

**Public Expose**  
**3Q 2023 Results Update**  
**PT Bank BTPN Syariah Tbk**

Jakarta, 26<sup>th</sup> October 2023

## Sharia Supervisory Board



H. Ikhwan Abidin, MA  
Chairman of Sharia  
Supervisory Board



H. Muhamad Faiz, MA  
Member of Sharia  
Supervisory Board



Kemal Azis Stamboel  
President Commissioner  
/Independent



Dewie Pelitawati  
Independent  
Commissioner



Ongki W. Dana  
Commissioner



Mulya E. Siregar  
Independent  
Commissioner

## Board of Commissioners



Hadi Wibowo  
President Director



Dewi Nuzulianti  
Director



Arief Ismail  
Director of Compliance and  
Corporate Secretary



Fachmy Achmad  
Director



Dwiyono B Winantio  
Director

## Board of Directors



Dharma Putera  
Risk Management Head



Robertus J Hadisurya  
Information Technology Head



Ibnu Agung Mulyanto  
Human Capital Head

## Board of Management

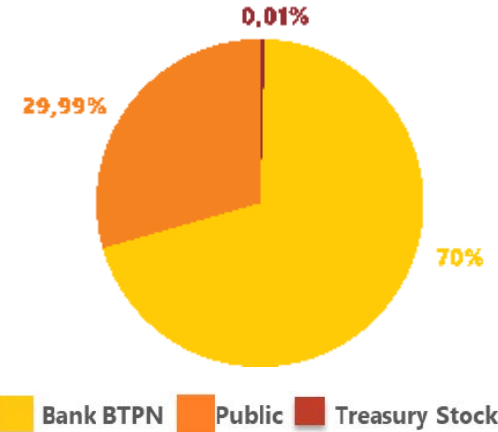


# BTPN Syariah Overview

## 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)

## Shareholders Composition



## Rating

**AAA idn Fitch Ratings**  
**Stable Outlook**



## Customer and Coverage (Serving Java, Sumatera, Nusa Tenggara, Kalimantan & Sulawesi)



**Serving ~ 7 mn customers,**  
**~ 4.3 mn active**



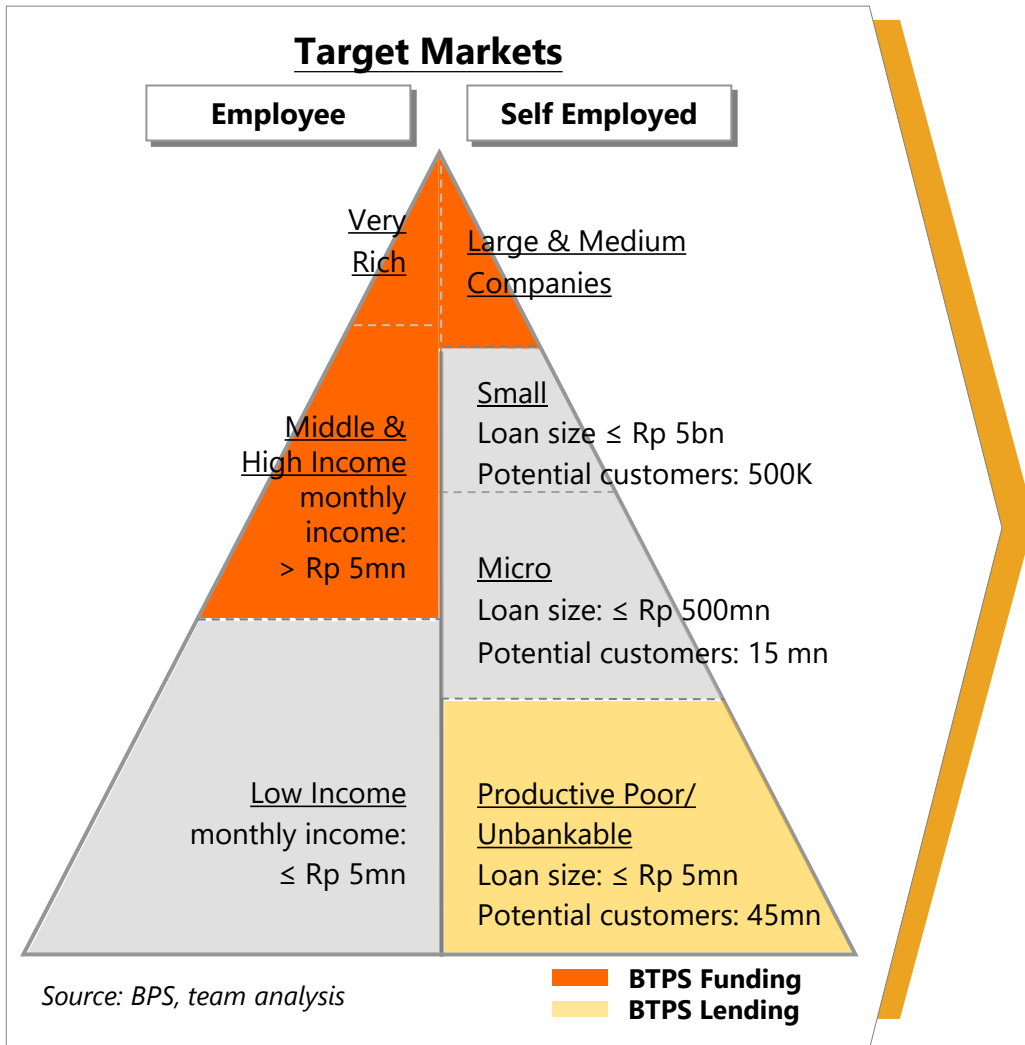
**15 Branch Office and**  
**44 Functional Operational**  
**Office**



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



# BTPN Syariah Target Market, Vision & Mision



## VISION

***"To be the best Sharia Bank, for financial inclusion, making a difference in the lives of millions of Indonesian people".***

## MISION

***"Together, we create opportunities for growth and a more meaningful life".***

## Values

### "PRISMA"

- **Profesionalism**
- **Integrity**
- **Mutual Respect**
- **Teamwork**

## Single Identity: #bankirpemberdaya



In implementing Corporate Mission and Vision, a shared identity is needed to unite all the employees in one spirit. #bankirpemberdaya is the spirit that awakens all BTPN Syariah employees to their mandate of being a different kind of banker.

A banker that chooses to gather funds from the privileged and distribute them to the empowerment of underprivileged families. Taking a different path in order to fulfill their calling to be of benefit to others.

# Our Customers

## Their Work

- Sell Goods



- Produce



- Raise Livestock



## Productive Underprivileged Women

(Community consist of 15 – 20 people):



### 4 Key Behaviours:

**Courage**

**Discipline**

**Hard Work**

**Solidarity**

## Their Needs

- Daily Basic Needs



- Education for Children



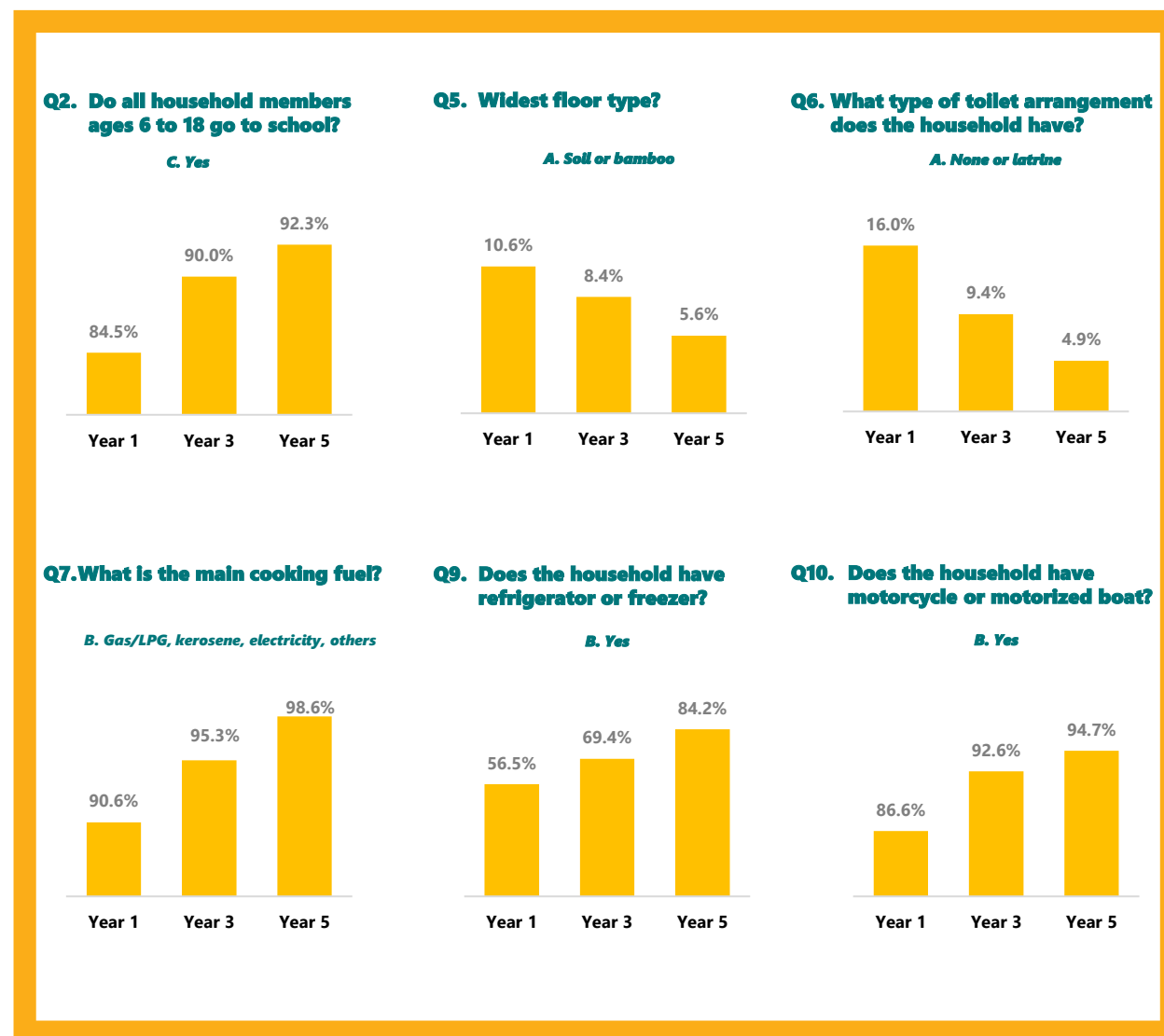
- Improving Living Condition



# 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



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

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



# Overview of Sustainability Performance



BTPN Syariah consistently demonstrated its full commitment in supporting the achievement of the SDG, with a focus on serving the underprivileged female customers. The Bank formulated the objectives of Sustainable Finance to be in line with the business sector and has identified 12 (twelve) of 17 SDGs.



*\*Sustainability Report 2022*

<https://www.btpnsyariah.com/web/guest/sustainability-report>

## Economic Performance\*

**IDR 11,9T**  
**Financing**

**IDR 8,6T**  
**Equity**

**IDR 12,7T**  
**Third-party funds**

**IDR 21,9T**  
**Total Asset**

## Social Performance

**100%**  
Inclusive and female  
segment financing  
customers

**6,8%**  
The number of customer's  
children attending school  
has increased

**75%**  
Supervisor and  
higher roles are  
female

Assisted  
**8 thousand**  
Inspirational and Successful  
customers

**3.500**  
Recipient disaster relief  
program

## Environmental Performance

**100%**  
Community Officer (CO)  
using tablet

**4,3 mn**  
Active customers directly  
served by the Bank

Community Officer use  
**11 thousand**  
Low-emission operational vehicle

**1,536**  
Trees potentially unharmed

# Financial Summary – Consolidated

## Balance Sheet (IDR billion)

	Sep'22	Dec'22	Sep'23	ΔYoY
Cash & Liquid Asset	8,907	9,319	9,909	11%
Financing (gross)	11,349	11,527	11,936	5%
Allowance for losses	(677)	(769)	(948)	40%
Total Third-Party Funds	11,871	12,049	12,754	7%
Total Liabilities	12,626	12,757	13,281	5%
Equity	7,948	8,405	8,688	9%
Total Asset	20,574	21,162	21,969	7%

## Income Statement (IDR billion)

	9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23	ΔYoY
Margin Income	3,956	5,374	1,384	1,448	1,476	4,308	9%
Margin Expense	247	344	110	125	127	362	47%
Net Margin Income	3,709	5,029	1,273	1,324	1,349	3,946	6%
Operating Expense	1,420	1,869	501	493	524	1,518	7%
Pre-Provision Profit	2,293	3,174	771	832	828	2,431	6%
Net Financing Loss	591	894	229	413	507	1,149	94%
Profit After Tax	1,328	1,780	425	328	251	1,004	-24%

## Key Ratios (%)

### Cost to Income

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
38	37	38	37	39	38

### ROA

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
11.6	11.4	10.0	7.7	5.8	7.8

### ROE

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
24.7	24.2	20.5	16.4	12.3	16.4

### CAR

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
50.4	53.7	51.7	48.2	49.7	49.7

### NPF Gross

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
2.4	2.6	3.0	3.0	3.0	3.0

### NPF Net

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
0.1	0.3	0.5	0.5	0.7	0.7

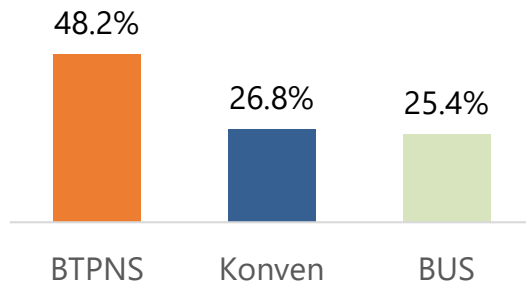
### Loss provision coverage

9M'22	FY'22	1Q'23	2Q'23	3Q'23	9M'23
252	252	207	229	263	263

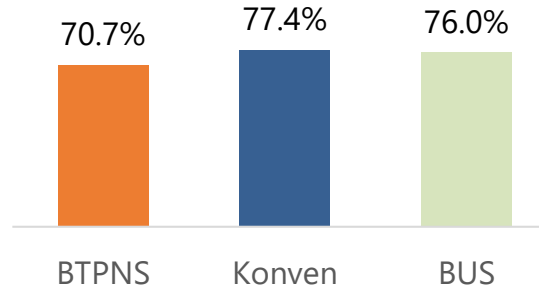


# Financial Ratios Benchmark – June 2023

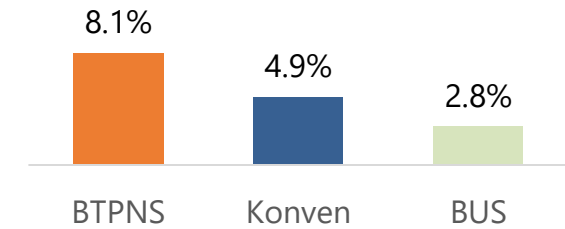
## CAR



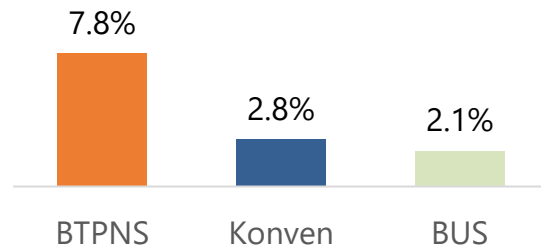
## BOPO



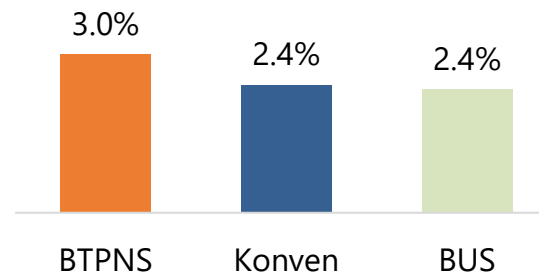
## NOM



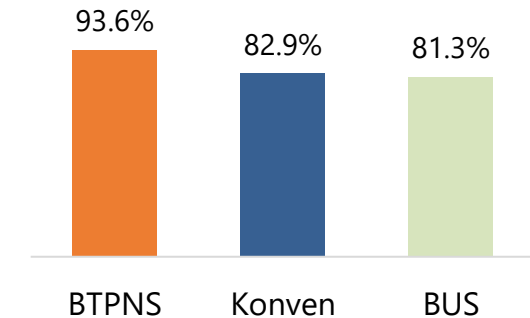
## ROA



## NPL



## FDR



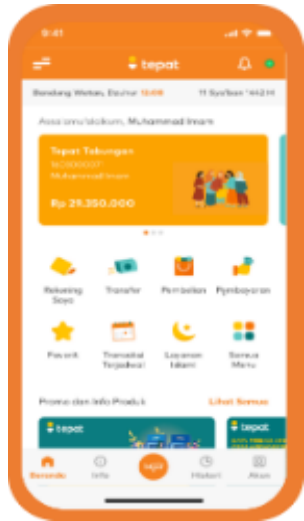
\* Source: Indonesia Banking Statistic Report

\* BTPN Syariah Ratios Bank Only

# BTPN Syariah Aspirations

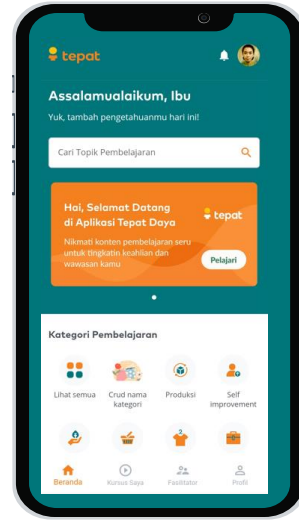
## Building a Digital Sharia Ecosystem for the Unbanked

### Tepat Mobile Banking and Internet Banking



- A service that provides convenience and comfort for funding customers in carrying out more optimal financial transactions with the multi-layer approval feature.
- BI has approved for self onboarding/eKYC.
- Ongoing QRIS approval process from OJK.

### Bestee Tepat (Tepat Daya Platform)



- An integrated platform in the form of digital learning & empowerment programs by stakeholders to increase customers capacity as entrepreneurs by providing access to knowledge.
- A total of 26k customers were facilitated from 24 provinces, 1,689 facilitators from 258 universities

### Mitra Tepat Apps



- Agent Banking application where customers appointed as agents can provide deposit services, withdraw cash, open accounts, provide transactions (buy credit & pay bills) as well as e-commerce services for daily necessities.
- Focus on maintaining the right number of partners and increasing the number of transactions/utilization

### BTPN Syariah Ventura



- As an extension of BTPN Syariah to accelerate the realization of a digital sharia ecosystem more precisely and efficiently by collaborating with strategic partnerships that have the right digital competence and a shared vision.
- Total Assets: 319 billion
- Net Profit: 7 billion

*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



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



# Awards 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 Kapitalisasi Pasar Terbesar (Big Cap)
- Best Financial Sector

**Thank you**