

2022

Sustainability Report

bank
btpn

A MEMBER OF
SMBC Group



**DIGITALIZATION AND
COLLABORATION TO OPTIMIZE
SUSTAINABILITY EFFORTS**

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- This Sustainability Report 2022 is an english translation of Laporan Keberlanjutan 2022, if there is any inconsistencies in translation, please refer to Bahasa Version.
- In order to minimize the above circumstances and to enhance the content of this Sustainability Report, if necessary, we will re-upload the updated version on April 14th 2022

DIGITALIZATION AND COLLABORATION TO OPTIMIZE SUSTAINABILITY EFFORTS

In this era of disruption, digitalization is an essential practice not only to meet the needs of society but also to achieve sustainability goals. Digitalization supports environmental preservation by reducing paper usage and even expanding financial services to unreachable segments of the population. Climate management initiatives are also realized through the Dolfin (Digital Workspace & Flexi Office in New Normal) initiative, which designs work efficiency through the use of digital technology, ensuring that performance and service remain intact, even if employees do not have to commute to the Bank BTPN office every day. This Dolfin Project Initiative not only saves energy (fuel and electricity) but also has an impact on reducing emissions, increasing efficiency, and motivating workers.

Climate issues have become a priority for Bank BTPN, which is part of the Sumitomo Mitsui Banking Corporation (SMBC) Group, which has a Roadmap Addressing Climate Change. Large goals with a national scope can only be achieved through collaboration. Collaboration is a strategic step towards achieving sustainability goals. Through digitalization and collaboration, Bank BTPN is ready to face a sustainable future.





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Vision

[OJK C.1]

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

Mission

[OJK C.1]

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

Core Values

[OJK C.1]

The 5 (five) values the Bank adopted as guidelines for conducting business activities are as follows:



INTEGRITY

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



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.



SYNERGY

Collaborate as one team.

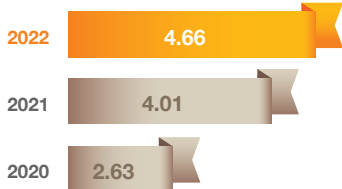




Sustainability Overview

ECONOMY [OJK B.1]

Net Operating Income (in trillion Rupiah) [OJK B.1.b]



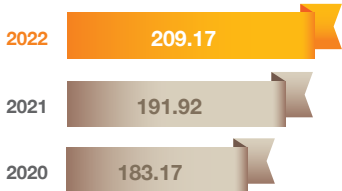
Financing (in trillion Rupiah) [OJK B.1.b]



Net Profit (in trillion Rupiah) [OJK B.1.C]



Asset (in trillion Rupiah)



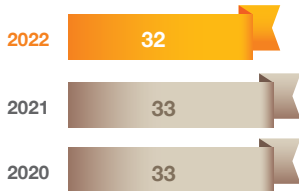
Customers (in millions)



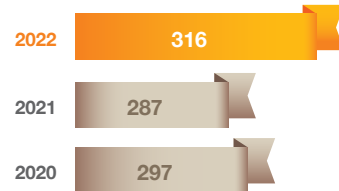
Branch Network (number of branches)



Geographic Reach (provinces)



Number of Local Suppliers [OJK B.1.e]

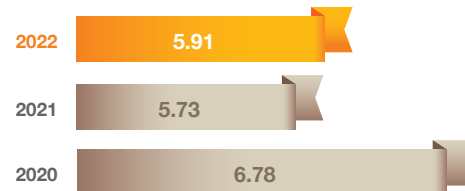


Sustainable Finance [OJK B.1.d]

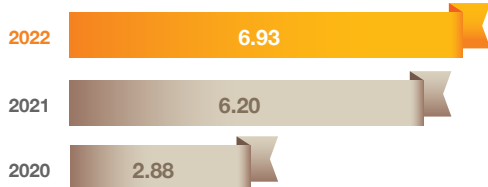
Micro (in billion Rupiah)



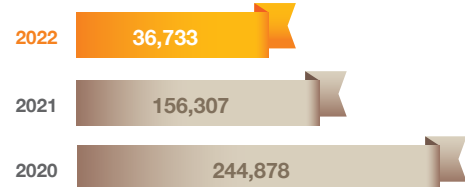
Small and Medium Enterprises (in trillion Rupiah)



Environmentally Sustainable Financing (in trillions Rupiah) [OJK B.1.d]



Laku Pandai (agents)





SOCIAL
[OJK B.3]



Number of Employees
(Employees)
[OJK B.1.e]

6,972

2022

7,129

2021

7,482

2020

Average Training Hours
(Hours/Employees)

39



2022

32



2021

36



2020



Financial Literacy Participants (Participants)

558,185

2022

13,632

2021

14,976

2020



CSR Funds (in billions Rupiah)

2022

3.46

2021

4.27

2020

2.96



Daya.id Platform Visitors (visitors)

2022

1,684,575

2021

2,124,165

2020

883,926

ENVIRONMENT
[OJK B.2]

Indicator	2022	2021	2020
Energy consumption (in GJ) [OJK B.2.a]	103,623.52	111,908.63	141,598.41
Energy intensity (in GJ/employee)	14.86	15.70	18.93
Emissions (KgCO ₂ eq)	19,232,598.52	20,225,716.97	23,150,575.91
Emissions intensity (KgCO ₂ /employee)	2,758.55	2,837.10	3,094.17
Emissions reductions (KgCO ₂ eq) [OJK B.2.b]	993,118.45	2,924,858.94	1,936,411.91
Paper consumption (in reams)	50,848	57,009	60,898
Reduction in paper consumption (in reams) [OJK B.2.c]	6,161	3,889	17,176



Bank BTPN's Strategy and Contributions to the SDGs

[GRI 2-22] [OJK A1]



- Offering solutions and supporting economic growth for retail, micro, SME, and corporate business segments in Indonesia.
- Providing employment opportunities for 6,972 employees.
- Providing financial literacy for customers and communities to support prosperity and reduce poverty.
- Restructuring customer loans.
- Implementing an economic recovery program to overcome the pandemic.
- Expanding market access for customers.
- Conducting training for MSMEs business development.
- Has a philanthropic mutual fund, which is aimed at Environmental, Social objectives, with the hope of making a positive impact on the general welfare of society and reducing poverty.



- Promoting a healthy lifestyle by producing 464 health articles through the daya.id channel with a total of 341,831 readers.
- Providing training and information through online channels to improve the capacity and quality of life for the community.
- Ensuring health protocols in every activity and operational of Bank BTPN.
- Providing senior-friendly branch facilities.



- Providing more opportunities for employee growth through various training programs.
- Providing various training and capacity-building for the community through daya program.
- Providing preparation for prospective retirees from civil servants, police, and military personnel.
- Collaborating with the Djarum Foundation to build the younger generation through the development of educational facilities.



- Providing safe employment opportunities for women.
- Practicing equality in salary and remuneration.
- Becoming a founder/promoter in the Indonesia Business Coalition for Women Empowerment (IBCWE) organization.



- Providing financing facilities to companies in the renewable energy sector.



- Supporting Indonesia's economy through banking services and tax payments.
- Providing decent employment opportunities for 6,972 individuals.
- Providing financing for MSMEs.
- Providing offline and online entrepreneurship training, as well as [daya.id](https://www.daya.id), to support the growth of MSMEs.



- Utilizing technological innovation to improve the welfare of customers and partners.
- Providing financing facility to sustainable infrastructure sector



- Providing sustainable financing for micro, small, and medium enterprise segments to reduce inequality.
- Providing financial literacy to 558,185 individuals to improve the welfare of the community.
- Providing inclusive branchless banking services through BTPN Wow!
- Building 36,733 Laku Pandai agents.



- Operating a green building.
- Preserving culture through the management of the Dago branch office, which has received recognition from UNESCO.



- Promoting paperless products and services through BTPN Wow! and Jenius products.
- No longer providing bottled water at the Bank BTPN headquarters.



- Allocating 9.6% of the total portfolio for green financing.
- Energy savings of of 7.40%.
- Reduction of emissions by 993,118.45 Kg Co₂e.
- Has a digital banking through the Jenius product, which reduces paper usage and eliminates the need for customers to physically visit a bank office, thereby reducing carbon emissions.



- Establishing procedures for environmental and social risk assessment.
- Implementing energy saving and emission management.



- Building a clean and integrity-based institution that provides a reporting mechanism for violations through whistleblowing system.
- Involving employee participation through Labor Unions and Collective Labor Agreements.



- Partnering with various expert partners to jointly increase community capacity in entrepreneurship and health fields.
- Involved in membership in various associations to advance performance in achieving economic improvement for Indonesia.



Awards

Award Name	Awards		Time	Award Type	Additional Information
	Award Category	Awarding Institution			
3 rd Indonesia's Most Popular Digital Financial Brands Award 2022 (Millennial's Choice)	BUKU III	The Economics	February 24, 2022	Certificate	This award is given to companies that are able to make the most of the opportunities, face challenges and competition brought on by the wave of technology disruption that calls for innovation in the digital realm in Indonesia. Bank BTPN was a recipient of the Mobile Banking award.
Top Digital Company Award 2022	Banking Financial Institution-Core Capital Group (KBMI) 3	Marketing Magazine	March 3, 2022	-	The award is given to companies with the most advanced digital transformation. Bank BTPN ranked third in the Bank with KBMI 3 category, with a total index of 77.70.
TOP Leader in CSR Commitment 2022	<ul style="list-style-type: none"> TOP CSR Awards Bintang 4 TOP Leader on CSR Commitment 2022 	TOPBUSINESS Magazine	March 30, 2022	Trophy & Certificate	The award is given to companies that have successfully implemented effective and quality CSR/TJSL/Community Development programs. Bank BTPN received two awards, namely TOP CSR Awards Bintang 4 and an award to Mr. Ongki Wanadjati Dana as the President Director of Bank BTPN as TOP Leader in CSR Commitment 2022.
11 th Infobank Digital Brand Award 2022	Digital Bank (KBMI 3-Core Capital Above Rp14 Trillion up to Rp70 Trillion) and BTPN Debit Card (Jenius)	Infobank	April 7, 2022	Certificate	The award is given to companies that are able to compete in the domestic banking industry. Bank BTPN ranked first for the Digital Bank (KBMI 3-Core Capital Above Rp14 Trillion up to Rp70 Trillion) category and first for the BTPN Debit Card (Jenius) category.
Best Corporate Transparency in Emissions Reductions Calculations 2022	<ul style="list-style-type: none"> Corporate Emissions Reduction Transparency Sector, Green Category Corporate Emissions Calculation Transparency, Platinum Category 	Investor Magazine	April 22, 2022	Certificate	The award is given to companies that have supported the government's commitment to achieving emissions reduction targets. Bank BTPN received awards for Corporate Emissions Reduction Transparency in the Green Category and Corporate Emissions Calculation Transparency in the Platinum Category.
Infobank Top 100 Most Outstanding Women 2022	Hanna Tantani, Top 100 Most Outstanding Women	Infobank	May 20, 2022	Certificate	Infobank Research Bureau mapped out and recognized Indonesian professional women for their contributions as well as their experiences and achievements in the development of the institutions/corporations they lead.

Awards			Time	Award Type	Additional Information
Award Name	Award Category	Awarding Institution			
Partner Appreciation Award BUMN Champion 2022	<ul style="list-style-type: none"> Best Creditor Partner 1 - National Private Category (Bank BTPN) Best Creditor Partner 1 - Global Private Category (SMBC) 	Ministry of State-Owned Enterprises	May 9, 2022	Certificate	The Ministry of State-owned Enterprises acknowledged the support of state-owned and private partners. Bank BTPN received the award for the Best Creditor/Investor Partner 1 in the National Private Category. Meanwhile, SMBC received the award for the Best Creditor/Investor Partner 1 in the Global Private Category.
The 13 th IICD Corporate Governance Award 2022	Best Disclosure & Transparency - Big Cap Category	Indonesian Institute for Corporate Directorship	May 27, 2022	Trophy	The award is given to companies that have implemented good corporate governance practices in the previous year and are not involved in serious cases that contradict the principles of corporate governance. Bank BTPN received the Best Disclosure & Transparency award in the Big Cap category.
17 th Annual Global Top Ranking Performers Award & Next Generation Best Practice Conference	<ul style="list-style-type: none"> Gold medal: Best Contact Center Executive (Leader) Gold medal: Employee engagement Bronze medal: Trainer Runner Up (Rank 4): Contact Center Medium Scale 	Contact Center World - Asia Pacific 2022	July 29, 2022	Certificate & Medals	The award is given as an appreciation to the best contact center practitioners from various industries and countries in Asia Pacific. Bank BTPN received awards in four categories, namely Gold Medal (Podium 1) for Best Contact Center Executive (Leader), Gold Medal (Podium 1) for Employee Engagement, Bronze Medal (Podium 3) for Trainer, and Runner Up (Rank 4) for Contact Center Medium Scale.
Rating 107 Bank Infobank Version 2022	1st Rank KBMI 3 Assets Class 150T-200T	Infobank Magazine	August 5, 2022	-	This rating is given to 107 banks based on their performance beyond the publication of their financial statements as one of the parameters to measure the banks' performance over the 2020-2021 period. The assessment criteria encompasses risk profiles, corporate governance, profitability, capital, efficiency and growth. Bank BTPN ranked first in KBMI 3 Assets Class 150T-200T.
The Best Contact Center Indonesia 2022	Top 10 The Best Contact Center Indonesia <ul style="list-style-type: none"> 3 Platinum Awards 3 Gold Awards 3 Silver Awards, and 5 Bronze Awards 	Indonesia Contact Center Association (ICCA)	September 22, 2022	Certificate, Plaque, Medals	The award is given to companies with the best contact center services at the national level. This award is also recognized by the international organization Contact Center Association of Asia Pacific (CC-APAC). Bank BTPN successfully achieved three Platinum Awards, three Gold Awards, three Silver Awards, and five Bronze Awards. Bank BTPN successfully ranked in the top 10 best by winning 14 awards.



Awards			Time	Award Type	Additional Information
Award Name	Award Category	Awarding Institution			
ESG Disclosure Awards 2022	Rating: Management BBB	Investor Magazine & Bumi Global Carbon Foundation	October 26, 2022	-	The award is given to companies that receive the highest rating for Environmental, Social, & Governance disclosure in their company's sustainability report. Bank BTPN has successfully received the Management BBB Rating award.
Indonesian Sustainable Development Awards 2022	Gold Award	Corporate Forum for CSR Development (CFCD)	November 22, 2022	Certificate	The award is given to companies in Indonesia that have successfully implemented programs that contribute to the acceleration of the 17 Sustainable Development Goals (SDGs). This year, Bank BTPN is the only participant from the banking industry and received the Gold Award.
Infobank Top 100 CEO & The Next Leader Forum 2022	The Next Top 200 Leaders 2022	Infobank Magazine	November 23, 2022	-	This award is given as an appreciation and recognition to the best bankers and CEOs as well as young leaders under the age of 50 who are the backbone and hope of the future financial sector. Mira Fitria Soetjipto, Head of Human Resources of Bank BTPN was named as one of the award recipients.
Asia Sustainability Reporting Rating (ASRRAT) 2022	Platinum Rating	National Center Sustainability Report (NCSR) / National Center for Corporate Reporting (NCCR)	November 24, 2022	Trophy	This award, which entering its 18 th years is an appreciation of the company's contribution in achieving sustainable goals and Environmental, Social & Governance (ESG) achievements. The assessment is based on the level of compliance in sustainability reporting to GRI standards. There are 4 award categories, namely Platinum, Gold, Silver, and Bronze. This year is the second year Bank BTPN has received the Platinum rating.



Award Name	Awards		Time	Award Type	Additional Information
	Award Category	Awarding Institution			
LPS Banking Awards 2022	Best Bank in Providing Information on Deposit Insurance Program (Private Bank Group)	Deposit Insurance Agency (LPS)	November 29, 2022	Certificate & Trophy	The award is given to the banking industry that actively supports and plays an active role in advancing the financial industry to encourage national economic growth. There are 5 categories in this award, namely Most Active Bank in CSR Activities, Most Active Bank in Improving Financial Literacy of the Community, Most Active Bank in Green Banking Practices, Best Bank in Compliance Reporting of Single Customer View (SCV), and Best Bank in Providing Information on Deposit Insurance Program. Bank BTPN has received the award in the category of Best Bank in Providing Information on Deposit Insurance Programs from the Private Bank Group. The award was directly received by Bank BTPN's Operational Director Merisa Darwis on November 29, 2022, in Jakarta.
Indonesia's Best Corporate Sustainability Initiatives 2022	Social Marketing with Daya Program and Cause Promotion with #langkahkecilhariini	MIX MarComm (SWA Media Group)	December 20, 2022	-	The award, held for the sixth time, is given as a form of appreciation for the company's sustainability initiatives that were implemented in 2021-2022 as well as the leaders and teams involved in the sustainability program. Bank BTPN has received awards in two categories, namely the "Social Marketing" category through the Daya program and the "Cause Promotion" category through the #langkahkecilhariini program from Jenius, Bank BTPN.



TOP CSR Awards 2022



Best Corporate Transparency in Emissions Reductions Calculations 2022



Partner Appreciation Award BUMN Champion 2022



The 13th IICD Corporate Governance Award 2022



17th Annual Global Top Ranking Performers Award & Next Generation Best Practice Conference



The Best Contact Center Indonesia 2022



Indonesian Sustainable Development Awards 2022



27th Infobank Award 2022



Asia Sustainability Reporting Rating (ASRRAT) 2022



LPS Banking Awards 2022

Important Events

17 January 2022

Jenius from Bank BTPN collaborated with Dompot Dhuafa organized a donation program for children with cancer during the Indonesian Childhood Cancer Care activity in collaboration with Dompot Dhuafa. This collaboration made it easier for digital-savvy communities to donate directly through the Jenius application in the Billers (Bills) menu. In addition, users can also pay Zakat and Waqf directly from the Jenius application.

01 February 2022

Jenius from Bank BTPN once again launched the “PUNDI Jenius” program, a prize drawing program for all its customers who have active accounts in the Jenius application. The program run from February 1 to April 30, 2022, customers could win a total of 89 Samsung Z Flip3 5G as daily prizes and one Nissan Kicks e-Power as the grand prize by increasing the average balance each month. There were 12 levels of average balance that customers could achieve in the PUNDI Jenius program. For each level increase, customers get one chance to win a prize. In addition to collecting chances to draw by increasing the average balance, customers also get additional drawing opportunity in the form of boosters by accumulating transactions at least 5 times in one month after increasing the average monthly balance from the previous month.

03 February 2022

Jenius from Bank BTPN introduced its latest feature, namely Investment. Through this feature, Jenius users would be able to invest in mutual funds easily and simply directly from the Jenius application. This latest feature from Jenius also provides investment allocation recommendations based on user risk profiles for user’s consideration before purchasing mutual funds so their investment is more optimal. Not only that, users can also make transactions more easily because they only need to transfer funds from the Active Balance without having to switch applications. Currently, there are 17 mutual fund investment products available from three investment managers, namely Ashmore, Mandiri, and Schroders, as well as four product categories, namely money markets, short-term bonds, long-term bonds, and equities.

07 February 2022

Bank BTPN, through its Wealth Management BTPN Sinaya business unit, unveiled the latest mutual fund product, Ashmore Digital Equity Sustainable Fund (ADESF), to support sustainable finance. This investment product is the result of a cooperation between Bank BTPN and PT Ashmore Asset Management Indonesia Tbk (Ashmore) and is the first actively managed LST (environmental, social, and governance) and digital-themed mutual fund in Indonesia in rupiah denominations.

24 February 2022

Bank BTPN held a virtual media briefing on Bank BTPN’s 2021 performance report as well as the strategy the Bank wants to employ in 2022. Taking part in the activity were Ongki Wanadjati Dana (Bank BTPN President Director), Hanna Tantani (Director of Finance), Dini Herdini (Director of Compliance) and Andrie Darusman (Communications and Daya Head) as the moderator. Some 28 media from business, economics and finance attended the event.

17 March 2022

Jenius from Bank BTPN is pleased to announce its official launch in Pekanbaru. With this expansion, Jenius can tap more digitally-savvy individuals, empowering them to manage their finances and live more simply, intelligently and securely. For activation, in addition to using Video Call KYC (Know-Your-Customer) services directly via smartphone, digitally-savvy individuals in Pekanbaru can also visit Jenius booths located on the 1st floor of Mal SKA and Ground Floor Atrium 2 Living World Pekanbaru.

21 April 2022

Bank BTPN held the Annual General Meeting of Shareholders (AGMS), which decided to designate the net profit of 2021 as retained earnings and approved changes to the composition of the Board of Directors and Board of Commissioners.

21 April 2022

Jenius from Bank BTPN launched the #langkahkecilhariini program, inviting digitally-savvy individuals in Indonesia to create and celebrate their small steps towards a better life and financial situation. In this program, Jenius collaborated with two Jenius friends, Sophia Latjuba and Eva Celia, who shared their inspirations on how they started out and appreciated each small step taken.

27 April 2022

Jenius from Bank BTPN held a double donation program with Dompot Dhuafa and Rumah Yatim during Ramadan. Through this collaboration, every donation package of breaking the fast and pre-dawn meal worth a minimum of Rp30,000 purchased on Dompot Dhuafa’s website will be matched by Jenius up to Rp30,000. This program run until May 3, 2022. Meanwhile, together with Rumah Yatim, Jenius also matched the donation made by Jenius friends for Orphanage Education worth a minimum of Rp10,000 and will be matched up to Rp30,000. This program run until May 7, 2022.

**31 May 2022**

Jenius from Bank BTPN introduced the Split Pay and Jenius Pay X Flexi Cash features to help users manage and maintain their cash flow. The Split Pay feature enables users to convert their debit transactions into installments, such as sending money to Jenius, Bank BTPN, and other banks; cash withdrawal and m-Card transactions; transactions with Jenius QR & Jenius Pay; e-wallet top-up through the e-Wallet Center; foreign currency purchases; and bill payments. Meanwhile, the Jenius Pay X Flexi Cash feature makes it easier for users to shop on various e-commerce platforms using installments.

09 June 2022

Jenius from Bank BTPN collaborated with Sinaya Prioritas to provide digital priority banking services on its application. This collaboration is an integration in providing premium customer services for the affluent customer segment that was previously only available offline. Some features and benefits are provided specifically for Sinaya Prioritas customers, such as the ability to monitor their investments in the application, free of charge for 50 cash withdrawals per month at ATMs in and outside the country for withdrawals in IDR, free of charge for 50 interbank transfers through the Jenius application per month, and a higher daily money transfer limit of up to Rp600,000,000, divided into two daily limits, namely Real Time Gross Settlement (RTGS) for Rp500,000,000 and Real Time Online (RTOL) for Rp100,000,000. Jenius customers who have a minimum total balance of Rp500,000,000 can also enjoy Sinaya Prioritas services.

11 June 2022

PT BANK BTPN Tbk. through its business unit BTPN Micro Business signed a partnership agreement with KUD Musuk, one of the largest milk producers in Java. The collaboration entailed providing People's Business Credit (KUR) loans from Bank BTPN to KUD Musuk, to cover the cost of purchases of dairy cows and management operations for 2 years. The finalization of the partnership was to take place on June 14, 2022.

6 July 2022

Jenius from Bank BTPN marked the commencement of the third period of the prize draw program "PUNDI Jenius". Customers with an active account on Jenius could take part in the program. In the third period, users would have the opportunity to win a total of IDR 6.9 million. GarudaMiles for 115 daily winners and 20 units of Vespa LX 125 i-Get as the grand prize. The program runs from June 1 to September 30, 2022. To be eligible for the draw, Jenius users need to increase their average balance level by 1 level for each designated period. There are a total of 12 levels that can be achieved, from SMART to Jenius 10. In addition to increasing the balance, users can also increase their chances of winning prizes by performing two types of "Boosters" transactions. The first is the Normal Booster, which involves performing at least one transaction using several Jenius features such as Jenius Pay, QRIS, Card Transactions (m-Card, e-Card, and x-Card), and e-Wallet Top-up. The second is the Special Booster, which involves transacting with selected features announced every month.

15 July 2022

Bank BTPN signed a Memorandum of Understanding (MoU) with CT Corpora through PT Asuransi Umum Mega (Asuransi Mega) on the 19th floor of Menara Bank Mega. This signing marks the initial collaboration between Asuransi Mega and Bank BTPN in contributing to the growth of SMEs in Indonesia. The MoU was signed by Managing Director of Asuransi Mega, Tomy Ferdiansah, Head of Business Banking of Bank BTPN, Jeffrey C. Tjoeng, and SME Head of Bank BTPN, Margareth P. Santosa. The commencement of the collaboration was marked by the introduction of a number of insurance products that can protect Bank BTPN's customers' assets. The products that were to be unveiled in this collaboration include fire insurance, property all risk, heavy equipment insurance. In this collaboration, Asuransi Mega provides products and services that can meet the needs of Bank BTPN customers for business asset protection.

19 July 2022

Jenius from Bank BTPN collaborated with PrismaLink to bring the Jenius Pay payment method to the online bookstore Periplus.com. This collaboration aimed to ensure better convenience for online transactions, including through a promo program held on Periplus.com. With the Jenius Pay payment method, Periplus.com customers can get a discount of Rp50,000 with a certain minimum purchase.

27 July 2022

Communications & Daya Bank BTPN, in collaboration with Tangan Di Atas Community, held a seminar on the theme "The Role of the Government and Private Sector in Driving Business Transformation for UMKM Players in Semarang City" at the Fave Hotel Diponegoro, Semarang. The event was attended by Semarang Deputy Mayor Hevearita Gunaryanti Rahayu, business practitioners from Tangan Di Atas Community Eko Novianto, and Communications & Daya Head, Andrie Darusman, as a speaker. The seminar aimed to share knowledge with Bank BTPN's MSME customers through the Daya program, while providing capacity-building for SME players, especially Bank BTPN's customers.

01 August 2022

Bank BTPN became one of 12 banking entities that provided loans to PT Indomobil Finance Indonesia (IMFI). The total loan obtained was US\$327 million or equivalent to Rp4.8 trillion from 13 domestic and foreign banking entities. The funds secured from this loan would be used in the following year to support the Company's financing business.



02 August 2022

Bank BTPN held a Virtual Media Briefing on the financial performance of Bank BTPN in the first half of 2022. Bank BTPN reported a higher credit growth than the average credit growth in the banking industry and also recorded an 11% (yoy) increase in assets. Kaoru Furuya (Acting President Director of Bank BTPN), Hanna Tantani (Director of Finance), Dini Herdini (Director of Compliance), and Andrie Darusman (Communications & Daya Head), took part in the event that was attended by 32 media.

23 August 2022

To commemorate sixth anniversary, Jenius from Bank BTPN invited digital savvy communities to celebrate #langkahkecilhariini movement with various prizes and innovations through the 'PUNDI Jenius' and #FlexiRasaMaxi programs. The #FlexiRasaMaxi is a saving program under Flexi Saver available in the Jenius application. Jenius users could win direct prizes if opened Flexi Saver account during the period of the campaign which run from July 4th until to September 30th, 2022. Furthermore, 'PUNDI Jenius' program is back for its third consecutive years where Jenius users had the opportunity to win a total of 6,900,000 GarudaMiles for 115 daily winners and 20 Vespa LX 125 i-Get units as the grand prize by increasing their average monthly balance and performing two types of "Boosters" transactions to increase their chances of winning prizes. In the spirit of the anniversary celebration, Jenius also introduced three new features, namely Flexi Cash, a flexible fund whose processing and withdrawal can be done fully digitally through the Jenius application with various flexibilities. Split Pay, Jenius' latest feature that helps users convert past transactions into installments, making expenses feel lighter. Cicilan Jenius Pay to help users shop online with installments.

08 September 2022

Jenius from Bank BTPN invited Teman Jenius to celebrate the small steps they have taken by vacationing with Jenius to Singapore on September 8-11, 2022. Out of hundreds of participants, four Teman Jenius successfully won the travel story competition through social media Instagram and Twitter held last July.

16 September 2022

Bank BTPN also held a webinar entitled "Seizing Opportunities in Sustainable Business" for its business partners with the aim of increasing understanding and supporting Bank BTPN in sustainable governance. The event was attended by 321 participants from 227 companies.

21 September 2022

Bank BTPN signed a Memorandum of Understanding (MoU) with PT BNP Paribas Asset Management to offer investment solutions to support investment needs in all conditions. Through this partnership, Bank BTPN now offers BNP Paribas Rupiah Plus for money market funds, BNP Paribas Prima II and BNP Paribas Prima USD for fixed income mutual funds, and BNP Paribas Pesona for equity mutual funds to its customers. For customers who want to enter the global stock market, Bank BTPN also provides a Shariah equity mutual fund based on foreign securities, namely BNP Paribas Cakra Syariah USD, which focuses on investing in the stock markets of developed countries such as the United States, Europe, and Japan and uses an ESG (Environment, Social, and Governance) filter in stock selection.

21 September 2022

Bank BTPN entered a partnership agreement with PT Pos Indonesia to continue their collaboration at an event held in Jakarta. Both parties agreed to continue their partnership in terms of financing credit references and pension fund deductions for pension credit installments, as well as flagging data for civil servants (PNS)/state civil apparatus (ASN), TNI/Polri members, and retirees who receive credit facilities from Bank BTPN. At the signing event, Bank BTPN was represented by Deputy CEO Darmadi Sutanto and Operational Director Merisa Darwis. Meanwhile, Pos Indonesia was represented by CEO Faisal Rochmad Djoemadi and Acting Director of Network and Financial Services Tonggo Marbun.

23 September 2022

Bank BTPN formed a partnership with Microsoft Indonesia through the Code; without Barriers (CWB) program. The program, initiated by Microsoft in September 2021, aims to help bridge the gender gap in the cloud, data, artificial intelligence, and digital technology sectors. The CWB program at Bank BTPN this year will be divided into three main components: Thought Leadership & Advocacy, Talent Pooling through the internship program and Tech Opportunities for Women, and Co-branding.

27 September 2022

Bank BTPN held a Sustainability Seminar with the topic “Pathway to Net Zero Economy” featuring speakers from OJK, CDP & Science-based Target Initiative (SBTI), Environmental Resources Management (ERM), IFC, and SMBC. Attended by 320 participants, the seminar served as an education for customers and partners on the risks and opportunities associated with the environment and society.

29 September 2022

Bank BTPN held an Extraordinary General Meeting of Shareholders (EGM) which appointed Henoch Munandar as the new President Director. On the same occasion, Henoch also made a presentation of the performance of Bank BTPN in the first semester of 2022 through a hybrid Public Expose in a bid to provide information transparency.

28 October 2022

Jenius from Bank BTPN launched the Jenius Visa digital credit card, which can be managed more easily through the Jenius application. This innovation is designed to assist digital-savvy people in transacting and managing cash flow more efficiently. The launch of the Jenius Visa credit card is part of the Jenius FuturEase Fest event. Many exciting activities were held during the Jenius FuturEase Fest event, not only introducing the Jenius Visa credit card, but also hosting the annual co-creation event, Jenius Co.Creation Week 2022. This year, Jenius Co.Creation Week 2022 adopted the theme “FuturEase,” consisting of a series of events, including competitions, conferences, talks, workshops, and exhibitions in collaboration with Semasa. Various events that took place from Friday (28/10) to Sunday (30/10) at Plaza Indonesia, Jakarta, were open to the public to gain inspiration and shop for curated local brands. At the launch of the Jenius Visa Credit Card at La Moda, Plaza Indonesia, Jenius also introduced three attractive card designs.

05 December 2022

Bank BTPN held the Economic Outlook 2023 virtually, as a manifestation of Bank BTPN’s commitment to provide up-to-date information and in-depth insights to its customers in facing the opportunities and challenges that will emerge in the coming year. The event was opened by the President Director of Bank BTPN, Henoch Munandar, and the Head of Treasury of Bank BTPN, Wiwig Santoso, and was attended by Bank Indonesia’s Deputy Governor, Dody Budi Waluyo, and Senior Economist and Co-Founder of Creco Research Institute, Dr. M. Chatib Basri. The event was also attended by 34 journalists from 31 media outlets.

16 December 2022

Bank BTPN once again held Daya Fest 2022 with the theme “Adding Power through Potential Optimization”. Daya Fest 2022 was a series of empowerment activities to enrich self-potential in facing challenging situations in 2023. The event was opened by the President Director of Bank BTPN, Henoch Munandar, and was attended by the Minister of Tourism and Creative Economy, Sandiaga S. Uno, and the Deputy Commissioner of Banking Supervision of the Financial Services Authority, Teguh Supangkat. Daya Fest 2022 presented empowerment classes that lifted the four main pillars of Daya, namely Competence Development with the theme “Maximizing Competence Development to Face the Impact of Global Recession”, Personal Financial Health with the theme “Financial Health for Peace of Mind”, Capacity to Grow for Business with the theme “Business Growth Resilience in Times of Uncertainty”, and Sustainable Living with the theme “Sustainable Living for a Better Future”.

23 December 2022

Bank BTPN and Sumitomo Mitsui Banking Corporation (SMBC) had agreed to provide green financing worth \$93.75 million or IDR 1.46 trillion to PT Perusahaan Listrik Negara (PLN). The facility is part of a syndicated loan worth a total of \$750 million, which was signed by creditors and PLN today in Jakarta, with Bank BTPN and SMBC jointly serving as coordinating mandated lead arranger and bookrunner, as well as green loan coordinator. Bank BTPN and SMBC provided the green financing facility to support PLN’s activities in transitioning to renewable energy.

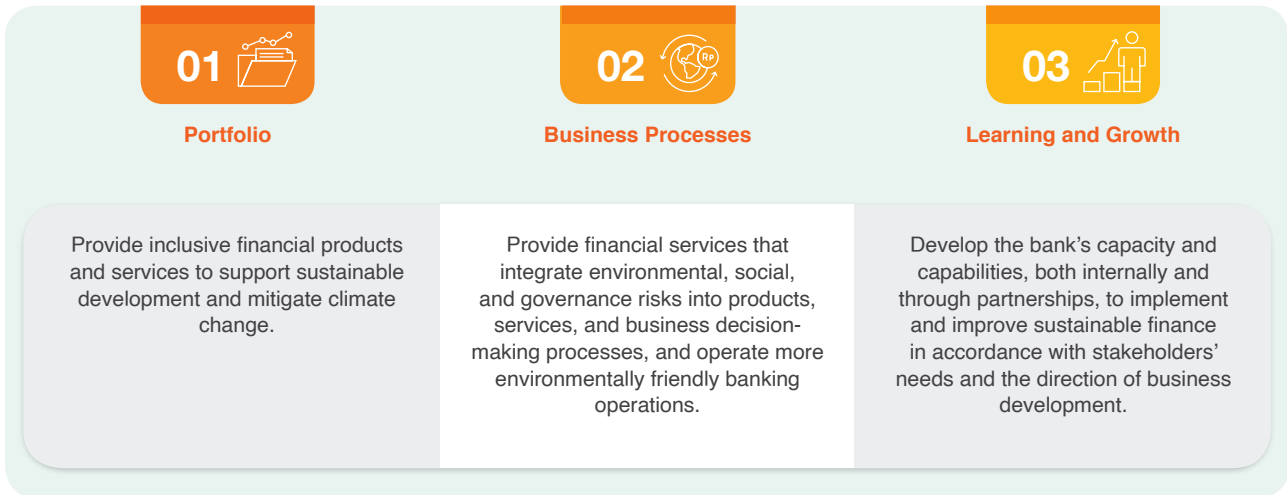
Bank BTPN and Sustainability Commitments

[GRI 2-22] [OJK A1]

Bank BTPN is firmly committed to supporting the achievement of the sustainable development goals (SDGs) through various organizational policies, strategies, and activities. Bank BTPN's commitment to realizing sustainable

finance is demonstrated through the implementation of BTPN's Sustainable Finance Action Plan (RAKB), which has been developed to serve the period 2019-2023.

The objectives of Bank BTPN's RAKB are as follows:



This objective is realized through various main programs





Sustainable Finance

Bank BTPN's commitment to sustainability initiatives is expressed through the establishment of a dedicated function, the Sustainability Committee, to ensure the successful implementation of sustainability. The Sustainability Committee is chaired by the Compliance & Legal Director and consists of director and heads from business lines and all relevant departments related to sustainability. The committee was formed in September 2022. In the context of sustainability, Bank BTPN provides Sustainable funding (philanthropy mutual funds), financing for Sustainable Business Activity Categories, both in the environmental and social sectors. Bank BTPN provides portfolio products for micro, small, and medium-sized enterprises (MSMEs).

Environmental Sustainability

Bank BTPN supports Environmentally Sustainable Business Activities (KUBL), such as those businesses which have environmentally friendly attributes, including renewable energy, energy efficiency, management of natural

resources, sustainable land use, and environmentally friendly transportation. In its operational activities, Bank BTPN innovates on efforts to save energy. Bank BTPN also implements digital banking to reduce paper usage.

Sustainability for Customers

Bank BTPN believes that customers not only need financial access and financing, but also capacity building in various fields to grow and have a more meaningful life. To support its customers, Bank BTPN has designed comprehensive empowerment programs, including self-capacity development, financial literacy, business capacity building, and sustainable living.



Message from the President Commissioner





Bank BTPN has designed strategic steps as a manifestation of its responsibility in sustainability efforts.

Chow Ying Hoong



President Commissioner

As part of the global community, Bank BTPN actively considers climate change, recognizing that it has become a priority issue and impacts upon every aspect of our lives. The impact of climate change is felt not only by business owners and workers in the agricultural and plantation sectors but also has an impact on global health and the economy. For that reason, Bank BTPN demonstrates responsibility through having various sustainability initiatives.

Bank BTPN takes a strategic approach through the RAKB (Sustainable Finance Action Plan) as evidence of its responsibility for sustainability. Through the RAKB, Bank BTPN has established strategies to manage the impact of climate change and support the achievement of the Sustainable Development Goals (SDGs). Another strategic step has been to publish a Sustainability Report in accordance with the Financial Services Authority regulations in order to show Bank BTPN's performance in the environmental, social fields, and economic. The Board of Commissioners fully supports these efforts and has a strong commitment to the implementation of sustainable finance measures.

This sustainable finance initiative has required adjustments in policies, governance, operations, risk management, and even systems and procedures. Thus, Bank BTPN strives to continuously learn and sharpen the competencies of the

management and all employees to implement sustainable finance. Bank BTPN also takes into account various legal regulations in this regard, and ensures compliance with all applicable laws and regulations.

Bank BTPN also appreciates all of the external stakeholders, such as customers, suppliers, and the general public, who have played a role in implementing the sustainability initiatives in Bank BTPN. Hopefully, this cooperation and commitment will continue to be implemented in the coming years. In that regard, Bank BTPN aims to continue promoting an understanding of sustainable finance and conducting education for external parties through various means in order to align stakeholder perceptions.

The Board of Commissioners also continues to encourage the Board of Directors to improve the portfolio of KKUB (Sustainable Business Activities) as outlined by the Financial Services Authority. This commitment is in line with Bank BTPN's role as part of Sumitomo Mitsui Bank Corporation (SMBC), an international bank that its holdings company, Sumitomo Mitsui Financial Group (SMFG), is a member of NZBA (Net-Zero Banking Alliance), a UN-convened alliance that brings together global banks representing over 40% of global banking assets who commit to aligning their lending and investment portfolios with net-zero emissions by 2050.



Bank BTPN is also part of SMBC Group Net Zero Transition Plan which demonstrates the Group's commitment to achieving a transition toward a decarbonized society. SMBC Group commits to realize net zero GHG emissions in its group wide operation by 2030 and execute sustainable finance cumulatively to JPY 30 trillion until 2030. In 2022, SMBC Group announced its lending portfolio GHG emission (scope 3) reduction target for power, oil & gas, coal sector and will complete 9 sectors' target setting by October 2024. As a part of the Group, Bank BTPN continues to enhance its financing in the environmental sector, such as in renewable energy.

In 2022, the pandemic began to subside, but its impact still lingers. Therefore, the Board of Commissioners fully supports the efforts of the Bank BTPN's Management in continuing to mitigate the impact of the pandemic. The

Board of Commissioners wishes to express its gratitude to the Management for the exceptional achievements amidst these challenging circumstances. The Board of Commissioners recognizes that these achievements were made possible through the hard work and professionalism of the Management, management team, and employees of Bank BTPN.

Thus, the Board of Commissioners extends its heartfelt thanks to the Board of Directors, management team, and employees of Bank BTPN for their dedication. Lastly, the Board of Commissioners would like to express its appreciation to the external stakeholders who have jointly worked with Bank BTPN to achieve more sustainable finance. It is our hope that this good collaboration can be further strengthened for the realization of sustainable finance initiatives and our shared well-being.

Jakarta, March 2023

CHOW YING HOONG
(President Commissioner)





Message from the President Director





As a financial institution, Bank BTPN recognizes the significant opportunity to contribute to sustainability initiatives.

Henoch Munandar



President Director

Dear Respected Stakeholders,

Firstly, we would like to express our gratitude for the support from all of our stakeholders, allowing Bank BTPN to navigate through the year 2022 successfully. Despite the ongoing pandemic, 2022 was not an easy year, especially for the banking industry, given that the responsibility of economic recovery largely lies within the financial and banking sector. Nevertheless, through various directed efforts and strategies, Bank BTPN was able to overcome the challenges of the year.

Values And Sustainability Commitment

[OJK D.1.a]

Bank BTPN believes in a bright future for everyone and the world. This good future is not only in the economic field but also in improving well-being through a healthy environment. Bank BTPN's commitment to building a better future and world is demonstrated through sustainability and climate change mitigation efforts. Bank BTPN realizes that there is an environmental and social footprint of every business activity and bank portfolio indirectly. Therefore, Bank BTPN's sustainability initiatives are not just expressions, but sustainability aspects such as environment and social have become integrated parts of Bank BTPN's daily business strategy, policy, and operations. Sustainability values in Bank BTPN are outlined in RAKB and implemented in various ways, including providing inclusive financial products and services to support the Sustainable Development Goals

(SDGs) and climate change mitigation. Additionally, Bank BTPN also strengthens its business processes that integrate environmental, social, and governance risks. Through these considerations, Bank BTPN carries out environmentally friendly banking operations.

Bank BTPN's commitment to sustainability initiatives and climate change management is also reflected in the establishment of the Sustainability Committee, responsible for the Bank's strategic planning. The Sustainability Committee was formed in September 2022 and is chaired by the Director of Compliance and Legal.

On the social front, Bank BTPN's business model is built based upon the motto "Do Good Do Well," which represents the integration of our business and our social missions. This philosophy is being executed by providing comprehensive support to both our customers and the community, not just through financial services, but also through capacity building for a more meaningful life. Bank BTPN empowers its customers and community through Daya, a program aimed at supporting the community towards leading a better life. The Daya program consists of four pillars: self-capacity development, financial literacy, business capacity improvement, and sustainable living. These programs are aligned with the 3P philosophy (people, profit, planet).



On the environmental front, Bank BTPN implements environmentally friendly operational principles, such as:

1. Choosing the BTPN tower in Jakarta that obtaining a Gold Standard Certificate for Green Building.
2. Offering digital services, not only to facilitate transactions, but also to reduce paper waste and reduce fuel consumption for transportation to the bank office.
3. Adopting digital technology for paperless administration, leading to a reduction in paper usage while supporting Bank BTPN's employee productivity and collaboration. This includes the implementation of document sharing, e-approval, electronic payslips, etc.
4. Implementing Dolfin Project initiative, which aims to increase efficiency for those working from home or from a flexible work location, and thereby reducing the need for daily commutes to the office. This leads to decreased fuel consumption for transportation and reduced energy usage in the office.
5. Providing shuttle buses with several routes to help employee mobility when going to the office, during lunch breaks, and returning home.

Sustainable Performance Achievement

[OJK D.1.b]

Bank BTPN's commitment to implementing sustainability initiatives is demonstrated through various measures of ESG performance, such as:

1. Increasing the green financing portfolio, which saw an increase of 11.8% compared to the previous year. The total amount of green financing was Rp6.9 trillion.
2. Issuing the Philanthropic Mutual Fund product, which successfully collected funds amounting to Rp21.8 billion. This Philanthropic Mutual Fund aims to provide a platform for investors not only to make personal income-generating investments, but also a social & environment impact.
3. Conducting pre-retirement training, attended by 8,135 participants. This training provides moral support and encourages each participant to remain productive during retirement.

4. Providing training to 152,752 Laku Pandai agents. Through these agents, Bank BTPN expands financial inclusion to communities that previously had difficulty or were unable to access banking services.
5. Educating Micro, Small, and Medium Enterprise entrepreneur to enhance their insight and capacity in developing their businesses.
6. Improving financial skills to 558,185 participants from seminars, and disseminating infographics and posters through various Bank BTPN digital channels.

In terms of empowering customers and society, Bank BTPN provides various training in various fields, such as financial literacy, business capacity building, and health.

In recognition of these excellent efforts in providing sustainable finance, Bank BTPN received various awards in 2022, including:

1. Best Creditor Partner 1 - National Private Category (Bank BTPN) and Best Creditor Partner 1 - Global Private Category (SMBC) from the Ministry of State-Owned Enterprises.
2. Best Disclosure and Transparency - Big Cap Category from The 13th IICD Corporate Governance Award 2022.
3. ESG Disclosure Awards 2022 from Bumi Global Carbon Foundation and Investor Magazine.
4. Indonesian Sustainable Development Awards 2022 from Corporate Forum for CSR Development (CFCD).
5. Platinum Rating from Asia Sustainability Reporting Rating (ASRRAT) 2022.
6. LPS Banking Awards 2022, as the Best Bank in Disseminating Information on Deposit Guarantee Programs (Private Bank Group).
7. And various other awards which can be read in this Sustainability Report.

Challenges and Opportunities for the Implementation of Sustainable Finance

[OJK E.5] [OJK D.1.c]

Sustainability initiatives can be successfully implemented when the sustainability stakeholders, including employees, customers and partners, have a good understanding of sustainability. This presents a challenge in its own right, as not all employees, customers, and partners fully comprehend the issues surrounding sustainability and the importance of prioritizing this topic. To address this challenge, Bank BTPN conducts various training and education programs for its employees, customers, and partners on sustainability. Additionally, Bank BTPN also enhances the capacity building of its senior leaders in sustainable finance. Furthermore, Bank BTPN has integrated ESG aspects into its comprehensive risk management system.

As a financial institution, Bank BTPN recognizes the vast potential for contributing to the implementation of sustainable finance in Indonesia by providing capital to the MSME and corporate segments. For MSME players, Bank BTPN not only supports them through the provision of capital, but also provides various training and capacity-building opportunities through various empowerment programs to enable their businesses to grow.

In environmental issues, Bank BTPN sees opportunities to participate in efforts to address climate change and environmental degradation by providing loans for sustainable businesses and green portfolios.

Bank BTPN rigorously examines environmental criteria in granting loans, and this commitment by Bank BTPN will continue to be upheld in order to realize a healthy environment.

In the social domain, Bank BTPN establishes policies that prohibit the granting of credit to certain business categories that are harmful to society and the environment, such as credit for the sale of weapons, credit for businesses with negative impacts on the environment, biodiversity and human rights.

The sustainable finance initiative drives Bank BTPN to continuously innovate in providing sustainable products and services, while implementing ESG principles in its internal programs. In line with the post-pandemic optimism of society, Bank BTPN views the implementation of sustainable finance in 2023 with great optimism, while continuing to run its business in a healthy business environment, both economically, socially, and environmentally for the wider community.

Of course, all achievements in 2022 could not have been possible without the hard work of the entire management team and employees, and the support of stakeholders. For this reason, we express our gratitude and high appreciation for your dedication. Let's move forward together towards 2023.

Jakarta, March 2023

HENOCH MUNANDAR
(President Director)



ABOUT **BANK BTPN**

Bank BTPN is not just a financial business, but with the help of technology, it empowers the community to live a more meaningful life.



PT BANK BTPN



A MEMBER OF
SMBC Group

Company Profile

Company Name

[GRI 2-1]

PT BANK BTPN Tbk

Line of Business

[GRI 2-6]

Banking Services

Legal Basis of Establishment

[GRI 2-1]

- Notarial Deed No. 21 dated October 6, 1959 of Notary Noezar S.H
- Notarial Deed No. 203 dated May 31, 1960 of Notary Noezar S.H
- Notarial Deed No. 53 dated November 7, 1960 of Notary Noezar S.H
- State Gazette No. 13, Supplement No. 5, dated February 14, 1961
- Notarial Deed No. 31 dated February 16, 1985 of Notary Komar Andasasmita, S.H, as amended by Notarial Deed no. 12 dated July 13, 1985 of Notary Dedeh Ramdah Sukarna, S.H.

Business Permit

[GRI 2-6]

[OJK C.4]

- Commercial Bank business permit
- Foreign Exchange Bank business permit

Products

[GRI 2-6]

[OJK C.4]

- Deposits
- Loans
- Transactions Banking
- Investment and Bancassurance Products
- Treasury Solutions

Operational areas and service network

[GRI 2-1] [OJK C.3.d]

Throughout Indonesia Bank BTPN serves individual customers, corporations, MSMEs, and others.

Compared to the previous period, there has not been any significant changes on the activities, value chains, and other business relations. [GRI 2-6]

Date of establishment

February 16th, 1958

Head Office Address

[GRI 2-1] [OJK C.2]

Menara BTPN, CBD Mega Kuningan
 Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5-5.6
 Jakarta Selatan 12950, Indonesia
 Telp (62 21) 300 26 200
 Fax (62 21) 300 26 309
 Website: www.btpn.com
 Linked in: PT Bank BTPN Tbk
 E-mail: info@btpn.com

Ownership

[GRI 2-1] [OJK C.3.c]

92.43%

Sumitomo Mitsui Banking Corporation

5.27%

Public <5%

1.13%

Treasury Stock

1.02%

PT Bank Central Asia Tbk

0.15%

PT Bank Negara Indonesia (Persero) Tbk

Business Entity

[GRI 2-2]

The business entity included in this report is Bank BTPN, excluding the two subsidiaries as described below:

- Ownership of 70% of PT BANK BTPN Syariah Tbk (BTPN Syariah) shares.
- Direct ownership of 1%* of PT BTPN Syariah Ventura (BTPN Syariah Ventura).

*Indirect ownership through PT BANK BTPN Syariah Tbk amounting to 69.3%.



Company Rating

- AAA (Idn), Stable Outlook (Long Term) - PT Fitch Ratings Indonesia
- F1+ (idn) (Short Term) - PT Fitch Ratings Indonesia
- idAAA (Triple A, Stable Outlook) - PT Pemeringkat Efek Indonesia (PEFINDO)

Membership in Association

[GRI 2-28] [OJK C.5]

- Indonesian Issuer Association (AEI) - as a member, National scale
- Communication Forum of Compliance Directors (FKDKP) - as a member of Regulation & Policy Board
- National Private Bank Association (Perbanas) - as a member, National scale
- Indonesian Association of International Bank (PERBINA) - as a member, National scale
- Indonesian Payment System (ASPI) - as a member, National scale
- Indonesian Corporate Secretary Association (ICSA) - Director of Compliance and Corporate Secretary, as a member, National scale.
- Indonesia Business Coalition for Women Empowerment (IBCWE) - as founder/ promotor

Company scale

[GRI 2-6] [OJK C.3]

Indicators	2022	2021	2020
Number of Employees	6,972	7,129	7,482
Total Operating Income - Net (Rp million) [OJK B.1.b]	4,657,676	4,008,178	2,630,514
Authorized capital (Rp million)	300,000	300,000	300,000
Issued capital (Rp million)	162,982	162,982	162,979
Total capitalization (Rp million) [OJK C.3.a]			
• Third Party Funds	114,866,548	109,380,130	100,788,906
• Loans Received	48,025,106	37,615,236	37,176,309
• Equity	39,413,024	36,078,927	32,964,753
• Total Assets	209,169,704	191,917,794	183,165,978
Number of offices/networks	278 offices 212 ATMs	419 offices 215 ATMs and TCRs	477 offices 218 ATMs and TCRs
Total funding products [OJK B.1.a]	11	12	14
Total financing products [OJK B.1.a]	17	18	23
Number of services [OJK B.1.a]	29	33	34

Milestones of Bank BTPN

1958-1986

- BTPN was established in Bandung in 1958 under the name Bank Pegawai Pensiunan Militer (Bapemil)
- 1960 - acquired a commercial bank license
- 1986 - Bapemil changed its name to PT Bank Tabungan Pensiunan Nasional.

2008

TPG Nusantara S.a.r.l acquired up to 71.6% of Bank BTPN's shares through a public listing on the Indonesian Stock Exchange. By the end of 2008, BTPN had become a publicly-listed company with IDR 13.7 trillion in assets.

2009

- BTPN Launched its micro and small business (MSB) partnership program namely BTPN Mitra Usaha Rakyat
- The Bank Opened 539 branch offices and increased the unit's loans to Rp2.3 trillion.
- The Bank opened its first Rupiah bonds, with an A+ National Scale Fitch Ratings.
- Received long-term loans in Rupiah from World Bank's subsidiary, International Finance Corporation (IFC).

2010

2011

- BTPN Launched Daya, a sustainable mass market empowerment program which an integral part of BTPN business activities.
- BTPN Launched Sinaya Funding Program.
- Initiated the pilot of Sharia Community Banking business derived from BTPN's subsidiary (BTPN Syariah - Tunas Usaha Rakyat).
- The Bank expanded the ATM service network through ATM Prima, in addition to the existing ATM Bersama network.
- As of the end of 2011, BTPN's total linked networks accounted for more than 57,331 ATMs throughout Indonesia.

- BTPN issued 2 (two) long-term bonds with a total par value of Rp2.4 trillion.
- The Bank settled a rights issue with a total value of Rp1.3 trillion.
- By the end of 2010, BTPN's total assets had reached Rp34.5 trillion, up from Rp13.7 trillion at the end of 2008, making it the 10th largest bank by market capitalization and the 5th largest in terms of branch network.

2012

- BTPN's subsidiary, Bank BTPN Syariah - Tunas Usaha Rakyat, grew rapidly, with 28,927 community centers spread across Banten, West Java, and East Java, empowering 444,000 customers.
- Completed the piloting of its new mobile banking platform called BTPN Wow! which was rolled out in 2015.



2013

- BTPN's subsidiary BTPN Syariah – Tunas Usaha Rakyat continued to grow rapidly with outstanding financing reaching IDR 1.4 trillion – twice the previous year, contributing 3% to BTPN's total credit.
- BTPN acquired PT Bank Sahabat Purba Danarta (Bank Sahabat) which later transformed into a Sharia Bank, before BTPN decided to do a spin-off of its Shariah unit in 2014.
- Sumitomo Mitsui Banking Corporation (SMBC) from Japan owned 24.39% of BTPN's shares by the end of 2013 through the purchase of shares owned by TPG Nusantara S.à r.l. and other shareholders

2015

BTPN officially launched BTPN Wow! a branchless banking service (Laku Pandai) that leveraged mobile phones and agent services as an extension of the Bank to expand its service coverage to the unbanked population.

2014

- SMBC, the second-largest bank in Japan by market value with assets worth USD 1.3 trillion, continued to increase its ownership stake in BTPN, reaching 40.0% and becoming the controlling bank.
- BTPN became more established as it now had access to the regional and international financial markets, if needed.

2016

- BTPN began operating as a foreign exchange bank, upon receiving approval from the central bank in December 2015. BTPN was now able to transact in foreign currencies to cater to the demand for cash, lending, and fundraising.
- BTPN launched "Jenius," its second mobile phone platform. The Jenius mobile phone service uses smartphones to link customer accounts with the bank and perform banking transactions.

2017

- BTPN implemented the "Gemilang" transformation program, which includes changes to the Bank's organizational structure, technology, human resources, and risk management.



2018

- BTPN successfully completed a strategic corporate action by conducting an initial public offering of BTPN Syariah as a subsidiary.
- BTPN completed the merger process with PT Bank Sumitomo Mitsui Indonesia (SMBCI). The resulting corporation from the merger was named PT BANK BTPN Tbk.

2019

- PT BANK BTPN Tbk (Bank BTPN) officially began operating as a new bank resulting from the merger between PT Tabungan Pensiunan Nasional Tbk (BTPN) and PT Bank Sumitomo Mitsui Indonesia (SMBC). Bank BTPN had become a universal bank with a more comprehensive businesses and now served a wider spectrum of customers.
- Sumitomo Mitsui Banking Corporation (SMBC) divested 4.91% of its ownership or equivalent to 400 million shares of Bank BTPN at a price of Rp3,600 per share. This corporate action is SMBC's commitment as the controlling shareholder of Bank BTPN to fulfill its obligation to divest part of its shares so that the amount of publicly traded shares or shares held by non-controlling shareholders reached 7.5%. When BTPN and SMBCI has merged, SMBC's ownership as the controlling shareholder increased to 97.34%, due to the implementation of the cash offer and conversion of shares resulting from the merger.
- Bank BTPN announced the issuance of bonds through the Fourth Tranche of Sustainable Public Offering (PUB) worth Rp1 trillion. The proceeds from the bond issuance would be used to finance a credit expansion to all segments ranging from micro, small and medium enterprises (MSMEs), retail and corporations.

2020

- Jenius launched the latest innovation feature called Moneytory to help digital-savvy customers manage their cash flow more simply by automatically recording their expenses and income through the Jenius application.
- The SMBC Group donated Rp13.17 billion to UNICEF Indonesia to help alleviate the impact of the COVID-19 pandemic.
- The SMBC Group donated Rp1.3 billion to the Indonesian General Practitioners Association (PDUI) to help address the transmission and impact of COVID-19 in Indonesia.
- Jenius introduced Jenius for Business, a starter kit for digital-savvy customers who wanted to start and grow their business.



2021

- Bank BTPN provided a green loan facility valued at IDR 1.06 trillion to PT Kepland Investama. The three-year green loan facility denominated in Indonesian rupiah was among the first in the Indonesian market.
- Bank BTPN organized “Daya Fest 2021,” an empowerment festival for MSMEs, customers, and the general public through a series of inspirational and informative activities.
- Jenius launched the “Jenius Aman” program as a sustainable form of financial literacy and digital security education.
- Sumitomo Mitsui Banking Corporation (SMBC) donated 100 units of oxygen concentrators to Indonesian in need, through collaboration with the Ministry of Health and the Indonesian Doctors Association (IDI). The aid was distributed to 35 cities and regencies as well as 19 provinces across Indonesia.
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2022

- The Annual General Meeting of Shareholders (GMS) appointed Ongki Wanadjati as Commissioner of Bank BTPN
- Bank BTPN and BNP Paribas Asset Management signed a memorandum of understanding to offer investment solutions for all conditions.
- Bank BTPN entered into a partnership with Microsoft Indonesia through the Code without Barriers (CWB) program and became the first banking industry partner in Indonesia to join the program. The CWB program aimed to help bridge the gender gap in cloud, data, artificial intelligence, and digital technology sectors.
- An Extraordinary General Meeting of Shareholders appointed Henoch Munandar as the President Director of Bank BTPN.
- Bank BTPN launched the Jenius Credit Card offering various conveniences and digital presence.
- At the end of 2022, Bank BTPN provided a green loan of \$93.75 million with SMBC for PT Perusahaan Listrik Negara in a syndicated loan facility worth a total of \$750 million.
- In September 2022, Bank BTPN assembled the Sustainability Committee. The committee was formed as a concrete step of which illustrated Bank BTPN’s commitment to implementing sustainable financials.



DEVELOPING **SUSTAINABLE FINANCE**

Bank BTPN has committed to supporting the national economy by consistently integrating sustainable financial principles into the company's business model.





Bank BTPN understands that every business activity of the company has a track record and indirect impact on the environment and society.

Bank BTPN believes that maintaining a profitable business does mean neglecting environmental concerns. Therefore, Bank BTPN has tried to focus its business activities by aligning the economic and environmental sectors, providing space for economic transformation processes, and allowing wider communities to reach financial freedom. This is achieved through a sustainable finance policy that demonstrates Bank BTPN's concern for environmental and social issues while continuing to increase profitability for shareholders and other stakeholders.

Bank BTPN's Sustainability Policy

[OJK A.1]

Bank BTPN commits to developing an inclusive economy by improving services in the MSMEs sector and making sure that each member of the community has good access toward good quality financial services. Bank BTPN's agenda for the implementation of sustainable finance is mentioned in the RAKB (Sustainable Finance Action Plan). The RAKB is set by the Board of Directors and authorized by the Board of Commissioners and is implemented by related department.

Bank BTPN's sustainability policies and objectives are aligned with SEOJK 16/2021 on the Forms and Contents of Annual Reports of Issuers or Public Companies on the implementation of sustainable finance, as follows:

1. Providing inclusive financial products and services to support sustainable development and climate resilience.
2. Increase the resilience and competitiveness of Bank BTPN through better social and environmental risk management by developing financial products and/or services that apply Sustainable Finance principles to

contribute positively to financial system stability.

3. Minimize social inequality, reduce and prevent environmental damage, protect biodiversity, encourage efficient use of energy and natural resources.

Bank BTPN's sustainability policy is aligned with the vision and mission of the Daya Program. The main goal is to empower clients and communities to improve their self-capacity, financial literacy, business capacity, sustainable livelihood. The implementation of the Daya program will be explained later in the Chapter: Daya - Empowering Communities.

The RAKB is set to support the performance of Bank BTPN which is oriented towards SDGs (Sustainable Development Goals). Bank BTPN's targets are mentioned in the RAKB, including:

1. Portfolio
Providing inclusive financial products and services to support sustainable development and climate resilience.
2. Business Process
Provide financial services that integrate environmental, social, and governance risks in products, services, and business-decision making as well as running more environmentally friendly banking operations.
3. Learning and Growth
Develop capacity and capability of the Bank, both internally and through partnerships, to implement and improve sustainable finance in accordance with the needs of stakeholders and the direction of business development.

In particular, Bank BTPN's implementation of sustainable finance is done by developing products through the following comprehensive efforts: [OJK F.1]

Main Group	RAKB Program
Enhancement of Sustainable Finance Portfolio	<p>Sustainable Financial Products</p> <ol style="list-style-type: none"> 1. Improvement of Green Financing Portfolio for the Corporate Segment 2. Philanthropy Mutual Funds <p>Sustainable Financial Service</p> <ol style="list-style-type: none"> 1. BTPN Wow! Agents Empowerment 2. Preparation to Enter the Retirement Period Actively and Independently 3. Daya Program on Providing Sustainable Finance Topics 4. Environmental Thematic Campaign and Financial Management Skillst
Developing Internal Capacity	Development Program on Internal Capacity Related to Sustainability
Development of the organization, and risk management, and governance and/or standard operational procedure	Development of the Organization, Policies, Processes, and the Integration of Environmental, Social, and Governance (ESG)

The responsibility for implementing sustainability initiatives is held by the Communications and Daya Head under the supervision of the Compliance and Legal Director. Meanwhile, the implementation strategy up to the sustainability monitoring process is carried out by the Sustainability Program Development Team under Communications & Daya. This team coordinates the implementation of sustainability initiatives to each business line and relevant support function. [OJK E.1]

Implications of Climate Change [GRI 201-2]

The banking industry is one of the sectors that is impacted by climate change, though not directly. Climate change has caused changes in rainfall, thereby causing the decline of crop-yields; thus, many plantation debtors are facing difficulties in making payments. Furthermore, there are also decreasing demands in the sectors of oil and natural gas, cars, and other petroleum-based means of transportation due to the use of renewable energy technologies. However, climate change undeniably has given a new opportunity for banks, such as funding for renewable energy, factory rejuvenation that needs low-emission technologies, and environmentally friendly transportation.

Bank BTPN has been very aware of this matter and has calculated the risks and the opportunities that come along with climate-change related problems. The Bank has developed various green portfolio financing options, in order to participate in creating a more environmentally friendly world, such as:

1. Environmentally friendly transportation,
2. Project from renewable energy sources,
3. Environmentally friendly buildings,

4. Management of natural resources and sustainable land use,
5. and other environmentally friendly business financing practices.

Bank BTPN has not calculated the climate change financial implication on the company's business since climate change itself has not directly impacted the banking business. However, Bank BTPN has made sure that they will integrate the climate-change related risks and opportunities in their short- or long-term plans as well as the Bank's risk management.

Bank BTPN's calculation of climate-change related financial implication is done through the following:

1. Grouping green portfolios based on the sustainable business category
2. Developing green financing products
3. Analyzing the environmental risks in each process
Screening debtor's line of business

Screening and Interaction Related to Environmental, Social, and Governance [FS1]

Bank BTPN is committed to being more proactive and responsible for providing sustainable financing related to environmental, social, and governance issues. In providing financing to companies, Bank BTPN has the following requirements:

1. Bank BTPN does not provide credit to companies or projects that are expected to significantly harm the environment and society.
2. Bank BTPN considers environmental risk management related to the borrower's business, such as waste disposal, pollution mitigation, and other environmental efforts.



3. Bank BTPN considers environmental risks when accepting collateral or in collateral revaluation, in order to determine the required risk mitigation.
4. Bank BTPN does not engage in credit provision for the arms trade.
5. Bank BTPN refuses to provide credit to industries suspected of containing pornographic elements.
6. Bank BTPN does not provide credit to industries suspected of engaging in environmental destruction, illegal logging, and human rights violations.
7. Bank BTPN does not provide credit for development or construction projects that have significant negative impacts on biodiversity and protected areas, including UNESCO World Heritage Sites and the Ramsar Convention on Wetlands.
8. Bank BTPN does not provide credit for development or construction projects that have significant negative impacts on habitats of protected species, without environmental impact assessment or environmental management planning.
9. Bank BTPN does not provide credit to the coal mining industry that uses Mountain Top Removal (MTR) and/or expansion of infrastructure for coal mining using MTR, as well as thermal coal mining and infrastructure development for thermal coal mining.
10. Bank BTPN does not provide credit for Coal-Fired Power Plants (CFPP), all Coal-Fired Power Plants (coal only), including captive power plants for self-consumption purposes.
11. Bank BTPN does not provide credit for the development of palm oil plantations where illegal logging or human rights violations have occurred or are highly likely to occur. Bank BTPN only supports the palm oil industry that has, or is expected to have, ISPO (Indonesian Sustainable Palm Oil) and/or RSPO (Roundtable on Sustainable Palm Oil) certification or equivalent documents demonstrating compliance with NDPE (No Deforestation, No Peat, No Exploitation).
12. Bank BTPN does not provide credit for businesses involving deforestation, which involve or are highly likely to involve illegal logging or labor exploitation. For large-scale plantations (10,000 hectares or more), they must have a public announcement of compliance with NDPE (No Deforestation, No Peat, No Exploitation).

This policy is established by the Board of Directors, and implemented and accountable by each relevant work unit, such as the Credit Committee, Credit Administration, Risk Management, and other related business units.

Bank BTPN is always committed to paying attention to environmental risk management and debtor's business including waste-disposal, pollutant mitigation, and other waste-related issues. Furthermore, Bank BTPN also carefully considers all environmental risks when receiving or re-assessing collateral in order to find the best required mitigation.

In the reporting year, Bank BTPN performs screening on the assets in the financing process in order to make sure that all regulations and policies related to the environmental and social issues set in the Credit Policy are complied with by prospective debtors. Therefore, Bank BTPN has done a positive screening by prioritizing fundings that are most related to climate change prevention and other social issues. Moreover, the Bank also conducts negative screening as well by rejecting credits that may cause social and environmental damages.

Bank BTPN has made sure that all debtors understand the sustainability policy, as well as the risks and opportunities related to the environmental and social issues. The Bank manages to have good communication with the clients and educates them on environmental and social issues in order to empower them to acknowledge the risks and opportunities related to those issues. One of the interactions done with clients includes collaboration with the International Financial Corporation (IFC) to host a Sustainability Seminar in September 27, 2022 entitled "Pathway to Net Zero Economy" with notable speakers from OJK, CDP and Science-based Target Initiative (SBTi), Environmental Resources Management (ERM), IFC, and SMBC. The seminar itself was attended by 320 participants from various sectors. Furthermore, Bank BTPN has conducted a webinar on the topic of sustainable business for the Bank's partners in order to improve the understanding of the policy and help support the Bank's sustainable governance. The webinar was attended by at least 321 participants from 227 companies.

In the reporting year, Bank BTPN interacted with 400 debtors companies 1.5% of total portfolios related to environment and social issues. [\[FS10\]](#)

Environmental and Social Risk Assessment Procedure

[\[OJK E.3\]](#) [\[FS2\]](#) [\[FN-CB-410a.2\]](#)

The examination and selection of potential borrowers are conducted carefully based on applicable laws and guidelines to ensure transparency in the implementation of sustainable finance principles. The examination and selection procedures are as follows:



1. Bank BTPN examines the validity of prospective debtor's documents related to business licensing and checks if it is in accordance with the Regulation of the Minister of Environment of the Republic of Indonesia No. 05/2012 and the amendments (if any) regarding AMDAL and the obligation to implement RKL and RPL as mentioned in AMDAL Documents.
2. The Board of Commissioners is responsible for supervising the risk management done by the Board of Directors, including authorizing the Credit Policy that explains any related environmentally and socially friendly financing. Furthermore, the Board of Commissioners also has the right to have some explanations and/or responsibility reports from the Board of Directors if there has been any violence in the implementation of the Credit Policy.
3. The Board of Directors is responsible for setting and conducting credit policy that contains provision related to environmental & social, ensuring the compliance towards credit-related laws and regulations, and report periodically to the Board of Commissioner regarding credit policy implementation.
4. The Credit Committee conducts an assessment to ensure that the prospective debtor is not a prohibited target market, has met the established environmental, social, and governance criteria (listed above) and the Risk Acceptance Criteria as well.
5. The Credit Committee conducts an assessment of the collateral by taking into account when the collateral is received and when it is re-assessed. Bank BTPN ensures that the environmental risk to collateral does not hinder or burden the Bank itself, where the collateral value becomes negative at the time of collateral sales.
6. The Credit Committee implements the four eyes principle to granting credit to ensure that at least there are two authorities giving approval before a decision to grant credit is made.
7. After the credit provision is approved, the Credit Admin will check the loan to be forwarded to the Credit Operational section for the disbursement process.
8. Each business unit along with the Risk Management team will supervise the loan/credit quality.
9. Quality Assurance, internal and external audits carry out an assessment of the monitoring process, followed by supervision from the regulator, in this case the OJK.
10. Bank BTPN visits debtors on a regular basis to carry out supervision and guidance. Results of the visit are recorded in a call report. The topics addressed in this are related to the debtor's overall business condition, including compliance with the environmental regulations. This interaction is conducted by departments in each line of business. [FS5]
11. Bank BTPN conducts a monitoring process on debtor compliance with the environment regulations, as regulated in the Corporate Banking SOP and its addendum. This process is a part of the Bank's commitment to mitigate against climate change. [FS5]

Monitoring Process for Environmental and Social Compliance Implementation

[FS3]

Bank BTPN commits to maintaining sound credit by conducting credit monitoring in order to acknowledge the development of credit-granting, credit movement, and business development from the time the credit is granted until it is paid off. Credit monitoring is also conducted to ensure each debtor complies with the environmental and social regulations. Some of the activities carried out by the Bank are as follows:

1. Monitoring the implementation of credit-granting
2. Monitoring debtor's business development
3. Monitoring debtor's compliance with the applied laws and regulations and other regulations related to environmental, social, and governance issues.

Bank BTPN, as a part of the Sumitomo Mitsui Banking Corporation (SMBC), has committed to applying a risk management framework to assess, manage, and anticipate environmental and social risks that may occur during the lending distribution to the debtors. Therefore, Bank BTPN conducts debtor compliance checks related to environmental aspects.

1. Bank BTPN develops and implements a procedure to access and select the social and environmental risks from the debtor's business sector.
2. Bank BTPN stipulates a monitoring clause on corporate debtor's compliance with the applicable environmental rule in a possible credit agreement clause. Bank BTPN's Relationship Manager will identify the project location during their periodic visits. However, during the COVID-19 pandemic, some monitoring processes have been conducted online. Bank BTPN establishes those clauses based on internal provisions regarding social and environmental risks.
3. Bank BTPN has the right to reconsider to decide on credit renewals if there has been any nonconformity in the credit agreement clause.

Overview of the Economy of Indonesia

Amid the conflict between Ukraine and Russia, high global inflation rates, and tightening monetary policy globally, Bank Indonesia took action to control inflation and maintain the stability of the Rupiah exchange rate by



increasing the BI 7-Day Reverse Repo Rate (BI7DRR) to 5.75%, Deposit Facility interest rate of 5.00%, and Lending Facility interest rate of 6.50%. Headline inflation in 2022 increased to 5.51% YoY due to an increase in domestic fuel prices. The Rupiah closed against the USD at 15,570, depreciating by 8.35% YoY as the differential between the domestic interest rate and the United States' rate narrowed. Tightening monetary policy is expected to continue in 2023 which will affect economic growth to moderately slower in 2023.

Indonesia's macroeconomy continued to be solid, as reflected from the latest data in December 2022 which trade balance recorded a surplus, increasing reserves, raising Consumer Confidence Index, and manufacturing industry was at expansionary level. Indonesia's trade balance in January-December 2022 period recorded a surplus of USD54.46 billion, higher than 2021 trade balance of USD35.42 billion. Foreign exchange reserves also increased to USD137.2 billion or equivalent to finance 6.0 months of imports or 5.9 months of imports and government's foreign debt payment. Consumer Confidence Index (IKK) was 119.9 in Dec-22, higher than 119.1 in Nov-22. The performance of the Manufacturing Industry sector in the fourth quarter of 2022 remained strong and was in expansion phase at 50.06%. Domestic demand remained resilient, driven by people's purchasing power and well-maintained economic confidence.

In 2022, the Indonesian economy managed to recover and grew by 5.31% YoY for FY 2022, and by 5.01% YoY in the 4th quarter amidst Ukraine-Russia war, global recession

risk, and global tightening monetary policy. On a quarterly basis, Indonesian economy grew by 0.36% QoQ. In addition, GDP at current prices reached a value of IDR 19,588.4 trillion, while GDP prices per capita was IDR 71.0 million in FY 2022. Government decided to stop social economic activities limitation (PPKM) at the end of 2022. This was implemented because according to President Joko Widodo, cases of COVID-19 in Indonesia decreased and the case rate was below the standards of the World Health Organization (WHO). In addition, Indonesia has successfully passed the peak of the Omicron BA.5 and BA 2.75 subvariants, according to the Minister of Health Budi Gunadi Sadikin. As Indonesia's social economic activities limitation (PPKM) was revoked, public consumption will increase, along with economic turnover in all regions of Indonesia. With the repeal of PPKM, the Indonesian tourism sector will be improved and will provide additional inflow from tourists and foreign investors. However, government asked all people to remain careful and alert to the spread of COVID-19 despite the revocation has been implemented.

Performance of Bank BTPN

As the economy of Indonesia has been consistently growing, Bank BTPN managed to record a positive performance. The performance of the Bank in the reporting year is summarized in the table below:



Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss [OJK F.2]

Description	2022	2021	2020
Balance Sheet Summary (in Million Rupiah)			
Total Assets	209,169,704	191,917,794	183,165,978
Productive Assets	204,169,669	187,244,094	176,915,917
Credit/Bank Financing	146,123,516	135,598,774	136,212,619
Third-Party Fund	114,866,548	109,380,130	100,788,906
Loans Received	48,025,106	37,615,236	37,176,039
Securities Issued	200,134	996,089	993,045
Total Liability	169,756,680	155,838,867	150,201,225
Total Equity	39,413,024	36,078,927	32,964,753
Income Statement Summary (in Million Rupiah)			
Net Interest Income	11,678,315	11,143,040	10,624,428
Other Operating Income	2,012,615	1,959,784	1,688,837
Operating Expenses	(7,193,087)	(6,982,870)	(6,883,113)
Allowance for Impairment Losses	(1,840,167)	(2,111,776)	(2,799,638)
Net Operating Income	4,657,676	4,008,178	2,630,514
Net Profit for the Current Period	3,629,564	3,104,215	2,005,677
Total Comprehensive Income	3,474,962	3,182,819	2,029,875
Bank Operating Income	13,690,930	13,102,824	12,313,265
Performance of Economic Aspects Related to Sustainability [OJK B.1]			
Types of products that meet the criteria for sustainable business activities	2 funding products, 2 green financing product, 1 MSMEs financing product	2 funding products, 1 green financing product, 1 MSMEs financing product	1 funding product, 1 green financing product, 1 MSMEs financing product
Nominal products and/or services that meet the criteria for sustainable business activities (in Million Rupiah)	12,968,409	12,029,029	9,878,788
Percentage of total portfolio of sustainable business activities to total portfolio (%)			
Funding	0.06%*	0.20%*	0.15%**
Financing	9.6%	10%	8%
Inclusive Financial Performance			
Laku Pandai Development			
a. Total BTPN Wow! Agents	36,733	156,307	244,878
b. Nominal product and/or service provided by Agents (in Million Rupiah)	5,807	16,301	33,062

* Funds are sourced from the Philanthropy Mutual Fund program & BTPN Wow!

** Funds are sourced from BTPN Wow!



Description

2022

2021

2020

Performance Ratio

Minimum Capital Sufficiency Ratio	27.29%	26.17%	25.55%
Non-performing earning assets and non-productive assets to total earnings and non-productive assets	0.68%	0.78%	0.59%
Non-performing earning assets to total productive assets	0.68%	1.26%	0.96%
Allowance for impairment of financial assets to total productive assets	1.85%	2.18%	2.00%
NPL gross	1.43%	1.68%	1.21%
NPL net	0.44%	0.37%	0.50%
Return on Asset (ROA)	2.36%	2.23%	1.41%
Return on Equity (ROE)	9.15%	8.57%	6.12%
Net Interest Margin (NIM)	6.32%	6.56%	6.11%
Operating expenses to operating revenues (BOPO)	75.05%	76.01%	85.48%
Loan to Deposit Ratio (LDR)	126.66%	123.10%	134.21%
Liquidity Coverage Ratio (LCR)			
a. LCR (individual)	220.55%	172.10%	282.08%
b. LCR (consolidated)	229.30%	187.26%	281.70%

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss [QJK F.2]

Year

Comparison of Financing
Target and Realization
(in Million Rupiah)Comparison of Operating
Income Target and Realization
(in Million Rupiah)Comparison of Profit/Loss
Target and Realization
(in Million Rupiah)

Target

Realization

Target

Realization

Target

Realization

2022	145,598,552	146,123,516	13,669,569	13,690,930	3,237,726	3,629,564
2021	138,257,407	135,598,774	12,673,670	13,102,824	2,439,234	3,104,215
2020	151,423,395	136,212,619	11,098,320	12,313,265	1,153,704	2,005,677

Comparison of Production Target and Performance, Portfolio, Financing Target, or Investment, Income and Profit and Loss [OJK F.3]

Comparison of Target and Portfolio Performance, Financing Target, or Investment on Financial Instrument or Sustainable Financial Projects Themed

Year	Target	Realization
2022	14,947,214	12,968,409
2021	9,987,164	12,029,029
2020	9,610,534	9,878,788

Percentage of Business in the Environmental and Social Portfolios

[FS10] [OJK F.26] [OJK B.1.d]

Bank BTPN's commitment to sustainability initiatives is demonstrated by developing sustainable financial products, including financing for corporate customers with an environmental and social perspective, such as:

1. Industry of renewable energy sources
2. Projects related to efficiency energy sources
3. Sustainable management of natural resources and land use
4. Eco-friendly transportation
5. Environmentally sound buildings

In addition, Bank BTPN also provides financial support to Micro, Small, and Medium Enterprises (MSMEs) in several regions in Indonesia. The credit to MSMEs amounts to Rp6.04 trillion, or 4.1% of the total financing provided by Bank BTPN.

In 2022, Bank BTPN distributed financing as high as Rp6.9 trillion to 17 environmentally sound companies. This amount was about 7% of the total portfolios of Bank BTPN's Corporate Banking credit amounting to Rp93.6 trillion.

Portfolio of Projects with Sustainable Financial Principles

[OJK F.3][FS7][FS8]

Description	2022	Proportion of realized value to business lines	2021	2020
Funding (billion)	62	-	195	140
Financing (billion)	12,968	-	12,029	9,878
Renewable energy (million)	1,984,475	2.1%	1,828,909	199,124
Energy Efficiency (million)	518,552	0.6%	582,239	653,439
Sustainable management of natural resources and land use (million)	3,332,209	3.6%	2,295,725	1,442,213
Eco-friendly transportation (million)	331,959	0.4%	427,217	586,709
Green buildings that meet nationally, regionally, or internationally-recognized standards or certification (million)	760,000	0.8%	1,060,000	-
MSMEs Activities (million)	6,041,214	46%	5,834,936	6,997,300



Business Portfolio by Sector and Size

[FS6]

Bank BTPN consistently monitors debtor's compliance with laws and regulations related to environmental and social aspects. Furthermore, Bank BTPN prohibits any financing for Prohibited Industries, which are industries that may pose high risks related to environmental and social aspects.

Specifically, Bank BTPN periodically reviews the development of the green portfolio to ensure borrower compliance with environmental regulations. [FS2]

Bank BTPN does not provide a report by region since the operational area is limited to Indonesia only. Below are funding portfolios by sector and size.

However, Bank BTPN does not classify accounts based on segments, such as MSMEs. [FN-CB-000.A]

Consolidated Loans by Business Segment (Sector) and Size (in Million Rupiah) [FN-CB-240a.1][FN-CB-000.B]

Description	2022		2021		2020	
	Total Customer	Value	Total Customer	Value	Total Customer	Value
Corporate	2,204	96,566,224	2,236	85,579,696	1,940	78,642,664
Retail Lending	422,173	23,989,672	472,375	27,380,150	535,272	32,107,874
Micro	21,433	743,076	4,226	473,411	7,900	905,462
Small and Medium Enterprises	4,644	10,953,464	4,651	10,365,530	5,450	12,545,170
Consumer Finance	34,454	1,333,694	33,804	895,224	195,475	2,181,035
Sharia Financing/ Receivables	4,250,000	11,527,463	4,000,000	10,443,469	3,900,000	9,522,866
Others	306,458	1,009,923	138,472	461,294	69,134	307,548
Total	5,041,366	146,123,516	4,655,764	135,598,774	4,715,171	136,212,619

In the recovery period from the pandemic, several Micro, Small, and Medium Enterprises (MSMEs) are still impacted and unable to resume their activities and business development. As a result, 143 MSMEs have experienced late payments or have failed to pay on time. The value of the outstanding loans is Rp263 billion, with a non-performing loan (NPL) ratio of 5.99%. [FN-CB-240a.2]

Conventional Loan (Bank Only) by Business Segment (in Million Rupiah) [FN-CB-410a.1]

Description	2022	2021	2020
Household	25,244,414	28,033,763	33,238,812
Trading	18,208,371	16,803,625	15,530,411
Industry	34,576,505	27,852,380	27,808,419
Other services	27,500,978	22,258,313	24,092,459
Agriculture	5,642,226	6,585,951	4,267,071
Accommodation services	127,611	142,577	208,210
Construction	5,933,424	5,593,954	6,137,209
Transportation and Communication	7,471,934	8,440,046	7,454,427
Mining	5,460,463	4,011,595	1,903,710
Others	4,430,127	5,433,101	6,049,025
Total	134,596,053	125,155,305	126,689,753

Environmental and Social Policy Implementation Audits and Risk Assessment Procedures [FS9]

To ensure the implementation of environmental and social policies, Bank BTPN implements an audit system on a regular basis. Internal auditors carry out audits in a comprehensive, systematic, and well-documented manner during Corporate Banking credit audits as well. The audit implementation is stipulated in the Bank's Annual Audit Plan.

Credit distribution and project financing audits include environmental and social risk analysis. The audit results will be communicated to the relevant business units, and prompt follow-up actions will be taken if necessary.

Economic Value Generated and Distributed

[GRI 201-1] [OJK B.1]

After being negatively impacted by the COVID-19 pandemic, Indonesia's 2022 economy has started to recover better than in 2021. Therefore, the economic performance of Bank BTPN has been positively impacted as well. The Bank recorded a net profit amounting to Rp 3.63 trillion in 2022 or was 17% higher than the previous year.

The distribution of Bank BTPN's dividends is determined by the General Meeting of Shareholders (GMS). The policy takes into account the adequacy of retained earnings, applicable laws and regulations such as long-term and short-term capital requirements, the Bank's growth expectations and market conditions. Procedurally, a proposal for the distribution of dividends is submitted by the Board of Directors to the President Director and receives approval from the Board of Commissioners. Furthermore, the proposal is then submitted to the Annual GMS for approval from the Shareholders.

In developing its business, Bank BTPN has not received any subsidies or financial assistance from the government [GRI 201-4]

**Economic Value Distribution (in Million Rupiah)**

Description	2022	2021	2020
Direct Economic Value Generated			
Interest and Sharia Income	15,899,646	14,748,604	16,403,483
Other operating income (net)	1,484,485	1,395,381	1,071,864
Total direct economy value generated	17,384,131	16,143,985	17,475,347
Direct Economy Value Distributed			
Operational Expenses	3,272,015	3,065,316	3,062,933
Employee salaries and allowances	3,403,319	3,364,534	3,211,395
Interest expenses and Syirkah funds profit sharing	4,221,331	3,605,564	5,779,055
Payment of Dividends	-	-	-
Payments to Government (Income Tax and Value-Added Tax)	813,530	861,017	848,722
Distribution of CSR Funds	3,468	4,271	2,958
Total economy value distributed	11,713,663	10,900,702	12,905,063
Total Retained Economic Value	5,670,468	5,243,283	4,570,284

Challenges of Sustainable Finance Implementation [OJK E.5]

Bank BTPN commits to implementing sustainable finance and comprehensive measures to prevent climate change. The Bank has carried out various strategic initiatives including sustainable and innovative financial products and services, development of internal capacity, and environmentally friendly business operations. However, no matter how well-prepared the Bank is, they may still encounter challenges during the implementation of sustainable finance, such as the unstable condition of the global and national economy due to the COVID-19 pandemic.

Furthermore, the Bank realizes that there are clients who do not fully acknowledge the implementation of sustainable finance and the environmental and social risks that may follow. Therefore, Bank BTPN undeniably needs to conduct more social campaigns on environmental and social risks, climate change issues, and sustainable finance for the business world, and corporations and communities in general.

However, Bank BTPN and all the shareholders have been working together to tackle those challenges in full optimism and to find the best solutions for any problems encountered. Furthermore, the Indonesian government and Bank BTPN's clients and debtors have also contributed to the Bank's struggles to reach the target of sustainable finance as stipulated in the RAKB.

Internal Competency and Capacity Building [FS4] [OJK E.2]

In order to reach the goal of sustainability, Bank BTPN periodically conducts training on sustainable finance for all members of the company, from the director level, to management, and to the employees. The objective of the training is to build the internal capacity to reach the Bank's sustainable vision and mission. Bank BTPN's overall membership is required to implement the concept of Environmental, Social, and Governance in each service and product of Bank BTPN.

The following are the trainings conducted in 2022:

Training Topic	Time	Participants	Form of Training	Description
UN Support Programme on Setting Climate Targets	October - November	Internal Employee	Workshop	Non-mandatory
Generic Arrangement of Credit Scheme Model/Tourism Sector Financing	October	Internal Employee	Seminar	Non-mandatory
Sustainability Report Seminar	October	Internal Employee	Seminar	Non-mandatory
Social Campaign on the Company's Guidelines for Carbon Emissions Measurement	September	Internal Employee	Seminar	Non-mandatory
Carbon Trading: The Journey to Net Zero/ Carbon	September	Internal Employee	Seminar	Non-mandatory
Potential Green Investment and Attractive Incentive Design	September	Internal Employee	Seminar	Non-mandatory
"Pathway to Net Zero Economy"	September	Internal Employee and Customers Bank BTPN	Workshop	Non-mandatory
Understanding of the Indonesia Green Taxonomy Pilot Project Data Report.	August	Internal Employee	Seminar	Non-mandatory
Business and Human Rights Project in Indonesia	August	Internal Employee	Workshop	Non-mandatory
Invitation on a Discussion on Mangrove Planting Activity for Financial Service Industry	June	Internal Employee	Seminar	Non-mandatory

In addition to competency training, Bank BTPN also utilizes various internal bank social media platforms to disseminate knowledge about sustainable finance to all employees. This year, Bank BTPN has created 6 communication materials to be shared with all employees and external stakeholders of the bank.

Supply Chain [\[GRI 2-6\]](#)

The smooth running of Bank BTPN is supported by all shareholders including within the supply chain. Bank BTPN's supply chain includes security personnel, customer service people, and tellers supplied under an outsourcing scheme. Bank BTPN also sets standards to be met by supply partners. The Bank ensures that all business partners meet the requirements of applicable laws and regulations from the social standpoint. [\[GRI 414-1\]](#)

During the reporting period, Bank BTPN has not made any significant changes to the supply chain, organizational activities, products, services, nor the served markets.

In the reporting year, Bank BTPN conducted an audit of 40 suppliers. The result indicated that no service suppliers were identified as having significant negative social impacts. [\[GRI 414-2\]](#)

In addition to the supply chain, Bank BTPN also engages with other goods and services suppliers. The Bank collaborated with 319 suppliers with a total procurement of goods and services amounting up to Rp719,722,178,015. The mechanism for the goods and services procurement is started from the purchase request (PR), selection process, and the issuance of Work Appointment Letter (SPK). These processes are in accordance with the accountability and transparency principles.

In order to support the local economy, Bank BTPN prioritizes the fulfillment of goods and services from the provinces in which Bank BTPN operates. In this way, the proportion of expenditure for local suppliers during the year was 99%. [\[GRI 204-1\]](#) [\[OJK B.1.e\]](#)



Tax

Approach to Tax [GRI 207-1]

Bank BTPN considers the importance of taxes as a source of funding for national development. As the main source of state revenue, taxes encourage infrastructure development, improve people's welfare, and are a key tool in developing economic policies. Therefore, Bank BTPN is committed to carrying out its tax rights and obligations consistently and continuously in accordance with applicable tax regulations. The implementation of strategy and fulfillment of tax obligations within Bank BTPN is managed by the Tax Management Division, to be reviewed and approved by the Director of Finance over time. This review is necessary especially if there are changes in tax regulations that have a significant impact on the company. Bank BTPN implements tax rights and obligations in accordance with tax regulations to encourage business efforts to continue to grow and support Bank BTPN's sustainability initiatives on an ongoing basis.

Tax Risk Management and Governance [GRI 207-2]

The tax management within Bank BTPN is under the Director of Finance and the Tax Management Division who are responsible for implementing and supervising the corporate tax strategy to be implemented by relevant units in the business and functional lines. Given the importance of taxes, Bank BTPN instills awareness of tax rights and responsibilities within the company as a whole for all businesses and functional lines. The company has a standard operating procedure (SOP) for taxation as a reference for the implementation of the company's tax rights and regulations. In particular, Bank BTPN has procedures to identify, manage and monitor operational risks, including tax risk. Each business line and function play a role to identify, manage and supervise the company's tax risk to mitigate risks that may occur in all business activities and company transactions. Evaluation of compliance with

tax governance and its control is carried out through the implementation of procedure for periodic evaluation and tax governance. Bank BTPN implements a tax-related assurance process through a review mechanism upon the results of a review or audit on the implementation of tax obligations, internally and externally. Bank BTPN is committed to maintaining its integrity regarding the implementation and tax rights and obligations. Therefore, Bank BTPN requires all employees to sign an Integrity Pact stating their commitment to integrity as outlined in the Bank's Code of Conduct, including employees whose duties are related to taxes. To ensure its implementation, Bank BTPN provides a Whistleblowing System. Code of Conduct violations, including those related to taxes, can result in internal sanctions for the employee concerned.

Stakeholders and Management of Concerns Related to Tax [GRI 207-3]

The most important stakeholder in relation to taxation is the Government, in this case the taxation authority. Thus, Bank BTPN has developed a proactive, open, and transparent approach with tax authorities in the implementation of tax rights and regulations. Bank BTPN is committed to consistently complying with applicable public regulations and policies, including those related to taxation, in order to maintain the Bank's credibility. In addition, in implementing internal policies, strategies and tax practices, Bank BTPN also takes into account feedback from external stakeholders, including tax authorities, OJK, and the Banking Industry Association.

Since Bank BTPN only operates in Indonesia, the tax reports are only made for Indonesia. [GRI 207-4]





SUSTAINABLE PRODUCTS AND SERVICES

Bank BTPN provides innovative products and services to fulfill community needs while assuring that sustainability principles are well implemented to maintain life on earth for the next generation.





As a financial institution that links capital owners and businesses/industries, Bank BTPN has the opportunity to direct funding to investments with good environmental, social and governance principles, including climate change mitigation. The Bank commits to creating strategic effects for short term and long term, as well as for future generation. Therefore, Bank BTPN implements sustainability principles in developing its products and services while committing to using advanced digital technology to tackle upcoming challenges.

BANK BTPN's PRODUCTS [GRI 2-6] [OJK C.4]

BTPN Wow!

Funding BTPN Wow!

JENIUS

- Jenius Application
- Savings (Flexi Saver, Dream Saver & Foreign Currency)
- Term Deposit (Maxi Saver)
- Bill Payment
- ATM Card/Debit Jenius
- Transfer (RTOL, SKN, RTGS & Remittance)
- Top-up e-Wallet
- Loan (Flexicash & Credit Card)
- Jenius Pay
- Jenius QRIS
- Jenius Keyboard
- Jenius for Business
- Bisniskit by Jenius
- Moneytory
- Sinaya Prioritas on Jenius
- Mutual Funds

MICRO

- Community Business Credit
- Business Partner Saving
- Deposit-Equivalent Saving
- Maxi Micro Loan (secured loan):
 1. Current Account Loan
 2. Installment Loan
 3. Term Loan
- Digital Micro Flexicash Loan (Unsecured loan):
 1. Installment Loan

RETAIL LENDING BUSINESS

- Pension Loan
- Pre-Pension Loan
- Active Employee Loan
- Pension Saving (Tabungan Citra Pensiun)

BUSINESS BANKING

- Generic Products
 1. Overdraft Loan
 2. Demand Loan
 3. Term Loan/Installment Loan
- ABF (Asset Based Financing)
- BPR Financing

- Giro Bisnis
- Giro Mitra
- Giro Karya

TRANSACTION BANKING AND SUPPLY CHAIN

A. Cash & Digital Solution

1. Current Account & Term Deposits
2. Payment (ACH, RTGS, Payroll, Wires)
3. E-Tax Payment (Pajak Non-import dan Import)
4. Collections (ACH, RTGS, BI-FAST, Payroll, Wires, Cheque/Cash Deposit, Giro)
5. EDC Debit Transfer (Partnership with Cashlez)
6. Virtual Account (API, Offline)
7. Internet Banking/ Host to Host
8. Liquidity Management (Domestic Cash Pooling, Auto TD Placement, Cross Border Pooling)
9. Auto Debit

B. Trade

1. Import LC Issuance/Import Bill Negotiation
2. Export LC Advising/Confirmation/Export Bill Collection/Negotiation/Discounting
3. Documentary Collection (DP, DA)
4. Trust Receipt/Trade Loan
5. Receivable Purchase
6. Bank Guarantee/ SBLC
7. Avalization/BL Endorsement/Shipping Guarantee

C. Supply Chain

1. Supply Chain Financing (Distributor Financing/ Supplier Financing)
2. Lending Program

CONSUMER FINANCE

- Asset Based Financing (A/R Financing)
- Fintech
- Financing with Multi Finance

TREASURY

- Foreign Exchange
- Derivative
- Money Market
- Fixed Income



WEALTH MANAGEMENT BUSINESS

- Taseto Premium
- Taseto Business
- Tabungan Pasti
- Giro Sinaya
- Time Deposit
- Flexi Deposit
- Mutual Fund
- Bancassurance
- ATM Card/Sinaya Debit
- Safe Deposit Box
- Sinaya Priority
- Government Bonds

CORPORATE/WHOLESALE BANKING

A. Hedging Products

IRS/CCS and foreign exchange transactions

B. Loan Products

- Bilateral and Syndicated Loans (IDR, USD and, JPY)
- Working Capital Loan
- Investment Loan
- Project/Structured Finance
- ECA / Export Credit Agency
- Green Loan
- Sustainability Linked Loan
- Others

Bank BTPN's Products, services and implementation of sustainable finance have received positive reviews and responses from stakeholders, such as customers and regulators. There are no direct negative impacts of these products on climate and environment, and also no social impact. The Bank implements a precautionary and screening principle to all its products and services; thus, the Bank's portfolio has fulfilled the environmental and social requirements. [OJK F.28] [OJK B.3]

FLAGSHIP PRODUCTS



JENIUS

Jenius is a life finance solution for the digital-savvy generation. From the account opening process to financial management, everything can be done digitally through the Jenius application without the need to visit a branch office. Financial activities such as managing finances, saving, paying bills, national and international transactions, and managing additional funds can be done smarter, simpler, and safer on Jenius. Through the Moneytory feature, users can automatically record cash inflows and outflows to have a clearer overview of their financial condition. All innovations on Jenius are developed through a spirit of co-creation with digital-savvy individuals to create relevant and more complete life finance solutions for the needs of the digital-savvy community.



BTPN Wow! [OJK F.26] [FS13]

BTPN Wow! offers an inclusive financial service for unbankable communities. This product is the manifestation of the Bank's concern toward those who are marginalized in society and those who live in unreachable areas throughout Indonesia and live without good access to any kinds of banking and financial services. The social goal of this product is to improve the welfare of the lower income community.

BTPN Wow! provides various banking services such as: account registration, transfers, bill payment, and other services that can be easily accessed by using simple gadgets. Moreover, customers are able to access these services through BTPN Wow! agents in their local area.



BTPN Wow! [FS7][FS13] [FN-CB-240a.3]

Description	2022	2021	2020
Total customers	138,567	3,784,222	4,400,000
Total funding value	Rp30 billion	Rp107 billion	Rp140 billion
Total agents	36,733	156,307	244,878
Total cities	117 cities, 6 provinces	294 cities, 26 provinces	116 cities, 25 provinces

BTPN Wow! services have succeeded in increasing customers income and their agents as well, due to the wider business opportunities that are easily accessed. BTPN Wow! has also succeeded in creating inclusive finance for the communities across Indonesia. BTPN Wow! has been acknowledged as the pioneer in branchless banking services or Laku Pandai, an inclusive financial service supported by the Financial Services Authority (OJK).

Access Development

To provide clients with easier access, Bank BTPN has opened many facilities, such as: head offices, branch offices, supporting branch offices, functional offices, and ATMs as well as a wireless network. These access points have been adjusted to society's dynamic needs in this digital era. Furthermore, for those who are in unreachable and marginalized areas, the Bank provides Laku Pandai and nearby agents. In the reporting year, Bank BTPN has added 3 more ATMs.

Quality Products and Services

[FS15][OJK.F.27]

While focusing on improving the economy and giving the best services, Bank BTPN also assures that all products and services provided can help fulfill the needs of customers and community fairly and securely. In addition, these products and services have fulfilled the applied regulations.

Bank BTPN's credit policy is based on a regulation from OJK's rule: OJK No 42/POJK.03/2017 on the Obligation of Bank Credit Policy Arrangement and Implementation for Public Bank. Bank BTPN ensures that each of its product and service has been verified through detailed examinations, such as:

1. Products' compatibility with Bank BTPN's vision and mission.
2. Products and services' compatibility with clients' need and capability.
3. Considering environmental issues, such as nature conservation efforts, climate change mitigation, environmental risk management (for example, waste disposal, pollution management and others). Bank BTPN sets specific requirements related to environmental risks, which must be included by the Business Unit in the loan disbursement procedures.
4. Considering social issues, such as loan granting that pays attention to human rights, especially the rights of workers. In addition, Bank BTPN also provides various business development training for the community and MSMEs.
5. Transparency in delivering information. Each product and service offered to the clients by the Bank is explained in summarized information about related products during the offering and/or credit agreement authorization. The product summary terms delivered by Bank BTPN are based on valid regulations by OJK.
6. Ensuring each product has been through detailed examination:



- a. Risk Management Review, related to eight kinds of risks: credit risk, market risk, liquidity risk, operational risk, strategy risk, compliance risk, reputation risk, and legal risk;
 - b. Compliance Test Review;
 - c. Operational Review;
 - d. Financial Review;
 - e. IT Review;
 - f. Other related supporting reviews.
7. Ensuring that all products have been legalized by related parties as regulated in Bank BTPN's Product and Service Policy; and supported by proper procedures and infrastructures, including certified human resources as well as the existence of the Bank's Business Continuity Plan (BCP).
 8. As for the products that require approval from the regulator, Bank BTPN has ensured that they will only be launched after obtaining a legal permit from the related regulator.

In order to make sure that each policy and procedure is well implemented, Bank BTPN has assigned an Internal Audit team to do regular checking and evaluation. Bank BTPN's commitment on the product quality and security has yielded a good result: there have not been any charges of disobedience toward laws and regulations on economic and social aspects. Furthermore, no Bank BTPN products have been recalled. [\[GRI 419-1\]](#) [\[OJK F.17\]](#) [\[OJK F.29\]](#)[\[OJK F.27\]](#)

Improving Service Quality

Service Quality Policy

Bank BTPN is always present among the community, providing the best products and services according to customer expectations and needs. Bank BTPN realizes that customer satisfaction is the key to the progress and growth of the bank's business, therefore the bank has a Service Level Agreement (SLA) that also serves as a real commitment to providing the best service to customers. This SLA is also a reference for employees, which is mandatory to fulfil customer requests or in resolving customer issues. Moreover, to ensure the effectiveness of meeting this SLA, the bank continuously measures and evaluates the achievement of the SLA in every business line.

Complaint Handling

Customer complaints have become a challenge as well as an opportunity for Bank BTPN to improve the quality of its products and services and maintain the customer's loyalty. Bank BTPN has handled each complaint carefully and thoroughly to give the best solutions for customers in the hope of improving their level of satisfaction.

Therefore, Bank BTPN has been perfecting an integrated complaint-handling system called Customer Relationship Management (CRM). It is an application that helps record and manage each complaint received by the Bank through all of the contacts provided. The complaints received will be studied thoroughly to evaluate the problems, then find the best corrective solutions, and prevent similar problems from re-occurring in the future. This process has been done sustainably and is well-measured so that there can be improvements from time to time. Customer complaint handling is also an act of obedience from Bank BTPN toward the banking regulations, which is also a part of the Bank's responsibility to its clients. In the reporting year, Bank BTPN received 50,521 complaints, and about 97% of them were resolved during the reporting year. This number was lower than the previous year, which reached 66,137 complaints received; this was due to the Bank's commitment to implement a structured and sustainable complaint-handling system.

**Complaint Handling 2022**

[OJK F.24]

Types of Financial Transactions	Finished		On Process		Unfinished		Number of Complaints
	Number	Percentage	Number	Percentage	Number	Percentage	
Deposit	41	98%	1	2%	-	-	42
Giro	14	100%	-	0%	-	-	14
Saving	101	100%	-	0%	-	-	101
BTPN WOW!	16	94%	1	6%	-	-	17
Jenius	5,844	99%	84	1%	-	-	5,928
Taseto	27	100%	-	0%	-	-	27
BTPN WOW! Loan	1	100%	-	0%	-	-	1
Flexi Cash	5,972	98%	113	2%	-	-	6,085
Pay Later	40	98%	1	2%	-	-	41
Working Capital Loan	0	0%	-	0%	-	-	0
Pension Loan	264	97%	8	3%	-	-	272
UMK Credit	42	98%	1	2%	-	-	43
SME	5	100%	-	0%	-	-	5
ATM	17,402	97%	458	3%	-	-	17,860
Credit Card	2,827	86%	475	14%	-	-	3,302
Internet Banking	16	100%	-	0%	-	-	16
Mobile Banking	16,238	98.3%	280	1.7%	-	-	16,518
Remittance/Transfer	31	86%	5	14%	-	-	36
RTGS/SKN	26	100%	-	0%	-	-	26
Bancassurance	2	100%	-	0%	-	-	2
Mutual Fund	132	99%	1	1%	-	-	133
Join Finance	52	100%	-	0%	-	-	52
Total	49,093	97%	1,428	3%	0	0%	50,521

Customer Privacy Protection

Data stealing has been one of the greatest threats in this era of information technology. Thus, Indonesia has a related law and regulation concerning the protection of the personal data of its people. Bank BTPN has committed to maintaining the clients' loyalty by implementing good management in data saving. The personal data of each customer is well-kept and confidential.

Bank BTPN applies certain approaches and processes to identify and manage safety risks, such as: [FN-CB-230a.2]

1. Conducting a regular and sustainable social campaign to customers related to the safety of their accounts.
2. Continuously developing and improving processes and technologies needed to anticipate trends in

banking fraud. This includes strengthening the account opening process and implementing early detection that can identify abnormal transaction patterns carried out at customer's account.

3. Bank BTPN has also worked with related institutions and parties to make sure that each customer's data is accurate and safe (Kominfo, Dukcapil, Bareskrim, and E-Commerce).

Bank BTPN ensures that there is a double layer of protection on all data and implements a strict procedure to make sure that the clients' data is used accordingly.

Bank BTPN has committed to always implementing this precautionary principle to maintain client's loyalty. Thus, there have not been any personal data violations or losses during the reporting year. [GRI 418-1] [FN-CB-230a.1]

Product Information and Marketing

In order to give the best service, Bank BTPN provides transparent, complete, detailed, and understandable information on its products and services. This commitment is in accordance with the regulations of OJK about the guidelines related to financial products and services information. Bank BTPN's products and services include the following information: [GRI 417-1]

1. Product information summary;
2. Features, conditions and terms;
3. The use of understandable Indonesian Language;
4. The use of the proper font size,
5. Notification on product features, or conditions and terms changes;
6. Easily updated information access for clients and communities;
7. Product explanation through client's personal communication device;
8. Services for clients with special needs.

The review is carried out to adapt to developments in society and the business world. Beside that, bank also utilizes input and feedback from the public regarding bank products and services in effort to improve the

product and service quality development. In the reporting year, there were no disobedience incidents related to labeling, nor on product and service information nor on marketing communication aspects. [GRI 417-2] [GRI 417-3]

Customer Satisfaction Survey [OJK F.30]

Bank BTPN's efforts to maintain customer loyalty and provide excellent products and services are realized through customer satisfaction surveys conducted by independent external parties. The survey is conducted on customers of Bank BTPN's Digital Bank product (Jenius), which has the largest customer composition 71% of all Bank BTPN customers. In 2022, the customer satisfaction score for Bank BTPN through the Customer Satisfaction Score (CSAT) method was 74%, while through the Net Promoter Score (NPS) method it was +16. The 2022 score has increased compared to the previous year, where the CSAT score was 69% and the NPS was -22. This indicates an increase in customer satisfaction levels towards Bank BTPN, in line with continuous improvement efforts to provide excellent service and quality products and services.



Top 10 The Best Contact Center Indonesia



EMPOWERING PEOPLE WITH **DAYA**

DAYA is a manifestation of Bank BTPN's commitment to sustainably empower and improve the lives of its customers and the community in general.



Seminar on Safe Use of Digital Banking for High School Students by Bank BTPN employees.



Bank BTPN is committed to contributing to the nation's growth by empowering people to have a better life through the development of a self-capacity improvement program called Daya, which provides a place for community capacity improvement in all segments, from corporates to micro-communities. This program is an integrated activity of Bank BTPN's daily operations and part of its social responsibility. As an innovative program, Daya offers a unique value proposition, which sets Bank BTPN apart from other banks, and Daya has received many awards nationally and internationally.

To achieve the Sustainable Development Goals, Daya is supported by four main pillars:

1. Competence Development;
2. Personal Financial Health;
3. Capacity to Grow for business;
4. Sustainable Living.

Daya program is designed by first conducting research and assessment to identify community needs with different segments and also based on national and even global situations (for example a pandemic), so that the services provided will be impactful to beneficiaries. This way, beneficiaries can develop their capacity based on their needs through various programs, curriculum, and modules provided. Thus, there were no complaints received from community related to Daya programs. [GRI 413-1] [GRI 413-2] [OJK F. 25] This program involves experts and experienced parties such as universities, corporations, and institutions to have a wider impact in realizing a stronger Indonesia.



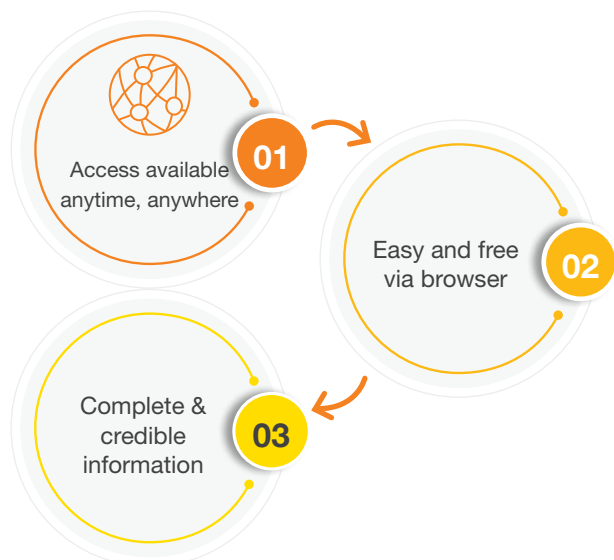
daya.id

The Daya program is also accessible on the digital platform www.daya.id, which offers various kinds of empowering content for the community, such as business management, healthy lifestyle, financial literacy, and other useful topics.

The advantages of daya.id program are in its innovative features such as:

1. Providing reliable information on financial management, entrepreneurship, and healthy lifestyles.
2. Providing opportunities for the community to discuss with experienced and competent experts in the field.
3. Supporting customer business growth by promoting their products on daya.id
4. Offering empowerment programs accessible 24/7, 7 days a week.

daya.id is a reliable solution and inspiration for financial management, business development, and lifestyle that meets the needs of its users.



Number of daya.id visitors

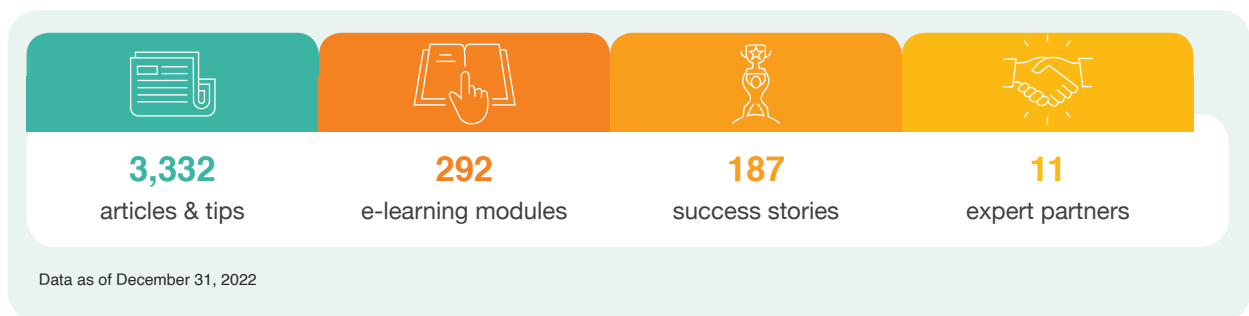
Description	2022	2021	2020
Website Visitors	1,684,575	2,124,165	883,926
Registered users	107,053	73,566	46,397

In 2022, Daya.id attracted a total of 1,684,575 visitors, of which 107,053 were registered users.

Daya.id has collaborated with the following partners and experts:

1. Indonesian Medical Association (IDI),
2. Indonesia Sports Medicine Centre (ISMC),
3. Indonesian Nutritionist Association (PERSAGI),
4. Tangan Di Atas Community
5. INTRAS (Coaching & Training Company)
6. Business Coach

The collaboration produced thousands of article tips, training videos, and consultations with experts accessible to all registered daya.id users.



In the reporting year, there were several initiatives to improve the quality and impact of the program, such as:

1. Updating the current version of the Content Management System to ensure the operational process and service of the daya.id website is always improving.

2. Collaborating with the business team to provide additional benefits in the form of educational services that can improve customers, capacity in financial management, business development, as well as healthy and sustainable lifestyles.



3. Creating video content for serial discussions with related informants with expertise in useful topics such as financial management, business development, and healthy lifestyles.



NINE FEATURES ON DAYA.ID WEBSITE

 <p>News & Tips Providing the latest news and practical tips for daily activities</p>	 <p>Success Stories Sharing inspirational experiences from actors who have achieved success in business or a healthy lifestyle</p>	 <p>Online Training Engaging, concise, and easy-to-understand training videos on financial, business, and healthy lifestyle topics.</p>
 <p>Ask an Expert Online Consultation with experienced & trusted experts in their field</p>	 <p>Business Opportunities Providing a wide choice of franchise business opportunities from partners that have been tested and are in the low-risk category</p>	 <p>Face-to-face Training Offline and online training/ seminar schedules to increase self-capacity</p>
 <p>Market Access Online Promoting selected customer products in well-known online stores</p>	 <p>Financial Products Featuring various financial products in the form of savings, loans, and investments that can be used as needed</p>	 <p>Sahabat Daya Volunteer program to empower the surrounding community</p>

The Four Pillars of the Daya Program

Competence Development

Improving individual capacity is closely related to the success of each individual in facing various challenges, and in finding a better future. Bank BTPN strives to increase the awareness, potential, capability, and skills of individuals in this rapidly evolving world. It is expected that beneficiaries can have a more organized and prosperous life and be ready to face the challenges of this complex world. One of self-development programs provided by Bank BTPN is for employees of corporate customer with various themes such as The Power of Excellence Execution, Increasing Business Performance Through Creative Problem Solving, and Increasing Performance Through Creative Communication.

Personal Financial Health

[FS16][OJK F.23][OJK F.25]

Financial literacy is an important knowledge and skill set, providing the confidence that can affect an individual's attitude and behavior so as to improve the quality of their decision-making and capacity for good financial management to achieve prosperity.

Good financial literacy enables individuals to manage their finances better and to be more responsible by establishing the habit of good budgeting. Additionally, financial literacy helps people choose carefully from appropriate financial products and services based on their needs, thus avoiding fraudulent investment. At the national level, financial literacy has a significant impact on financial inclusion and contributes to the development of

the national economy. Therefore, Bank BTPN has taken on the responsible role of educating the community on financial literacy. Some of the educational topics offered by Bank BTPN are listed below:

- a. Introduction to the bank and financial literacy mindset
- b. Tips for keeping your PIN secure
- c. Wisely using E-Banking services
- d. Dangers of illegal online loans
- e. Tips for managing salary
- f. Importance of financial management (spending priorities)
- h. Financial planning for the sandwich generation
- i. How to achieve financial freedom
- j. Introduction to investment instruments

Participants of Financial Literacy [FN-CB-240a.4]



In 2022, the Bank’s Financial Literacy program was made available to clients and non-clients; and there were around 558,185 seminar participants, and infographic and poster readers, across all of Bank BTPN’s digital platforms.

Throughout 2022, Bank BTPN has provided its customers with sustainable living programs that are centered around healthy lifestyles and mental health topics.

Capacity To Grow For Business

[OJK F.23][OJK F.25] [GRI 203-2]

Bank BTPN is committed to supporting the growth of the national economy by helping new entrepreneurs improve their capacities and capabilities. The bank recognizes that entrepreneurs play a vital role in reducing social inequalities, creating employment opportunities, and empowering local economies. The MSMEs segment, in particular, benefits greatly from this program, as it helps many MSMEs to enhance their competitiveness and grow their businesses. Not only providing curriculum and online facilities, but Bank BTPN also provides opportunities for face-to-face seminars and questions & answers.

Daya Program Realization

Facing the COVID-19 Pandemic

Although the severity level has decreased as a result of mass vaccination, economic recovery is still necessary. For this reason, Bank BTPN has made various efforts such as:

1. Hosting webinars on entrepreneurship such as financial, digital marketing and other business management topics that were attended by both customer and non-customer MSME entrepreneurs with expert speakers such as Wisnu Dewobroto, Ari Handojo, and also by involving an entrepreneurship community called Tangan Di Atas
2. Increasing the knowledge of 100 MSMEs entrepreneurs in Bengkulu about micro marketing management as conveyed through entrepreneurship seminars specifically designed for MSMEs. Through this seminar, it is hoped that MSMEs entrepreneurs in Bengkulu can understand marketing management and appropriate marketing strategies for their businesses. In addition, entrepreneurship coaching was also provided to 5 MSMEs entrepreneurs to help them find solutions to the problems they are currently

Sustainable Living

Under the sustainability pillar, Bank BTPN has taken on the responsibility of promoting community health, environmental cleanliness, and preserving the environment for climate change mitigation. By prioritizing a healthy environment and strong physical well-being, individuals can perform economic activities more effectively, thus enhancing their well-being.



- facing in running their businesses, such as financial recording, licensing, and adding new product variants.
3. Organizing seminars and workshops on entrepreneurship under the theme “UMKM GO Digital, Go National” in Semarang in collaboration with the local government and local business communities and attended by 52 local SMEs entrepreneurs. In one workshop, direct skills were provided in making videos for promoting their products through TikTok.
 4. Hosting webinars for corporate customer employees covering themes of health, personal financial management, competency improvement, business capacity improvement, and healthy lifestyles with a total of 3,856 participants from 24 activities.

Daya Program for Retired Customers

The pandemic has rendered some programs for retired customers that were previously carried out face to face unfeasible due to the high risk of exposure to COVID-19. However, Bank BTPN has addressed this issue by introducing the Purnabakti Online program in 2022, in collaboration with the Indonesian Doctors Association (PS IDI). This online health program is tailored to meet the needs of retired customers, providing them with the latest information on elderly health, health consultations with doctors, and opportunities for online interaction with other Purnabakti customers through a digital community. Our goal is to offer a comprehensive health program that meets the specific needs of our retired customers while ensuring their safety and well-being during these unprecedented times:

1. **Online Seminar**
Health seminars facilitated by Geriatric Specialists are held every month, focusing on topics relevant to the needs of the elderly. Customers can attend these seminars individually or in groups through screens provided at the branch, where they can interact and ask questions of the Geriatric Specialist who facilitates each activity. Health seminars with topics relevant to the needs of the elderly, facilitated by geriatric specialists (a branch of medicine that focuses on the treatment, diagnosis, and prevention of diseases and health disorders affecting the elderly), are held every month at the branch when retired customers collect their pension benefits. A total of 12,189 customers have attended these seminars, both individually and in groups through screens provided at the branch, where they can interact and ask questions of the geriatric specialist who facilitates each activity.

2. **Teleconsultation**
The teleconsultation service is available to address customers’ health-related needs and enables them to consult with doctors regarding their health conditions. Customers can consult with doctors on duty every weekday, four hours a day, through texts, voice calls, or video calls, according to their preferred methods.
3. **Online Community**
The online community provides a platform for customers to interact with other Purnabakti customers and is facilitated by doctors, who provide valid and accurate information related to health issues. This community enables customers to ask questions and participate in special sessions related to various health topics.

This program is designed to meet the needs of retired customers for health-related information and social interaction despite the pandemic. Bank BTPN hopes to expand the reach of this program in the coming years to benefit more Purnabakti customers.

In addition to the Purnabakti Online program related to health, Bank BTPN also consistently provides Retirement Preparation Program to Indonesian Military (TNI) & National Police (POLRI) members. The program curriculum has 2 objectives, namely:

1. **Preparing the participants to face their retirement period with confidence.** The first objective is reflected through its content consisting of:
 - **Retirement Mindset**
This section instills a mindset to the participants that retirement is not the end of everything, but rather a new chapter in life where they can still create and enjoy their new phase of life.
 - **Retirement Financial Planning**
This section requires participants to manage their finances well and calculate their retirement fund needs while they are still active, so that when they retire, their basic needs can still be fulfilled, and they can have a prosperous retirement period.
 - **Activities During Retirement**
This section provides an understanding that there are 4 activity options that can be chosen during retirement, which are being active in social activities, returning to work, starting a business, and becoming an investor.

2. Preparing the participants who want to become entrepreneurs in their retirement period to have sufficient mental preparation and skills when starting a business based on their potential and interests. The second objective is reflected through its content consisting of:

- **Entrepreneurial Mindset**
This section instills the right entrepreneurial mindset, such as what mental and technical skills a business owner should have.
- **Business Interest Mapping**
This section provides an opportunity for participants to map out the right business for them based on their hobbies, interests, and risk profiles. Various business options from Bank BTPN partners are also introduced to them as alternative business options.
- **Business Plan Development**
This section explains how participants can develop detailed needs and follow-up plans for the business they have chosen.
- **Business Implementation**
This section provides participants with the opportunity to simulate business implementation and provides tips on running a business, including managing business risks.

Throughout 2022, 68 activities were conducted, attended by 8,135 TNI & POLRI members across Indonesia. The program implementation method was conducted both offline and online, adjusted to the conditions in each region during the pandemic.

Daya for Sinaya Priority Customers

Daya for Sinaya priority customers is a program that provides opportunities for individual growth and a more meaningful life, including:

1. Financial Management Program;
2. Healthy Lifestyle Empowerment Program;
3. Sustainable Living Program;
4. Volunteering Program (Sahabat Daya).

As a real manifestation of Bank BTPN's commitment to providing the best services for Sinaya Prioritas customers, in 2022, Bank BTPN collaborated with Indonesia Sports Medicine Centre (ISMC), a provider of professional health services, and KYZN, an international standard sport clubhouse in BSD, Tangerang Selatan, to provide an offline seminar program on health that includes various interesting activities such as Zumba and yoga sessions with experts, health seminars on topics such as Mind Your Posture Problem and Healthy Living, and free health check-up and health consultations. Participants are free to choose the type of activity that suits their needs and interests using the available sports facilities in the area. The event was attended by more than 170 participants from various regions in Jakarta.

Another program for Sinaya Prioritas customers is a webinar on legacy planning for the next generation. It is every parent's dream that their children will lead a better life. However, many parents often do not understand how to plan for their legacy for their children and family.

To address the issue, Daya held a webinar for Sinaya customers entitled "Legacy Planning: Prepare Your Next Generation". This seminar reached 292 Sinaya Priority customers.





For the third program in 2022, Daya offered a webinar with the theme of healthy lifestyles titled "Healthy, Fit, and Youthful Despite Aging". The program aimed to educate attendees on the importance of maintaining a healthy lifestyle to stay energetic throughout life and provided guidance on how to apply it. The program was attended by 112 Sinaya Prioritas customers.

Both of these webinar programs were attended not only by Sinaya customers from Jakarta, but also by Sinaya customers from several other regions such as Bogor, Bekasi, Tangerang, Palangkaraya, Pontianak, Sumatra, West Java, Central Java, East Java, Bali, Nusa Tenggara, Surabaya, and Eastern Indonesia.

Sahabat Daya

Through Sahabat Daya, employees, customers, and partners are invited to play a role in creating positive change in society through empowerment activities. Not only do the communities benefit, but the volunteers also gain new motivation when they realize that they can have an impact on improving the capacity and lives of others. In the reporting year, a total of 37 activities were conducted out of 307 Sahabat Daya provided various educational topics to different community groups, ranging from

teenagers to retirees, on topics such as:

1. Financial management;
2. Business management;
3. Medical check-up;
4. Waste management;
5. Campaign on digital banking security awareness.

Sahabat Daya has established partnerships with experts, practitioners, and professionals to ensure the effectiveness of their activities, including:

1. Collaborating with industry experts to create informative articles related to community capacity development, which were published on Daya.id and other Bank BTPN information channels;
2. Organizing webinars to increase university students' interest and capacity in entrepreneurship, with a target audience of students from Business School - Bogor Agricultural University, London School of Public Relation, and Podomoro University.



Sahabat Daya Activity - Book Donation

Social Responsibility Activity [QJK F.25]

Type of Activity	Related SDGs	Explanation	Beneficiaries
Competence Development Program	<ul style="list-style-type: none"> No. 4 (Good Quality Education) No. 5 (Gender Equality) No. 17 (Partnership to Achieve Goals) 	24 Webinar activities Topics: <ul style="list-style-type: none"> Self Development Job Creation Act Job Creation Act and Its Impact on Corporate's Productivity Employment Laws Corporate Organization Design 	3,142 webinar participants
Personal Financial Health Program	<ul style="list-style-type: none"> No. 4 (Good Quality Education) No. 8 (Decent Jobs and Economic Growth) No. 10 (Reducing Inequality) No. 17 (Partnership to Achieve Goals) 	<ul style="list-style-type: none"> 67 seminar activities 94 articles and posters spread all over Bank BTPN's digital channels Topics: <ul style="list-style-type: none"> Personal Financial Management Business Financial Management Strategy on Increasing Income Financial Plans 	<ul style="list-style-type: none"> 6,917 seminar participants 551,268 articles and infographics readers
Capacity To Grow For Business Program	<ul style="list-style-type: none"> No. 8 (Decent Jobs and Economic Growth) No. 10 (Reducing Inequality) No. 17 (Partnership to Achieve Goals) 	<ul style="list-style-type: none"> 21 seminar / coaching activities 1,209 articles and posters spread all over Bank BTPN's digital channels Topics: <ul style="list-style-type: none"> Digital Marketing Business trends 	<ul style="list-style-type: none"> 1,877 seminar / coaching participants 1,261,494 articles and infographics readers
Sustainable Living Program	No. 3 (Good Healthcare and Welfare)	<ul style="list-style-type: none"> 18 seminar activities 725 articles and posters spread all over Bank BTPN's digital channels 	<ul style="list-style-type: none"> 13,903 seminar participants 343,529 article readers
Daya for Corporate Customer	<ul style="list-style-type: none"> No. 3 (Good Healthcare and Welfare) No. 4 (Good Quality Education) No. 8 (Decent Jobs and Economic Growth) No. 10 (Minimizing Gaps) No. 17 (Partnership to Reach the Goals) 	24 seminar Topics : <ul style="list-style-type: none"> Personal Financial Management Competence Development Healthy Lifestyle Business Capacity Development Mental Health 	3,856 participants
Pre-Pension Course and Debriefing Program for PNS, TNI, and POLRI	<ul style="list-style-type: none"> No. 3 (Good Healthcare and Welfare) No. 4 (Good Quality Education) No. 8 (Decent Jobs and Economic Growth) No. 10 (Minimizing Gaps) 	68 activities	8,135 participants
Development of Education Facilities [GRI 203-1]	No. 4 (Good Quality Education)	<ul style="list-style-type: none"> School facilities/infrastructure development Collaboration with SMBC and Djarum Foundation 	Useful facilities for 88,323 students
Daya for Sinaya Priority Customer	<ul style="list-style-type: none"> No. 3 (Good Healthcare and Welfare) No. 8 (Decent Jobs and Economic Growth) 	3 activities including 1 festival and 2 seminars Topics : <ul style="list-style-type: none"> Financial management to plan a legacy for the next generation Healthy lifestyle 	583 artipcants
Sahabat Daya	<ul style="list-style-type: none"> No. 3 (Good Healthcare and Welfare) No. 4 (Good Quality Education) No. 8 (Decent Jobs and Economic Growth) No. 10 (Reducing Inequality) 	37 activities	307 volunteers from employees and university students and Bank BTPN's professional partners



Empowering MSEMs Through Daya

Story of Adam Abdullah



Adam Abdullah saw an opportunity to develop a business that had not yet been done a lot. Seeing an untapped market in the form of plus-size men's clothing, Adam founded "WGB," or "Wah Gede Banget (Wow So Big)," to offer professional and stylish clothing for big size men. Despite having no background in fashion, Adam's determination and hard work paid off as WGB quickly gained a following and began to expand.

With the help of Bank BTPN, Adam was able to secure a loan to further grow his business. In just five years, WGB has gained 80,000 customers and generated over Rp2.4 billion in revenue. The business even received recognition as a top 10 finalist in the Anugerah Bangsa Buatan Indonesia fashion sector.

Adam credits Bank BTPN's support for his success, from streamlined loan application processes to financial management guidance and product quality improvement. "Firstly, the process itself doesn't take very long. Secondly, we were helped to complete the administrative process to make it easier. So, when we applied for the loan it was quite easy, and the disbursement process was also very fast, and the money was already disbursed in less than seven days. Thirdly, and very importantly, we were given a good interest rate. We used to take our funds from a credit card, which had a much higher interest rate than Bank BTPN's interest rate," explained Adam.

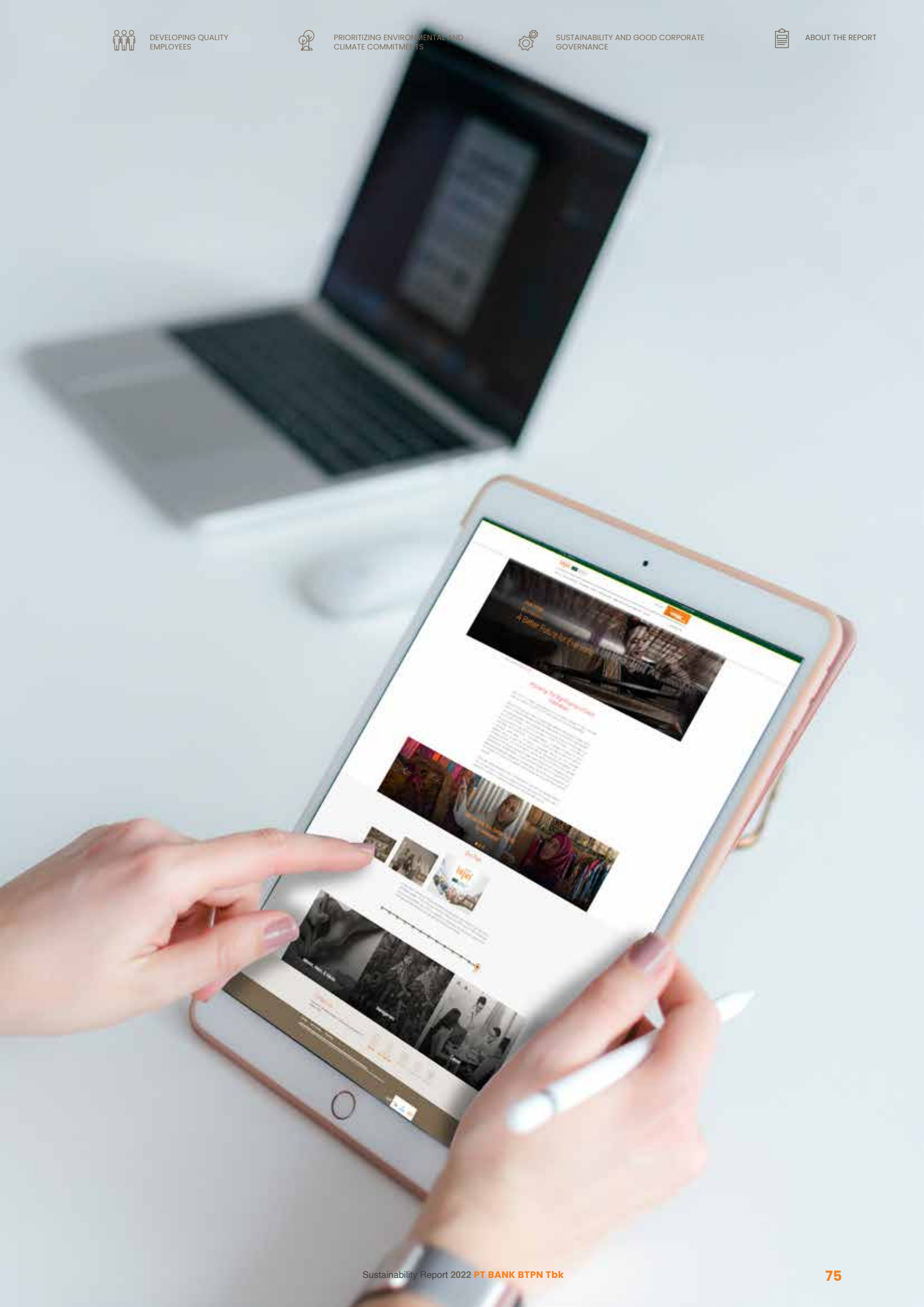
He also found value in the mentoring provided by Daya, which helped him to improve the management of product, sales, and distribution. Adam found the mentoring provided by Daya mentors to be invaluable because they evaluated his existing business. He added, "The mentors gave us new insights on business management, which greatly helped us in managing product management, sales, and targeted distribution for WGB."

Furthermore, Bank BTPN provided Adam with information about various suppliers required by WGB, allowing him to interact with them and grow his business. According to him, Bank BTPN also helped him to get good information on the different suppliers needed for his brand, WGB, as well as to have better interaction with those suppliers.

Adam learned how to manage capital and profit, separate operational and debt burdens, and save net profit for the end of the year from Bank BTPN. His closing message is "Always remember that people are more valuable than just numbers." Adam's business continues to grow well with the support of Bank BTPN.

TIPS FROM ADAM

1. Don't overlook simple things in life as they can be potential business opportunities. Instead of dreaming too big, look around you for simple ideas that can turn into a business opportunity.
2. Don't be a "thief" in your own company. Remember, the money that flows in and out of the company belongs to the company. It's crucial to differentiate personal finance from company finance.
3. As an entrepreneur, it's important to live a "low profile" lifestyle and adjust your living expenses to match your current business income.





DEVELOPING **QUALITY EMPLOYEES**

Customer satisfaction starts with employee satisfaction within the company. Bank BTPN always ensures the welfare of its employees so that they can serve customers optimally.





Developing A Sustainability Culture

[OJK F.1]

Achieving sustainability goals and mitigating climate change requires the involvement of every individual at Bank BTPN, from the Board of Directors to the all employees. Therefore, Bank BTPN ensures that sustainability values and culture are instilled in every individual at Bank BTPN and implemented in every aspect of Bank BTPN, including through various activities such as:

1. Conducting awareness campaign to ensure that employees with decision-making authority understand the values and Sustainability targets of Bank BTPN.
2. Ensuring that every Bank BTPN employee is aware of the sustainability activities carried out by Bank BTPN.
3. Implementing good governance principles, through anti-fraud campaigns and training for Bank BTPN employees and partners.
4. Ensuring a safe and comfortable working environment, through ergonomic standard workstations, appropriate lighting, and air conditioning settings in accordance with standards.
5. Promoting the mental health of employees by emphasizing good work-life balance, through providing various facilities for employees to exercise, relax, and pursue their hobbies.

6. Encouraging employees to actively participate in community development by getting involved and participating in community empowerment, through direct interaction or training that supports the community in achieving a better life. Ensuring the application of human rights in Bank BTPN by providing human rights training for security officers who are working on the front line in protecting and ensuring the safety of customers and Bank BTPN employees.

Adequate and Safe Working Environment

[OJK F.21]

Bank BTPN places human resources as the central factor in company management. Employee job satisfaction not only affects employee competence in providing the best service experience to customers, but also the long-term success of the company. Therefore, Bank BTPN pays attention to the level of employee satisfaction related to comfort and safety in the workplace, including through several efforts such as:

1	2	3	4
Lighting in the workspace according to standards.	Chairs and work desks that support healthy posture in accordance with ergonomic standards.	A productive work environment based on open and honest communication.	Harmonious industrial relations.

Bank BTPN's employee governance not only includes capacity and capability building but also includes harmonious intra-organizational relationships to achieve company goals. In the reporting year, there was a decrease

in the number of employees by 2%, from 7,129 to 6,972 employees, to adjust to the needs and development of Bank BTPN. The following is the Bank BTPN employee data obtained from the Human Resources directorate:



Table of Total Number of Employees Based on Employment Contracts (Permanent and Temporary), by Gender
[GRI 2-7] [OJK C.3.b]

Description	2022		2021		2020	
	Permanent	Temporary	Permanent	Temporary	Permanent	Temporary
Male	3,707	268	3,786	319	3,912	480
Female	2,877	120	2,900	124	2,996	94
Sub Total	6,584	388	6,686	443	6,908	574
Total	6,972		7,129		7,482	

Table of Total Number of Employees Based on Employment Contracts (Permanent and Temporary), by Region
[GRI 2-7] [OJK C.3.b]

Description	2022		2021		2020	
	Permanent	Temporary	Permanent	Temporary	Permanent	Temporary
Greater Jakarta	2,918	223	2,767	224	2,766	158
Java (exclude Greater Jakarta)	1,969	69	2,070	94	2,027	187
Outside Java	1,697	96	1,849	125	2,115	229
Sub Total	6,584	388	6,686	443	6,908	574
Total		6,972		7,129		7,482

Table of Total Number of Employees Based on Employment Contracts (Permanent and Temporary), by Gender and Region
[GRI 2-7] [OJK C.3.b]

Description	2022		2021		2020	
	Permanent	Temporary	Permanent	Temporary	Permanent	Temporary
Male	3,707	268	3,786	319	3,912	480
Female	2,877	120	2,900	124	2,996	94
Total	6,972		7,129		7,482	
Greater Jakarta	2,918	233	2,767	224	2,766	158
Java (exclude Greater Jakarta)	1,969	69	2,070	94	2,027	187
Outside Java	1,697	96	1,849	125	2,115	229
Sub Total	6,584	388	6,686	443	6,908	574
Total	6,972		7,129		7,482	



Bank BTPN does not employ staff on the basis of “Non-guaranteed hours employees” (workers who are not guaranteed a minimum or fixed number of working hours per day, week, or month, but are required to be available to work as needed) and does not have any workers other than those mentioned above [GRI 2-7] [GRI 2-8]

Inclusive Workplace

Bank BTPN provides a professional working environment for all employees to achieve success without discriminating against race, gender, age, skin color, economic status, and religion. Having a diverse work environment provides a strength that enables the collaboration of ideas to create

innovative financial products and services for customers. Employee performance and career progress are objectively evaluated based on transparent performance evaluations. Bank BTPN builds a corporate culture based on the principle of equality, so there were no incidents or claims of discrimination in the reporting year. [OJK F.18] [GRI 406-1]

The following are the demographics of Bank BTPN employees, which illustrate the company’s diversity in terms of gender, age, and educational level.

Diversity of Governance Bodies and Employees by Gender

[GRI 405-1] [OJK C.3.b]

Position	2022			2021			2020		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Board of management	6 (50%)	6 (50%)	12	6 (55%)	5 (45%)	11	6 (55%)	5 (45%)	11
Top management	120 (70%)	51 (30%)	171	109 (71%)	45 (29%)	154	112 (70%)	49 (30%)	161
Senior management	447 (62%)	271 (38%)	718	451 (64%)	259 (36%)	710	464 (66%)	244 (34%)	708
Management	1,789 (61%)	1,130 (39%)	2,919	1,732 (61%)	1,099 (39%)	2,831	1,726 (61%)	1,083 (39%)	2,809
Officer/ Supervisor	876 (55%)	720 (45%)	1,596	923 (57%)	693 (43%)	1,616	1,043 (61%)	677 (39%)	1,720
Clerical	737 (47%)	819 (53%)	1,556	884 (49%)	923 (51%)	1,807	1,041 (50%)	1,032 (50%)	2,073
Total	3,975 (57%)	2,997 (43%)	6,972	4,105 (58%)	3,024 (42%)	7,129	4,392 (59%)	3,090 (41%)	7,482

**Diversity of Governance Bodies and Employees by Age**

[GRI 405-1] [OJK C.3.b]

Position	2022			2021			2020		
	20-30	30-50	>50	20-30	30-50	>50	20-30	30-50	>50
Board of management	-	4	8	-	5	6	-	5	6
Top management	-	121	50	-	107	47	-	114	47
Senior management	6	608	104	4	600	106	8	602	98
Management	598	2,179	142	556	2,159	116	515	2,178	116
Officer/ Supervisor	283	1,287	26	275	1,319	22	346	1,351	23
Clerical	466	1,077	13	569	1,223	15	717	1,342	14
Total	1,353	5,276	343	1,404	5,413	312	1,586	5,592	304

Total of Employees by Level of Education

[GRI 405-1] [OJK C.3.b]

Education Level	2022	2021	2020
Doctoral Degree	4	1	1
Master's Degree	318	289	295
Bachelor's Degree	5,692	5,783	5,899
Associate's Degree	671	740	915
Highschool/Equivalent	287	316	372
Total	6,972	7,129	7,482

Bank BTPN provides fair career opportunities and applies non-discriminatory practices in the employee development process. Basic salaries and employee remuneration are not differentiated between male and female employees. Wages paid to employees are based on job position, length of service, workload, and performance. The basic wage and remuneration ratio of women to men for each job category and in each Bank BTPN operating location is 1:1. [GRI 405-2]

Employee Recruitment and Turnover

[GRI 401-1] [OJK F.18]

Equality principles are the basis for employee recruitment at Bank BTPN. The employee selection process is carried out fairly and transparently by analyzing the employees' competencies and the company's needs. Candidates with

the same competencies have an equal opportunity to become part of the company.

Bank BTPN is committed to achieving economic equality in Indonesia. Therefore, Bank BTPN prioritizes the recruitment of local employees from the areas where Bank BTPN offices are located. The senior management referred to is the Company's Board of Directors. The majority of the members of the Board of Directors are from Indonesia. Of the total number of Board of Directors members, 5 people (62.5%) of senior management positions in the company are held by Indonesians.

[GRI 202-2]

Information about job vacancies available at Bank BTPN is published through social media and the company's job portal and promoted through partnerships with universities or other national media.



Employee Recruitment by Gender

Description	2022	%	2021	%	2020	%
Male	535	56%	446	58%	402	63%
Female	413	44%	330	42%	234	37%
Total	948	100%	776	100%	636	100%

Employee Recruitment by Age Group

Description	2022	%	2021	%	2020	%
20-30 years old	525	55%	470	61%	356	56%
30-50 years old	418	44%	295	38%	270	42%
Above 50 years old	5	1%	11	1%	10	2%
Total	948	100%	776	100%	636	100%

Employee Recruitment by Region

Description	2022	%	2021	%	2020	%
Greater Jakarta	654	69%	524	68%	404	64%
Java(exclude Greater Jakarta)	155	16%	117	15%	96	15%
Outside Java	139	15%	135	17%	136	21%
Total	948	100%	776	100%	636	100%

Employee Turnover by Gender

Description	2022	%	2021	%	2020	%
Male	665	60%	731	64%	584	66%
Female	446	40%	406	36%	302	34%
Total	1,111	100%	1,137	100%	886	100%



Employee Turnover by Age Group

Description	2022	%	2021	%	2020	%
20-30 years old	288	26%	326	29%	298	33%
30-50 years old	751	68%	717	63%	521	59%
Above 50 years old	72	6%	94	8%	67	8%
Total	1,111	100%	1,137	100%	886	100%

Employee Turnover by Region

Description	2022	%	2021	%	2020	%
Greater Jakarta	521	47%	471	41%	322	36%
Java (exclude Greater Jakarta)	272	24%	111	10%	235	27%
Outside Java	318	29%	555	49%	329	37%
Total	1,111	100%	1,137	100%	886	100%

Termination of Employment

Description	2022	2021	2020
Retirement	193	140	76
Death	17	22	9
Dismissal	91	59	34
Resignation	711	607	508
Others	99	309	259
Total	1,111	1,137	886

Based on data obtained from the company's HR division, the turnover rate of Bank BTPN employees in 2022 was 13.6%. Bank BTPN's efforts to create a good working experience for employees have yielded positive results, as seen in the increased value of employee engagement based on the company's survey.

In 2022, the company implemented several initiatives related to its Diversity & Inclusion program, including participating in the G20 forum as one of the Empower

Advocates, partnering with Microsoft Indonesia through the Code Without Barriers (CWB) program, with a focus on Thought Leadership & Advocacy, Enabling Internal Diversity, Talent Pooling, and Co-branding. The company also continued its collaboration programs with SMBC Group and participated in the Bloomberg Gender-Equality Index survey as part of its global initiative.



2022 is the second year that Bank BTPN has participated in the IBCWE (Indonesia Business Coalition for Women Empowerment) assessment related to gender equality implementation in Bank BTPN. Bank BTPN is committed to promoting equality and inclusivity in the workplace.

Remuneration and Benefits

Bank BTPN values employee performance and achievements through a remuneration system. Bank BTPN's remuneration and benefits policy is also a strategy to retain productive human resources that can maximize

the company's return on investment (ROI). The provision of basic salaries and remuneration is based on applicable laws and policies regarding employee remuneration.

All Bank BTPN permanent employees are entitled to an entry-level wage that is equal to or even higher than the Provincial Minimum Wage (UMP) set by the government. Bank BTPN also upholds the principles of equality and justice, so that remuneration is allocated in accordance with the company's performance and employee competencies. Bank BTPN does not differentiate remuneration and entry-level wages between male and female employees, both are in a ratio of 1:1 for each job category. [\[GRI 202-1\]](#)

Regional Minimum Wage

[OJK F.20]

Region	Provincial Minimum Wage in 2022	Entry-Level Salary	Ratio
Bali	2,516,971	2,810,000	112%
Banten	2,501,203	2,780,000	111%
Bengkulu	2,238,094	2,500,000	112%
DI Yogyakarta	1,840,951	2,010,000	109%
DKI Jakarta	4,641,854	4,650,000	100%
Jambi	2,649,034	2,650,000	100%
West Java	1,841,487	1,910,000	104%
Central Java	1,812,935	1,840,000	101%
East Java	1,891,567	2,240,000	118%
South Kalimantan	2,906,473	3,230,000	111%
Lampung	2,440,486	2,520,000	103%
Maluku	2,619,313	2,870,000	110%
Papua	3,561,932	3,570,000	100%
West Sulawesi	2,678,863	2,680,000	100%
South Sulawesi	3,165,876	3,170,000	100%

Benefits for Full-time vs. Part-time Employees
[GRI 401-2]

Description	Permanent Employees	Temporary Employees
Salary	☑	☑
Holiday Allowance	☑	☑
Life Insurance	☑	☑
Disability Insurance	☑	☑
Employee Health Insurance	☑	☑
Health Insurance to Employees' Spouse	☑	☑
Health Insurance to Employees' Children	☑	☑
Pension Fund	☑	☑
Annual Leave	☑	☑
Maternity and Miscarriage Leave	☑	☑
Severance Pay	☑	-

Maternity Leave [GRI 401-3]

The physical and mental health of a mother should be protected before and after the childbirth process to ensure the smooth progress of pregnancy, recovery process, and the development of the mother-child

relationship. Therefore, Bank BTPN provides three months of maternity leave for female employees and four working days of paternity leave for male employees to accompany their wives during childbirth. The leave is granted without affecting or reducing the salary, rights, and position of the employee in the workplace.

Gender	Employees entitled to take maternity leave	Employees taking maternity leave	Employees returning to work after leave	Employees continuing to work for 1 year after leave	Ratio of employees returning to work after maternity leave
Male	3,975	141	140	133	99%
Female	2,997	224	187	167	83%
Total	6,972	365	327	300	90%

Retirement Program [GRI 201-3] [GRI 404-2]

Bank BTPN values the dedicated service of its employees until their retirement age. As a form of appreciation, the company provides a retirement program that ensures financial stability for employees during their retirement period. Bank BTPN offers several retirement programs for all employees, including:

1. Mandatory BPJS Pension program, with a 1% employee contribution and 2% from Bank BTPN.
2. Mandatory BPJS Old Age program, with a 2% employee contribution and 3.7% from Bank BTPN.



In addition to financial security, Bank BTPN also provides retirement preparation programs in the form of training and development. Some of the training topics provided include financial management, entrepreneurship, and physical and spiritual health training. In the reporting year, 64 employees participated in the training program.

Training and Development

[GRI 404-1] [GRI 404-2]

Bank BTPN believes that the competence of its human resources is the key to the company’s success in achieving its targets. Therefore, Bank BTPN conducts regular training and development programs for all employees. In addition to supporting the company’s competitiveness in facing the demands of the banking industry, Bank BTPN’s training programs also benefit employees by increasing their self-confidence, which is directly proportional to job satisfaction.

Bank BTPN designs training programs that have been tailored to the needs of employees through the Human Capital Management System (HCMS). HCMS processes

employee data to analyze their competencies and performance, allowing Bank BTPN to allocate training programs based on each employee’s knowledge and skill needs.

Bank BTPN’s human resource development process includes both technical and non-technical competency training that is mandatory for every company member, from employees to senior managers and directors. The training programs that have been implemented in 2022 include:

1. Leadership Development Program Level 1 (LDP P1), which is leadership training for employees who are leading a team for the first time.
2. Leadership Development Program Level 2 (LDP P2), which is leadership training for leaders who lead managers who oversee different teams.

Amid the new normal era, some training programs are still conducted virtually to increase efficiency and expand accessibility. In the reporting year, Bank BTPN held 420 training programs that were attended by 6,805 employees for a total of 269,756 hours, resulting in an average of 39 hours of training per employee per year.





Training [QJK F.22]

Description	Total employees receiving training	Training hours	Average hours of training per employee
Total employees	6,805	269,756	39

Total Training Participants by Position and Gender [GRI 404-1]

Position Level	2022		2021		2020	
	Male	Female	Male	Female	Male	Female
Top Management	120	51	6	5	116	54
Senior Management	448	271	106	43	463	242
Management	1,710	1,095	437	248	1,674	1,076
Office/Supervisor	849	697	1,610	1,029	1,023	663
Clerical	734	818	837	650	1,032	1,032
Sub total	3,861	2,932	2,996	1,975	4,308	3,067
Total	6,793		4,971		7,375	

Total Training Hours by Position and Gender [GRI 404-1]

Position Level	2022		2021		2020	
	Male	Female	Male	Female	Male	Female
Top Management	6,036	2,488	80	72	1,453	702
Senior Management	20,253	12,780	1,442	602	5,570	3,437
Management	68,176	50,105	5,406	3,231	19,917	14,246
Office/Supervisor	27,221	28,609	18,583	12,063	11,650	8,168
Clerical	22,440	31,222	9,371	7,374	11,144	11,683
Sub Total	144,126	125,204	34,882	23,342	49,734	38,236
Total	269,330		58,224		87,970	



Average Hours of Training by Position and Gender [GRI 404-1]

Position Level	2022		2021		2020	
	Male	Female	Male	Female	Male	Female
Top Management	50	49	40	39	36	40
Senior Management	45	47	37	41	42	53
Management	40	46	25	26	36	37
Office/Supervisor	32	41	27	25	29	32
Clerical	31	38	28	34	25	25
Sub Average	37	43	31	33	34	37
Average	39		32		36	

Performance Appraisal [GRI 404-3] [OJK F.18]

The performance of Bank BTPN employees is evaluated objectively and transparently based on the Key Performance Indicators (KPIs) of each employee. Evaluation is conducted every six months for all employees (100%), both men and women, in every position. All employees (100%) received performance evaluations in the reporting year. Performance evaluation is one of the means to encourage productivity and employee performance as this assessment becomes the basis for decision making related to promotion, compensation, and employee rotation based on work performance.

Since 2019, Bank BTPN has included sustainability-related KPIs for employees directly involved in the bank's sustainability efforts.

Human Rights Training for Security

[GRI 410-1]

Bank BTPN is a financial institution that requires competent security, not only from the technical capabilities of security personnel but also from their understanding of Human Rights (HR). HR socialization reflects Bank BTPN's seriousness in helping to ensure that Bank BTPN respects HR in all business operations of the company. In addition, this training aims to improve the quality of security personnel in serving customers. In the reporting year, around 91% of Bank BTPN security personnel were trained in HR practices through Garda Pratama training.

[GRI 410-1]

Collective Labor Agreement

[GRI 2-30]

The freedom of employees to associate, exchange ideas, and express aspirations has a significant impact on employee job satisfaction. Bank BTPN realizes this right through the Bank BTPN Workers' Union, established in September 2007 and registered at the Labor and Transmigration Office with number 256/DPP.SP.BTPNCTT.22-DISNAKER/2007. Through this workers' union, Bank BTPN employees have a forum to establish healthy communication.

Bank BTPN always strives to maintain harmonious industrial relations with the Workers' Union, including through negotiations to form the Collective Labor Agreement (CLA). The essence of CLA includes work rules, company rights and obligations, and worker rights and obligations that aim to protect employees and function as a communication bridge between management and employees. CLA is updated periodically, and the current CLA is the CLA Period 2022-2024.

For Bank BTPN, employee feedback is crucial for measuring employee engagement and serves as a reference to improve product and service quality for customers. Therefore, Bank BTPN conducts an employee engagement survey, wherein employees can assess relationships within their work team, including with their immediate supervisor as a representative of Bank BTPN. In addition, employees can provide valuable suggestions

that can be considered for business policy in the future period. In the 2022 survey, there was an increase in participation and an increase in overall employee engagement survey scores. Compliance with legal regulations is a commitment of Bank BTPN, stated by not employing child labor and forced labor. [OJK F.19] [GRI 408-1][GRI 409-1]

Work-Life Balance

According to a Gallup study, a corporate advisor, there are five aspects of life that need to be well maintained in order for a person to enjoy life and grow: career well-being, social life, financial stability, physical health, and community. These five things make a person live a happy, healthy, and meaningful life. Of course, if employees receive support in these five areas, they will be more productive and loyal because they enjoy their work.

Therefore, Bank BTPN has designed various programs to encourage a balance between career and personal life for employees, or to achieve work-life balance through various programs, such as:

1. BTPN Club, which serves as a platform for employees to pursue their hobbies and interests. This includes various sports clubs such as Futsal, Badminton, Basketball, Football, Strong Nation, Aerobics, Yoga, Tennis, Cycling, and Running, as well as artistic clubs

such as Dance, Vocal Group, and Photography. There are also religious clubs such as Islamic, Christian, and Hindu communities, And the last category is contains such as Diecast, Nature Lovers, E-Sports, and Korean Corner. With the improvement of the situation in mid-2022, BTPN Club resumed its in-person activities, which greatly boosted employee enthusiasm. There are 12 regular activities that take place every week, as well as 122 special events and competitions in which BTPN employees from Sumatra to Papua can participate, conducted in 133 active cities led by one Champion in each city.

2. Sahabat Daya provides a platform through which Bank BTPN employees can engage directly with the community and support them through training and interaction, to improve their quality of life.
3. Beranda, a common relaxation space, is equipped with various games to provide a space in which employees can relax amid their busy work. Beranda is also equipped with a music studio and karaoke room for employees who have an interest in playing music or singing. In addition, employees can also watch movies or sports events together at the Beranda theater, which has a wide screen and a high-quality sound system. However, due to the pandemic, Bank BTPN has limited the activities at Beranda to comply with the government's health protocols.



BTPN Club Sport



PRIORITIZING ENVIRONMENTAL AND **CLIMATE COMMITMENTS**

Climate change has impacts and influences to the industrial activities globally. Therefore, Bank BTPN continues the efforts to manage and mitigate environmental risks to address climate change together with the community.



Bank BTPN's headquarters workspace that is applying Green Building practices



Shuttle buses for employees to facilitate mobilization and reduce emissions.

As part of the banking and finance industry, Bank BTPN recognizes the economic and social risks caused by environmental degradation and climate change. However, Bank BTPN sees this as a great opportunity to promote the transition to clean energy and environmentally-friendly portfolios as a mitigation effort against climate change. Bank BTPN supports government efforts to achieve Sustainable Development Goals (SDGs) in the environmental sector by implementing sustainability principles in every operational aspect. Various activity initiatives, including environmental risk management, have been outlined in the Bank BTPN's Sustainable Financial Action Plan 2019-2023, with four main points: [\[GRI 2-22\]](#)

1. Credit policy of Bank BTPN that support sustainable goals in the environmental sector.
2. Bank BTPN provides financing to corporations engaged in environmentally-sound businesses.
3. Bank BTPN ensures that financed projects are developed in a socially responsible and environmentally sound manner.
4. Bank BTPN implements environmentally friendly operational activity initiatives.
5. Bank BTPN has formed a Sustainability Committee to formulate strategies and ensure various sustainability initiatives run smoothly.

In relation to the environment, Bank BTPN's direct impact on the environment is limited to energy use, emissions,

and water usage. There are no significant negative impacts on the environment and climate change. While the positive impact on the environment is realized through the development of a sustainable business portfolio. [\[OJK F.28\]](#) Bank BTPN provides eco-friendly financing and funding for corporations, individuals, and institutions.

1. Corporate Level

Bank BTPN provides financing for sustainable palm oil plantations, corporations engaged in the management of biological resources, and sustainable land use. In the energy sector, Bank BTPN provides financing for energy efficiency and renewable energy projects. Additionally, Bank BTPN also provides financing for eco-friendly transportation and buildings that comply with national, regional, and international eco-friendly standards and certifications.

2. Individual Level

Bank BTPN provides environmental and social-themed mutual fund investments through the Sinaya business line.

Green Building

Bank BTPN's headquarters, located at Menara BTPN, was built with green building concept. The building designed, constructed, and operated by prioritizing the principles of environmental preservation, by reducing negative impacts on the environment. Several approaches were implemented

in the Menara BTPN building, including:

1. Using natural lighting to reduce the need for window blinders;
2. Reducing the use of blocked partitions;
3. Using energy-efficient LED lighting;
4. Implementing motion sensors to automatically turn off lights when there is no activity in the room;

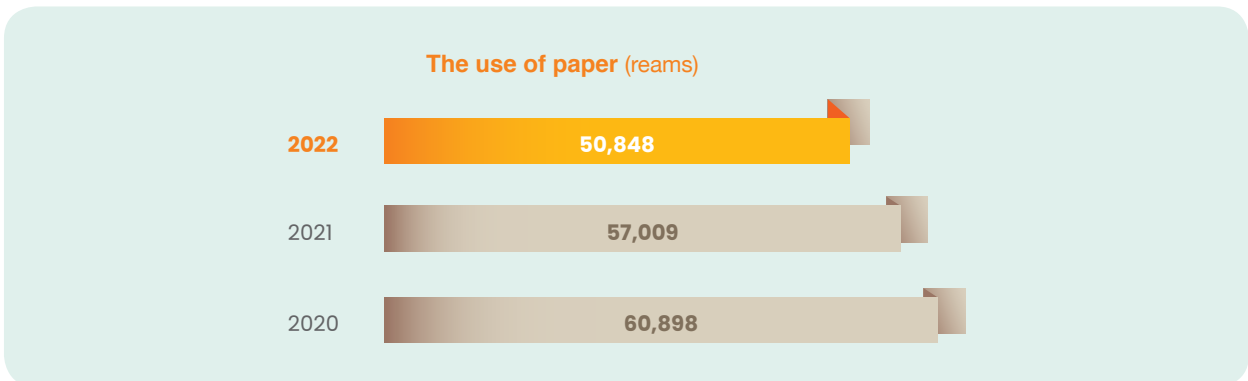
These initiatives have led to a drastic reduction in electricity consumption and a subsequent decrease in CO₂ emissions.

The comfort of Bank BTPN's headquarters is also supported by good air quality through an open ceiling. Air quality is maintained through ultraviolet germicidal irradiation technology that sterilizes the air from various microorganisms. Furthermore, Bank BTPN maintains the cleanliness of its building by using an epoxy floor coating to prevent bacteria and germs. Bank BTPN's commitment to creating a healthy workplace has a positive impact on the health of its employees, which is expected to improve their performance.

Digital Service

The use of digital technology has been instrumental in reducing paper usage, supporting Bank BTPN's efforts to preserve the environment. Digital systems are implemented in the administrative and operational systems of Bank BTPN, thereby reducing paper usage. In the reporting year, the use of paper in Bank BTPN decreased by 11% compared to the previous year.

Digital services also make it easier for customers to conduct transactions from their homes or workplaces, eliminating the need to travel to the bank and ultimately reducing the use of personal or public transportation. In addition, Bank BTPN's efforts to reduce paper usage include the transformation of paper-based calendars to digital calendars.



Environmental Education

In practice, the successful implementation of sustainability and climate change mitigation can only be achieved if this commitment is embraced by all employees and partners of Bank BTPN. To that end, Bank BTPN provides education related to sustainable finance and promotes eco-friendly operations to stakeholders, such as a Sustainable Business Seminar for its vendors with a total attendance of 321 participants.

Energy Usage

Efforts to mitigate climate change begin with energy conservation, which reduces greenhouse gas (GHG) emissions that trigger global warming. Bank BTPN monitors energy usage in its headquarters and branch offices by recording electricity usage on a bank-wide basis. Through this monitoring system, Bank BTPN measures the effectiveness of electricity usage to encourage energy-saving efforts. Another effort to conserve energy is the reduction of fuel consumption used for operational vehicles.



Energy Consumption in the Organization

[GRI 302-1][GRI 302-3][OJK F.6]

Types of Energy	2022		2021		2020	
	Quantity/Vol	GJ	Quantity/Vol	GJ	Quantity/Vol	GJ
Fuel (Liters)	1,107,463.00	36,546.28	1,279,207.36	42,213.84	2,051,386.86	67,695.77
Electricity (kWh)	18,632,568.19	67,077.25	19,359,664.18	69,694.79	20,528,511.22	73,902.64
The quantity of energy consumption		103,623.52		111,908.63		141,598.41
Total number of employees		6,972		7,129		7,482
Energy consumption per employee		14.86		15.70		18.93

Note

- 1) The kWh usage is then converted into G-joules by using the 2004 Greenhouse Gas Protocol Initiative
- 2) The number of liters is then converted into G-joules by using the 2004 Greenhouse Gas Protocol Initiative
- 3) The denominator used in the energy consumption calculation is the total number of employees as of December 31.

Bank BTPN does not calculate energy usage outside the organization because there are no significant energy-consuming business processes outside of the organization [GRI 302-2] Additionally, Bank BTPN does not calculate emissions per product because there are no specific physical products within the Bank's operations. [GRI 302-5]

Bank BTPN consistently strives to reduce energy consumption by saving electricity usage in all branch offices. Bank BTPN conducted an energy-saving competition for all branch offices, which resulted in a 7.40% reduction in energy consumption compared to the previous year. [GRI 302-4] [OJK F.7]

In addition, Bank BTPN has implemented various energy-saving initiatives, such as:

1. Providing shuttle buses for employees to save fuel.
2. Selecting vendors that are located close to the branches.
3. Using energy efficient light bulbs.
4. Implementing a lighting system that automatically turns off when there is no one in the room.

5. Promoting the use of digital applications, thereby eliminating the need for customers to travel to Bank BTPN branches.

Another initiative is to regulate employee working days, so they are only required to work at the office one day a week. This certainly reduces transportation usage, thus drastically reducing the use of fuel. However, this reduction cannot be calculated, given the different distances from employees' homes to each branch, and the various means of transportation used.

Emissions

Bank BTPN's efforts in managing GHG emissions are realized through careful recording and energy-saving programs that ultimately result in emissions. The following is the calculation of Bank BTPN's emissions:

Greenhouse Gas Emissions in KgCO₂e
 [GRI 305-1] [GRI 305-2] [GRI 305-3] [GRI 305-4] [OJK F.11]

Emissions Source/Scope	2022	2021	2020
Scope 1 (Fuels)	2,591,631.29	2,991,768.63	4,799,244.71
Scope 2 (Electricity)	16,526,490.53	17,226,331.94	18,260,720.87
Scope 3 (Business Travel)	114,476.70	7,616.40	90,610.33
Total GHG Emissions	19,232,598.52	20,225,716.97	23,150,575.91
Number of Employees	6,972	7,129	7,482
GHG Emissions Intensity per Employee	2,758.55	2,837.10	3,094.17

The reduction in emissions during the reporting year is a result of efforts to reduce energy consumption due to the electricity reduction competition, which amounted to 993,118.45 KgCO₂e [GRI 305-5] [OJK F.12]. The basis for this calculation is the reduction in emissions in 2022 compared to the previous year, taking into account CO₂ gas in the GHG emissions scope 1, 2, 3.

Bank BTPN does not calculate Ozone Depleting Substances (ODS) as Bank BTPN's business does not significantly use these substances. In addition, Bank BTPN

does not calculate Nitrogen Oxides (NOX), Sulphur Oxide (SOX), and other pollutants as they are not relevant to Bank BTPN's business. [GRI 305-6] [GRI 305-7]

Water [OJK F.8]

In Bank BTPN's operational activities, water consumption is only used for domestic purposes such as toilets and office cleanliness. Bank BTPN does not calculate water consumption, as water consumption is part of building rental facilities.



Waste [OJK F.13] [OJK F.14]

The main form of waste in Bank BTPN's business activities is paper waste. However, since 2016, Bank BTPN has been using a Front End System (FES), a digital information system that can be accessed directly by users, so paper is no longer needed for account opening, reporting, and other banking transactions.

Bank BTPN's efforts to reduce waste have also been manifested by replacing bottled water with personal glasses or tumblers. Employee drinking water needs are provided through a reverse osmosis system, rather than through using plastic water gallons. All waste produced by Bank BTPN is managed by a certified third party through building management.

Bank BTPN works with the Building Management of Menara BTPN and waste management vendor to implement organic and inorganic waste separation. This activity is targeted to be implemented in the first quarter of 2023.

Project Dolfin (Digital Workspace and Flexi Office in New Normal) Initiative

During the pandemic and the associated physical restrictions, Bank BTPN implemented a work from home (WHF) policy since March 2020. However, in practice, there were obstacles to smooth work flow due to having more limited access to the core banking system, applications, and share folders. In addition, the lack of sufficient supervision created potential risks to information security and system performance issues that could affect Bank BTPN's operational activities. For this reason, Bank BTPN developed the Dolfin initiative as a solution and mitigation to this situation through the application of attendance and surveillance, as well as a digital workspace.

Project Dolfin was developed to improve the effectiveness of employees who alternate between working from home and from the office (WHF - WFO) by:

1. Identifying a list of activities for each work unit
2. Providing tools that can be used for accurate check-in/out processes
3. Providing tools to monitor employees who have access to the Bank's sensitive data/information
4. Providing tools to monitor tasks assigned to employees
5. Providing tools to facilitate digital approval processes for documents

The expected results of Project Dolfin are:

1. Employee's work hours and locations can be monitored
2. Measurable employee productivity
3. Clearly defined activities that can be done while WFH
4. More secure information when WFH
5. Reducing paper use in administrative processes and shifting to digital systems

Not only impacting safer, neater, and more efficient operations, Project Dolfin also supports climate management initiatives by reducing carbon emissions generated through employee travel to work locations. In addition, Project Dolfin supports office space efficiency, which reduces electricity consumption. Thus, there is a positive impact from Project Dolfin, which is the indirect reduction of energy and emissions.

Project Dolfin has been implemented gradually, starting with the application to five directorates, namely operations, human resources, CLSS, risk management, and internal audit. Although it is a new project, the Project Dolfin has already had direct impacts to the employees, such as:

1. Employees can work with flexible work locations (lokasi kerja fleksibel - LKF)
2. Activities while working with LKF can be defined and monitored.
3. Implementing LKF with a combination of WFH and WFO can increase office space efficiency.

The implementation of Project Dolfin will be carried out in all directorates, with a priority on performance and excellent customer service. [OJK F.4]



Work From Home - Implementation of the Project Dolfin



SUSTAINABILITY AND **GOOD CORPORATE GOVERNANCE**

Sustainability and Good Corporate Governance are key principles for Bank BTPN in its quest for greater sustainability and smoother administration and operation.





The key to success for financial institutions is having the trust of the community and the bank customers. Furthermore, a nation's economic stability is greatly influenced by the soundness of its banking system. Therefore, as a responsible national financial institution, Bank BTPN implements a transparent and integrated Good Corporate Governance (GCG) system based on the principles of transparency, accountability, responsibility, independence, and fairness.

Bank BTPN's governance is based on:

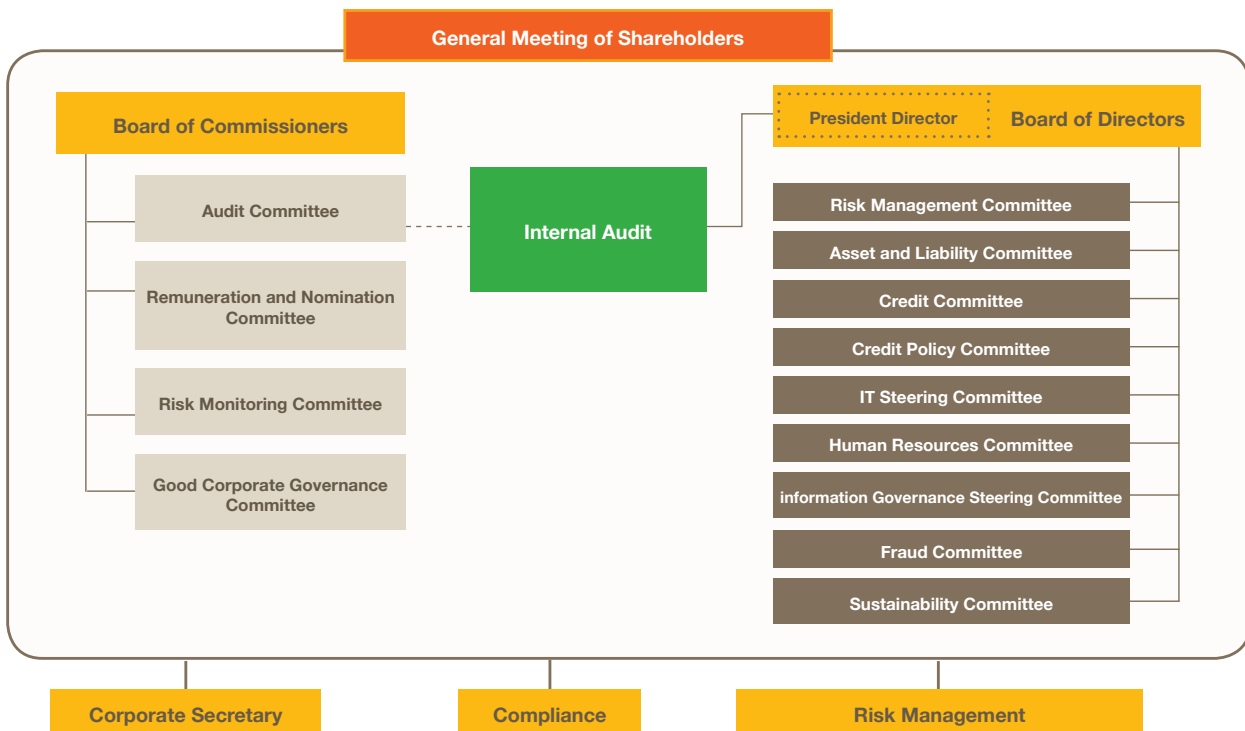
1. Indonesia's Regulations on Capital Markets, Limited Corporations, and Banking;
2. Financial Services Authority Regulation (POJK) No.55/POJK.03/2016 and Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 regarding the Implementation of Governance for Commercial Banks;
3. Articles of Association.

The Implementation of good corporate governance at Bank BTPN is supported by a comprehensive monitoring and evaluation system. Bank BTPN believes that good governance can help the Bank achieve good performance. Bank BTPN uses the following strategies to achieve the goals of good governance:

1. Preventive action
2. Early detection
3. Corrective action
4. Four eyes principle
5. Segregation of duties
6. Audit trail

Governance Structure [GRI 2-9]

Bank BTPN's governance structure is regulated in UU No. 40/2007 stating that the governance structure consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The Bank's governance structure is shown in the chart below.



General Meeting of Shareholders (GMS)

The General Meeting of Shareholders (GMS) holds the highest authority in Bank BTPN's governance structure. It is the mechanism wherein shareholders can make decisions on the policies which are not the authorities of the Commissioners and Directors. Below are some of GMS's authorities:

1. Authorizing varied company reports, such as financial reports and annual reports;
2. Authorizing the use of profits;
3. Appointing and dismissing any members of the Board of Commissioners and the Board of Directors;
4. Determining the nominal salaries and expenses of the members of Commissioners and Directors, and others.



The GMS is held at least once a year, and when it is needed, an Extraordinary General Meeting of Shareholders can be scheduled. In the reporting year, Bank BTPN held a GMS twice, Annual General Meeting of Shareholders (AGMS) held on April 21, 2022, and Extraordinary General Meeting of Shareholders (EGMS) held on September 29, 2022.

The Board of Commissioners

The Board of Commissioners is responsible for overseeing and advising the Board of Directors. The Board of Commissioners commits to acting upon the Bank's best interest and avoiding any conflict of interests. Some of the Commissioners' responsibilities are:

1. Monitoring the work of the Board of Directors in operating the Bank as well as giving relevant advice;
2. Monitoring the implementation of the Corporate Long Term Plan (RJPP) and Corporate Work and Budget Plan (RKAP);
3. Monitoring the effectiveness of Good Corporate Governance implementation and reporting the results in the GMS;
4. Examining periodical and annual reports set by the Board of Directors and authorizing the annual report, and so on.

In the Board of Commissioners, there are supporting structures as follows:

1. Audit Committee;
2. Remuneration and Nomination Committee;
3. Risk Monitoring Committee and;
4. Good Corporate Governance Committee.

These committees support the functions of the Commissioners by giving recommendations related to economic, social, environmental and social topics, and based on the agreed Key Performance Indicators (KPI's)

The Board of Directors

The Board of Directors has full responsibility to manage the company as well as represent it inside and outside of legal courts, as regulated in the Article of Association. Some of the Directors' responsibilities are:

1. Leading and managing the company based on the agreed interests and goals;
2. Controlling, maintaining and taking care of the company's assets;
3. Delivering the company's responsibility reports to the GMS in the form of the annual report;

4. Compiling the company's organizational structure and each of the management teams tasks, responsibilities, and authorities on each level, and so on.

In doing their job, the Directors are supported by some related committees whose functions are giving advice and recommendations on policies and decisions making; those committees are as follows:

1. Asset and Liability Committee;
2. Risk Management Committee;
3. IT Steering Committee;
4. Credit Policy Committee;
5. Credit Committee;
6. Information Governance Steering Committee;
7. Human Resources Committee;
8. Fraud Committee;
9. Sustainability Committee.

The Board of Commissioners and Directors lead independently in their own capacity with no overlapping functions. The Commissioners and Directors must not be involved in any business or other relations that may cause conflict of interests. Bank BTPN keeps their independence separate by making sure that: [\[GRI 2-11\]](#)

1. They do not have any direct or indirect business relationship that is related to Bank BTPN's business activity;
2. Commissioners do have double function as Directors or on Executive Boards that engage in the controlling activity;
3. They do not have any family bonds with other members of the Board of Commissioners and/or Directors, at least to the second remove.

These committees in both the Board of Commissioners and Board of Directors are responsible for the economic, environmental and social impacts Bank BTPN may cause based on their own capacity and function. [\[GRI 2-9\]](#)

The performance of the Board of Directors is evaluated based on agreed-upon Key Performance Indicators (KPIs) in both economic and sustainability aspects.

The Board of Commissioners [\[GRI 2-9\]](#)

The Board of Commissioners are non-executive and independent towards the Board of Directors.



Name	Position	Gender	Period	Competence
Chow Ying Hoong	President Commissioner	Male	2022-2025	Economy
Takeshi Kimoto	Commissioner	Male	2022-2025	Economy
Ninik Herlani Masli Ridhwan	Independent Commissioner	Female	2022-2025	Economy
Irwan Mahjudin Habsjah	Independent Commissioner	Male	2022-2025	Economy
Edmund Tondobala	Independent Commissioner	Male	2022-2025	Economy
Ongki Wanadjadi Dana	Commissioner	Male	2022-2025	Economy

Name	Position and Other Commitment	Representative of Stakeholder
Chow Ying Hoong	Senior Regional Advisor, Asia Pacific Division of Sumitomo Mitsui Banking Corporation	Non-Independent, representing the interests of the controlling shareholder.
Takeshi Kimoto	Executive Officer, Managing Director of Asia Growing Markets Department of Sumitomo Mitsui Banking Corporation and Sumitomo Mitsui Financial Group	Non-Independent, representing the interests of the controlling shareholder.
Ninik Herlani Masli Ridhwan	-	Independent
Irwan Mahjudin Habsjah	-	Independent
Edmund Tondobala	-	Independent
Ongki Wanadjadi Dana	Commissioner of PT BANK BTPN Syariah Tbk	Non-Independent due to the absence of a cooling-off period from the previous position as the President Director of Bank BTPN, which is considered to have a relationship with Bank BTPN.

The Board of Directors [GRI 2-9]

The Board of Directors has both executive and independent roles in relation to the Board of Commissioners

Name	Position	Gender	Period	Competence
Henoch Munandar	President Director	Male	2022 -2025	Economy
Kaoru Furuya	Deputy President Director	Male	2022 -2025	Laws
Darmadi Sutanto	Deputy President Director	Male	2022 -2025	Civil Engineer
Dini Herdini	Compliance Director	Female	2022 -2025	Laws
Kan Funakoshi	Director	Male	2022 -2025	Commerce
Hikomichi Kubo	Director	Male	2022 -2025	Commercial Science
Merisa Darwis	Director	Female	2022 -2025	Information Technology
Hanna Tantani	Director	Female	2022 -2025	Economy



Structure Of Sustainability Governance

Topics of sustainability and climate change are among the most important issues globally, thus, Bank BTPN formed a Sustainability Committee in September 2022. The responsibilities of the Sustainability Committee are:

1. Formulating strategies, policies, and targets related to sustainable finance at Bank BTPN
2. Monitoring, evaluating, and making recommendations related to the implementation of sustainable finance at Bank BTPN.

The company's policies and direction on sustainability topics are discussed at the Annual General Meeting of Shareholders (GMS) which takes place once a year. Furthermore, the stakeholders are allowed to give suggestions through the varied media platform provided by Bank BTPN, such as: the Bank's emails, letters, reports, and others. The Bank's review of these reports is done accordingly. The results of this interaction will later be taken as useful comments for the Bank's development. [\[GRI 2-12\]](#)

Bank BTPN's commitment to implementing the sustainability principles to prevent climate and social issues is carried out by determining a Sustainability work structure. The Director of Compliance & Legal is the one who is responsible for this sustainability function. However, in daily operations, this function is delegated to the Communication and Daya Head, and later will be executed by each line of business (LOB) and other relevant supporting functions.

Each year, the various initiatives and the implementation of sustainability are reported once a year to the Board of Commissioners and twice a year to the Board of Directors. [\[OJK E.1\]](#) [\[GRI 2-13\]](#).

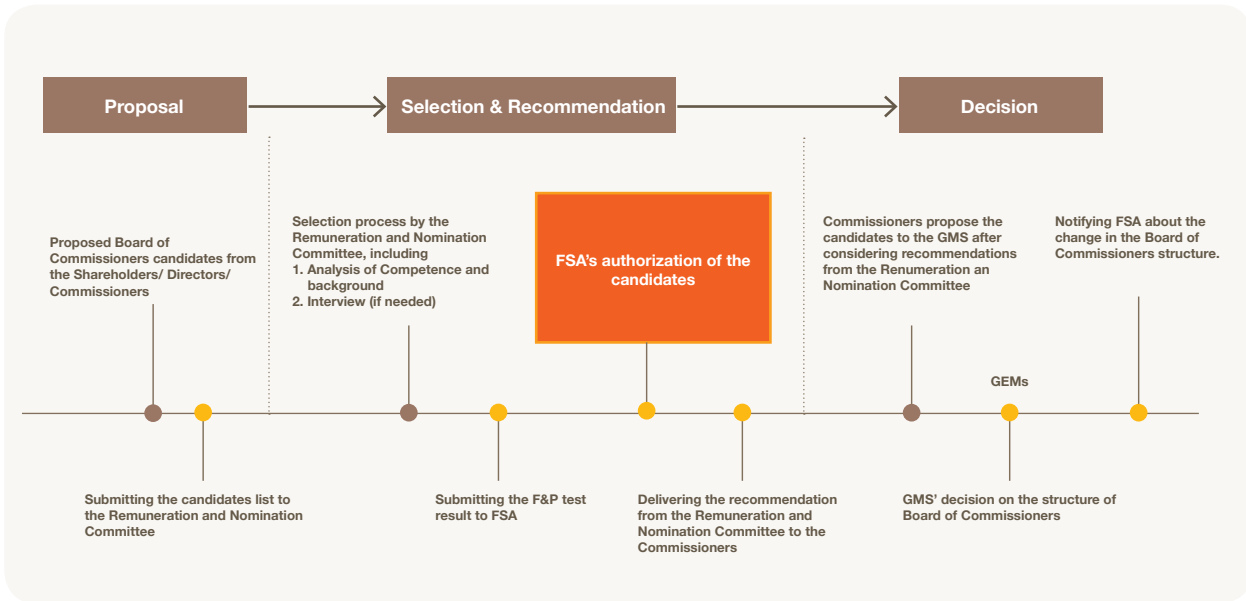
Governance Body Nomination Process

[\[GRI 2-10\]](#)

Nomination policy of the Board of Commissioners is carried out in the election and/or replacement of Board of Commissioners members which will be conveyed in the General Meeting of Shareholders. The candidate selection process is conducted by the Remuneration and Nomination Committee. The committee will consider competence, professional experience, and composition diversity without discrimination on race, ethnicity, gender, and religion.

The Remuneration and Nomination Committee proposes the selected candidates to the Board of Commissioners for approval and ratification in the General Meeting of Shareholders. However, prior to that, the Board of Commissioners has passed the fit and proper test before carrying out their duties. Bank executives must meet the requirements of integrity, competence, and financial reputation. As of December 2022, all Board of Commissioners members have met the requirements for passing the fit and proper test.

Nomination and appointment of the Board of Commissioners are conducted through the General Meeting of Shareholders, with the following flow:

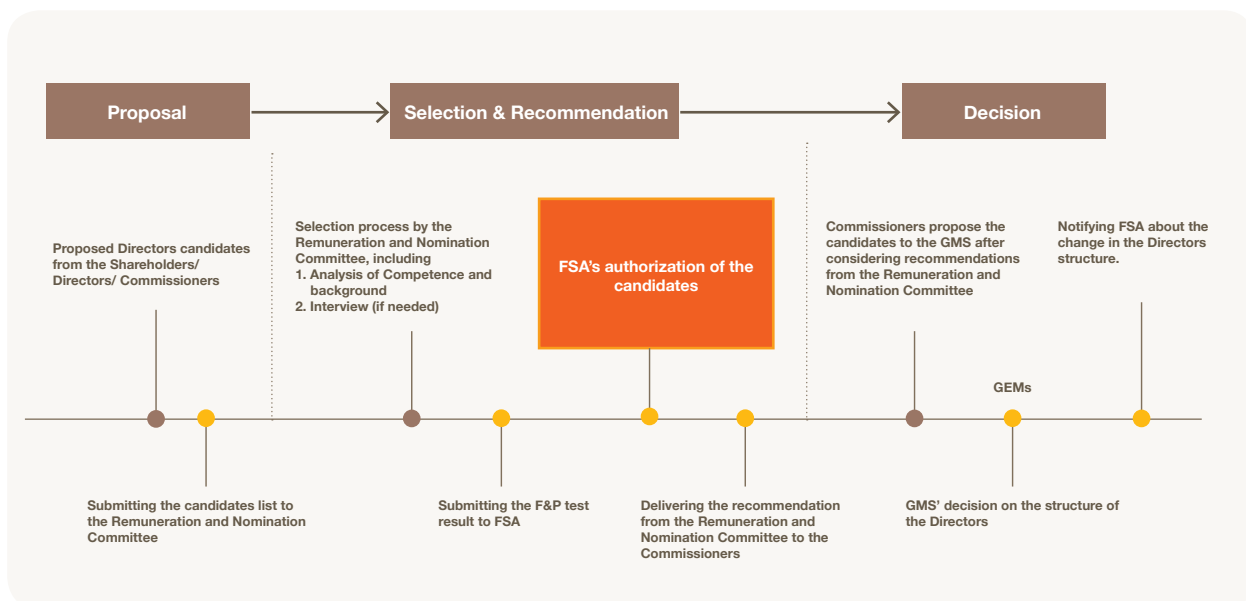


Nomination policy of the Board of Directors is carried out in the election and/or replacement of Board of Directors members which will be conveyed in the General Meeting of Shareholders. The candidate selection process is conducted by the Remuneration and Nomination Committee. The committee will consider competence, professional experience, and composition diversity without discrimination on race, ethnicity, gender, and religion.

The Remuneration and Nomination Committee proposes the selected candidates to the Board of Commissioners

for approval and ratification in the General Meeting of Shareholders. However, prior to that, the Board of Directors has passed the fit and proper test before carrying out their duties. Bank executives must meet the requirements of integrity, competence, and financial reputation. As of December 2022, all Board of Directors members have met the requirements for passing the fit and proper test.

Nomination and appointment of the Board of Directors are conducted through the General Meeting of Shareholders, with the following flow:





The Roles of Governance Body

GRI 2-14]

The responsibility of compiling the Sustainability Report is delivered to the Director of Compliance & Legal by taking into account inputs from the stakeholders in order to ensure that the report is informative and substantial for the stakeholders and by making sure that the material topics have all been discussed in the report. The material topics are obtained through surveys with all stakeholders. Communications & Daya Divisions then conducts a review on these topics before giving a final authorization; and before the report is published, the Director of Compliance & Legal will once again do a final check on the sustainability report. The process of compiling this sustainability report is performed in accordance with the applicable standards and best practices, both nationally and internationally approved.

Conflict of Interest [GRI 2-15]

Conflict of interest have the potential to harm the company, considering that the holders of authority or employees have a personal interest in their decisions, thereby affecting the quality of their decisions. Conflict of interest lead to decisions that are unprofessional and not taken with the best in mind for the company. For that reason, Bank BTPN has developed a policy in order to prevent conflict of interest, one that is stipulated in Bank BTPN's Code of Conduct and has been disseminated to all employees. Some of the issues related to conflict of interest areas are as follows:

1. Employees are not permitted to receive and/or ask for something from the employees/candidates, customers/prospective customers, partners/prospective partners; whether it is as a gift in any form or remuneration for something that has already become their responsibility.
2. Employees are obligated to report to Human Resources (HR) should there be any family-bond relationship with other employees/candidates. HR is required to note it down in each employee's personal file as one of the considerations relating to transfer and/or promotion.
3. Employees are not allowed to have any work agreements with any other parties during their working hours, and/or earn any income other than from Bank BTPN related to their job or position in the Bank.
4. Employees are not allowed to have a personal business that can affect their performance, professionalism, and integrity in Bank BTPN.
5. Employees are not allowed to offer any other products/services other than the Bank's business to the customers.
6. Employees are not allowed to process a loan application or select a partner from among their own family members. They must notify their manager if this occurs so that the process can be transferred to other employees.

In order to avoid conflict of interest, Bank BTPN has implemented various principles:

1. Implementing the "Four-Eyes Principle";
2. Separating functions and responsibilities that may cause a conflict;
3. Ensuring the GCG is well implemented in order to avoid conflict of interest in all of Bank BTPN's operations, such as: in the vendor selection process, in goods and services procurement, and even in serving banquets for third parties;
4. Hiring an independent party to monitor and manage all aspects that may cause a conflict of interest; whether it is done internally through an internal audit, or externally through a public accountant.

The objective of these policies is to make sure that conflict of interest will not occur in Bank BTPN. Bank BTPN has also prepared some further mitigation measures to help prevent any conflicts. Should there be any conflict of interest, the Bank will take care of it accordingly and deliver the information to the related stakeholders based on the applicable policies and regulations.

Policy Commitment [GRI 2-23]

Bank BTPN has committed to managing their business with full integrity in order to maintain their customers' trust, as well as supporting a good working environment for the employees. The Bank's commitment is poured into the Bank's Code of Conduct which functions as the Bank's ethical and attitude guidelines for all the Bank's management and employees, including the Board of Commissioners, the Board of Directors, and other related parties that have business relations with the Bank.

Below are the topics mentioned in Bank BTPN's Code of Conduct:

1. Compliance and Risk Management;
2. Conflict of Interest;
3. Establishing a conducive working environment by:
 - a. Treating all employees with equal fairness;
 - b. Supporting anti-discrimination and complaints of abuses;
 - c. Creating a safe and secure work environment;
 - d. Using the company's facilities appropriately;
 - e. Following activities outside the company;
 - f. Using social media;
 - g. Communicating through LnK and HELP;
 - h. Implementing the KYE.
4. Managing information and security;
5. Maintaining ethical relationships with stakeholders:
 - a. Relationships with customers;
 - b. Anti-money laundering;
 - c. Relationships with fellow employees and partners;
 - d. Relationships with regulators;
 - e. Relationships with shareholders and subsidiaries;



- f. Bribery and corruption;
- g. Gift-giving and receiving activities;
- h. Information from Bank's insiders, investment transactions, and personal ownership.

Besides maintaining the integrity of good governance, Bank BTPN has also maintained social integrity including respecting human rights. Bank BTPN's policies in terms of manpower are based on Indonesia's laws and regulations and international practice, such as the ILO principles.

As for the environmental sector, Bank BTPN commits to participating in mitigating against climate change and preserving the environment by implementing the precautionary principle when selecting prospective debtors dealing in the environmental sector. Bank BTPN ensures that the debtors have the correct requirements and do comply with the laws and regulations related to the relevant environmental issues.

Some of the Bank's regulations related to environmental issues in its financing activities are:

1. Ownership of Environmental Impact Analysis (AMDAL) as one of the legal aspects for debtor's business in a certain segment;
2. Performance Achievement in the Company's Performance Rating Program in Environmental Management (PROPER) from the Ministry of Environment and Forestry (KLHK);
3. Requirements for corporations in the plantation sector to own a Plantation Business Permit (IUP), a Cultivation Plantation Business Permit (IUP-B), a Plantation Business Permit - Processing (IUP-P), a Plantation Business Registration Certificate (SPUP), and a Roundtable on Sustainable Palm Oil (RSPO) Certificate for those exporting palm oil industry;
4. All corporations operating in forest cultivation are required to own a Forest Stewardship Council (FSC) Certificate or Programme for the Endorsement of Forest Certification (PEFC);
5. And other requirements in accordance with the applied laws and regulations.

All of these policies have been set up by the Directors in order to be implemented in all of Bank BTPN's business activities by all related parties. These policies have been disseminated to all of the workers and business partners through various means including direct campaigns, training, e-mail, e-learning, an integrity pact, and putting up the Bank's commitment in its public platforms.

Commitment to Responsible Business

[GRI 2-24]

Bank BTPN has made sure that the commitment to the implemented requirements is applied in all its business activities including the relationship with business partners. This commitment has been integrated with

all relevant strategies, standard operational procedures (SOP), and Bank BTPN's guidelines. Should there be any cooperation between the work unit and other parties, the related work unit must inform them about this policy as well. In order to ensure that all of Bank BTPN's employees and business partners comply with this commitment, the Bank conducts various trainings and communications, such as: anti-fraud training, gift and entertainment training, education on Bank BTPN's Code of Conduct, training on data secrecy governance, and so on.

Negative Impacts Management

[GRI 2-25]

In operating its business, Bank BTPN has implemented a precautionary principle and risk management system to prevent and mitigate negative impacts. The Bank has applied these systems in all of Bank BTPN's operational aspects, such as the internal control system, data-leaking and information mitigation system, and others.

In relation to the environmental impacts, Bank BTPN does not cause any negative ones that significantly harm the environment since the Bank's business does not directly relate to the environmental sector. As for the social impacts and the relationships with the employees, clients, and communities' welfare, the Bank does not cause any negative impacts either. Bank BTPN consistently complies with all social laws and regulations.

Furthermore, Bank BTPN has established a system whereby each stakeholder, both internal and external, is able to complain and report any ethical and integrity violations. This system is described as the "Violation Reporting System" on page 108. This system was designed with consideration for the comments from the stakeholders and is therefore allowing them to report problems/complaints in an easier way. Furthermore, this system is evaluated periodically in order to ensure its effectiveness.

Internal Control System

In order to maintain the Bank's integrity and ensure the implementation of GCG, Bank BTPN has implemented an independent internal control system by adapting a 'three lines of defense' model in each of its functions. Those three lines of defense are:

1. The First Line of Defense consists of Business and Support Units which is also known as the Risk Training Unit (RTU). They are responsible for managing and controlling the operational risks in all of their work activities with full disciplinary power. On the operational level, the Bank has established a Quality Assurance (QA) unit to help the RTU in managing the day-to-day operational risks.
2. The Second Line of Defense consists of the Risk Management Unit (RMU), the Compliance Unit,

and some other related units that function as risk supervisors. They are responsible for creating frameworks, policies, procedures, methodologies, and other work tools in order to ensure the overall implementation of risk management in all work units.

3. The Third Line of Defense consists of an Internal Audit Unit that has the responsibility for doing independent assessments and reviews in order to make sure that the inherent risks have been managed and are still within the applied risk tolerance and risk appetite. The Internal Audit Unit functions as the supervisor and evaluator of risk management, the effectiveness of internal control, and the governance process in all of Bank BTPN's activities. The supervisory function is also undertaken in the first and second lines of defense.

Furthermore, the Internal Audit Unit will do a periodic evaluation of all aspects and operations in order to maintain the safety of the Bank's assets, the accuracy and reliability of accounting data, and the funds saved by the communities and other third parties. Furthermore, periodic evaluation is also conducted on various other activities of the Bank, including: client services, infrastructure, human resources, and significant processes that may pose risks. The result of the evaluation and monitoring on risk management, the effectiveness of the internal controls, and the governance process will later be reported to the President Director, the Board of Commissioners, Audit Committee, and the Board of Directors, if relevant. The Internal Audit Unit itself is assessed by an independent party once every three years in order to maintain reliability and ensure that implementation has been based on the applied standard.

Fraud Prevention And Elimination

Fraud is any kind of dishonesty and/or deceit done in order to profit oneself and/or damage others. Any type

of corruption, bribery, misuse of the company's assets, or manipulation of reports are considered to be fraud. Bank BTPN itself has implemented a zero tolerance policy towards any acts of fraud and established a comprehensive system to prevent fraud. The anti-fraud system at Bank BTPN is based on the regulation of Financial Service Authority (FSA) NO.39/POJK.03/2019 on the Implementation of Anti-Fraud Strategy for Commercial Banks.

"In order to prevent fraud, Bank BTPN has identified the inherent risks for all business and operational activities; this way, the Bank will be able to do a comprehensive control to avoid any kinds of risks, including fraud risk. Bank BTPN has found 56 processes that may pose fraud risks, or about 8.47% of all processes taking place in Bank BTPN's operational activities. [GRI 205-1]

Bank BTPN has conducted various awareness campaigns anti-fraud through having an e-newsletter, B Connect, Now You Know, news sharing, email blasts, desktop wallpaper and others. Bank BTPN also encourages all parties, both internal and external, to report allegations of fraud, ethics, and integrity violations through the provided whistle blowing channels.

Bank BTPN's communication, awareness campaign, education, and anti-fraud training cover the following topics:

- Definition of fraud;
- Anti-fraud strategy.
- Classification of fraud.
- Background history of fraud;
- Fraud prevention.
- Sanction-imposition for those committing frauds and for the other related parties, and;
- Fraud-reporting facilities provided by the Bank.

Anti-fraud Communication and Training by Area

[GRI 205-2]

Description	Has been informed by the organization about the anti-fraud policies and procedures		Has joined anti-fraud training	
	Total Participant	%	Total Participant	%
Greater Jakarta (Jakarta, Bogor, Depok, Tangerang, Bekasi)	3,141	45%	2,869	44.2%
Java	2,038	29%	1,908	29.4%
Outside Java	1,793	26%	1,718	26.5%
TOTAL	6,972		6,495	



Anti-fraud Communication and Training by Employee Category [GRI 205-2]

Description	Has been informed by the organization about the anti-fraud policies and procedures.		Has joined anti-fraud training	
	Total Participant	%	Total Participant	%
Board of Management	12	0.2%	11	0.2%
Top Management	171	2.5%	167	2.6%
Senior management	718	10.3%	678	10.4%
Management	2,919	41.9%	2,658	40.9%
Officer/Supervisor	1,596	22.9%	1,513	23.3%
Clerical	1,556	22.3%	1,468	22.6%
TOTAL	6,972		6,495	

All members of the Board of Commissioners and Board of Directors of Bank BTPN, both in Indonesia and outside Indonesia, have undergone Anti-fraud training. All Board of Commissioners and Directors have attended Anti-Fraud training through e-Learning media held periodically.

Bank BTPN also conducts **anti-fraud communication** to all business partners as follows:

Business Partners Who Have Joined the Anti-fraud Communication [GRI 205-2]

Description	Number	%
Service Provider	75	67%
Supplier	37	33%
TOTAL	112	100%

Bank BTPN does not tolerate fraud, ethics and integrity violations, and imposes strict measures and sanctions against perpetrators. However, Bank BTPN does not disclose fraud incidents due to confidentiality.
[GRI 205-3]

Whistleblowing System

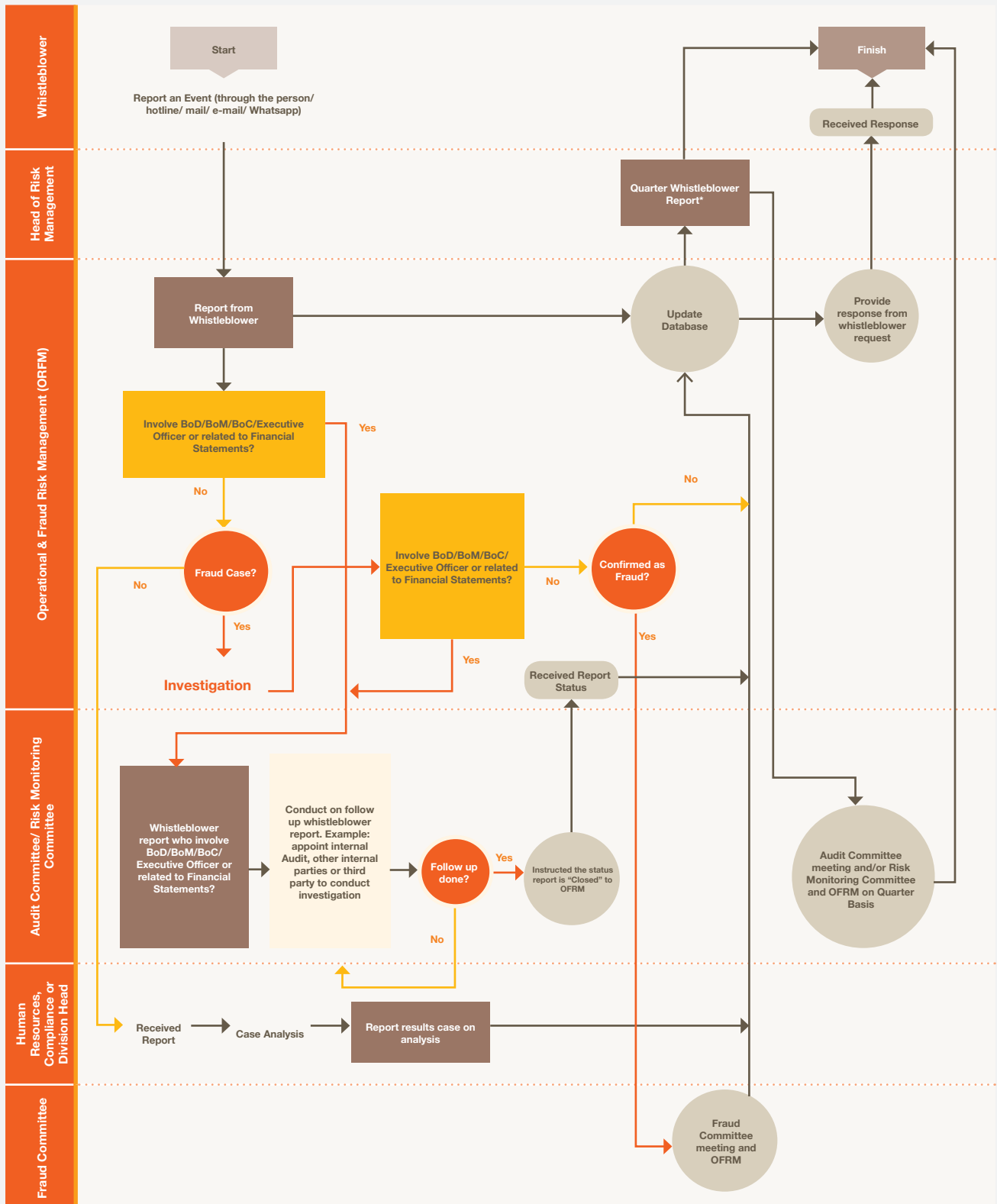
[GRI 2-26] [FN-CB-510a.2]

In order to maintain the implementation of GCG, Bank BTPN has provided a whistleblowing system. It is a fraud-reporting system that helps the Bank identify occurrences of fraud, violations of ethics and integrity. Bank BTPN's whistleblowing system is divided into two categories:

1. Non-whistleblowing reporting; this comes from clients, business/support units, Internal Audit and Quality Assurance findings.
2. Whistleblowing reporting; this is a confidential, systemized, and simple reporting system managed by the Operational Division and Fraud Risk Management and is used to report any fraud indications. Whistleblowing reports may be received by e-mails, WhatsApp, hotline, written letter, and face-to-face. Each report received will be analyzed before being followed up with an investigation process according to applicable regulations.

Bank BTPN upholds the principle of protecting Human Rights and guarantees the confidentiality of whistleblowers. In the reporting year, the number of reports received through the whistleblowing channel reached 32 complaints, and 96.9% of them have been resolved, while the remainder are still on progress.

Whistleblowing Flowchart





Important/Critical Concerns [GRI 2-16]

Bank BTPN has prepared a procedure to handle any problems that can seriously damage the company. The procedures of problem reporting can be done through: written reports, Board of Commissioners meeting, Board of Directors meeting, and Coordination Meeting of Board of Commissioners and Board of Directors. In the reporting year, two critical concerns were raised: the Issue of Delay of Fund Transfer Processing and Updates on the Impact and Implication of Core Banking System for January 16, 2023. Bank BTPN immediately handled these concerns, thus, they did not cause any significant impacts on the Bank's business.

Upgrading the Capacity of the Governance Body

[GRI 2-17] [OJK E.2]

The direction of Bank BTPN and its key point in successfully implementing the sustainability principle is in the hands of the Bank's leaders because they are the ones responsible for determining the Bank's policies and strategies. Therefore, Bank BTPN has equipped each member of the governance body with trainings related to economic, environmental, social, and governance issues, such as:

No	Name	Training	Time
1	Henoch Munandar - President Director	<ol style="list-style-type: none"> Executive Risk Management Certification Refresher - 2022 (Cyber Crime in the era of Digital banking) Economic Outlook by Raden Pardede Executive Master Class Leadership Series - Be Innovative Leader Bank BTPN Sustainability Seminar Economic Outlook by Chatib Basri Kompas 100 CEO Forum Maximizing Talent to Face The Future of Work with Dave Ulrich, Author and Co-Founder of The RBL Group Annual Boards Gathering 	<p>July 5, 2022</p> <p>August 3, 2022</p> <p>September 5, 2022</p> <p>September 6, 2022</p> <p>September 27, 2022</p> <p>November 8, 2022</p> <p>November 24, 2022</p> <p>December 6, 2022</p> <p>December 9-11, 2022</p>
2	Kaoru Furuya – Deputy President Director	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Executive Master Class Leadership Series - Be Innovative Leader Economic Impact Briefing with Dr Steven Cochrane, Moody's Analytics Singapore Bank BTPN Sustainability Seminar Executive Risk Management Certification Refresher 2022 Economic Outlook by Chatib Basri Maximizing Talent to Face The Future of Work with Dave Ulrich, Author and Co-Founder of The RBL Group Annual Boards Gathering 	<p>August 3, 2022</p> <p>September 5, 2022</p> <p>September 6, 2022</p> <p>September 15, 2022</p> <p>September 27, 2022</p> <p>October 18, 2022</p> <p>November 8, 2022</p> <p>December 6, 2022</p> <p>December 9-11, 2022</p>

No	Name	Training	Time
3	Darmadi Sutanto – Deputy President Director	1. Executive Risk Management Certification Refresher – 2022	July 5, 2022
		2. Indonesian Economic Outlook : Standing between the Pandemic and the Ukraine War by M. Chatib Basri	July 13, 2022
		3. Economic Outlook by Raden Pardede	August 3, 2022
		4. PERBANAS Strategic Webinar “Succeeding in Transforming Banking in a Digital World: A Road Path to Success ”	August 31, 2022
		5. Executive Master Class	September ,5 2022
		6. Leadership Series - Be Innovative Leader	September 6, 2022
		7. Retail Banking - offsite workshop	September 15-16, 2022
		8. Workshop Internal Unit ORM, Fraud & QA Retail Banking	September 23, 2022
		9. Bank BTPN Sustainability Seminar	September 27 2022
		10. “ACCELERATING RECOVERY: SYNERGIES IN PAYMENT AND MONEY MOVEMENT” invited by Visa International	October 12-13, 2022
		11. Retail Digital Workshop	Oktober 14, 2022
		12. Singapore Fintech Festival	November 2-3, 2022
		13. [Webinar] OJK Teaching with a Theme on “Establishing Financial System Stability through the Development of a Sound, Efficient, and Integrated IJK”	November 4, 2022
		14. Economic Outlook by Chatib Basri	November 8, 2022
		15. Executive Presentation: Employee Engagement Survey 2.0	November 22, 2022
		16. Executive Gathering dan Anniversarry ASPI ke 12	November 24-26, 2022
		17. Pre-Bank Indonesia’s Annual Meeting Invitation (PTBI) 2022	November 30, 2022
		18. Kompas Collaboration Forum	December 2, 2022
		19. BTPN Leadership Series	December 6, 2022
		20. CCF Business Forum	December 8, 2022
		21. Annual Boards Gathering	December 9-11, 2022
4	Dini Herdini – Compliance Director	1. Executive Risk Management Certification Refresher - 2022 (Cyber Crime in the era of Digital banking)	5 July 5, 2022
		2. Economic Outlook by Raden Pardede	August 3, 2022
		3. FKDKP Webinar on “Consumer Protection during Digitalization Era, The Implementation of Market Conduct Monitoring and its Impact on Banking Institution”	August 31, 2022
		4. Executive Master Class	September 5, 2022
		5. Leadership Series - Be Innovative Leader	September 6, 2022
		6. Digital Knowledge Exchange	September 28, 2022
		7. Refreshment Training APUPPT	October 5, 2022
		8. B20 Integrity and Compliance Task Force Collective Action in Alleviating Integrity Risks	October 10, 2022
		9. Seminar on COI by Allen & Gledhill LLP	October 12, 2022
		10. FKDKP Webinar on “Digital Transformation Strategy on Providing Solutions and Strengthening Clients Data Safety and Bank Operation”	November 4, 2022
		11. Economic Outlook by Mr. Chatib Basri	November 8, 2022
		12. PWC Training - Transaction Monitoring	November 21, 2022
		13. Regulatory ICSA Webinar on “Understanding POJK No. 74/POJK.04/2016 on Business Merger and Consolidation of Limited Enterprises and POJK No. 9/POJK.04/2018 on “Limited Enterprises Take-Over”	November 29, 2022
		14. BTPN Leadership Series	December 6, 2022
		15. Annual Boards Gathering	December 9-11, 2022



No	Name	Training	Time
5	Kan Funakoshi - Director	1. Executive Risk Management Certification Refresher – 2022 (Cyber Crime in the era of Digital banking)	July 5, 2022
		2. Economic Outlook by Raden Pardede	August 3, 2022
		3. Leadership Series - Be Innovative Leader by BTPN Learning	September 6, 2022
		4. Economic Outlook by Chatib Basri	November 8, 2022
		5. BTPN Leadership Series by BTPN Learning	December 6, 2022
		6. Annual Boards Gathering	December 9 – 11, 2022
6	Merisa Darwis - Director	1. Executive Risk Management Certification Refresher - 2022 (Cyber Crime in the era of Digital banking)	July 5, 2022
		2. Economic Outlook by Raden Pardede	August 3, 2022
		3. Executive Master Class	September 5, 2022
		4. Leadership Series - Be Innovative Leader	September 6, 2022
		5. Bank BTPN Sustainability Seminar	September 27, 2023
		6. Economic Outlook by Chatib Basri	November 8, 2022
		7. Sharing Session: Indra K Jusi (Director of Service Quality Centre Indonesia)	November 9, 2022
		8. Executive Presentation: Employee Engagement Survey 2.0	November 22, 2022
		9. Online Training: Influential Communication Skills	November 24, 2022
		10. Annual Boards Gathering	December 9 – 11, 2022
7	Hiromichi Kubo - Director	1. Executive Risk Management Certification Refresher – 2022 (Cyber Crime in the era of Digital banking)	July 5, 2022
		2. Economic Outlook by Raden Pardede	August 3, 2022
		3. Leadership Series - Be Innovative Leader	September 6, 2022
		4. Economic Outlook by Chatib Basri	November 8, 2022
		5. BTPN Leadership Series by BTPN Learning	December 6, 2022
		6. Annual Boards Gathering	December 9-11, 2022
8	Hanna Tantani - Director	1. Executive Risk Management Certification Refresher – 2022 (Cyber Crime in the era of Digital banking)	July 5, 2022
		2. [Infobank] The DNA of Next-Generation Digital Banking Disruption and Innovation in Core Banking to Build The Customer-Centric Bank of The Future	July 14, 2022
		3. Economic Outlook by Raden Pardede	August 3, 2022
		4. [QJK Webinar] DI Prerequisite for Supporting Digital Transformation	August 11, 2022
		5. PERBANAS Strategic Webinar “Succeeding in Transforming Banking in a Digital World: A Road Path to Success ”	August 31, 2022
		6. Executive Master Class	September 5, 2022
		7. Leadership Series - Be Innovative Leader	September 6, 2022
		8. Bank BTPN Sustainability Seminar	September 27, 2023
		9. Economic Outlook by Chatib Basri	November 08, 2022
		10. Executive Presentation: Employee Engagement Survey 2.0	November 22, 2022
		11. Annual Boards Gathering	December 9 – 11, 2022

No	Name	Training	Time
1	Chow Ying Hoong – President Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Executive Risk Management Certification Refresher – 2022 Economic Outlook by Chatib Basri 	<p>August 3, 2022 October 18, 2022 November 8, 2022</p>
2	Takeshi Kimoto – Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede ESG seminar [BTPN/SMBC, IFC and OJK Joint ESG Seminar on "Pathway to Net Zero Economy"] Executive Risk Management Certification Refresher – 2022 Economic Outlook by Chatib Basri 	<p>August 3, 2022 September 27, 2022 October 18, 2022 November 8, 2022</p>
3	Ninik Herlani Masli Ridhwan – Independent Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Leadership Series - Be Innovative Leader Executive Risk Management Certification Refresher -2022 Economic Outlook by Chatib Basri Leadership training - Dave Ulrich 	<p>August 3, 2022 September 6, 2022 October 18, 2022 November 8, 2022 December 6, 2022</p>
4	Irwan Mahjudin Habsjah – Independent Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Leadership Series – Be Innovative Leader Executive Risk Management Certification Refresher – 2022 Economic Outlook by Chatib Basri 	<p>August 3, 2022 September 6, 2022 October 18, 2022 November 8, 2022</p>
5	Edmund Tondobala – Independent Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Leadership Series – Be Innovative Leader Executive Risk Management Certification Refresher – 2022 Economic Outlook by Chatib Basri 	<p>August 3, 2022 September 6, 2022 October 18, 2022 November 6, 2022</p>
6	Ongki Wanadjati Dana – Commissioner	<ol style="list-style-type: none"> Economic Outlook by Raden Pardede Leadership Series – Be Innovative Leader Executive Risk Management Certification Refresher – 2022 Economic Outlook by Chatib Basri 	<p>August 3, 2022 September 6, 2022 October 18, 2022 November 8, 2022</p>

Evaluation of Performance of the Governance Body

[GRI 2-18]

Bank BTPN regularly conducts evaluation of the performance of the Board of Commissioners and the Board of Directors to increase their role and effectiveness, so that it will have a positive impact on the leadership of Bank BTPN in general. The Board of Commissioners and Board of Directors conduct self-assessments in accordance with the agreed KPIs. The evaluation is carried out annually and discussed at the Board of Commissioners meeting. The results are used to improve the performance of the Board of Commissioners and Board of Directors, as well as to refine the governance system of Bank BTPN.

Remuneration of the Governance Body

Remuneration Policy

[GRI 2-19]

The remuneration policy for the Board of Commissioners and Board of Directors is based on meritocracy or performance assessment evaluated annually, in addition to the financial condition of Bank BTPN. The evaluation considers the performance of the Board of Commissioners and Board of Directors within the framework of sustainable finance and appropriateness with the internal and external peer group of the banking industry. Each member of the Board of Directors has individual performance targets, which are then cascaded into divisional targets, smaller derivative targets, and eventually employee targets below them.



The Process of Determining Remuneration [GRI 2-20]

The process of determining remuneration for the Board of Commissioners and Board of Directors begins with a survey of remuneration in similar industries conducted by an independent party. The results of this survey and the company's performance are references for the Remuneration and Nomination Committee to propose remuneration amounts to the Board of Commissioners in accordance with the performance of each individual concerned.

This proposal is then brought to the General Meeting of Shareholders (GMS) to obtain approval from stakeholders, namely the shareholders, who give their votes and involvement in determining remuneration.

Annual Total Compensation Ratio [GRI 2-21]

Bank BTPN has prepared a competitive and fair remuneration strategy for the employees in order to get the best talent and most loyal employees. However, Bank BTPN cannot present the remuneration ratio of annual total compensation as it is confidential.

Risk Management

Bank BTPN has implemented an integrated and comprehensive risk management system in order to identify, measure, monitor, and control potential risk that may appear in the Bank's business; including examining the corporate strategies, capital adequacy, long-term plans, and other business activities [FN-CB-550a.2]. Bank BTPN itself is not a member of the GlobalSystemicallyImportantBank(G-SIB).[FN-CB-550a.1]

Through a comprehensive, integrated, and transparent risk management system, Bank BTPN hopes to maintain a sustainable business and governance process. Risk Management has been implemented in each aspect of Bank BTPN's business. All policies related to risk management are determined by the Board of Commissioners and the Board of Directors; the implementation is conducted through:

1. Active Supervision from the Board of Commissioners and the Board of Directors;
2. Adequacy of Risk Management Policy and Procedure and Determining the Risk Limits;
3. Adequacy of the process of identification, measurement, monitoring, and controlling the risks and risk management information system;
4. Adequacy of comprehensive internal controls, and others.

The risk management policy and strategy are outlined in the Risk Management Policy, approved by the Board of Commissioners and Board of Directors. The Board of Commissioners oversees the management of risk by the Board of Directors. The risks identified by Bank BTPN are: credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputational risk.

Regarding environmental risk, Bank BTPN applies a prevention principle that refers to the Credit Policy that regulates policies related to industries that are prohibited or violate environmental and social issues, including applicable laws and regulations in Indonesia

Bank BTPN prioritizes the laws and regulations regarding compliance which are related to the economic, social and environmental sectors; thus, in this reporting year, there have not been any legal and financial charges related to fraud, insider trading, anti-competition, monopoly, manipulation, or other law-breaking acts. [FN-CB-510a.1] [GRI 206-1] [GRI 2-27]

Anti-Money Laundering and Combating Financing of Terrorism

Bank BTPN realizes the products, services and information technology development and complexity, also increase the exposure for misusing banking products and services for money laundering and terrorism financing activities. During 2022, Bank BTPN has exercised prudential principle, also implemented Anti-Money Laundering and Combating Financing of Terrorism (AML-CFT) program through the number of activities below:

1. The Board of Commissioners and Board of Directors are actively involved in discussing the implementation of AML-CFT program or other relevant issues;
2. Bank BTPN periodically improves the AML-CFT program to suit the development of local regulations, the parent company, also the Bank's operations and business;
3. Bank BTPN consistently coordinates with regulators on the implementation of AML-CFT program;
4. Bank BTPN conducts a continuous evaluation on the effectiveness and implementation of the AML-CFT program through the activities below:
 - a. Periodically monitoring the implementation of AML-CFT in all Bank BTPN branch offices;
 - b. Providing review on the development of product, programs and services of the Bank, as well as giving recommendations for mitigating the AML-CFT risk;



- c. On a regular basis, performing self-assessment on AML-CFT risk in the AML-CFT Division level, as well to the bank wide.
- 5. Bank BTPN consistently develops and optimizes the Bank's information system to support the implementation of identification, analysis, monitoring, and reporting of the AML-CFT.
- 6. Bank BTPN improves employees' awareness on money-laundering and terrorism financing risk through training and campaign . Below are some of the trainings held:
 - a. Providing regular training on AML-CFT for all Bank BTPN's employees;
 - b. Communicating the latest information /issues related to AML-CFT to all Business/Support Units through Bank BTPN's internal media.
- c. Participating in Business Risk Forum held by Bank BTPN as the caretaker of AML-CFT risks
- d. Monitoring the AML-CFT mandatory training completed on BTPN's platform and renewing the AML-CFT training materials regularly.

Regulation Compliance

[GRI 2-27] [FN-CB-510a.1]

Bank BTPN has committed to complying with the laws and regulations, in reporting year there were no significant violations that could affect the financial position or liquidity of Bank BTPN. [GRI 206-1] [GRI 2-17]





Relationship with Stakeholder [GRI 2-29] [OJK E.4]

Stakeholders	Identifying and Selecting Stakeholders	Topics/Concerns	Engagement Approach and Frequency	Highest Governance Management Function
Shareholders and Investors	<ul style="list-style-type: none"> • Dependability • Influence • Responsibility 	<ul style="list-style-type: none"> • Organizational Governance • Economic Performance Achievement 	<ul style="list-style-type: none"> • Providing information on Bank BTPN's achievement in the GMS, quarterly reports, and annual reports • Direct communications and/or analysis reports to disclose material information • Engagement as necessary 	<ul style="list-style-type: none"> • Corporate Secretary • Investor Relations
Customers	<ul style="list-style-type: none"> • Dependability • Responsibility • Influence • Geographic Proximity 	<ul style="list-style-type: none"> • Customer's Protection • Sustainable Relationships • Sustainable finance 	<ul style="list-style-type: none"> • Provision of products and services according to the applied laws • Giving timely, adequate, clear and accurate product and service information • Developing best quality services to ensure customer satisfaction • Implementing Daya Program • Advertisements and Promotional Media • Engagement as necessary • Implementation of sustainable finance seminars for customers 	<ul style="list-style-type: none"> • Line of Business • Compliance • Corporate Communication • Daya & Sustainability
Employees	<ul style="list-style-type: none"> • Dependability • Responsibility • Influence • Attention • Geographic Proximity 	<ul style="list-style-type: none"> • Industrial Relationship • Protection and working condition • Competence building • Career development and self-actualization • Sustainable finance 	<ul style="list-style-type: none"> • An objective, transparent, fair, and equal human capital management • Establishing a conducive working environment to optimize productivity • Career building through talent management system and assessment center • Engagement as necessary 	<ul style="list-style-type: none"> • Human Resources



Stakeholders	Identifying and Selecting Stakeholders	Topics/Concerns	Engagement Approach and Frequency	Highest Governance Management Function
Community and NGOs	<ul style="list-style-type: none"> • Dependability • Responsibility • Influence • Geographic Proximity 	<ul style="list-style-type: none"> • Education and culture • Technology and access to infrastructure • Welfare and income • Sustainable finance 	<ul style="list-style-type: none"> • Intensifying engagement in communities' activities in education, empowerment, culture and religion, humanity, and environment • Implementing Daya Program • Engagement as necessary • Implementation of sustainable finance seminars 	<ul style="list-style-type: none"> • Human Resources • Daya & Sustainability
Partners/ Suppliers	<ul style="list-style-type: none"> • Dependability • Responsibility • Conflicting Opinion • Influence 	<ul style="list-style-type: none"> • Sustainable relationship • Economy • Equity 	<ul style="list-style-type: none"> • Clear partnership terms • Transparent performance assessment • Regular assessment • Engagement as necessary 	<ul style="list-style-type: none"> • Procurement • Daya & Sustainability
Government and Regulators	<ul style="list-style-type: none"> • Dependability • Responsibility • Conflicting Opinion • Influence • Geographic Proximity 	<ul style="list-style-type: none"> • Sustainable relationship • Economy • Equity • Sustainable finance • Compliances • Commitment to banking regulations • A clear, accurate, comprehensive and timely communication and report • Sustainable finance 	<ul style="list-style-type: none"> • Perfecting the latest GCG Manual • GCG implementation in all units • Regular meeting on the Bank's soundness • Implementation of seminars and FGDs related to sustainable finance policies 	<ul style="list-style-type: none"> • Compliance • Corporate Secretary • Risk Management
Community leaders/ Regional heads	<ul style="list-style-type: none"> • Dependability • Responsibility • Conflicting Opinion • Influence • Geographic Proximity 	<ul style="list-style-type: none"> • Business development • Regional growth 	<ul style="list-style-type: none"> • Site visits • Official meeting • Development Plan Discussions (Musrenbang) • Regular meetings as necessary • Implementing Daya Program 	<ul style="list-style-type: none"> • Line of Business • Customer Service • Corporate Communication



ABOUT THE **REPORT**

The Sustainability Report is Bank BTPN's commitment to the climate change mitigation and sustainability which is issued periodically and in a timely manner.



Bank BTPN considers it important to convey the Bank's project in the economic, environmental, and social spheres through its annual sustainability report. This report is the fourth sustainability report from Bank BTPN and contains information from January 1, 2022 until December 31, 2022, in accordance with Bank BTPN's fiscal year. This report was published in April 2023. This report contains no restatement from the previous report, nor significant organizational changes in the company. The 2021 sustainability report has published in April 2022. [\[GRI 2-3\]](#) [\[GRI 2-4\]](#) [\[OJK C.6\]](#)

Reporting Standards

This report has been prepared following the standards of GRI (Global Reporting Initiative) and the financial sector. As a public company operating in the financial services sector, this report has also been prepared in accordance with Financial Services Authority Regulation SE No. 16/SEOJK.04/2021, which specifies the format and content of Emitent Annual Reports for Public Companies. To meet investor requests, this sustainability report also includes other disclosures, such as those from Sustainability Accounting Standards Board (SASB) and Task Force on Climate-related Financial Disclosures (TCFD).

The GRI standard, SEOJK 16/2021, and the SASB applied in this report are marked with numbering brackets in blue (for GRI Standard), in green (for financial sector), in brown (for SEOJK 16/2021), and in orange (for the SASB) on each relevant page. Meanwhile, GRI Index List and OJK Index List are presented on pages 134 and 145. [\[OJK G.5\]](#)

Assurance

For the purposes of this report, Bank BTPN engaged an independence assurance service, namely PT. Moores Rowland Indonesia, which was selected through a tender process attended by three assurance firms. After a thorough assessment and consideration, according in accordance with the direction of the Board of Directors,

PT. Moores Rowland Indonesia was assigned as the assurer of the 2022 Sustainability Report of Bank BTPN. The report also details all applied assurance standards, assurance levels, and other relevant matters. Bank BTPN did not correspond with PT. Moores Rowland Indonesia on matters other than those related to this sustainability assurance report. The assurance report is on page 127. [\[GRI 2-5\]](#)

Determination of Material Topics and Boundary

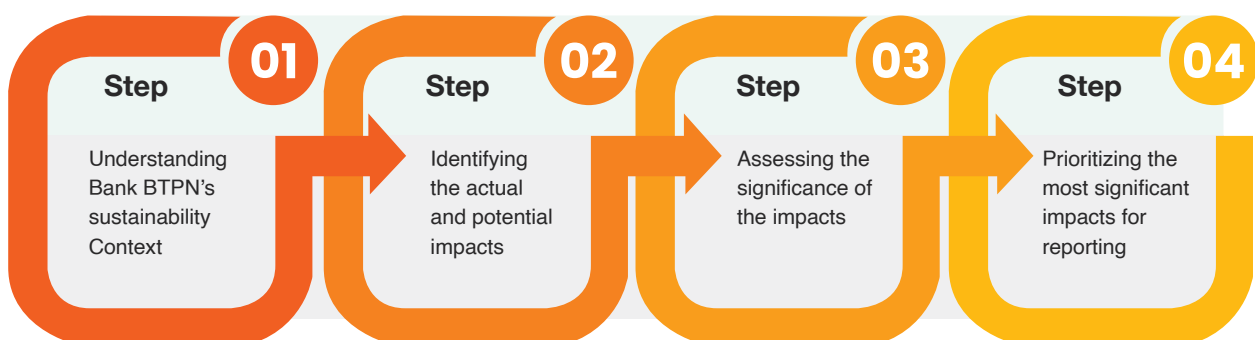
[\[GRI 3-1\]](#)

Material topics are of significant important in the economic, environmental, and social sectors. These topics were derived from the 2021 GRI Topic Standards, while considering the standards of the financial sector. However, since there was no Financial Sector Standard in 2021, the Bank used the Financial Sector of GRI G4.

The determination of material topics in this report is carried out by following these steps:

1. Understanding the business context of Bank BTPN.
2. Identifying actual and potential impacts.
3. Assessing the significance of the impacts. Bank BTPN engaged stakeholders through materiality surveys to determine relevant topics, while also considering topics in the Financial Sector.
4. Bank BTPN prioritized the most significant impacts for reporting. In determining the material topics, Bank BTPN invited external experts from National Center for Corporate Reporting (NCCR) that will help monitor the economic, environmental, and social effects of Bank BTPN.

After review, Bank BTPN determines the same material topics as the previous year, with varying levels of materiality. The flow chart below illustrates the determination of material topics and boundaries:



The list of material topics is as follows: [\[GRI 3-2\]](#)

Material Topic	Why the Topic is Material
Economic Performance and Impact	Having significant impacts on improving the local national economy, and on the stakeholders as well.
Market Presence	Having significant impacts on human resources, both on their welfare and career.
Indirect Economic Impacts	Having significant impacts on developing local economy and community empowerment.
Procurement Practices	Having important impacts on the development of local economy.
Anti Corruption	Having important impacts and influences on the loyalty of shareholders, communities, and other stakeholders.
Energy	Having significant impacts on the sustainability of the Earth and environment, as well as economically efficient for Bank BTPN.
Emissions	Having significant impacts on the sustainability of the Earth and environment, as well as economically efficient for Bank BTPN.
Employment	Having significant impacts on employee's comfort and performance.
Education and Training	Having important impacts on employee's performance and capacity/capability.
Diversity and Equity	Having important impacts on employee's comfort and performance, as well as their human rights.
Non-discrimination	Having important impacts on employee's comfort and performance, as well as their human rights.
Marketing and Labelling	Having important impacts on product development and clients' trust.
Customer Privacy	Having important impacts on product development and clients' trust.
Security Practices	Having important impacts on product development and clients' trust.
Local Communities	Having important impacts on the development of community's welfare and product development for marginalized communities
Supplier Social Assessment	Having important impacts on the implementation of sustainability concept by business relations/ vendors
Product Responsibility	Having important impacts on product development and clients' trust.
Information Security	Having important impacts on product development and clients' trust.
Socio economic Compliance	Having important impacts on the implementation of sustainability concept by business relations/ vendors.

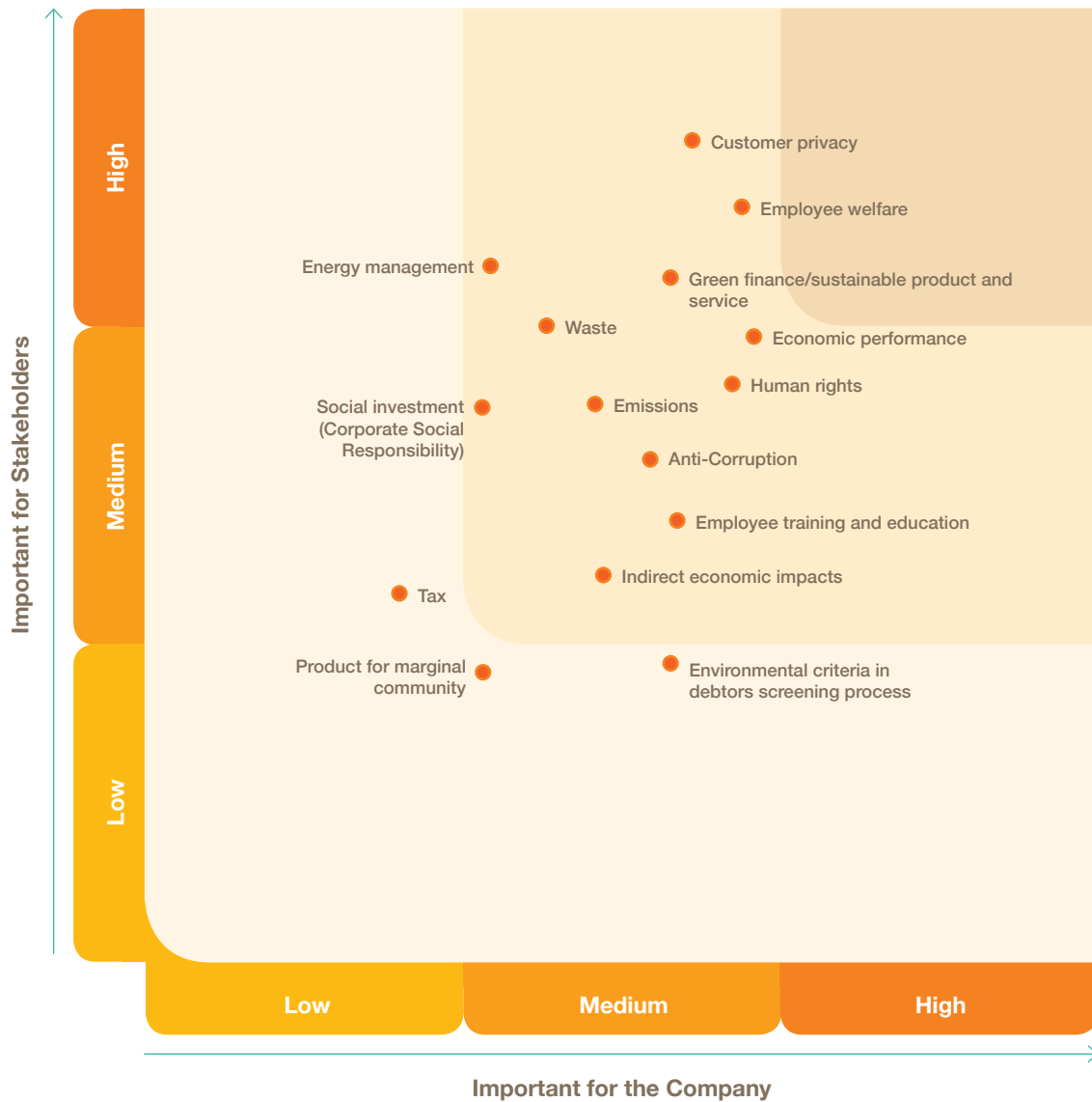


There are several topics that are not considered material, with the following reasons:

Non-material topic	Reasons
Material	Bank BTPN does not use specific materials in its business operations.
Water and Effluent	Bank BTPN does not produce any effluent. Domestic wastewater is managed by the building management.
Biodiversity	Bank BTPN does not operate in protected areas or areas with high biodiversity.
Waste	Bank BTPN does not produce significant amounts of hazardous or non-hazardous waste. The majority of operational waste is domestic waste.
Environmental Compliance	Bank BTPN's business is not directly related to the environment
Supplier Environmental Assessment	Bank BTPN's suppliers are not directly related to the environment
Labor Relations and Management	Bank BTPN complies with all applicable laws and regulations in Indonesia, including labor relations and management
Occupational Health and Safety	Bank BTPN's operations do not involve heavy equipment or specific hazardous conditions.
Freedom of Association and Collective Bargaining	Bank BTPN complies with all applicable laws and regulations in the field of labor relations. There is no area where freedom of association in Bank BTPN is restricted or threatened.
Indigenous Peoples' Rights	Bank BTPN's work area does not adjoin indigenous communities.
Human Rights Assessment	Bank BTPN complies with all applicable laws and regulations in the field of labor relations, and no Bank BTPN operations are threatened in the implementation of human rights.
Local Communities	In providing its services, Bank BTPN is open and involves the entire community, and there is no specific local community.
Public Policy	Bank BTPN is not involved in political activities.
Customer Health and Safety	Bank BTPN's products and services are not physical products that can harm customers.

Materiality Level

The following graph provides an overview of the level of materiality of the reported issues. This graph reflects the result of the materiality level survey conducted through questionnaires completed by both external and internal shareholders.



We invite every reader to provide feedback for the progress and improvement of our next report by completing the following feedback form or by contacting Bank BTPN through: [\[GRI 2-3\]](#) [\[OJK G.2\]](#)

Communications & Daya Division

PT BANK BTPN Tbk

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TCFD (Task Force on Climate-related Financial Disclosure)

Bank BTPN integrates environmental and social issues into its business through the comprehensive implementation of sustainable finance as follows:

GOVERNANCE

The Board of Commissioners and Directors are involved in overseeing climate-related risks and opportunities by forming a Sustainability Committee, consisting of Directors and divisions of relevant business units. This committee is responsible for formulating sustainability strategies, policies, and targets, as well as overseeing their implementation. Bank BTPN also has the Daya and Sustainability Unit that coordinates sustainability implementation among the relevant directorates. Sustainability initiatives and implementations at Bank BTPN are reported to the Board of Directors through at least two annual Sustainability Committee meetings, plus, to the Commissioners once a year. Furthermore, Bank BTPN's sustainability performance is also presented through the Sustainability Report.

The Board of Commissioners and Directors do consider climate-related issues when establishing policies, strategies, and all aspects of Bank BTPN's operations. Through the established sustainability committee, the sustainability team is obligated to provide updates on policies, strategies, and implementations that will and have been carried out by Bank BTPN. Based on these updates, the Board of Commissioners and Directors periodically review the strategy, plan, risk management policies and annual budget.

Bank BTPN has established an organizational structure that addresses sustainability issues, which can be seen on the Bank BTPN website.

STRATEGY

Bank BTPN's strategy may be impacted by climate-related risks and opportunities. Therefore, Bank BTPN has developed a strategy that is in line with the Government's directions. The Government has committed to the Paris Agreement and SDGs, and OJK has issued POJK 51/2017, making environmental and social issues important to Bank BTPN. Since then, Bank BTPN has started to develop climate risk mitigation strategies in its governance system and strives to capture opportunities. Bank BTPN has established a resilient strategy against climate-related risks and opportunities by developing green products and adapting credit policies. Bank BTPN also supports its customers' efforts to mitigate climate risks by providing financing for sustainable sectors.

Regarding overall planning and strategy, Bank BTPN has identified climate risks that may have financial impacts on Bank BTPN. Some climate-related risks that may arise in the short and medium term include transition risks and reputational risks, while long-term risks include physical risks.

To identify material risks and opportunities for financial services, Bank BTPN has taken the following steps:

- Conducting a study on the current conditions, such as existing sustainability policies and products.
- Conducting a workshop with the relevant departments to discuss both the risks as well as the opportunities that can be developed upon based on current conditions.
- The relevant departments will adjust their policies, E&S Risks Identification, and develop products/portfolios that will support Bank BTPN's financials in a sustainable manner.

To mitigate against climate-related issues and impacts, Bank BTPN has implemented several initiatives:

1. Development of green products such as Green Loans, Sustainability-Linked Loans, and Philanthropy Mutual Funds.
2. Adjustment in credit policies and procedures.
3. Efforts to save electricity and reduce emissions from operational activities through various creative initiatives such as branch-level competitions to save electricity, promotion of digital banking, provision of shuttle buses for employee transportation, and others.

4. Raising awareness related to sustainability among employees, customers, and suppliers.
5. Conducting environmental-themed campaigns through internal and external media.

In addition, Bank BTPN, as part of the SMBC Group, has set a group net zero emissions target for operational activities by 2030 and for portfolios by 2050. SMBC Group, as the parent company of Bank BTPN, is a member of the Net Zero Banking Alliance and has a Roadmap Addressing Climate Change.

Bank BTPN incorporates climate topics into the planning process, recognizing that banking activities have direct and indirect impacts on the environment and society, making climate issues a priority for the bank. In creating short- to long-term plans, Bank BTPN has incorporated environmental and social aspects to be implemented throughout the bank's governance.

RISK AND MANAGEMENT

In implementing sustainability, Bank BTPN has considered applicable climate change regulations such as Presidential Regulation 59/2017 and Financial Services Authority Regulation 51/2017 regarding the implementation of the SDGs and sustainable finance, as well as obligations from the Ministry of Environment and Forestry to conduct environmental impact assessments for debtor businesses. In addition, to support the Paris Agreement, Bank BTPN has made efforts to reduce emissions from operational activities.

Bankwide, Bank BTPN has set a policy for screening debtor industries based on their suitability on social and environmental aspects. If the debtor industry is on the exclusion list and/or is a non-target industry, BTPN will not provide credit to the debtor.

Bank BTPN also sets minimum standards in the examination, selection, and decision-making processes related to financing. The examination and selection procedures are as follows:

1. In the credit process, the bank collects information on environmental impact management for productive loan debtors, one of which may be through the availability of environmental impact assessment documents for relevant financing.
2. The Credit Committee examines the debtor's commitments, capacity, and track record to ensure that the debtor is not dealing with a prohibited target market, meets established environmental, social, and governance criteria, and has met the Risk Acceptance Criteria.
3. The Credit Committee applies the 'four eyes' principle in making credit decisions. Approved credit will be forwarded to the Credit Operations section for disbursement processing.
4. Each Business Unit and Risk Management Unit oversees the quality of loans/credits.
5. Quality Assurance, and internal and external auditors also conduct periodic checks.
6. Bank BTPN conducts monitoring by visiting debtors periodically once a year to oversee and mentor overall debtor business conditions. The visit results are reported in a call report.
7. Bank BTPN has the right to reconsider the provision of credit if there is something inconsistent with the initial agreement. This consideration may affect credit facility extensions.

Environmental risk assessment results which have been identified and reviewed then become Bank BTPN's considerations in financing decision-making, along with other identified risks.

For the corporate segment, Bank BTPN considers the results of E&S Screening and E&S Review for financing decision making.

If, as a result of the assessment, Bank BTPN determines that appropriate E&S considerations cannot be ensured, Bank BTPN will encourage customers to consider appropriate E&S considerations. If such considerations cannot be guaranteed, Bank BTPN will not proceed with financing. Bank BTPN can propose E&S-related covenants to be included in the loan agreement for the relevant project.



METRICS AND TARGET

Bank BTPN has set targets and measures to manage the impact of climate change. Bank BTPN, a subsidiary of SMBC Group, has set a net-zero emissions target for the group's operational activities by 2030 and for its portfolio by 2050. Additionally, SMBC Group is also a member of the Net Zero Banking Alliance, and has a Roadmap Addressing Climate Change.

To measure and manage climate-related risks and opportunities, Bank BTPN has developed thorough tests, including requiring debtors to meet environmental requirements with metrics established by official regulations. Bank BTPN has also conducted customer identification in accordance with the Indonesian Green Taxonomy regulations.

The Bank also manages and measures GHG emissions using methods that aligned with the GHG Protocol.

Through the Sustainable Finance Action Plan Report, Bank BTPN has recorded five-year targets and annual implementation since 2019. Emission-related data is presented in the Sustainability Report, which is published annually and can be accessed on the Bank BTPN website. Information related to emissions can be found on page 95. Each report includes a comparison for a three-year period. This emission data is also used as a basis for developing initiatives to reduce emissions. Additionally, Bank BTPN has set targets for its Sustainable Business Activity Category (KKUB - Kategori Kegiatan Usaha Berkelanjutan) portfolio, which includes financing for sustainable businesses, environmentally friendly transportation, and other environmentally related financing.



IAC0122303SN



National Center for Corporate Reporting

Laporan Kesesuaian dengan Standar GRI Statement of GRI Standards in Accordance Check

National Center for Corporate Reporting (NCCR) telah melakukan pengecekan kesesuaian dengan Standar GRI atas Laporan Keberlanjutan PT BANK BTPN Tbk 2022 ("Laporan"). Pengecekan dilakukan untuk memberikan gambaran tentang sejauh mana Standar GRI telah diterapkan dalam Laporan tersebut. Pengecekan ini bukan merupakan opini atas kinerja keberlanjutan maupun kualitas informasi yang dimuat dalam Laporan tersebut.

Kami menyimpulkan bahwa Laporan ini telah disusun sesuai dengan Standar GRI -2021.

Jakarta, 6 Maret 2023

The National Center for Corporate Reporting has conducted a GRI Standards in Accordance Check on PT BANK BTPN Tbk Sustainability Report 2022 ("Report"). The check communicates the extent to which the GRI Standards has been applied in the Report. The check does not provide an opinion on the sustainability performance of the reporter or the quality of the information provided in the Report.

We conclude that this report has been prepared in accordance with Standar GRI -2021.

Jakarta, 6 March 2023

National Center for Corporate Reporting
GRI Standards Aligning Service

Andrew K. Twohig, BCom, BA (Hons), MA, CSRA
Director



Independent Assurance Statement Report No. 0323/BD/0013/JK

To the Management of PT Bank BTPN Tbk,

We were engaged by PT Bank BTPN Tbk ('BTPN') to provide assurance in respect to its Sustainability Report 2022 ('the Report'). The assurance engagement was conducted by a multidisciplinary team with relevant experience in sustainability reporting.

Independence

We carried out all our assurance undertakings with independence and autonomy having not been involved in the preparation of any key part of the Report, nor did we provide any services to BTPN during 2022 that could conflict with the independence of the assurance engagement.

Assurance Standards

Our work was carried out in accordance with ISAE3000 'Assurance Engagements other than Audits or Reviews of Historical Financial Information,' issued by the International Auditing and Assurance Standards Board. This standard requires that we comply with ethical requirements and plan and perform the assurance engagement to obtain limited assurance.

Level of Assurance

By designing our evidence gathering procedures to obtain a limited level of assurance based on ISAE3000, readers of the report can be confident that all risks or errors have been reduced to a very low level, although not necessarily to zero.

Scope of Assurance

The scope of our work was restricted to the following selected information:

- Community development program
- Human resources training and development
- Sustainable product and services

Responsibility

BTPN is responsible for the preparation of the Report and all information and claims therein, which include established sustainability management targets, performance management, data collection, etc.

In performing this engagement, meanwhile, our responsibility to the management of BTPN was solely for the purpose of verifying the statements it has made in relation to its sustainability performance, specifically as described in the selected information, and expressing our opinion on the conclusions reached.

Methodology

In order to assess the veracity of certain assertions and the specified data sets included within the report, as well as the systems and processes used to manage and report them, the following methods were employed during the engagement process:

- Review of the report, internal policies, documentation, management and information systems





- Interview relevant staff involved in sustainability-related management and reporting
- Following data trails to the initial aggregated source, to check samples of data to a greater depth.

Limitations

Our scope of work was limited to a review of the accuracy and reliability of selected sustainability performance-related information. It was not designed to detect all weaknesses in the internal controls over the preparation and presentation of the Report, as the engagement was not performed continuously throughout the period and the procedures performed were undertaken on a test basis.

Conclusions

Based on the procedures performed and the evidence obtained, nothing has come to our attention that causes us to believe that the Report has not been properly prepared and presented in all material respects.

All key assurance findings are included herein, while detailed observations and follow-up recommendations have been submitted to BTPN management in a separate report.

Jakarta, March 10, 2023

James Kallman
Chief Executive Officer



Moores Rowland is an international organization specializing in auditing, accounting and outsourcing, tax, legal and advisory, business and human rights services in Indonesia. Moores Rowland is a member of Praxity AISBL, the world's largest Alliance of independent and unaffiliated audit and consultancy companies.

With more than 65,000 professionals operating in 120 countries across the globe, each sharing the same values and sense of responsibility, Praxity is served by Moores Rowland in Indonesia, one of the leading sustainability assurance providers.



SDGs Links in GRI Standards

SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page	
 <p>1. NO POVERTY End poverty in all its forms everywhere</p>	Income, salary and benefits	GRI 202: Market Presence (2016)	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	51	
	Economic Development in areas of high poverty	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	69	
			GRI 207: Tax (2019)	207-1	Approach to tax	54
				207-2	Tax governance, control, and risk management	54
				207-3	Stakeholder engagement and management of concerns related to tax	54
207-4	Country-by-country reporting	54				
 <p>2. ZERO HUNGER End hunger, achieve food security and improved nutrition and promote sustainable agriculture</p>	Economic Performance	GRI 201: Economic Performance (2016)	201-1	Direct economic value generated and distributed	51	
	Economic Development in areas of high poverty	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	69	
 <p>3. GOOD HEALTH AND WELL-BEING Ensure healthy lives and promote well-being for all at all ages</p>	Economic development in areas of the highest poverty	GRI 203: Indirect Economic Impacts (2016)	203-2	Significant indirect economic impacts	69	
	Air Quality	GRI 305: Emission (2016)	305-1	Direct (Scope 1) GHG emissions	95	
			305-2	Energy indirect (Scope 2) GHG emissions	95	
			305-3	Other indirect (Scope 3) GHG emissions	95	
			305-6	Emissions of ozone-depleting substances (ODS)	95	
			305-7	Nitrogen oxides (NO), sulfur oxides (SO), and other significant air emissions	95	


SDGs	Business Theme	GRI Standard Relevance	Disclosure	Title Disclosure	Page		
	Kesehatan Karyawan	GRI 401: Employment (2016)	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	85		
		GRI (403): Occupational Health and Safety (2018)	403-6	Promotion of worker health	86		
			403-9	Work-related injuries	86		
 <p>4. QUALITY EDUCATION Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	Training and Education	GRI 404: Training and Education (2016)	404-1	Average hours of training per year per employee	86		
			404-2	Programs for upgrading employee skills and transition assistance programs	86		
 <p>5. GENDER EQUALITY Achieve gender equality and empower all women and girls</p>	Equal opportunity	GRI 2: General Disclosure (2021)	2-9	Governance structure and composition	100		
			2-10	Nomination and selection of the highest governance body	103		
	Equal Remuneration for Women and Men	GRI 405: Diversity and Equal Opportunity (2016)	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	73		
			GRI 203: Indirect Economic Impacts (2016)	203-1	Infrastructure investments and services supported	69	
				GRI 401: Employees (2016)	401-1	New employee hires and employee turnover	81
					401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	85
					401-3	Parental leave	85
						GRI 404: Training and Education (2016)	404-3
	GRI 405: Diversity and Equal Opportunity (2016)	405-1	Diversity of governance bodies and employees				80
		405-2	Ratio of basic salary and remuneration of women to men	81			



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YOUR PROFILE (Please fill in if you wish)

Name : _____

Institution/company : _____

Email : _____

Phone : _____

Groups of Stakeholders

- Shareholders/Investor
- Union Labor
- Community Organizationst/NGOS
- Others: _____
- Customer
- Media
- Government/OJK
- Employees
- Suppliers
- Business Organizations

How do you feel about the writing of this report:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
This report is easy to understand					
This report is useful					
This report describes the performance of Financial Services Institutions in sustainable development					

How would you rate the materiality of the following topics:	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Economic performance					
Indirect economic impact					
Sustainable financial performance					
Education and training					
Employment					
Customer privacy					
Anti-Corruption					
Environmental performance					

Please provide your suggestions or comments on this report:

In relation to the 2021 Sustainability Report, Bank BTPN did not receive any feedback. [OJK G.3]



A MEMBER OF
SMBC Group

2022

Sustainability Report

PT BANK BTPN Tbk

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