

Jakarta, 2 Mei 2023

Nomor : S. 210 /DIR/CSGC/V/2023
Lampiran : 1 (satu) berkas

Kepada Yth.

Otoritas Jasa Keuangan
Kepala Eksekutif Pengawasan Pasar Modal
Gedung Soemitro Djojohadikusumo
Jl. Lapangan Banteng Timur No.204
Jakarta 10710

Direksi PT Bursa Efek Indonesia
Indonesia Stock Exchange Building, Tower I
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190

Perihal / Regarding : **Keterbukaan Informasi Yang Perlu Diketahui Publik /
The Disclosure of Information**

Assalamu'alaikum Wr. Wb,

Dalam rangka memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.04/2015 tanggal 22 Desember 2015 tentang Keterbukaan Atas Informasi Atau Fakta Material Oleh Emiten Atau Perusahaan Publik dan Keputusan Direksi PT Bursa Efek Indonesia Nomor: Kep-00066/BEI/09-2022 pada tanggal 30 September 2022 perihal Perubahan Peraturan Nomor I-E tentang Kewajiban Penyampaian Informasi, dengan ini kami untuk dan atas nama PT Bank BTPN Syariah Tbk ("Perseroan") menyampaikan laporan informasi atau fakta material sebagai berikut:

In accordance to comply with The Financial Services Authority Regulation Number 31/POJK.04/2015 dated December 22nd, 2015 regarding The Disclosure of Information or Material Facts by Issuer or Public Company and Decree of Board of The Director of Indonesia Stock Exchange Number: Kep-00066/BEI/09-2022 dated September 30th, 2022 regarding Amendment To Regulation Number I-E regarding Information Submission Obligation, we hereby for and on behalf of PT Bank BTPN Syariah Tbk ("the Company") disclose the following information or material facts as follows :

Nama Emiten atau Perusahaan Publik <i>/ Name of Issuer or Public Company</i>	:	PT Bank BTPN Syariah Tbk
Bidang Usaha / <i>Line of business</i>	:	Perbankan Syariah / <i>Sharia Banking</i>
Telepon / <i>Telephone</i>	:	021 – 300 26 400
Faksimili / <i>Facsimile</i>	:	021 – 255 67 190
Alamat Surat Elektronik (<i>email</i>)	:	corsec@btpnsyariah.com
1. Tanggal Kejadian	:	28 April 2023 / <i>April 28, 2023</i>
2. Jenis Informasi atau Fakta Material	:	Informasi atau fakta material lainnya / <i>Other information or material facts</i>

3. Uraian Informasi atau Fakta Material : Kinerja Kuartal I: Fokus Melayani Masyarakat Inklusi, Ciptakan Kinerja Tumbuh Berkelanjutan / *"First Quarter Performance: Focus to Serve Inclusive Community, Creating Sustainably Growing Performance"*
4. Dampak kejadian, informasi atau fakta material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan, atau kelangsungan usaha Emiten atau Perusahaan Publik / *The impact of such event, information or material facts on the operational activity, legal, financial or business continuity of the Issuer of Public Company*
5. Keterangan lain-lain / *other informations* : -

Demikian informasi ini kami sampaikan, terima kasih atas perhatiannya.
Thank you for you kind attention.

Wassalamu'alaikum Wr. Wb.

PT BANK BTPN SYARIAH TBK


Hadi Wibowo
Direktur Utama


Dewi Nuzulianti
Direktur

Tembusan :

1. Deputi Komisioner Pengawas Pasar Modal II – Otoritas Jasa Keuangan
2. Direktur Penilaian Keuangan Perusahaan Sektor Jasa – Otoritas Jasa Keuangan
3. Departemen Perbankan Syariah (DPBS) – Otoritas Jasa Keuangan
4. Direksi PT Kustodian Sentral Efek Indonesia

First Quarter Performance: Focus to Serve Inclusive Community, Creating Sustainably Growing Performance

Jakarta, 28 April 2023 – Since the beginning of its operations, Bank BTPN Syariah has been striving and consistently serving inclusive communities by providing access to appropriate financial services. The bank accomplishes this by collecting funds from prosperous segments of society and channeling them entirely to finance inclusive communities, specifically strong female economic actors who can bring about change in their families and communities. Generally, these communities have not yet received professional financial services.

As the only public sharia bank focused on serving inclusive communities, Bank BTPN Syariah provides financial access by serving directly at centers throughout Indonesia, deploying field officers (also known as Community Officers). To this day, the bank has reached 2,600 districts in 23 provinces of Indonesia. To facilitate the community officers in serving the communities, the bank provides them with lodging and transportation close to the customer centers, making their mobility easier. All of these accommodations are made to ensure that the community officers can provide the best service to their customers. Their role is not just to serve as intermediaries in opening financial access but also to provide knowledge access through mentoring programs, building four excellent customer behaviors - Courage to Do Business, Discipline, Hard Work, and Solidarity (BDKS).

Direct mentoring and serving at the customer centers have been the key to BTPN Syariah's service success so far, enabling it to continue to grow together with inclusive communities and differentiate itself from other banks. The bank understands that human touch is needed for inclusive customers to feel comfortable running their businesses and to ensure that their growth is sustainable. In addition to financial and knowledge access, the bank now provides wider access to other services such as supply chain and market access. Through BTPN Syariah Ventura, a subsidiary and an extension of the bank, it synergizes with strategic partners who have the same spirit of growing inclusive communities.

"We believe that all Indonesian communities from any segment have the right to access appropriate financial services and even broader access for a better life. The bank is always striving to be more relevant to the needs of its customers and business dynamics. The efforts made by the bank from its inception to date are solely to realize good intentions and ensure the meaningful growth of millions of inclusive communities in Indonesia," said Fachmy Achmad, the Director of BTPN Syariah.

As of the first quarter of 2023, the bank consistently recorded sustainable performance growth by posting Total Assets of 22.1 trillion rupiah and financing reaching 11.8 trillion rupiah, growing by 11.1% (YoY) compared to the same period last year of 10.6 trillion rupiah. Financing growth is accompanied by healthy financing quality reflected in Non-Performing Financing (NPF) below the regulator's provisions. The bank also still has a strong Capital Adequacy Ratio (CAR) at the level of 51.7%, far above the provisions and the average of the sharia banking industry. Third-party funds (DPK) are maintained efficiently at 12.8 trillion rupiah. This positive financial performance provided a net profit after tax (NPAT) of 425 billion rupiah.



About BTPN Syariah

Established as a result of the conversion of PT Bank Sahabat Purba Danarta and the spin-off of BTPN's Sharia Business Unit, BTPN Syariah was registered as the 12th Sharia Commercial Bank in Indonesia on 14 July 2014.

As the only bank in Indonesia that focuses on serving productive underprivileged families with a potential target market of more than 40 million people, known as the 'unbankable' for their lack of financial track records and legal documentation, BTPN Syariah sees this niche as both a challenge and an opportunity. For this reason, the bank specifically designs its facilities and infrastructures to be different from conventional banking to ensure effective and efficient products and services for this specific segment.

Despite having only 15 branch offices and 47 Operational Functional Offices throughout Indonesia, the bank works with nearly 12,000 employees to provide frontline services in almost 70% of sub-districts in Indonesia. They are given the responsibility to implement an empowerment program involving productive underprivileged families in customer centers by coaching the families, in order to promote 4 key behaviors of empowerment, namely Courage to Do Business, Discipline, Hard Work, and Solidarity. They are called 'Melati Putih Bangsa', our trained high-school graduates working as Community Officers for the bank.

As a bank, BTPN Syariah also acquires funds from customers. Today, as many as 20,000 high-income customers bank with BTPN Syariah and are served by professional personal bankers. Close to 100% of the acquired funds are channeled to productive low-income families, with 4.25 million active customers (a total of more than 6,0 million financing customers).

Social impacts on customers, such as their probability of going back to poverty, percentage of children enrolled in school, and ability to repay and to save, are also measured annually. This shows how BTPN Syariah financing programs generate positive impacts on the livelihood of low-income households. The Poverty Probability Index (PPI) by Innovations for Poverty Action (IPA) is chosen as the survey method and tool because of its international applicability and stellar credibility, as well as easy implementation. Our philosophy of 'Do Good, Do Well' (where solid performance is followed by real social impacts) is what unites all members of BTPN Syariah under one identity as #bankirpemberdaya.

PT Bank BTPN Syariah Tbk

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