

# 9M'2019 Results Update

October 2019

# BTPN Syariah: Focus on serving productive underprivileged woman



Serving Sumatera, Jawa, Nusa Tenggara, Kalimantan and Sulawesi



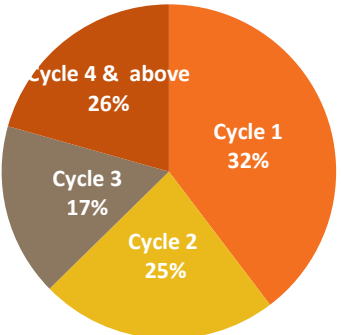
## Distribution Network

- 25 Branches;
- 41 Functional Office;

## Coverage

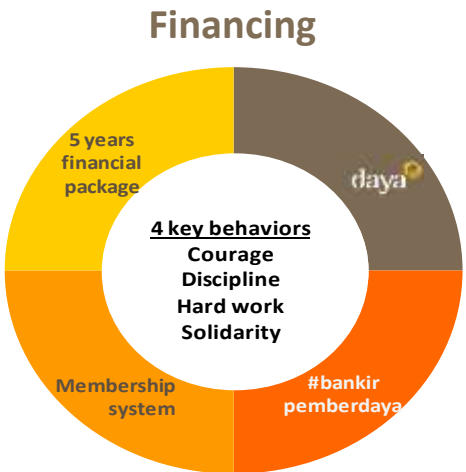
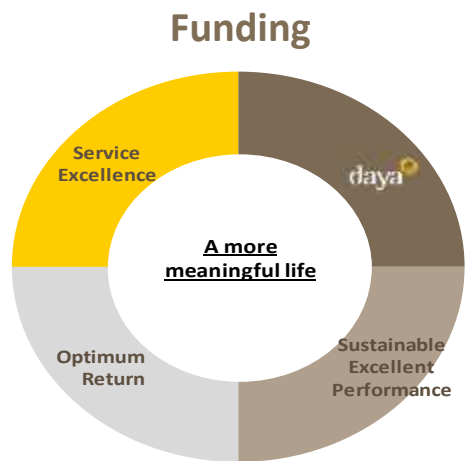
- ~203k communities in ~2,600 sub-districts and 23 provinces

## Customer by cycle



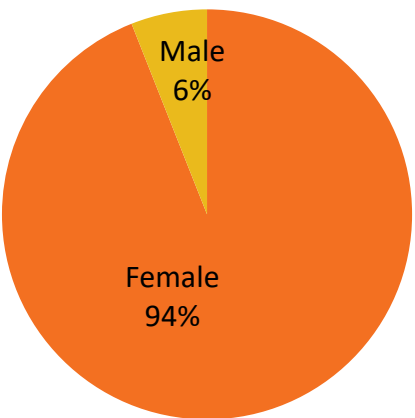
Serving ~ 3.65 mn active customers

## Unique Value Proposition

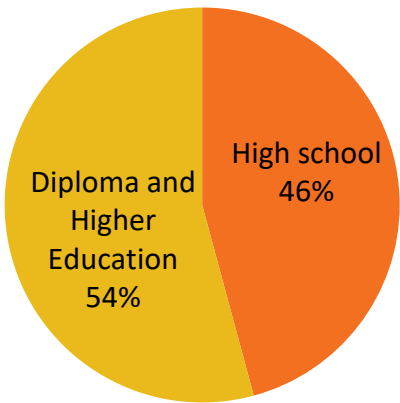


## Work Force Diversity (~ 11,500 employee)

### by gender



### by education





Financial scorecard

Social impact scorecard

Other

## 9M'19 Balance Sheet



Unit: IDR billion

	<u>Sep'18</u>	<u>Dec'18</u>	<u>Mar'19</u>	<u>Jun'19</u>	<u>Sep'19</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Cash	294	415	433	353	444	26%	51%
Reserve Requirement	371	398	423	429	450	5%	22%
Net Liquid Investment	3,338	3,590	3,805	4,221	4,338	3%	30%
Financing (gross)	6,965	7,277	7,507	8,544	8,906	4%	28%
Allowance for losses	(199)	(216)	(235)	(255)	(273)	7%	37%
<b>Total Asset</b>	<b>11,305</b>	<b>12,039</b>	<b>12,538</b>	<b>13,942</b>	<b>14,586</b>	<b>5%</b>	<b>29%</b>
CASA	1,626	1,734	1,826	1,780	1,918	8%	18%
TD	5,627	5,878	5,992	7,104	7,107	0%	26%
Total Third-Party Funds	7,253	7,612	7,817	8,883	9,025	2%	24%
<b>Total Liabilities</b>	<b>7,595</b>	<b>8,042</b>	<b>8,255</b>	<b>9,341</b>	<b>9,632</b>	<b>3%</b>	<b>27%</b>
<b>Equity</b>	<b>3,711</b>	<b>3,997</b>	<b>4,283</b>	<b>4,601</b>	<b>4,954</b>	<b>8%</b>	<b>34%</b>

# 9M'19 Income Statement



Unit: IDR billion

	<u>9M'18</u>	<u>FY'18</u>	<u>Q1'19</u>	<u>Q2'19</u>	<u>Q3'19</u>	<u>9M'19</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Margin Income	2,507	3,447	973	1,077	1,178	3,227	9%	29%
Margin Expense	263	368	115	127	142	385	11%	46%
Net Margin Income	2,245	3,080	857	949	1,036	2,843	9%	27%
Operating Income	2,253	3,093	862	954	1,042	2,857	9%	27%
Operating Expense and Bonus Wadiah	1,124	1,525	406	448	474	1,328	9%	18%
Loan Loss Provision	190	265	65	76	77	219	1%	15%
Profit After Tax	698	965	288	321	367	976	14%	40%

## 9M'19 Key Ratios



Unit: %

Cost to Income

BOPO

RoA

RoE

NPF Gross

NPF Nett

CoC

Loan provision coverage

CAR

9M'18

FY'18

Q1'19

Q2'19

Q3'19

9M'19

49.8%

49.3%

47.1%

47.0%

45.5%

46.5%

62.6%

62.4%

61.3%

59.6%

58.3%

59.6%

12.4%

12.4%

12.7%

12.8%

13.6%

13.1%

31.8%

30.8%

28.7%

29.8%

31.7%

30.1%

1.56%

1.39%

1.38%

1.34%

1.30%

1.30%

0.0%

0.0%

0.2%

0.1%

0.0%

0.0%

3.9%

4.0%

3.6%

3.7%

3.6%

3.6%

182%

214%

227%

223%

236%

236%

39.7%

40.9%

39.3%

39.4%

41.1%

41.1%

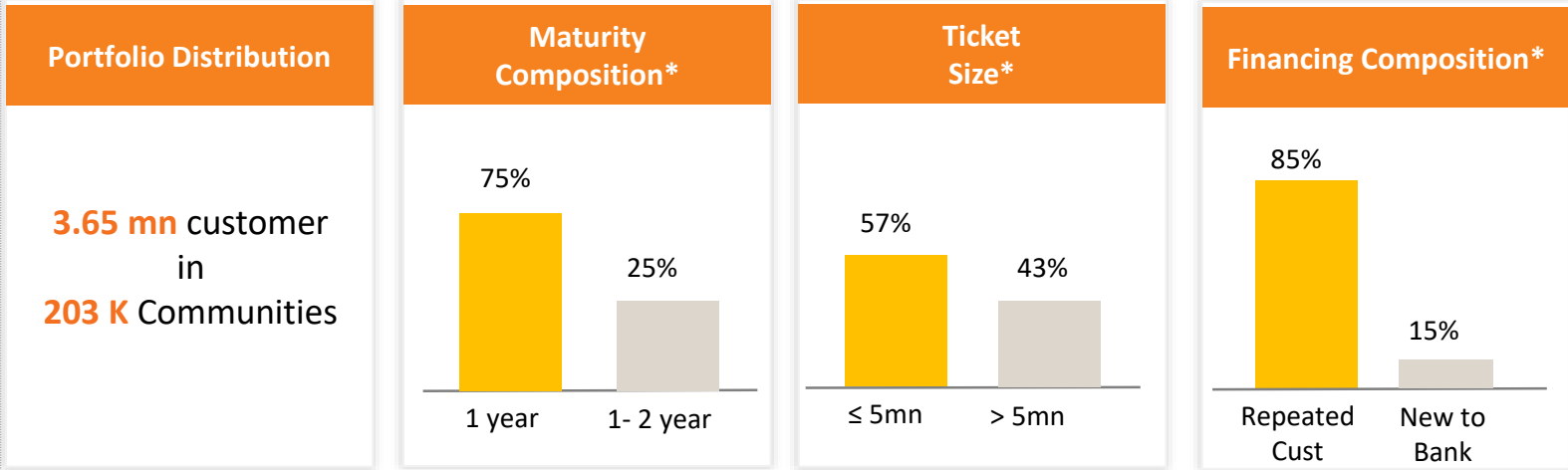




Unique credit risk culture

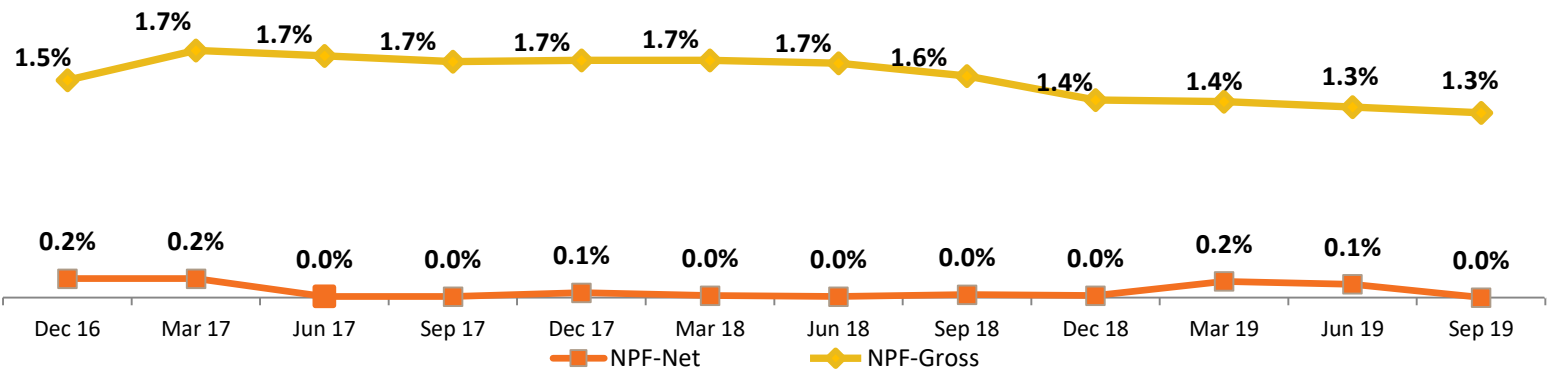
- Prospective customer has to prove their commitment :
  - 5 days membership **basic training**
  - After financing being disbursed, strong monitoring mechanism through mandatory **regular meeting**
- Joint responsibility as the primary building block
  - **Each member could flag any defect** regarding another member business to prevent further deterioration in the payment

Unique portfolio mix



\*based on outstanding

NPF Trends





Financial scorecard

**Social impact scorecard**

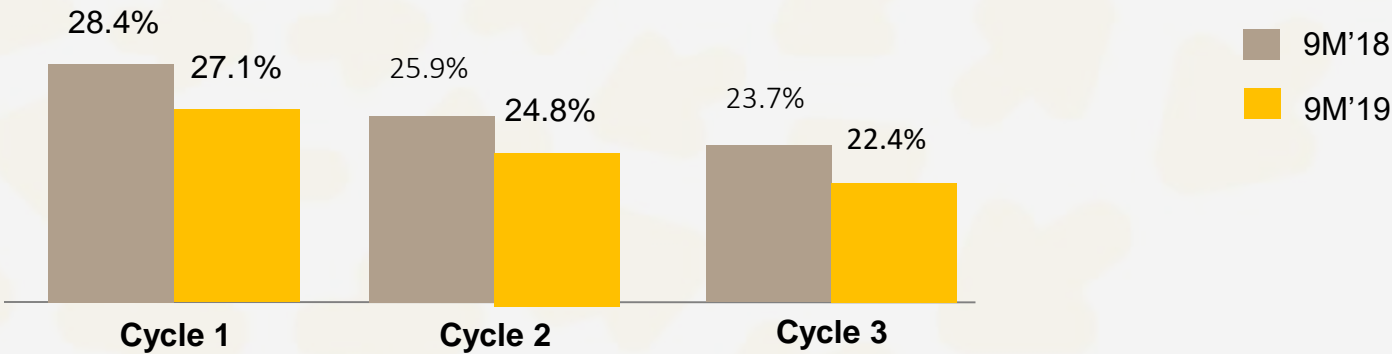
Other



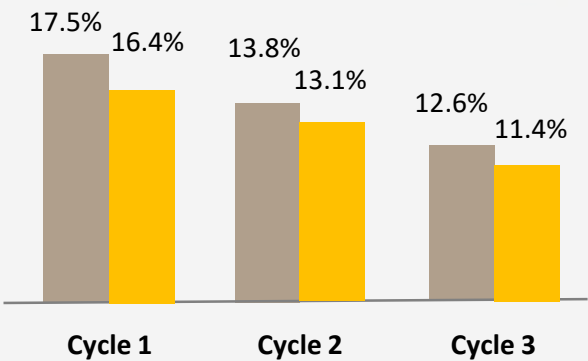
Social impact scorecard: Positive Changes, Better for Community



Lowering customer chance back to below poverty line

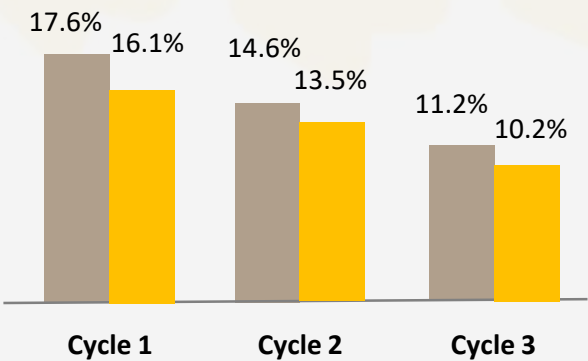


Improved children education



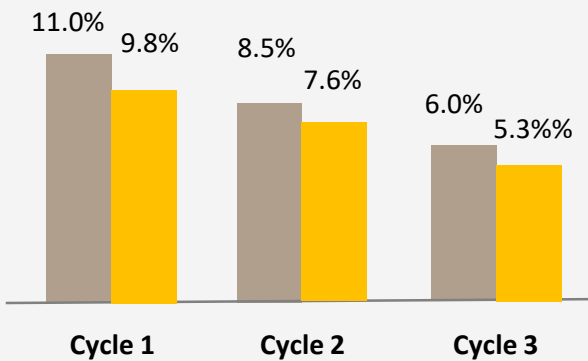
Number of children who do not go to school were decreasing

Improved toilet condition



Number of household who do not have toilet/latrine were decreasing

Improved household carbon emission



Usage of firewood as cooking fuel were decreasing



Financial scorecard

Social impact scorecard

**Others**

# Turning our narrations into product branding



## The Context

Strengthening brand awareness and owning a single-minded brand message across all stakeholders of BTPN Syariah

## The Inspiration

Real stories of customers (funding & financing) and employees to induce familiarity and create relevance

## The Strategy

One product branding as the forefront to spearhead BTPN Syariah's activations across all stakeholders

## The Output



*Precise.  
Realize good intention faster.*

## The Application

Rebranding funding and financing products (eg):

- Tepat Pembiayaan Syariah
- Tepat Tabungan Syariah
- Tepat Tabungan Rencana
- Tepat Tabungan Platinum
- Tepat Deposito



# 17 Awards in 2019



## 4 Awards from International Institutions :

- Cambridge IFA as Best Financial Inclusion and Best Customer Care
- Global Islamic Finance Award as Best Islamic Bank for SME Banking
- Annual Report Committee International – Silver Award

## 13 Awards from Local Institutions :

- Infobank (“3”)
- Investor (“1”)
- Economic Review (“5”)
- Warta Ekonomi (“1”)
- Karim Awards (“3”)







**End of Document**