 banks that received the Diamond Trophy.

Infobank Magazine also gave special awards to 32 banks in this event with details: 9 banks won the Golden Trophy, 4 banks won the Platinum Trophy, 3 banks won the Titanium Trophy, 11 banks won the Diamond Trophy, and 5 banks won the Crown Trophy.

Infobank Research Bureau used risk profile, Good Corporate Governance (GCG), profitability, capital, efficiency and growth as the assessment criteria.



THANK YOU

bank
btpn
A MEMBER OF
SMBC Group