

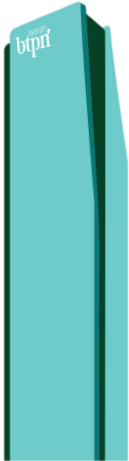


1H 2023 Results Update

July 2023

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 26 provinces, with 13k employees (~ 95% female and ~ 49% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed September 2022
- Planned **additional teams** in 2023 = 57 team (status 98%)

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



1H 2023 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.3 mn active



Coverage ~ 257k communities,
in ~ 2,600 sub-districts

Assets

21.3 trillion

NPF

3.0%

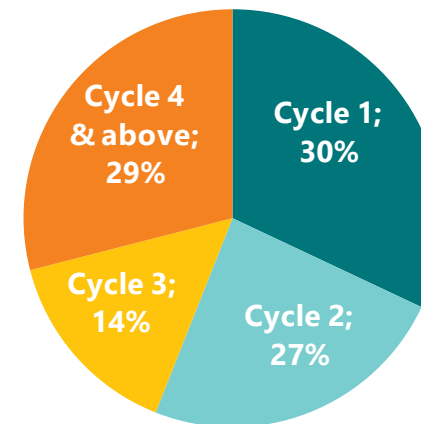
ROE

18.5%

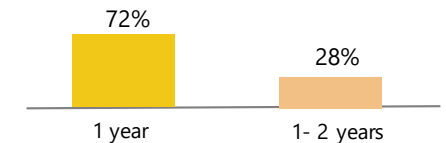
ROA

8.8%

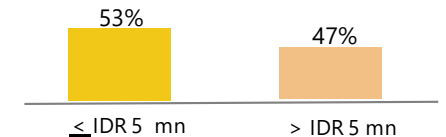
Customers by Cycle



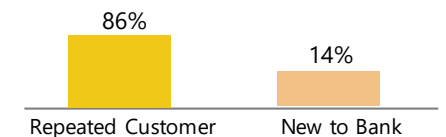
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

Agenda

Financial Scorecard

Sharia Digital Ecosystem Update

Social Impact

Others



1H 2023 Balance Sheet - consolidated

Unit: IDR billion

	Jun'22	Sep'22	Dec'22
Cash	802	776	730
Reserve Requirement	402	728	694
Net Liquid Investment	7,435	7,403	7,895
Financing (gross)	11,146	11,349	11,527
Allowance for losses	(669)	(677)	(769)
Total Asset	20,031	20,574	21,162
CASA	2,730	2,971	2,969
TD	8,980	8,900	9,080
Total Third-Party Funds	11,710	11,871	12,049
Total Liabilities	12,554	12,626	12,757
Equity	7,477	7,948	8,405
Write-off	420	670	950

Mar'23	Jun'23
874	755
717	757
8,415	7,476
11,829	12,090
(737)	(835)
22,118	21,259
2,946	2,963
9,818	9,419
12,764	12,382
13,287	12,812
8,831	8,446
294	625

ΔQoQ	ΔYoY
-14%	-6%
6%	88%
-11%	1%
2%	8%
13%	25%
-4%	6%
1%	9%
-4%	5%
-3%	6%
-4%	2%
-4%	13%

1H 2023 Income Statement - consolidated

Unit: IDR billion	1H'22	2H'22	FY'22	1Q'23	2Q'23	1H'23	ΔQoQ	ΔYoY
Margin Income	2,567	2,807	5,374	1,384	1,448	2,832	5%	10%
Margin Expense	162	182	344	110	125	235	14%	45%
Net Margin Income	2,405	2,625	5,029	1,273	1,324	2,597	4%	8%
Operating Income (exclude recovery)	2,406	2,638	5,044	1,272	1,325	2,596	4%	8%
Operating Expense and Bonus Wadiah	943	926	1,869	501	493	994	-2%	5%
Pre-Provision Profit (exclude recovery)	1,463	1,712	3,174	771	832	1,603	8%	10%
Net Financing Loss	365	528	894	229	413	642	81%	76%
Financing Loss Provision	386	559	945	257	424	680	65%	76%
Recovery	20	31	51	28	11	39	-62%	90%
Profit After Tax	856	923	1,780	425	328	753	-23%	-12%

1H 2023 Ratios – consolidated

Unit: %	1H'22	FY'22
Cost to Income	39%	37%
BOPO	57.6%	58.1%
RoA	11.4%	11.4%
RoE	24.4%	24.2%
NPF Gross	2.5%	2.6%
NPF Net	0.2%	0.3%
Net-Financing Loss	6.7%	8.0%
Loan provision coverage	236%	252%
CAR*	50.1%	53.7%

1Q'23	2Q'23	1H'23
38%	37%	38%
61.4%	71.3%	66.4%
10.0%	7.7%	8.8%
20.5%	16.4%	18.5%
3.0%	3.0%	3.0%
0.5%	0.5%	0.5%
7.7%	13.6%	10.7%
207%	229%	229%
51.7%	48.2%	48.2%

*Note: CAR 6M'23 (Bank Only) 46.7%

Government Economic Recovery Program

Direct Impact to BTPN Syariah

1

Financing Restructuring Relaxation due to Covid (POJK 17/2021 & POJK 48/2020) and Non Covid Restructuring

As of June 2023, flagged restructured Covid and Non Covid: Rp 1.1 tio



2

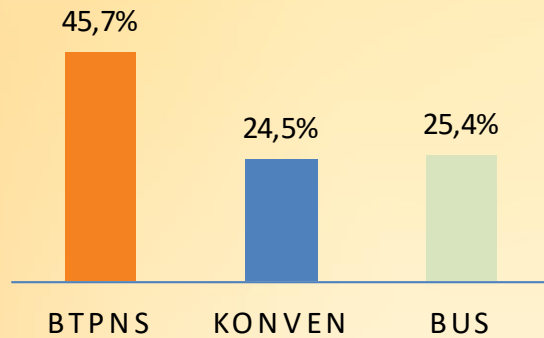
Financing Guarantee for MSMEs: Gen 1 (PMK 71/2020)

- GEN 1 Registration completed: ~75% of new account from August 2020 to Nov 2021
- GEN 2 Registration completed: ~ 30% of new account from April 2022 to Nov 2022
- Total Claims upto 2Q 2023: Rp 100 bio (claims 2023 : 27 bio ; claims 2022 : 73 bio)

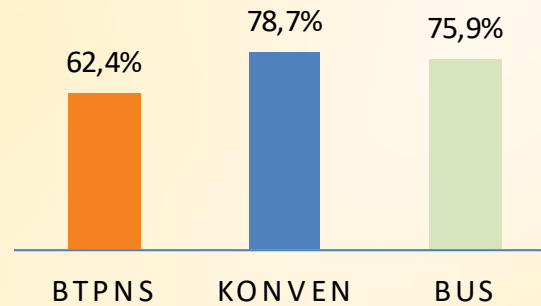


Financial Ratios Benchmark – April 2023

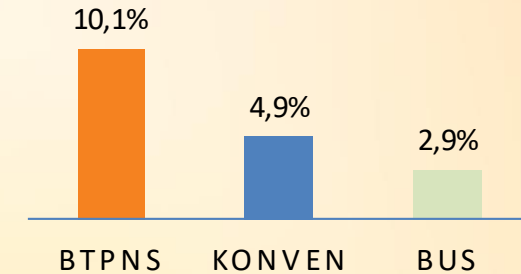
CAR



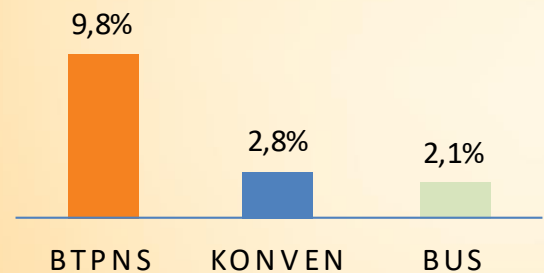
BOPO



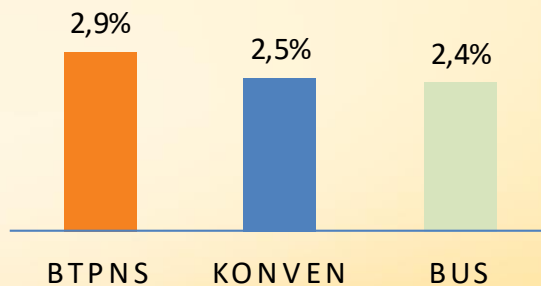
NOM



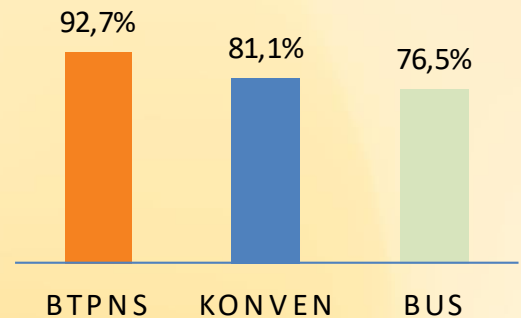
ROA



NPF



FDR



* Source: Indonesia Banking Statistic Report

* BTPN Syariah Ratio Bank Only

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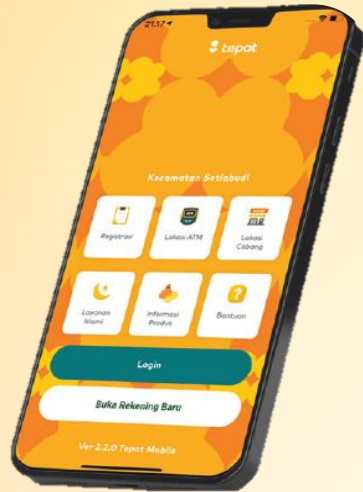
Others



BTPN Syariah Aspirations: Sharia Digital Initiatives Update as of June 2023

Building a Sharia Digital Ecosystem for the Unbanked

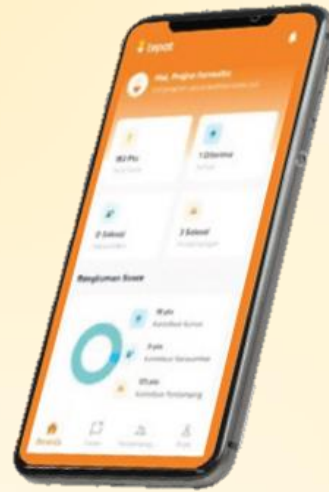
Tepat Mobile Banking and Internet Banking



Update 2Q 2023:

- Approved self onboarding/eKYC by OJK
- On process approval QRIS from OJK

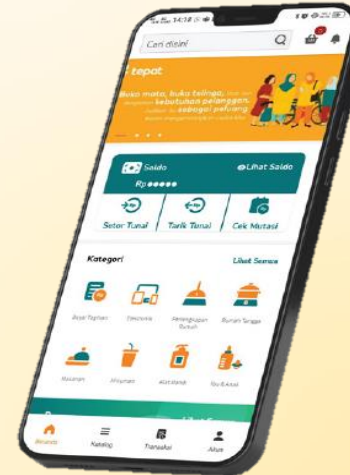
Bestee Tepat (Tepat Daya Platform)



Update 2Q 2023:

- 16k customer being facilitated from 19 provinces, 117 area coverage
- 495 numbers of facilitator from 152 university

Mitra Tepat Apps



Update 2Q 2023:

- Maintain the number of Mitra Tepat
- Focus to increase number of transactions/utilization

BTPN Syariah Ventura



Update 2Q 2023:

- Total Asset: 314 bio
- Total Liabilities: 0.7 mio
- Net Income: 2 bio

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Social Impact Scorecard : Positive Changes, Better for Community

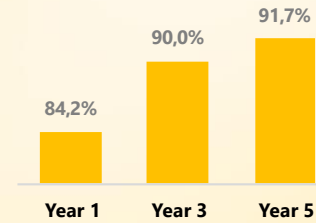
Portrait of Customer Condition After 5 Years

Simple Poverty Scorecard for Indonesia

Entity	Name	ID	Date (DD/MM/YY)
Participant:			Date joined:
Field agent:			Date scored:
Service point:			Household size:
Indicator	Response	Points	Score
1. How many household members are there?	A. Six or more	0	
	B. Five	5	
	C. Four	11	
	D. Three	18	
	E. Two	24	
	F. One	37	
2. Do all household members ages 6 to 18 go to school?	A. No members ages 6 to 18	0	
	B. No	0	
	C. Yes	2	
3. What is the highest level of education that the female head/spouse has completed?	A. None	0	
	B. Grade school (incl. disabled, Islamic, or non-formal)	3	
	C. Junior-high school (incl. disabled, Islamic, or non-formal)	4	
	D. No female head/spouse	4	
	E. Vocational school (high-school level)	4	
	F. High school (incl. disabled, Islamic, or non-formal)	6	
	G. Diploma (one-year or higher), or higher	18	
4. What was the employment status of the male head/spouse in the past week in his main job?	A. No male head/spouse	0	
	B. Not working, or unpaid worker	0	
	C. Self-employed	1	
	D. Business owner with only temporary or unpaid workers	3	
	E. Wage or salary employee	3	
	F. Business owner with some permanent or paid workers	6	
5. What is the main material of the floor?	A. Earth or bamboo	0	
	B. Others	5	
6. What type of toilet arrangement does the household have?	A. None, or latrine	0	
	B. Non-flush to a septic tank	1	
	C. Flush	4	
7. What is the main cooking fuel?	A. Firewood, charcoal, or coal	0	
	B. Gas/LPG, kerosene, electricity, others, or does not cook	5	
8. Does the household have a gas cylinder of 12kg or more?	A. No	0	
	B. Yes	6	
9. Does the household have a refrigerator or freezer?	A. No	0	
	B. Yes	8	
10. Does the household have a motorcycle, scooter, or motorized boat?	A. No	0	
	B. Yes	9	
Microfinance Risk Management, L.L.C., microfinance.com		Score:	

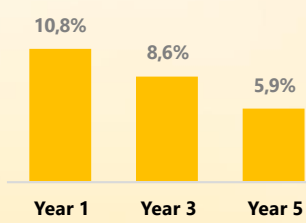
Q2. Do all household members ages 6 to 18 go to school?

C. Yes



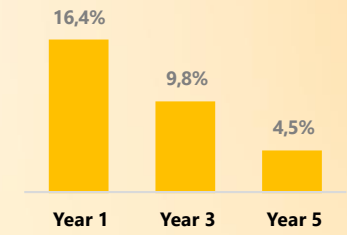
Q5. Widest floor type?

A. Soil or bamboo



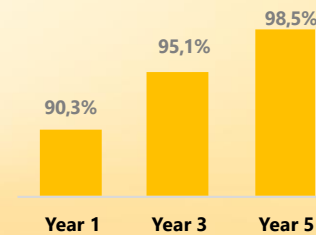
Q6. What type of toilet arrangements does the household have?

A. None or latrine



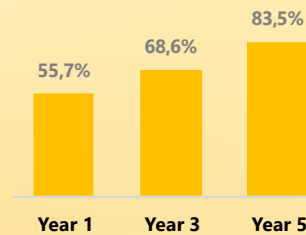
Q7. What is the main cooking fuel?

B. Gas/LPG, kerosene, electricity, others



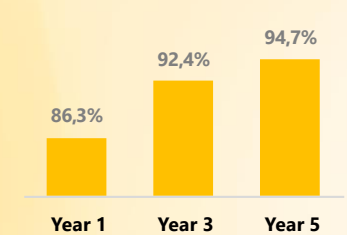
Q9. Does the household have refrigerator or freezer?

B. Yes



Q10. Does the household have motorcycle or motorized boat?

B. Yes



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syariah
btpn





Infobank 12th Digital Brand Awards

- The Best Sharia Bank (KBMI 3) for Category Asset > IDR 50tn

Jakarta, 12th April 2023



Warta Ekonomi Indonesia Sharia Finance Awards 2023

- Indonesia Best Sharia Finance 2023 with Outstanding Development of Digital Ecosystem to Improve Financial Inclusion & Banking Access Category Sharia Bank

Jakarta, 12th April 2023



Indeks Tempo – IDN Financials 52

- Portfolio of financial performance that has increased in the last 5 years until February 2023 for the Main Index & High Growth Category

Jakarta, 23rd June 2023

Thank you

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