



*Disclaimer:* These photos are a result of editing for the illustration of this Annual Report. Photoshoot for each individual was done by adhering to strict Covid-19 health protocols.

“Giving time to those who are in difficulties until their situation improves is definitely one of the basic sharia principles that are anchored in humanity. During the pandemic in 2020, #bankirpemberdaya (empowering bankers) consistently assisted customers in their struggle until they gained their optimism and confidence to get back up on their feet and strived again. This is a demonstration of the spirit of being **#resilienttogether**, collectively solving whatever challenges came our way. This was our act of worship.”

**H. Ikhwan Abidin, MA**

Chair of Sharia Supervisory Board

**H. Muhammad Faiz, MA**

Member of Sharia Supervisory Board

# report of sharia supervisory board

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***Bismillahirrahmanirrahim  
Assalamualaikum Warahmatullahi Wabarakatuh***

Greetings to us all

The Covid-19 pandemic in 2020 posed challenges to the business world globally, and it has directly impacted BTPN Syariah customers, the productive underprivileged families. Restrictions on gatherings according to the Covid-19 prevention and health protocols have had a real impact on customers who mostly earned their living from running their businesses at busy public areas.

In response to this extraordinary situation, BTPN Syariah needed to move fast in order to be there for its customers as well as maintaining its performance. BTPN Syariah was committed to staying focused on running its operation and business that adhere to the sharia principles, providing convenience and relaxation programs, as well as assisting financing customers to build their optimism in order so they could continue their businesses in a more creative manner.

The Sharia Supervisory Board (DPS) has supervised BTPN Syariah operations throughout the pandemic in order to keep them in line with sharia values and principles in accordance to its roles and functions. Despite unable to physically meet and conduct supervisory activities in person, we still adhered to strict supervisory principles.

DPS actively participated in meetings held online since the Covid-19 pandemic, both DPS meetings, as well as meetings with the Board of Commissioners, Board of Directors, as well as related parties. The details on the DPS

meeting agenda regarding supervisory activities are stated in the Good Corporate Governance chapter of this report.

DPS has also reviewed the operations, products as well as the Board of Directors policies throughout 2020, in order to meet the sharia values and principles determined by the National Sharia Board of Indonesian Ulema Council (DSN-MUI). Furthermore, DPS has also provided recommendations and opinions regarding BTPN Syariah procedures, products, and services in the form of written documents, added further with a number of discussions taking place in virtual rooms. Through periodical reviews, we have also ensured that the mechanism of funds gathering and distributions, as well as the Bank's services have met sharia principles.

Based on our supervision as the Sharia Supervisory Board (DPS), BTPN Syariah operations in general, even in the pandemic, have adhered to the sharia values and principles.

In these challenging times, we see that BTPN Syariah has managed to keep its focus on improving the welfare of its productive underprivileged customers in the spirit of *halalan thayiban* according to the sharia principles. One of the things that they have done was by providing financing relaxation in the form of delaying payments according to the National Economic Recovery program that has been implemented by the Government and Regulator.

"Giving time to those in difficult times until their situation improves is of course one of the basic sharia principles that are anchored in humanity. During the pandemic in 2020, #bankirpemberdaya (empowering bankers) consistently assisted customers in their struggle until they were able to be optimistic and gained the confidence to get back up on their feet and strived again. This is the implementation of the spirit of being **#resilienttogether**, where together we faced and solved whatever challenges that came our way. This was our act of worship."

Therefore, we appreciate all the creative efforts from the Board of Directors with their tactical policies in responding to the Covid-19 pandemic situation while also making sure they were in line with sharia values and principles. This was apparent from the fighting spirit, courage, and optimism which has successfully manifested into the persistence of #bankirpemberdaya (empowering bankers) on the field. The Bank managed to be there for their productive underprivileged customers, protecting and empowering them in order to improve their welfare according to the sharia principles, to be **#resilienttogether** and strengthen each other to close the year 2020 with solid performance growth.

In facing 2021, we are certain that the strategies and initiatives of BTPN Syariah will further strengthen this commitment, with an even larger and bigger impact. The people will not only have better financial literacy and improved welfare, but also understand the sharia principles in and of itself: that the most important thing is not just ensuring that they fulfill their contractual obligation, but also upholding integrity and unity in supporting each other.

*Insha Allah*, BTPN Syariah will continue to accompany and empower productive underprivileged communities to stay **#resilienttogether** in attaining better lives through ways that uphold the sharia principles.

May we continue to be under the protection of Allah SWT and His blessings continue to guide us as we work to contribute for the benefit of all people. *Aamiin Ya Robbal Alamin.*

*Wassalamualaikum Warahmatullahi Wabarakatuh*



**H. Ikhwan Abidin, MA**  
Chair of Sharia Supervisory Board