



# 3Q 2023 Results Update

October 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 ~14k employees (~ 95% female and ~ 50% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed on April 2023
- Planned **additional teams** in 2023 = 57 team (status 100%)

## Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



## 3Q 2023 Performance

### Customer & Coverage

Serving ~ 7 mn customers,  
~ 4.3 mn active



Coverage ~ 258k communities,  
in ~ 2,600 sub-districts

### Assets

**22.0 trillion**

### NPF

**3.0%**

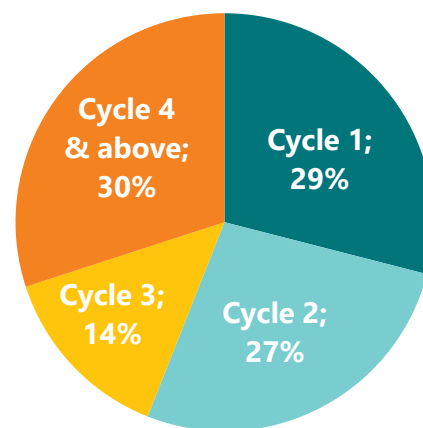
### ROE

**16.4%**

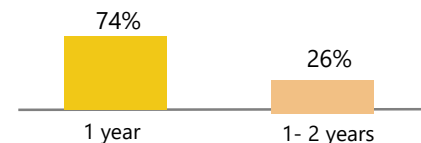
### ROA

**7.7%**

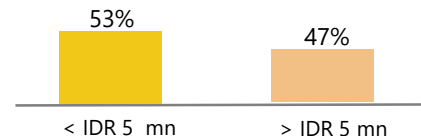
### Customers by Cycle



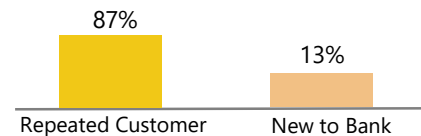
### Maturity Composition\*



### Ticket Size\*



### Financing Composition\*



\*based on outstanding



# Agenda

Financial Scorecard

Social Impact

Others



# 3Q 2023 Balance Sheet

Unit: IDR billion	Sep'22	Dec'22	Mar'23	Jun'23	Sep'23	ΔQoQ	ΔYoY
Cash	776	730	874	755	596	-21%	-23%
Reserve Requirement	728	694	717	757	820	8%	13%
Net Liquid Investment	7,403	7,895	8,415	7,476	8,493	14%	15%
Financing (gross)	11,349	11,527	11,829	12,090	11,936	-1%	5%
Allowance for losses	(677)	(769)	(737)	(835)	(948)	14%	40%
<b>Total Asset</b>	<b>20,574</b>	<b>21,162</b>	<b>22,118</b>	<b>21,259</b>	<b>21,969</b>	<b>3%</b>	<b>7%</b>
CASA	2,971	2,969	2,946	2,963	2,998	1%	1%
TD	8,900	9,080	9,818	9,419	9,756	4%	10%
Total Third-Party Funds	11,871	12,049	12,764	12,382	12,754	3%	7%
<b>Total Liabilities</b>	<b>12,626</b>	<b>12,757</b>	<b>13,287</b>	<b>12,812</b>	<b>13,281</b>	<b>4%</b>	<b>5%</b>
<b>Equity</b>	<b>7,948</b>	<b>8,405</b>	<b>8,831</b>	<b>8,446</b>	<b>8,688</b>	<b>3%</b>	<b>9%</b>
<b>Write-off</b>	<b>670</b>	<b>950</b>	<b>294</b>	<b>625</b>	<b>1,046</b>		

# 3Q 2023 Income Statement

Unit: IDR billion	9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23	ΔQoQ	ΔYoY
Margin Income	3,956	5,374	1,384	1,448	1,476	4,308	2%	9%
Margin Expense	247	344	110	125	127	362	2%	47%
Net Margin Income	3,709	5,029	1,273	1,324	1,349	3,946	2%	6%
Operating Income (exclude recovery)	3,713	5,044	1,272	1,325	1,352	3,949	2%	6%
Operating Expense and Bonus Wadiah	1,420	1,869	501	493	524	1,518	6%	7%
<b>Pre-Provision Profit (exclude recovery)</b>	<b>2,293</b>	<b>3,174</b>	<b>771</b>	<b>832</b>	<b>828</b>	<b>2,431</b>	<b>0%</b>	<b>6%</b>
Net Financing Loss	591	894	229	413	507	1,149	23%	94%
Financing Loss Provision	635	945	257	424	517	1,198	22%	89%
Recovery	43	51	28	11	10	49	-2%	14%
<b>Profit After Tax</b>	<b>1,328</b>	<b>1,780</b>	<b>425</b>	<b>328</b>	<b>251</b>	<b>1,004</b>	<b>-23%</b>	<b>-24%</b>

# 3Q 2023 Ratios

Unit: %

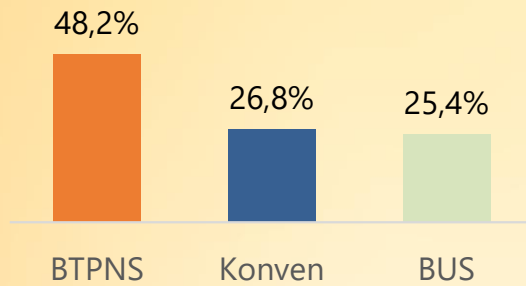
	9M'22	FY'22
Cost to Income	38%	37%
BOPO	57.5%	58.1%
RoA	11.6%	11.4%
RoE	24.7%	24.2%
NPF Gross	2.4%	2.6%
NPF Net	0.1%	0.3%
Net-Financing Loss	7.1%	8.0%
Loan provision coverage	252%	252%
CAR*	50.4%	53.7%

\*Note: CAR 9M'23 (Bank Only) 48.2%

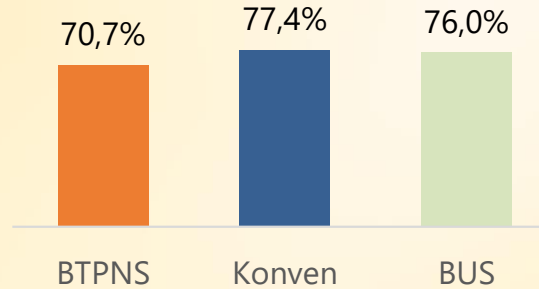
1Q'23	2Q'23	3Q'23	9M'23
38%	37%	39%	38%
61.4%	71.3%	78.6%	70.6%
10.0%	7.7%	5.8%	7.8%
20.5%	16.4%	12.3%	16.4%
3.0%	3.0%	3.0%	3.0%
0.5%	0.5%	0.7%	0.7%
7.7%	13.6%	16.9%	12.8%
207%	229%	263%	263%
51.7%	48.2%	49.7%	49.7%

# Financial Ratios Benchmark – June 2023

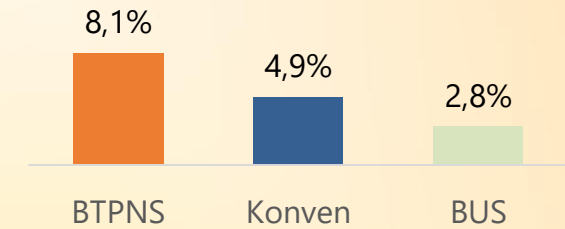
## CAR



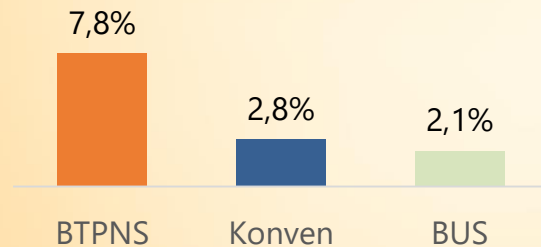
## BOPO



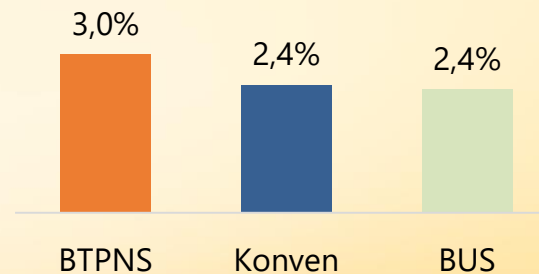
## NOM



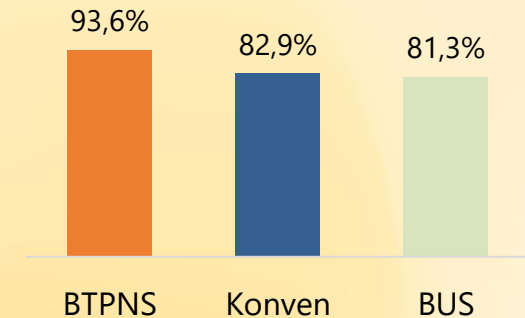
## ROA



## NPL



## FDR



\* Source: Indonesia Banking Statistic Report

\* BTPN Syariah Ratio Bank Only

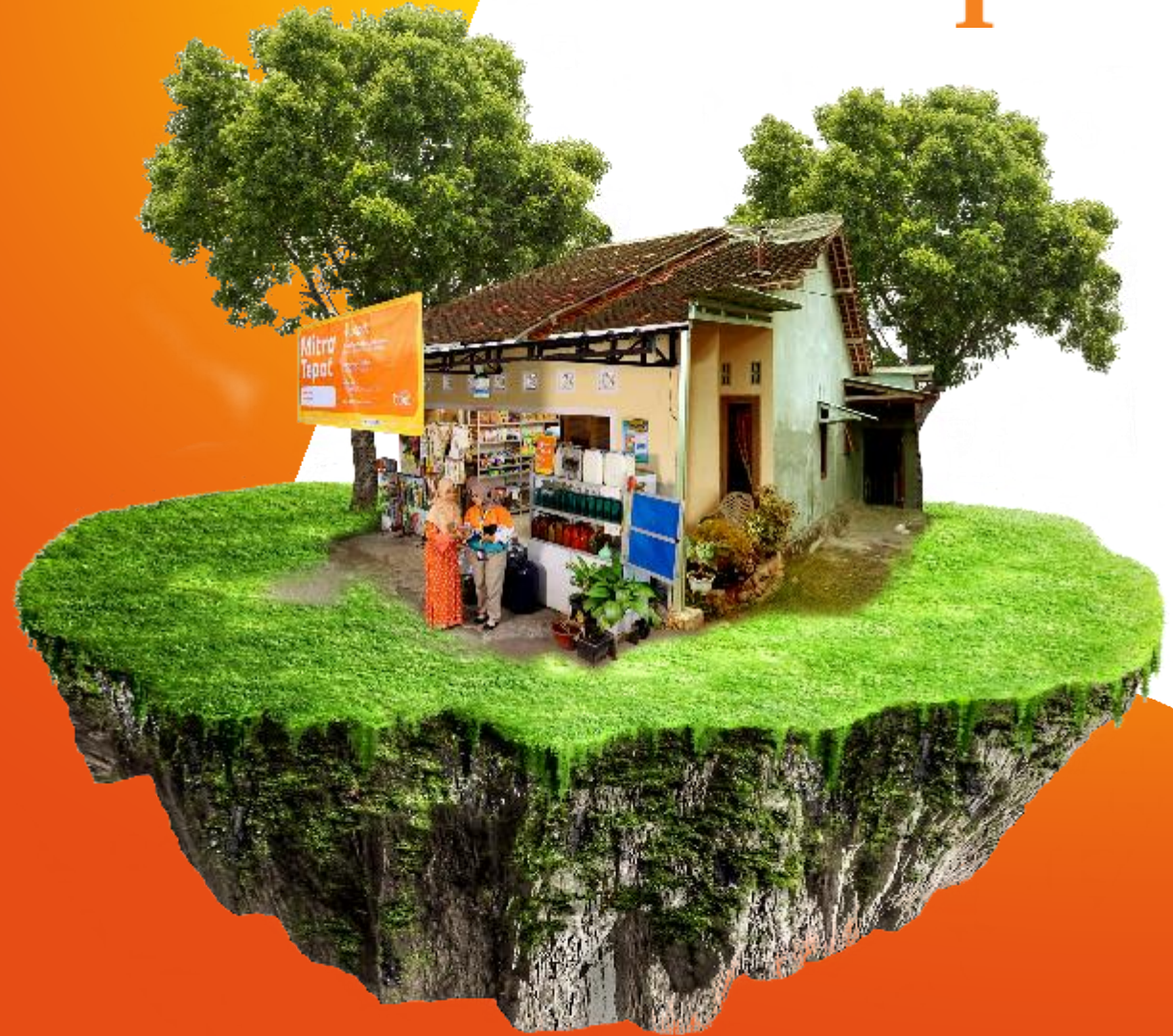


# Agenda

Financial Scorecard

**Social Impact**

Others





# Social Impact Scorecard : Positive Changes, Better for Community

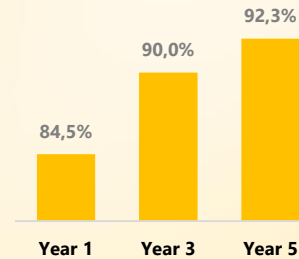
## Portrait of Customer Condition After 5 Years

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



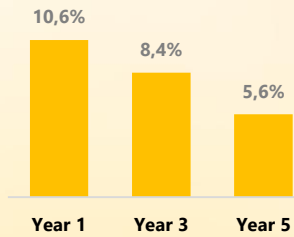
**Q2. Do all household members ages 6 to 18 go to school?**

**C. Yes**



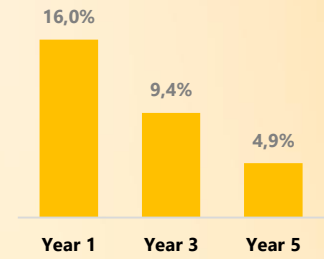
**Q5. Widest floor type?**

**A. Soil or bamboo**



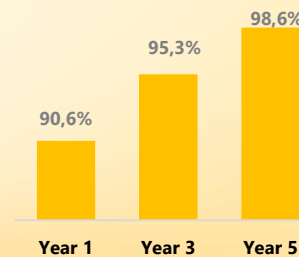
**Q6. What type of toilet arrangement does the household have?**

**A. None or latrine**



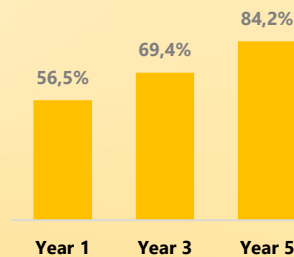
**Q7. What is the main cooking fuel?**

**B. Gas/LPG, kerosene, electricity, others**



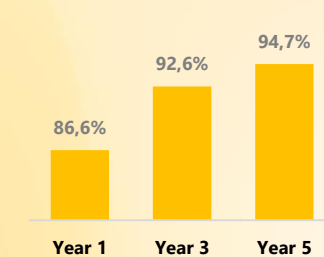
**Q9. Does the household have refrigerator or freezer?**

**B. Yes**



**Q10. Does the household have motorcycle or motorized boat?**

**B. Yes**



*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.*



1.689 Facilitators



26.000 Customers



258 University



24 Province

213 Area Coverage



Platform Update  
(as of Sep 2023)

1. Assessment Module Recommendation
2. Mini Survey Accompaniment Feature
3. New SMO & SMC Report
4. Generate Report Feature in Web Mentor
5. Filtering Ticketing Help Center



# Agenda

Financial Scorecard

Social Impact

**Others**

syariah  
**btpn**





# Awards for 3Q 2023



- 1 **Bisnis Indonesia Financial Award (BIFA) 2023**
  - The Best Performance Bank
  - The Most Efficient Bank
- 2 **28<sup>th</sup> Infobank Award**
  - Excellent Financial Performance Bank in 5 Consecutive Years (2018-2022)
  - Excellent Financial Performance Bank in 2022
- 3 **Nusantara CSR Award**
  - Category/SDGS #3 healthy life and inclusive family welfare
  - Category/SDGs #5 gender equality for programs to achieve gender equality through empowering women in remote areas of the country
- 4 **12<sup>th</sup> Sharia Award 2023, Infobank**
  - The Best Islamic Commercial Banking in Performance Quality and Empowering Micro Business
  - Excellence Financial Performance Islamic Commercial Banking in 5 Consecutive Years (2018-2022)
  - Excellence Financial Performance Islamic Commercial Banking in 2022 KBMI 2 (asset class < Rp50 T)
- 5 **The 14<sup>th</sup> Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Conference and Award**
  - Top 50 emiten dengan Kapitalisasi Pasar Terbesar (Big Cap)
  - Best Financial Sector

# Thank you

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