



3Q 2022 Results Update

BTPN Syariah Overview

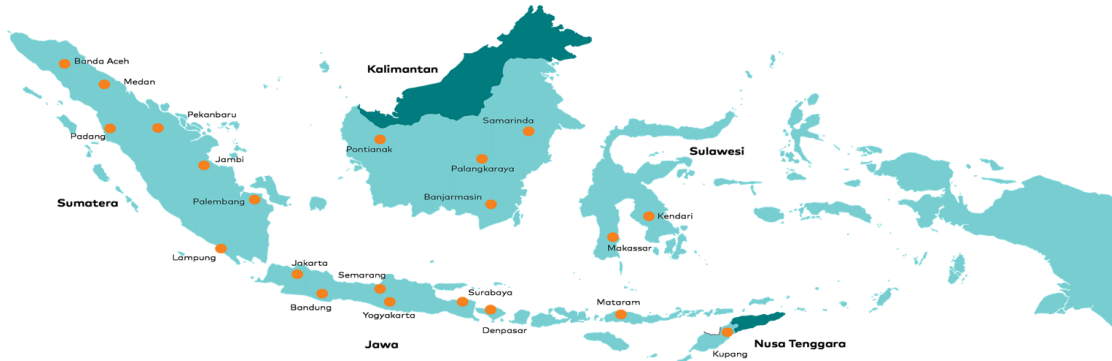


Our Journey



- **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 confirmed September 2022
- Planned **additional teams** in 2022 = 80 team (status 100%)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



3Q 2022 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.2 mn active



Coverage ~ 250k communities,
in ~ 2,600 sub-districts

Assets

20.6 trillion

NPF

2.4%

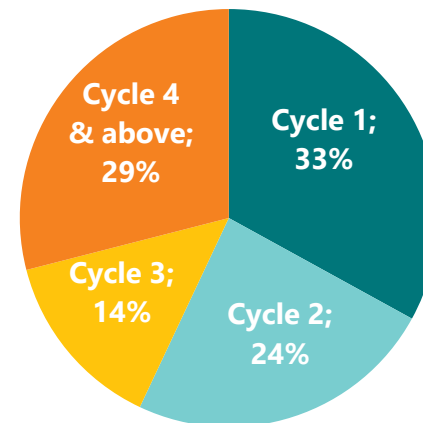
ROE

25.1%

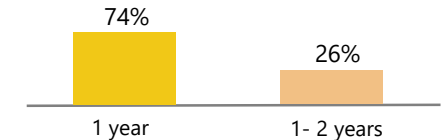
ROA

11.5%

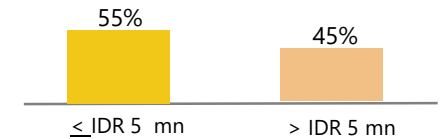
Customers by Cycle



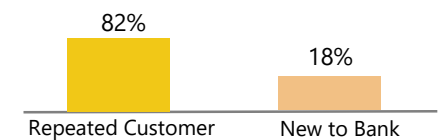
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

Management Team (Post EGMS on October 13th, 2022)



Board of Directors



Hadi Wibowo
President Director

**30 years in banking,
13 years of experience
developing business models for
mass market**

- Finance, business planning, business (BTPN, Danamon, Universal)
- MBA, Melbourne Business School



Gatot A. Prasetyo
Director

**35 years in banking,
19 years of experience in
business and operations**

- Business, Human capital & operation (BSPD, Permata, Universal, Asuransi Astra Buana)
- Engineering, Institut Teknologi Bandung



Arief Ismail
Compliance Director

**29 years in Auditing & banking
21 years of experience in
consumer risk**

- Consumer risk (HSBC, ABN Amro, Danamon, GE, Citibank)
- Engineering, Institut Teknologi Bandung



Fachmy Achmad
Director

**18 years in consultant, audit &
banking**

- Auditor, Finance & Investor Relations, Finance Project & Performances, (PWC, Standard Chartered),
- Accounting, Padjajaran University, Bandung



Dwiyono B. Winantio
Director

**34 years in banking,
19 years of experience in business
and operations**

- Service Quality & Network Development, Assurance, Business Development (UOB, CIMB Niaga, Citibank)
- Management, IMMI Management College, Jakarta

Board of Commissioners



Kemal Stamboel*
President
Commissioner
Finance professional
of 44 years



Dewie Pelitawati*
Legal and
compliance
professional of 36
years



Yenny Lim
Finance
professional of
30 years



**Ongki Wanadjati
Dana**
Finance
professional of
40 years



H. Ikhwan Abidin, MA
Chairman
▪ M. Sc., Islamic
Economics, Pakistan



H. Muhammad Faiz, MA,
Member
▪ NU, M.Sc., University of
Cairo

Sharia Supervisory Board ("DPS")

Board of Management



Dewi Nuzulianti
Financing Business
Planning & Support Head



Ade Fauzan
Business
Development Head



Ibnu A. Mulyanto
Human Capital Head



Robertus J. Hadisurya
Information Technology
Head



Dharma Putera
Risk Management Head

Agenda



Financial Scorecard

Sharia Digital Ecosystem Update

Social Impact

Others

3Q 2022 Balance Sheet



Unit: IDR billion	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22	ΔQoQ	ΔYoY
Cash	776	862	883	802	776	-3%	0%
Reserve Requirement	405	415	345	402	728	81%	80%
Net Liquid Investment	6,263	6,632	7,072	7,435	7,403	0%	18%
Financing (gross)	10,212	10,443	10,647	11,146	11,349	2%	11%
Allowance for losses	(682)	(699)	(682)	(669)	(677)	1%	-1%
Total Asset	17,798	18,564	19,200	20,031	20,574	3%	16%
CASA	2,633	2,805	2,858	2,730	2,971	9%	13%
TD	8,000	8,188	8,205	8,980	8,900	-1%	11%
Total Third-Party Funds	10,634	10,994	11,063	11,710	11,871	1%	12%
Total Liabilities	11,076	11,469	11,693	12,554	12,776	2%	15%
Equity	6,722	7,095	7,507	7,477	7,798	4%	16%

3Q 2022 Income Statement



Unit: IDR billion	9M'21	FY'21	1Q'22	2Q'22	3Q'22	9M'22	ΔQoQ	ΔYoY
Margin Income	3,430	4,674	1,256	1,311	1,389	3,956	6%	15%
Margin Expense	310	395	80	82	84	247	2%	-20%
Net Margin Income	3,120	4,279	1,175	1,229	1,305	3,709	6%	19%
Operating Income (exclude recovery)	3,124	4,284	1,176	1,230	1,305	3,711	6%	19%
Operating Expense and Bonus Wadiah	1,242	1,693	476	467	477	1,419	2%	14%
Pre-Provision Profit (exclude recovery)	1,882	2,591	700	762	830	2,293	9%	22%
Net Financing Loss	473	711	174	192	226	591	18%	25%
Financing Loss Provision	485	728	187	199	249	635	25%	31%
Recovery	12	17	13	8	22	43	175%	258%
Profit After Tax	1,096	1,465	411	445	472	1,328	6%	21%

3Q 2022 Ratios

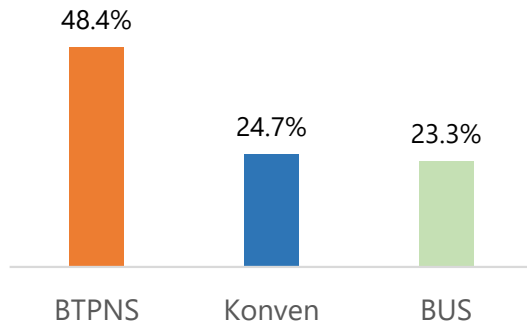


Unit: %	9M'21		9M'22			
	9M'21	FY'21	1Q'22	2Q'22	3Q'22	9M'22
Cost to Income	40%	39%	40%	38%	37%	38%
BOPO	59.1%	60.0%	58.5%	56.7%	57.4%	57.5%
RoA	10.9%	10.7%	11.1%	11.6%	11.8%	11.5%
RoE	24.2%	23.7%	23.4%	25.8%	26.2%	25.1%
NPF Gross	2.4%	2.4%	2.4%	2.5%	2.4%	2.4%
NPF Net	0.0%	0.2%	0.1%	0.2%	0.1%	0.1%
Net-Financing Loss	6.4%	7.2%	6.6%	7.0%	8.0%	7.1%
Loan provision coverage	281%	283%	269%	236%	252%	252%
CAR	55.0%	58.1%	53.0%	48.4%	50.4%	50.4%

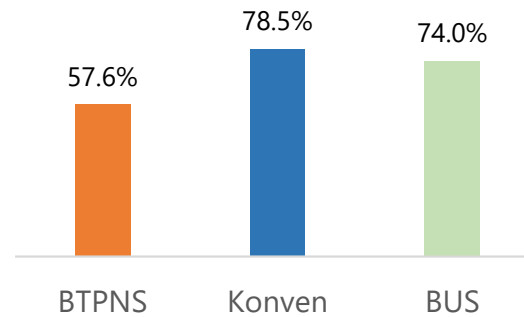
Note: CAR 9M'22 (Bank Only) 48.8%

Financial Ratios Benchmark – June 2022

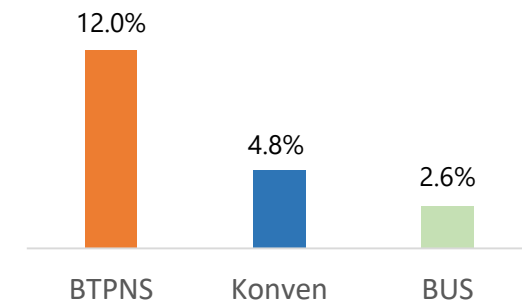
CAR



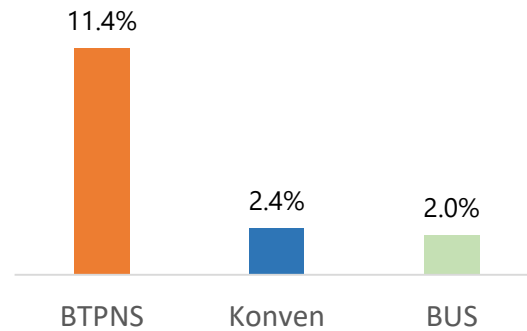
BOPO



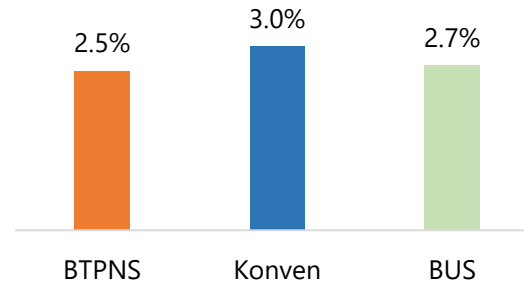
NOM



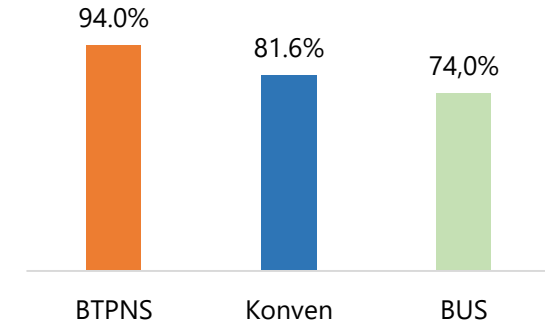
ROA



NPF



FDR



Agenda



Financial Scorecard

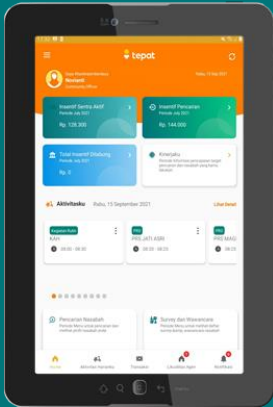
Sharia Digital Ecosystem Update

Social Impact

Others



Sharia Digital Ecosystem Update as of 9M 2022



Terra

- Completed Roll Out Feb 2021
- Continuous iteration to improve processes.
- Users: 100% field staff



As of 30 Sep 2022:

- Total Asset Rp 303 billion
- Total Equity Rp 303 billion
- Investment in share Rp 75 billion



- BTPNS Group has created several partnership and collaborations with Dagangan on:
 - Warung Tepat Support,
 - Paylater Program on Dagangan Customers (piloting done), pending approval from regulator
 - Financing to Dagangan, and
 - Access to Market for BTPNS Customers (piloting)



Tepat Daya Platform

Piloting Area in Java Province (up to Dec 2022):

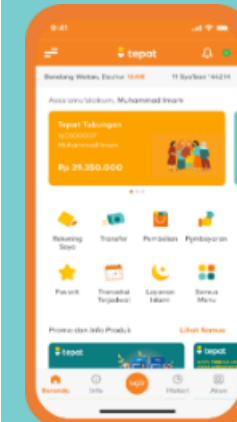
- 5 Province; 23 Regency
 - 38 Module (94% Modules are used)*
- Participants:**
- 10 Mentors; 124 Contributors
 - 45 Universities
 - ~1800 Customers (83% Customers impacted)*

**Note: Piloting1 (May to Jul' 22)*



Warung Tepat (Agent Apps)

- Total MT: ~15k covered ~15k center with 8k active center
- Review and stabilize performance



Tepat Mobile Banking and Internet Banking

- Mobile banking e-KYC feature: waiting regulator approval
- Mobile banking QRIS & Withdrawal features: on development process

Agenda

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Continuous Empowerment Programs



1

Mini Meeting

- Initiating inclusion program by sharing banking products and services to the prospective customer performed by Bank's field team.


 No. of beneficiaries: 6mn



2

Mandatory Membership Training Program

- A five (5) day one (1) hour training program for the new customers
- Provide briefing on term and condition, rights and responsibility of the customers and bank's field team
- Nurture the Courage, Discipline, Hard work and Solidarity Values
- Motivate the customer to have dream (with a dream card – e.g. going to Hajj, renovate house, better business, higher education for the children, etc)
- Train basic financial management


 No. of beneficiaries: 6mn



3

Customer Routine Meeting

- Conduct short empowerment programs every 2 weeks
- This empowerment is based on 3 main pillars: health, environment and entrepreneurship
- The bank has over 100 modules & games

 No. of beneficiaries: 6mn



4

Mentoring Programs for Successful and Inspiring Customer

- Apply for Successful and Inspiring Customers
- Advanced empowerment program given to inspiring & successful customers
- From entrepreneurship training, certification (MUI / IRT / BPOM), exhibition, business diversion, digital marketing, UMKMK & Competition, etc.

 No. of beneficiaries: ~15k



5



Tepat Daya Platform

- Unlocking New way of empowerment (Tepat Daya Platform)
- Provide access to knowledge and access to market for the customers

 No. of beneficiaries: ~1800

Continuous Giving Back Programs



- ❖ Providing special recognition for our inspiring customers (~20 customer on June 2022 and 1 flight at February 2023)
- ❖ Distributing aid for customer and community during disaster (2022)
- ❖ Communicating health protocol campaign and actively participating on vaccinations program during pandemic during customer meeting
- ❖ Providing scholarship to support customer's children education (>10k)
- ❖ Customer Meeting Special Doorprizes (customer meet certain criteria)

Tepat Peduli Pendidikan – Webinar Series



- Tepat Peduli Pendidikan is a continuation program of scholarships for customers children (Volume 1). BTPN Syariah provides opportunities for customers children self-development, in line with the needs of the results of an internal survey that the economic condition is a big challenge for them.
- Creativity can be a solution besides instilling the BDKS principles which have been proven to be the basis of success.
- This self-development opportunity is realized by providing tips through webinars with the theme of being a content creator. As many as 1000 children of customers are expected to benefit from the shared materials.



Webinar 1 Implementation :
Saturday, 20 August 2022, 09.00-11.00 WIB

- ❖ **Number of Customer Children Invited to Webinar**
Total : 1801
- ❖ **Invitation Channel:**
SMS Masking & Email

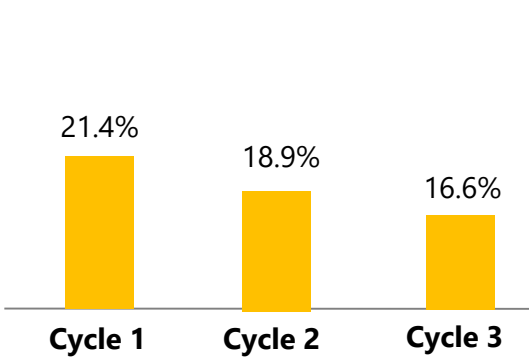


Webinar 2 Implementation :
Saturday, 1 October 2022, 09.00-10.30 WIB

- ❖ **Number of Customer Children Invited to Webinar:**
Total : 1801
- ❖ **Invitation Channel:**
SMS Masking & Email

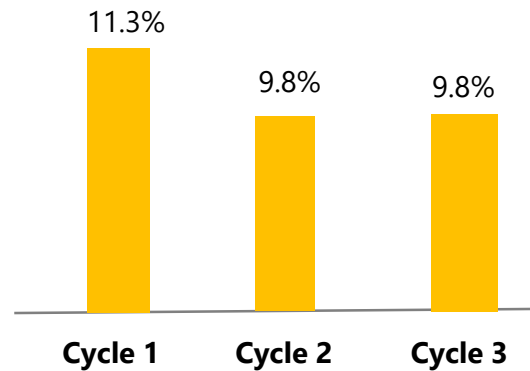
Social Impact Scorecard: Positive Changes, Better for Community

Concentration of underprivileged customer



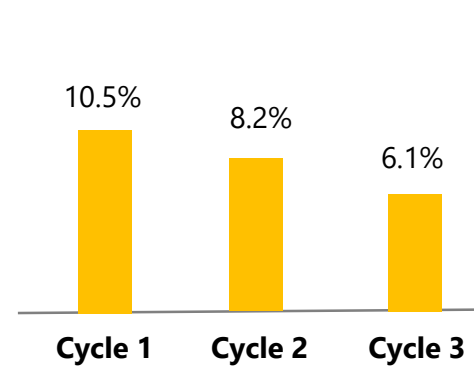
Number of concentration of underprivileged customer decreasing

Improved children education



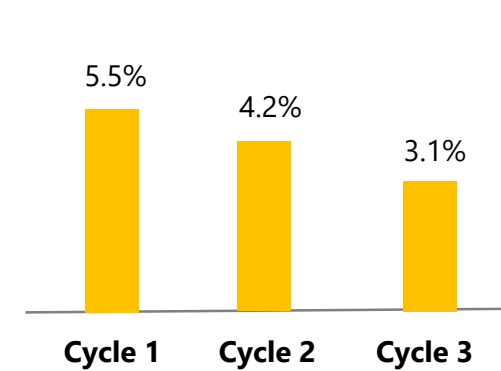
Number of children who do not go to school were decreasing

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

*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 September 2022: Rp 9.0 trillion
- As of September 2022, flagged restructured: Rp 1.0 trillion (active delay payment: 5%)



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 Rp55 billion (22.5k account)
- Current claim submitted 13k 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 25%, Loan Disbursement from 1 April up to now
- On Going Process submission



3 Key Takeaways



**Delivering Respectable Performances
Compare to Financial Industry**



**Forging Pathway to Sharia Digital
Ecosystem for Unbankable Segment**



**Providing Continuous Empowerment
Programs and Giving Back to
Customers**



Awards

27th Infobank Awards 2022:

- Financial Performance Full Year 2021 with predicate Excellent
- The Most Profitable Bank in 2022

-25 Agustus 2022-

The Iconomics Indonesia Banking Summit 2022

- 3rd Indonesia Top Bank Awards 2022 in KBMI 2 category

-9 September 2022-

Global Islamic Finance Awards 2022

- GIFA Market Leadership Award (Islamic SME Banking) 2022

-14 September 2022-

Investor Best Syariah 2022

- Best Syariah Bank 2022 (Category Syariah Bank Asset under Rp 20tn)

-15 September 2022-

11th Infobank Sharia Awards 2022

- The Best Sharia Bank in Empowering Ultra Micro Segment 2022
 - Sharia Institution with Predicate "5 Years Excellent" for Financial Performance during 2017 to 2021
 - Sharia Institution with Predicate "Excellent" for Financial Performance in 2021
- 22 September 2022-

A group of five women wearing hijabs are sitting together and smiling warmly. They are dressed in traditional Indonesian attire, including batik. The background is a soft, warm gradient.

Thank you

PT Bank BTPN Syariah Tbk
Investor Relations
Menara BTPN, 12th Floor – CBD Mega Kuningan
Jl. Dr. Ide Anak Agung Gde Agung, Kav. 5-5-5.6,
Jakarta Selatan 12950, Indonesia

Tel. +62 21 300 26 400
Fax. +62 21 292 72 096
E-mail: InvestorRelation@btpnsyariah.com
Website: www.btpnsyariah.com