

Jakarta, 7 Februari 2024 / *February 7, 2024*

Nomor : S. 064 /DIR/CSGC/II/2024
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 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 67 200
Alamat Surat Elektronik (<i>email</i>)	:	corsec@btpnsyariah.com
1. Tanggal Kejadian	:	7 Februari 2024 / <i>February 7, 2024</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 Terkendali di 2023, BTPN Syariah Senantiasa Loyal Dampingi Masyarakat Inklusi / *Managable 2023 Performance, BTPN Syariah Remains Loyal to Serving Inclusive Community.*
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



Arief Ismail

Direktur Kepatuhan dan Sekretaris Perusahaan/
Compliance Director and Corporate Secretary

Tembusan :

1. Deputi Komisiner 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



Stable Performance in 2023, BTPN Syariah Continues to Steadfastly Accompany Inclusive Society

BTPN Syariah continuously strengthened the capacity of the inclusive society throughout 2023, by providing access to knowledge and mentoring to ensure that customers continue to grow. It has also been proven that even amid challenging circumstances, the Bank did not abandon or reduce various programs rolled out for the ultra-micro segment.

Since its establishment in 2010, the Bank has consciously focused on the ultra-micro segment in creating growth opportunities together and realizing a more meaningful life. This means that for more than a decade, BTPN Syariah has been committed to the inclusive society.

One of the Bank's current flagship programs is the Bestee program, aimed at making customers' businesses flourish. This program involves thousands of university students in empowering the inclusive society through mentoring and various training sessions.

"The Bank provides an upgraded mentoring program through Bestee by involving university students. So far, over 49 thousand mothers among our customers in more than 827 sub-districts in Indonesia have been mentored by 1,821 students," said Fachmy Achmad, Director of Finance at BTPN Syariah.

Furthermore, the Bank also provides various reward programs that include incentives for customers to attend groups or Regular Center Meetings (*Pertemuan Rutin Sentra/PRS*). All of these programs are the Bank's efforts to ensure that the inclusive society persists and continues to grow amid the current challenging circumstances. These various empowerment programs of BTPN Syariah have also directly impacted the mothers among our customers.

Based on the results of the Poverty Probability Index (PPI) survey of customers who have joined in the last five years, it was recorded that the number of families who have adequate housing increased to 94.6%, who have adequate toilets increased to 85.3%, and the number of families with school-going children continues to increase to 92.5%. Moreover, a survey by the Demographic Institute of the University of Indonesia (*Lembaga Demografi Universitas Indonesia/LDUI*) shows that BTPN Syariah customers experienced a 7.4% reduction in extreme poverty after 3 years of becoming customers.

In terms of performance, although the situation for the ultra-micro segment in particular had not fully recovered following the COVID-19 pandemic, the Bank still recorded a net profit of Rp1.08 trillion. This was accompanied by healthy and strong financial ratios with a return on assets (RoA) of 6.3% and a capital adequacy ratio (CAR) of 51.6% throughout 2023. Meanwhile, the Bank also continued to disburse financing for the inclusive society amounting to Rp11.38 trillion.

About BTPN Syariah

BTPN Syariah is the only Sharia bank focusing on empowering inclusive communities or those not touched by formal financial services (unbankable). Women are the main target for empowerment because the Bank believes that if women are empowered, their families will be empowered. As for empowering inclusive communities, BTPN Syariah continues to carry out its function as a bank by collecting funds from prosperous families and then distributing them fully to the ultra-micro segment. In this way, the Bank opens up opportunities for the general public to work together to empower the people.

This empowerment program is carried out by field officers or *Community Officers* (CO). They are young women who graduated from high school who are trained and have high motivation in assisting productive underprivileged families in customer centers by teaching four superior behaviors, namely Dare to Try, Discipline, Hard Work, and Mutual Help (BDKS).

With this business focus, BTPN Syariah helps empower inclusive Indonesian communities. This is proven by the results of the Poverty Probability Index (PPI) and the University of Indonesia Demography Institute (LDUI) survey of bank customers. These two surveys show that the number of families with children attending school is increasing and customers experiencing extreme poverty continue to decline.

Let's take the opportunity to empower the people through BTPN Syariah.

Vital Records:

- BTPN Syariah was founded in 2010 as BTPN Syariah Unit; launched in 2011
- Separation as PT BTPN Syariah on July 14, 2014
- Registered as PT BTPN Syariah Tbk on May 8, 2018
- Changed its name to PT Bank BTPN Syariah Tbk on June 4, 2020
- Officially became a BUKU 3 Bank category in accordance with the approval of the Financial Services Authority (OJK) on July 7, 2020
- Included in KBMI 2 (Banks with core capital above IDR 6 trillion) in October 2021
- Currently, BTPN Syariah has more than 14 thousand employees (95% women and 50% high school graduates) who have served 7 million customers with 4.2 million active customers in 258 thousand communities in 2,600 sub-districts in 23 provinces of Indonesia
- Received a Fitch AAA (idn) rating with stable prospects, confirmed April 2023

PT Bank BTPN Syariah Tbk

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