

1H 2022 Results Update

July 2022

BTPN Syariah Overview

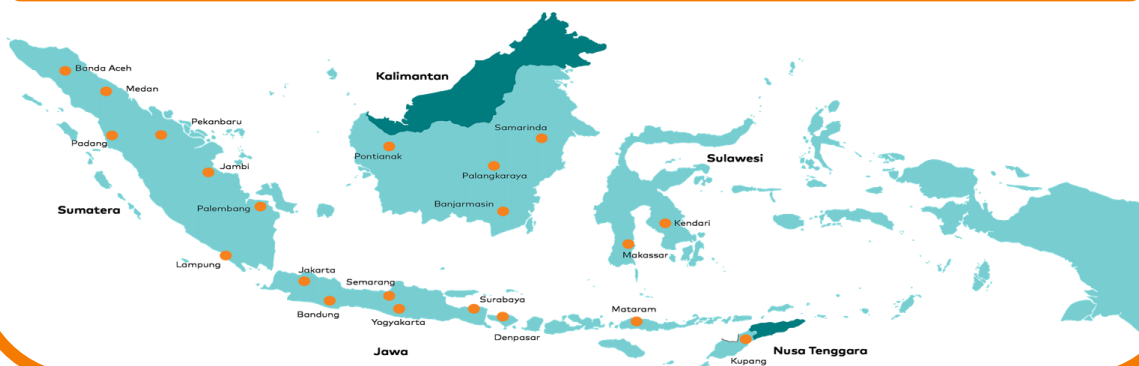


Our Journey



- **Established** in 2010 as BTPN Sharia Unit; massive roll-out in 2011
- **Spin-off** as PT BTPN Syariah on 14 July 2014
- **Listed** as PT BTPN Syariah Tbk on 8 May 2018
- **Changed** name into PT Bank BTPN Syariah Tbk on 4 June 2020
- Officially became **Bank BUKU 3** Category according to the approval of The Financial Services Authority on 7 July 2020
- Classified as **KBMI 2** (Bank With Core Capital Above IDR 6tn) in Oct-21
- **Today:** Spread across 23 provinces, with 12k employees (~ 95% female and ~ 45% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook as of November 2021
- Planned **additional teams** in 2022 = 80 team (status >60%)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



1H 2022 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.15 mn active



Coverage ~ 249k communities,
in ~ 2,600 sub-districts

Assets

20.2 trillion

NPF

2.5%

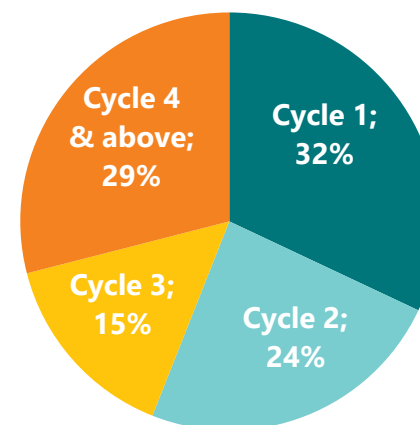
ROE

24.6%

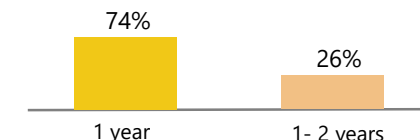
ROA

11.4%

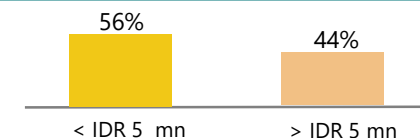
Customers by Cycle



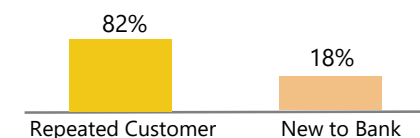
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

Agenda



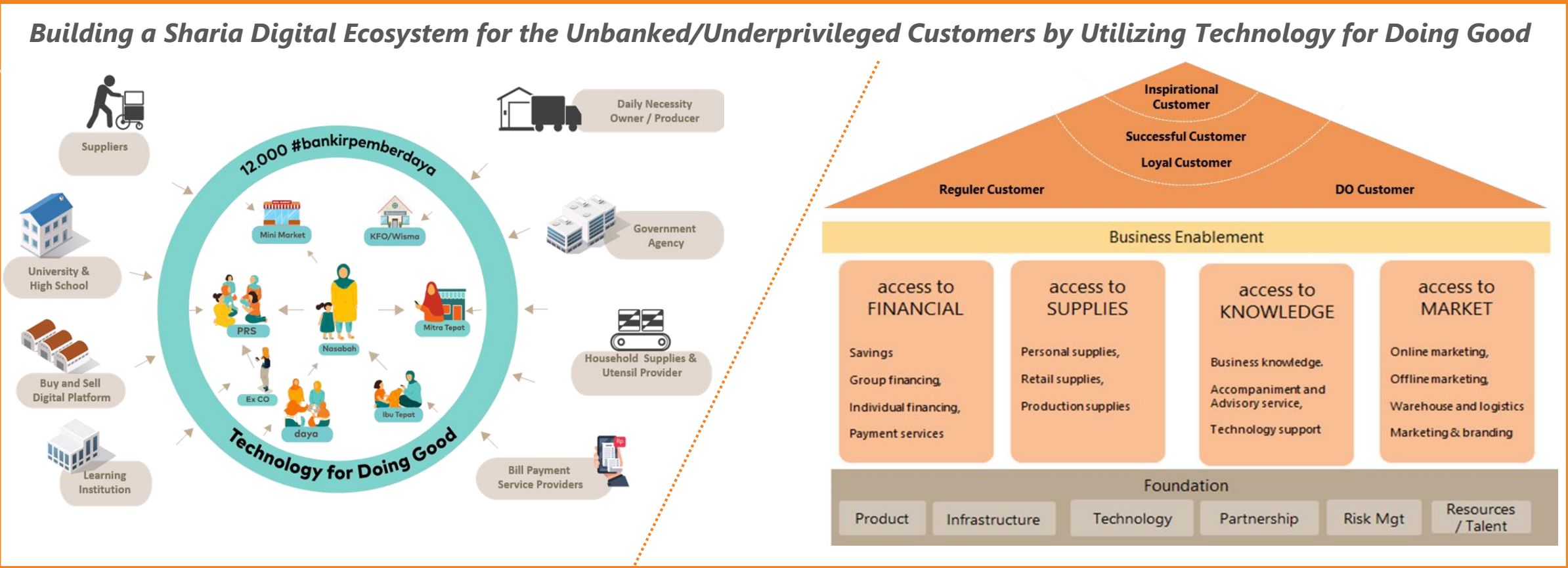
Update on BTPN Syariah Aspirations

Financial Scorecard

Social Impact

Others





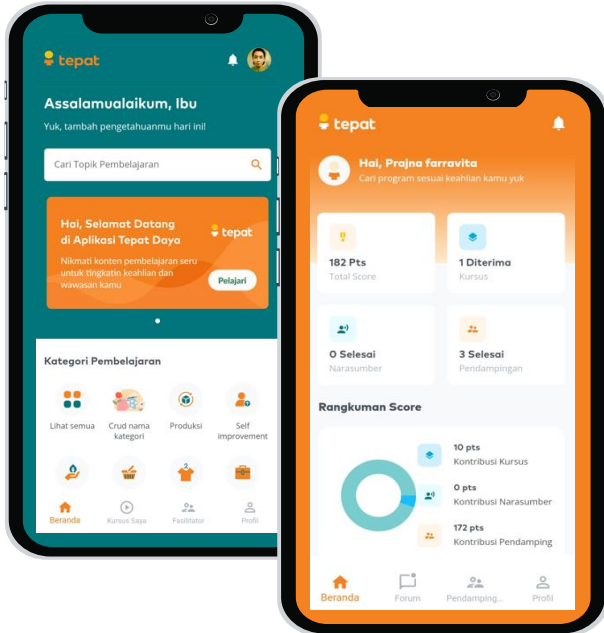
Choosing to focus on serving Indonesia's productive underprivileged, a segment that has not been served by banks is an Istiqomah effort that has been carried out by BTPN Syariah (the Parent Company) more than the last decade. To date, more than 6 million of the potential 25 million underprivileged families in Indonesia have together with the Bank received a complete empowerment program through 4 (four) main pillars; access to finance for business capital equipped with savings and insurance, a unique membership system, a sustainable and measurable Daya empowerment program, and a Community Officer who spearheads training and mentoring, with the aim of building 4 (four) key behavior for empowerment in realizing all their dreams, namely Courage to Do Business, Discipline, Hard Work, and Solidarity (BDKS).

In order to adapt to the changing needs of customers, ensure an increase in the welfare of pre/fairly prosperous customers, and the opportunity to serve more customers in a sustainable manner, BTPN Syariah sees an opportunity and at the same time a call to make various breakthroughs by utilizing technology for doing good, the Bank is determined to build on the aspiration: Sharia Digital Ecosystem for Unbanked.

Tepat Daya Platform



An Integrated platform of digital learning & empowerment program by stakeholders for increasing our customer capacity as entrepreneurs by **providing access to knowledge**. Our customer can learn entrepreneurship material independently or/and assisted with contributor who joined the empowerment program



Features



Customer

- » Learning Course
- » Review & Rating
- » Mentoring Program
- » Post Test /Quis
- » Assistance
- » My Interest
- » Search content
- » Content Recommendation
- » Help

Contributor

- » Assistance
- » Forums
- » Mentoring Schedule
- » Submission Mentoring Schedule
- » Personal Chat
- » Forum Group Discussion
- » Report
- » Assesment

Platform User:

1. Customer
2. Contributor
 - Student - Daya University
 - Funding Customers
 - BTPNS Employee
 - General Public/Institution



The Journey of Empowerment by TDP

Socialization & Recruitment



Registration

Selected Contributor Notification



Notification of Student approval (Consent) (Email)

Contributor Debriefing (Tepat Daya Platform)



Debriefing (online)

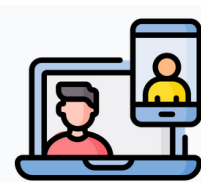


Create Account

Program Implementation



Contributor Assistance to Customer & Access to Platform



Daily Monitoring Contributor + Customer



Mentoring Mentor+ Contributor + BTPNS Team



Reporting Via Platform



Monitoring & Evaluation Program

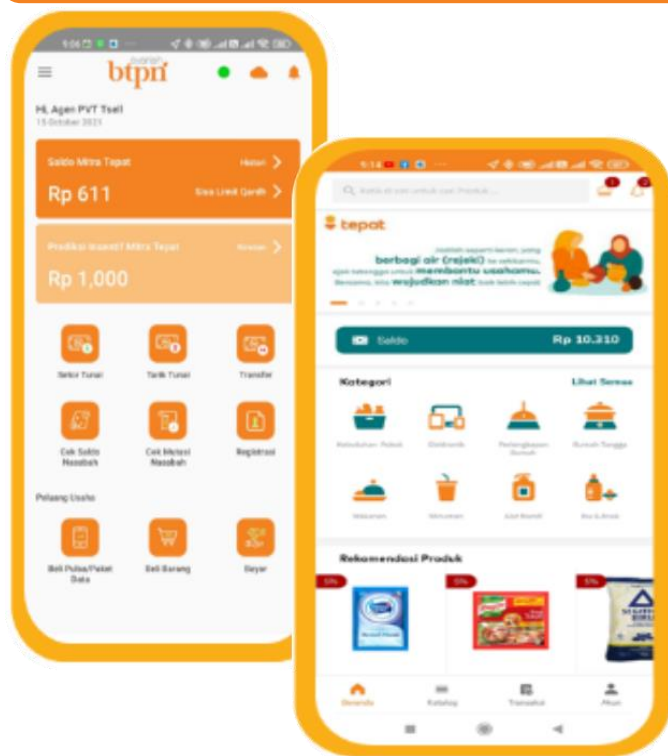
Status (as of 1H'22):

- On Piloting Process in Tangerang, Bekasi, Bogor and Bandung
- With 5 University on process MoU/PKS
- Participate in Magang Merdeka Process
- More than 200 modules created

Warung Tepat (Agent Apps)



A new service to Agent/Mitra by providing access to financial, goods and supplies through Warung Tepat



features

Cash Deposit & Withdrawal

Daily Needs (Groceries)

Bill Payments (Telephone, Electricity, BPJS)

Mobile Phone Voucher

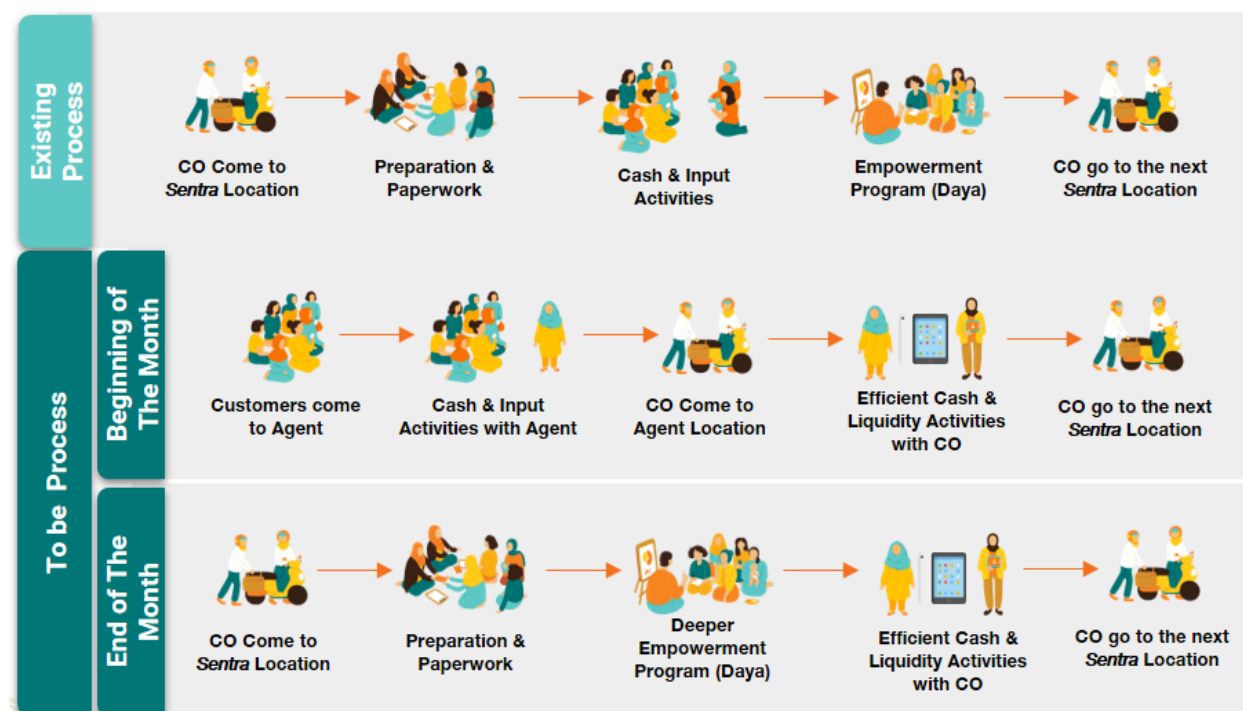
Paylater (Qardh)

Loan Installment

Money Transfer

Promo Section

Transforming The Collection and Maintenance Process Increasing productivity & services for the future in line with our aspiration



Status (as of 1H'22):

- Total MT: ~500 covered ~500 center, serving >7.5k customers
- Started scaling up on process >25k centers in 2H'22.



Tepat Mobile Banking and Internet Banking



e-Channel / access to financial services provided for customers to further optimize the transaction convenience, as well as have the opportunity to be involved in providing sustainable benefits for millions of people



Mobile Banking Features:

- Mobile Banking will be provided for Individual Customers
- Convenient and user friendly
- Self service for existing customer registration and user maintenance
- Transfer/send money online, SKN & RTGS
- Additional account opening (include Saving & Time Deposit)
- Additional biller partners for payments & bills
- Scheduled transaction feature
- E-statements feature



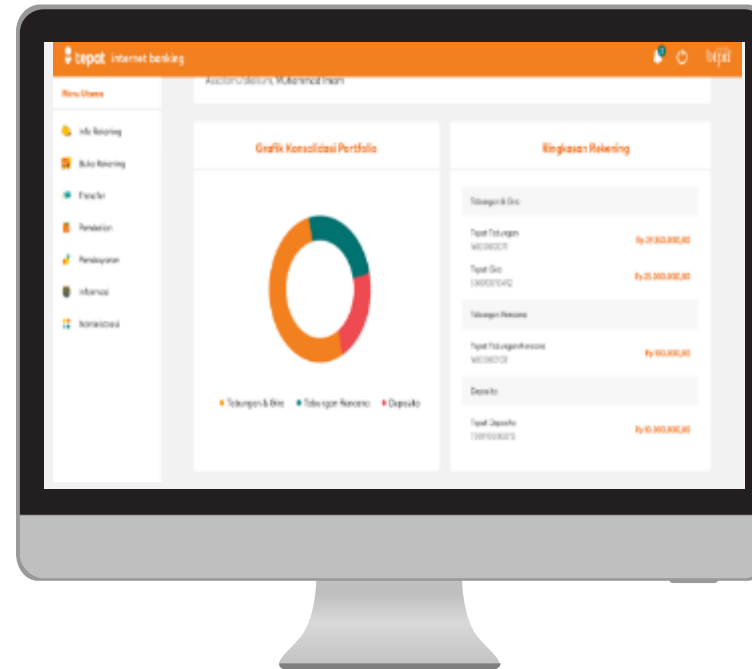
Feature Enhancements 2H'22:

- QRIS
- E-KYC
- More biller partners
- Withdrawal via Third-Party

Status (as of Jun'22):



- Re-launching Tepat Mobile Banking on 10 June 2022
- Re-launching Tepat Internet Banking on 24 Jun 2022



Internet Banking Features:

- Internet Banking will be provided both for Individual and Corporate Customers
- The Account screen Information will display charts
- Features of Internet Banking Individual similar with Mobile Banking features
- Internet Banking for Corporate Customers will be equipped with features such as Account Transfer/Send Money Online, SKN & RTGS, Bulk Transfer and Account Sweeping
- Accommodate with Multi Layer Approval



Strategic Partnerships and Collaborations



- As an arms of BTPN Syariah **to accelerate the realization of the sharia digital ecosystem** more precisely and efficiently by collaborating with strategic partners who have the right digital competencies and shared vision in serving the rural areas.
- Investment approval from OJK April 2022 and Operational license approval by OJK IKNBS 20 May 2022.
- Investment activities: lead investment Pre-Series B in Dagangan Pte Ltd.
- **As of 30 June 2022:**
 - Total Asset and Equity Rp 300 billion
 - Investment in share Rp 75 billion
 - NPAT Rp 127 million



- A digital platform that connects shop owners in small towns & rural areas in Indonesia with various types of stock products (dual-ecosystem for B2C & B2B channels) as well as logistics services for shipping goods to the stalls (warung) with the key competitive advantages: Focusing on Consumable Product; Rural Tier 3 and Tier 4 Cities, and also Unlock The Wealth of Rural Products
- BTPNS Group has created several partnership and collaborations with Dagangan on:
 - a. Warung Tepat Support,
 - b. Paylater Program on Dagangan Customers,
 - c. Financing to Dagangan, and
 - d. Access to Market

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1H 2022 Balance Sheet – Bank Only



Unit: IDR billion	Jun'21	Sep'21	Dec'21	Mar'22	Jun'22	ΔQoQ	ΔYoY
Cash	892	776	862	883	802	-9%	-10%
Reserve Requirement	401	405	415	345	402	16%	0%
Net Liquid Investment	5,927	6,263	6,632	7,072	7,285	3%	23%
Financing (gross)	10,048	10,212	10,443	10,647	11,146	5%	11%
Investment	0	0	20	20	297	1400%	NA
Allowance for losses	(651)	(682)	(699)	(682)	(669)	-2%	3%
Total Asset	17,407	17,798	18,564	19,200	20,178	5%	16%
CASA	2,267	2,633	2,805	2,858	2,880	1%	27%
TD	8,346	8,000	8,188	8,205	8,980	9%	8%
Total Third-Party Funds	10,613	10,634	10,994	11,063	11,860	7%	12%
Total Liabilities	11,012	11,076	11,469	11,693	12,701	9%	15%
Equity	6,395	6,722	7,095	7,507	7,477	0%	17%

Note: (Consolidated): Total Asset at IDR 20,031bn; Total Third-Party Funds at IDR 11,710bn



1H 2022 Income Statement – Bank Only



Unit: IDR billion	1H'21	2H'21	FY'21	1Q'22	2Q'22	1H'22
Margin Income	2,286	2,387	4,674	1,256	1,311	2,567
Margin Expense	215	180	395	80	82	162
Net Margin Income	2,071	2,208	4,279	1,175	1,229	2,404
Operating Income (exclude recovery)	2,074	2,210	4,284	1,176	1,230	2,406
Operating Expense and Bonus Wadiah	840	853	1,693	476	467	943
Pre-Provision Profit (exclude recovery)	1,234	1,357	2,591	700	762	1,463
Net Financing Loss	242	469	711	174	192	365
Financing Loss Provision	249	479	728	187	199	386
Recovery	8	10	17	13	8	20
Profit After Tax	770	695	1,465	411	445	856

<u>ΔQoQ</u>	<u>ΔYoY</u>
4%	12%
2%	-25%
5%	16%
5%	16%
-2%	12%
9%	19%
10%	52%
7%	55%
-40%	163%
8%	11%

1H 2022 Ratios – Bank Only



Unit: %

Cost to Income

1H'21

FY'21

40%

39%

BOPO

56.8%

60.0%

RoA

11.6%

10.7%

RoE

26.1%

23.7%

NPF Gross

2.4%

2.4%

NPF Net

0.0%

0.2%

Net-Financing Loss

4.9%

7.1%

Loan provision coverage

272%

283%

CAR

52.0%

58.1%

1Q'22

2Q'22

1H'22

40%

38%

39%

58.5%

56.7%

57.6%

11.1%

11.6%

11.4%

23.4%

25.8%

24.6%

2.4%

2.5%

2.5%

0.1%

0.2%

0.2%

6.6%

7.0%

6.8%

269%

236%

236%

53.0%

48.4%

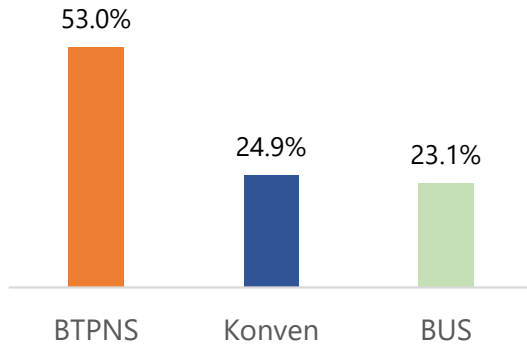
48.4%



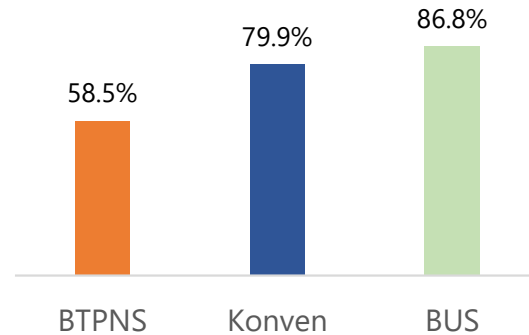
Note: CAR 50.1% (Consolidated)

Financial Ratios Benchmark – March 2022

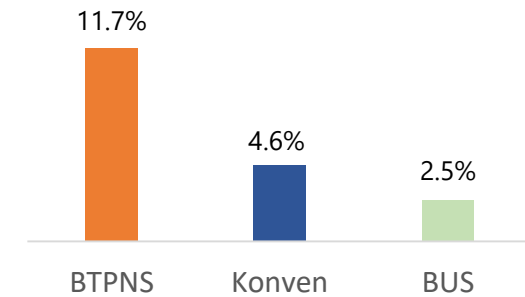
CAR



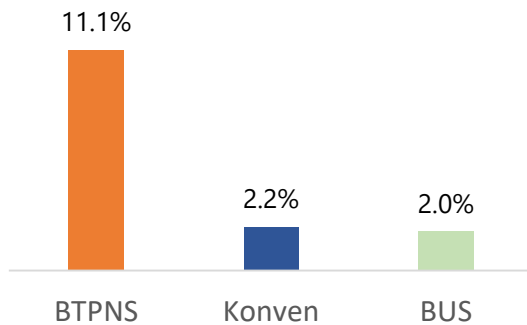
BOPO



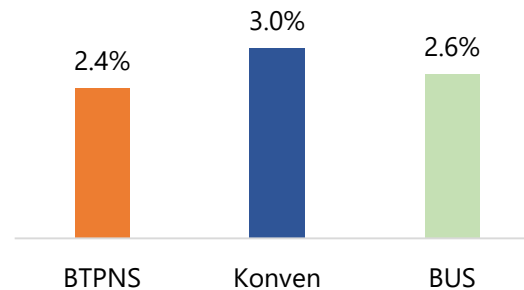
NOM



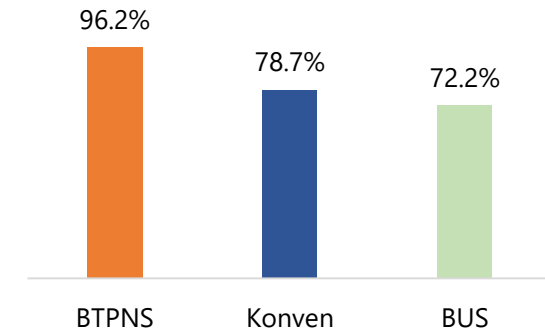
ROA



NPF



FDR



Source : Indonesia Banking Statistic Report

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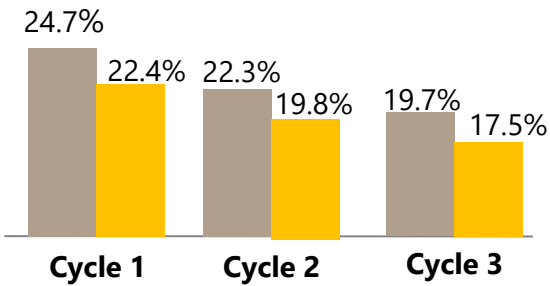
Others



Social Impact Scorecard: Positive Changes, Better for Community

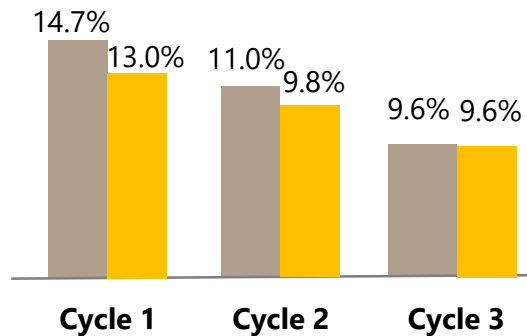


Concentration of underprivileged customer



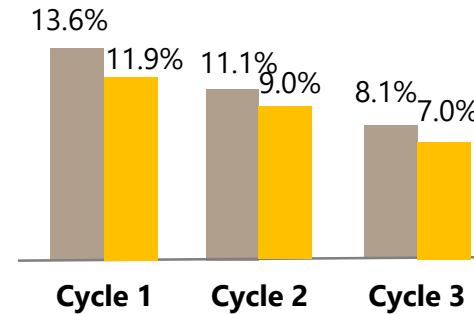
Number of concentration of underprivileged customer decreasing

Improved children education



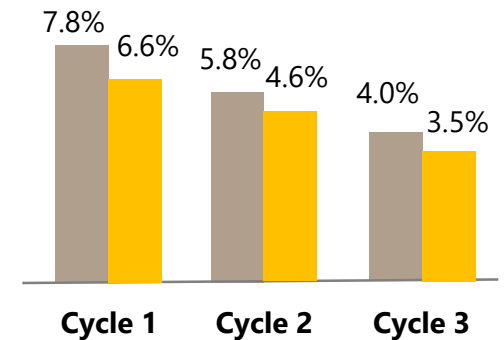
Number of children who do not go to school were decreasing

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

■ 2021 ■ 2022

*PPI (Poverty Probability Index) was built by IPA(Innovations for Poverty Action) to measure the progress out of poverty; www.progressoutofpoverty.org/

*BTPN Syariah is not the sole determining factor of the customers' welfare improvement

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Government Economic Recovery Program

Direct Impact to BTPN Syariah



1

Financing Restructuring Relaxation (POJK 17/2021 & POJK 48/2020)

- Accumulative as of June 2022: Rp 8.8 trillion
- As of June 2022, flagged restructured: Rp 1.1 trillion (active delay payment: 5.8%)



2

Financing Guarantee for MSMEs: Gen 1 (PMK 71/2020)

- Registration completed : more than 75% of new account from August 2020 to Nov 2021
- Claim paid as of now Rp20 billion (9.1k account) (not yet recognized as recovery income)
- Current claim submitted 18.2k account - ongoing checked by appointed Insurance



3

Financing Guarantee for MSMEs: Gen 2 (PMK 28/2022)

- Launched on 29 Mar 2022
- Less requirement apply for all productive MSME except KUR
- Ratio coverage 70%, Loan Disbursement from 1 April – 30 Nov 2022
- On Going Process submission





BTPN Syariah 8th Anniversary Activities



The celebration of the 8th anniversary of Bank BTPN Syariah is to strengthen the spirit of make over by reflecting on our achievements gained through collaboration that will continue for a brighter future to all stakeholders

#1 GRATITUDE MOMENT

Thursday, July 14th 2022

Live streaming from Jakarta to
~ 12,000 #bankirpemberdaya

#2 FESTIVAL TEPAT SEWINDU

Friday, July 15th 2022

Offline in 8 cities, simultaneously: Medan, Palembang, Jakarta, Bandung, Semarang, Surabaya, Lombok, Makassar

Offline participants >1,500 #bankirpemberdaya & > 500 customers

Online participants >10,000 #bankirpemberdaya



A series of activities at Festival Tepat Sewindu



I. Education Area

Participants take a tour to see **educative installation** about Bank's journey which include achievements, collaboration activities and Bank's future plans



II. Interaction Area

Participants to join **photography class and branding class** to enrich entrepreneur insight



III. Collaboration Area

The area that encourage collaboration between #bankirpemberdaya and customers through **games that requires teamwork**



IV. Celebration Area

Greetings from Directors and Commissioners, live interaction at 8 cities and artist performance



Awards



Allianz the 5th Blue Eagle Award:
Micro Insurance Category
- 25 Maret 2022 -



Infobank-Isentia 11th Digital Brand Awards:
1st rank Corporate Brand for BUS KBMI 2
- 7 April 2022 -



3G Awards 2022:

- 3G Socially Responsible Banking Award 2022
- 3G Excellence Award in Socio-Economic Development 2022

- 18 May 2022 -



The 13th IICD - GCG Award 2022:

- Top 50 Big Capitalization Public Listed Company
- Best Roles of Stakeholders

- 27 May 2022 -



Infobank SME Financing Awards 2022:
The Strongest Company in Ultra Micro Market Segment Penetration
- 27 June 2022 -



Thank you