



Mrs. Esti Yuliana, BTPN Syariah financing customer of Sentra Bumi Waras 23, Lampung, together with her husband, working hand in hand to produce kemplang crackers to be distributed to their customers



02 management report

Fast and adaptive measures in the midst of the pandemic dynamics, as well as having a solid synergy with stakeholders were BTPN Syariah's significant actions to respond to the conditions and realize its aspiration of building a sharia-based digital ecosystem.



chairman of the sharia supervisory board's report

" The pandemic has taught us that sharia principles are not just about setting business regulations, but also guidance on how to continuously strive to be good and do good to others, in order to facilitate ease and convenience in others' affairs."

H. Ikhwan Abidin, MA

Chairman of the Sharia Supervisory Board

Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh

Praise be to Allah SWT, the Lord of the Worlds. *Shalawat* and *salam* may everlastingly be upon our Great Prophet Muhammad SAW. Amma ba'du,

2021 was a an extremely challenging year and brought a lot of stories to us.

As we are all aware of, the COVID-19 pandemic demands that we change the way we work, interact and communicate. The pandemic has also changed the way the underprivileged customers do their business and lead their daily lives. This has resulted in millions of customers having to try and change their strategies and struggle for their business survival and recovery.

This was when the role of #bankirpemberdaya being truly tested, namely how to facilitate ease and convenience to financing customers who were afflicted. In Islam, we are encouraged to help each other. By helping others who are in trouble and need help, we fulfill our obligations as Muslims. This is a great virtue and is in accordance with sharia principles.

The programs carried out by BTPN Syariah during the pandemic were part of the significant actions for meaningful impacts aimed entirely at easing customers' distress in dealing with this condition. For the distressed financing customers, the Bank provided relief program through installment payment grace periods. #bankirpemberdaya wholeheartedly assisted customers in dealing

with their pressing needs that required immediate responses. Restructuring was provided to ensure financing customers were able to continue to run their business properly. In this regard, the Sharia Supervisory Board helped provide direction on how to restructure financing based on murabahah contracts for affected customers in accordance with sharia principles.

From the business aspect, we believe that BTPN Syariah's compliance with sharia provisions has been quite good. However, there is something more prominent that we recognize. Namely, during the pandemic, BTPN Syariah did not only consider the business perspective but also upheld social solidarity aspects, namely solidarity, cooperation and teamwork that were incredibly solid. The enthusiasm was highly visible in the various social programs conducted in 2021, that included vaccination and education aid to customers' children to enable them to continue their education even in the midst of a pandemic. This has taught us that sharia principles are more than just about doing business, but also about how to foster a sense of brotherhood and togetherness to maintain *hablum minannas* (good relationships with others).

With regard to the performance of BTPN Syariah, we deem that management of BTPN Syariah was capable of dealing with extreme conditions that occurred throughout 2021 very well and continued to comply with sharia principles in general. In the midst of the prevailing constraints, empowerment programs for the underprivileged customers were continuously conducted while prioritizing

safety and security aspects and implementing strict health protocols in accordance with government regulations.

One of BTPN Syariah's success factors in getting through the pandemic period has also been shown through the various activities of #bankirpemberdaya who have approached customers in accordance with local wisdom. Thus, it was not only right on target but also provided ease and convenience that signified a benefit truly felt in particular by the underprivileged customers.

From the customer perspective, we see that the values of key behaviors, namely Courage to Do Business, Discipline, Hard Work and Solidarity (BDKS) fostered by #bankirpemberdaya which have made significant impacts are palpable today. Particularly, the integrity and perseverance of the underprivileged customers are not only for their own benefits, but also to advance other customers.

We also deem that BTPN Syariah's measures to appreciate changes and advances in information technology, especially digitalization and how these were leveraged into meeting customer needs, were carried out optimally. Instead of instantly going 100% digital, BTPN Syariah has chosen slowly but surely, to have provided digital education first through products and services to the underprivileged customers by prioritizing ease and convenience, as recommended in Islam.

Moving forward, in addition to sustaining what has been accomplished so far and BTPN Syariah's competitive advantage, additional capital in a broader context, namely social capital is required. Social capital can be jointly pursued by

management and all #bankirpemberdaya who wholeheartedly and sincerely dedicate their time and energy to make significant impacts on others.

Another challenge requiring consideration is the development of information technology. The Bank needs to exercise caution and sensitivity by not eliminating the human approach and interaction within it. Thus, we do not lose the expressions of human relations as social beings and we do not overlook what we have gained thus far, which are the manifestations of our sustained synergy and collaboration with other parties.

Insya Allah, we will always be in Allah SWT's protection and given the strength to continually move forward together to create new innovations with significant impacts on all stakeholders in order to lead a more meaningful life.

Wassalamualaikum Warahmatullahi Wabarakatuh



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