

Jakarta, 26 Juli 2024 / July , 2024

Nomor : S.293/DIR/CSGC/VII/2024  
Lampiran : 1 (satu) berkas

Kepada Yth.

**Otoritas Jasa Keuangan**

**Kepala Eksekutif Pengawasan Pasar Modal**

Gedung Soemitro Djojohadikusumo

Jl. Lapangan Banteng Timur No.204

Jakarta 10710

**Direksi PT Bursa Efek Indonesia**

Indonesia Stock Exchange Building, Tower I

Jl. Jend. Sudirman Kav. 52-53

Jakarta 12190

Perihal / Regarding : **Keterbukaan Informasi Yang Perlu Diketahui Publik /  
The Disclosure of Information**

*Assalamu'alaikum Wr. Wb,*

Dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.04/2015 tanggal 22 Desember 2015 tentang Keterbukaan Atas Informasi Atau Fakta Material Oleh Emiten Atau Perusahaan Publik dan Keputusan Direksi PT Bursa Efek Indonesia Nomor: Kep-00066/BEI/09-2022 tanggal 30 September 2022 perihal Perubahan Peraturan Nomor I-E tentang Kewajiban Penyampaian Informasi, dengan ini kami untuk dan atas nama PT Bank BTPN Syariah Tbk ("Perseroan") menyampaikan laporan informasi atau fakta material sebagai berikut:

*In accordance to comply with The Financial Services Authority Regulation Number 31/POJK.04/2015 dated December 22<sup>nd</sup>, 2015 regarding The Disclosure of Information or Material Facts by Issuer or Public Company and Decree of Board of The Director of Indonesia Stock Exchange Number: Kep-00066/BEI/09-2022 dated September 30<sup>th</sup>, 2022 regarding Amendment To Regulation Number I-E regarding Information Submission Obligation, we hereby for and on behalf of PT Bank BTPN Syariah Tbk ("the Company") disclose the following information or material facts as follows :*

Nama Emiten atau Perusahaan Publik <i>/ Name of Issuer or Public Company</i>	:	PT Bank BTPN Syariah Tbk
Bidang Usaha / <i>Line of business</i>	:	Perbankan Syariah / <i>Sharia Banking</i>
Telepon / <i>Telephone</i>	:	021 – 300 26 400
Faksimili / <i>Facsimile</i>	:	021 – 252 0356
Alamat Surat Elektronik ( <i>email</i> )	:	<a href="mailto:corsec@btpnsyariah.com">corsec@btpnsyariah.com</a>
1. Tanggal Kejadian	:	26 Juli 2024 / <i>July 26, 2024</i>
2. Jenis Informasi atau Fakta Material	:	Informasi atau fakta material lainnya / <i>Other information or material facts</i>

3. Uraian Informasi atau Fakta Material : Selektif Salurkan Pembiayaan Topang Kinerja BTPN Syariah Semester I 2024 / *Selectively Disbursing Financing Supports BTPN Syariah's Performance in the First Semester of 2024*
4. Dampak kejadian, informasi atau fakta material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan, atau kelangsungan usaha Emiten atau Perusahaan Publik / *The impact of such event, information or material facts on the operational activity, legal, financial or business continuity of the Issuer of Public Company* : -
5. Keterangan lain-lain / *other informations* : -

Demikian informasi ini kami sampaikan, terima kasih atas perhatiannya.  
*Thank you for you kind attention.*

*Wassalamu'alaikum Wr. Wb.*

**PT BANK BTPN SYARIAH TBK**



**Arief Ismail**

Direktur Kepatuhan dan Sekretaris Perusahaan/  
*Compliance Director and Corporate Secretary*

Tembusan :

1. Deputi Komisioner Pengawas Pasar Modal II – Otoritas Jasa Keuangan
2. Direktur Penilaian Keuangan Perusahaan Sektor Jasa – Otoritas Jasa Keuangan
3. Kepala Departemen Perbankan Syariah (DPBS) – Otoritas Jasa Keuangan
4. Direksi PT Kustodian Sentral Efek Indonesia

## **Selectively Disbursing Financing Supports BTPN Syariah's Performance in the First Semester of 2024**

The Bank's efforts to be selective in disbursing financing have influenced the quality of BTPN Syariah's business in the first semester of 2024. This is shown by healthy ratios, such as Return on Asset and Capital Adequacy Ratio (CAR).

These conditions allowed the Bank to maintain its performance. "BTPN Syariah's performance is maintained as shown by its healthy financial ratios, which gives the Bank the opportunity to continue growing in the future. We are grateful that being selective and applying prudential principles can maintain the bank's current performance, which we have been building for more than a decade," said Fachmy Achmad, Director of BTPN Syariah.

BTPN Syariah continues to strengthen the quality of its financing by building inclusive customer solidarity.

In addition, as part of realizing customers' good intentions faster, BTPN Syariah also appreciates a group of ultra-micro financing customer mothers who have shown strong solidarity in building superior behavior, namely BDKS (Dare to Try, Discipline, Hard Work, and Help Each Other). This is a customer's dream realized by BTPN Syariah: Together Gathering at the Customer's House Meeting, Finally Together Worshiping in Front of the Kaaba.

As of the first semester of 2024, the Bank recorded a net profit of Rp552 billion with a distribution of financing of Rp10.44 trillion. Meanwhile, the Bank's financial ratios remain strong, with a Return on Asset (RoA) of 6.6% and a capital adequacy ratio (CAR) of 50.1%.

## About BTPN Syariah

BTPN Syariah is the only sharia bank that focuses on empowering inclusive communities or those who have not been touched by formal financial services (unbankable). Women are the main target of empowerment because the Bank believes that if women are empowered, their families will be empowered. In empowering the inclusion community, BTPN Syariah continues to function as a bank by collecting funds from prosperous families and then fully channeling them to the ultra-micro segment. Thus, the Bank opens opportunities for the general public to jointly empower the people.

This empowerment program is carried out by field officers or Community Officers (CO). They are #bankirpemberdaya, young women who graduated from high school who are trained and highly motivated in assisting productive underprivileged families in customer centers by teaching four superior behaviors, namely Dare to Try, Discipline, Hard Work, and Mutual Assistance (BDKS). The role of #bankirpemberdaya in assisting inclusive communities in various parts of Indonesia can be seen directly on Instagram @bankirpemberdaya.btpns.

With this business focus, BTPN Syariah is empowering Indonesia's inclusion communities. This is evident from a survey by the Demographic Institute of the University of Indonesia (LDUI) of a sampling of BTPN Syariah customers and BTPN Syariah's internal monitoring of each customer. The survey and monitoring results show that the number of customers experiencing extreme poverty continues to decline and the number of families with children in school is increasing.

Let's take the opportunity to empower people through BTPN Syariah.

### Important Notes:

- BTPN Syariah was established in 2010 as BTPN's Syariah Business Unit; launched in 2011.
- Separation as PT BTPN Syariah on 14 July 2014
- Registered as PT BTPN Syariah Tbk on 8 May 2018
- Renamed PT Bank BTPN Syariah Tbk on 4 June 2020
- Officially became a BUKU 3 Bank category in accordance with the approval of the Financial Services Authority (OJK) on 7 July 2020
- Included in KBMI 2 (Banks with core capital above IDR6 trillion) in October 2021
- BTPN Syariah currently has more than 14,000 employees (96% female and 51% high school graduates) serving 7 million customers with 3.9 million active customers in 260 thousand communities located in 2,600 sub-districts across 26 provinces in Indonesia
- Awarded Fitch's AAA (idn) rating with a stable outlook, confirmed March 2024

### PT Bank BTPN Syariah Tbk

**Ainul Yaqin – Corporate & Marketing Communication Head**

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