

3Q 2024 Results Update

October 2024

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 ~14.4k employees (~ 96% female and ~ 52% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in March 2024

3Q 2024 Performance

Customer & Coverage

Serving ~ 6.5 mn customers,
~ 3.87 mn active



Coverage ~ 265.7k communities,
in ~ 2,600 sub-districts

Assets

21.4 trillion

NPF

3.6%

ROE

12.4%

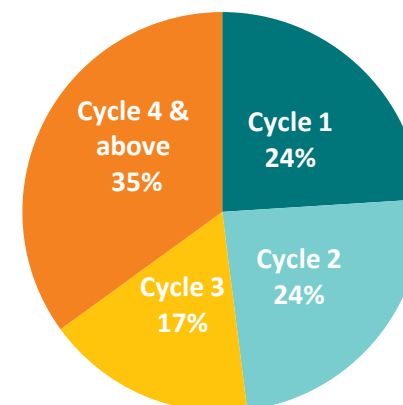
ROA

6.1%

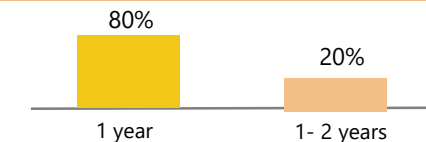
Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



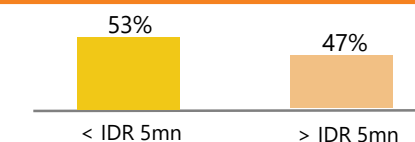
Customers by Cycle



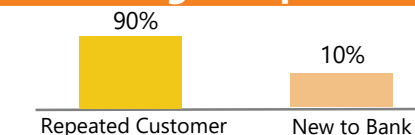
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

Agenda

Financial Scorecard

Social Impact

Others

3Q 2024 Balance Sheet

PROPRIETARY OF
PT BANK BTPN SYARIAH TBK

Unit: IDR billion	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	ΔQoQ	ΔYoY
Cash	596	497	589	405	437	8%	-27%
Reserve Requirement	820	663	654	755	559	-26%	-32%
Net Liquid Investment	8,493	8,916	8,953	9,179	9,889	8%	16%
Financing (gross)	11,936	11,388	10,876	10,448	10,331	-1%	-13%
Allowance for losses	(948)	(1,214)	(1,092)	(929)	(973)	-5%	-3%
Total Asset	21,969	21,435	21,197	21,025	21,359	2%	-3%
CASA	2,998	3,112	2,914	3,210	3,029	-6%	1%
TD	9,756	9,031	8,825	8,550	8,809	3%	-10%
Total Third-Party Funds	12,754	12,143	11,739	11,760	11,838	1%	-7%
Total Liabilities	13,281	12,661	12,698	12,238	12,354	1%	-7%
Equity	8,688	8,774	8,499	8,787	9,005	2%	4%
Write-off	1,046	1,501	508	1,015	1,367		

3Q 2024 Income Statement

PROPRIETARY OF
PT BANK BTPN SYARIAH TBK

Unit: IDR billion	9M'23	FY'23	1Q'24	2Q'24	3Q'24	9M'24	ΔQoQ	ΔYoY
Margin Income	4,308	5,746	1,373	1,364	1,330	4,067	-2%	-6%
Margin Expense	362	486	126	130	127	383	3%	-6%
Net Margin Income	3,946	5,260	1,247	1,234	1,204	3,685	-2%	-7%
Operating Income (exclude recovery)	3,949	5,264	1,252	1,239	1,202	3,692	-3%	-6%
Operating Expense and Bonus Wadiah	1,518	2,043	549	547	555	1,652	-1%	-9%
Pre-Provision Profit (exclude recovery)	2,431	3,221	703	691	647	2,041	-6%	-16%
Net Financing Loss	1,149	1,842	368	324	366	1,059	-13%	8%
Financing Loss Provision	1,198	1,898	384	338	386	1,108	-14%	7%
Recovery	49	56	16	14	19	50	34%	1%
Profit After Tax	1,004	1,081	264	288	218	771	-24%	-23%

3Q 2024 Ratios

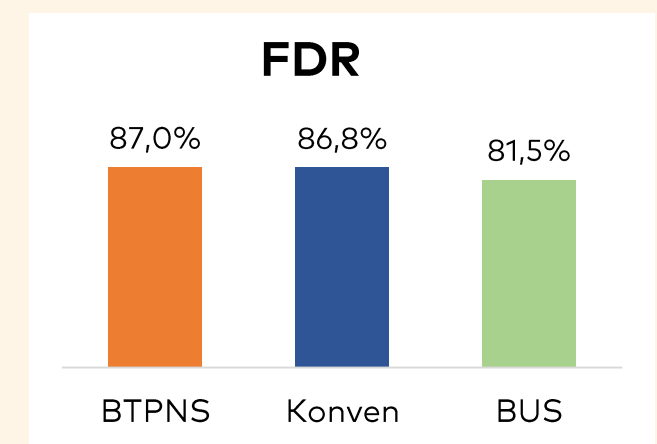
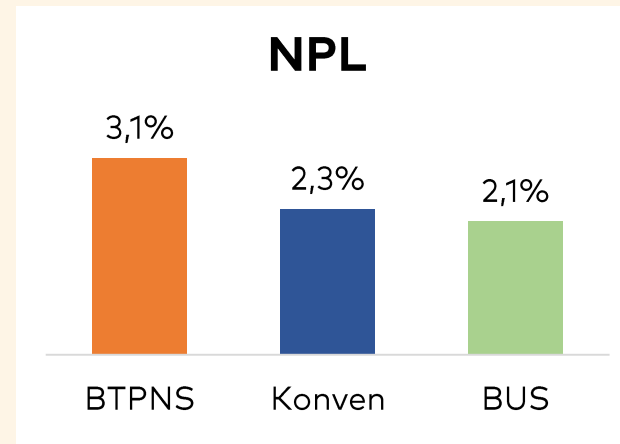
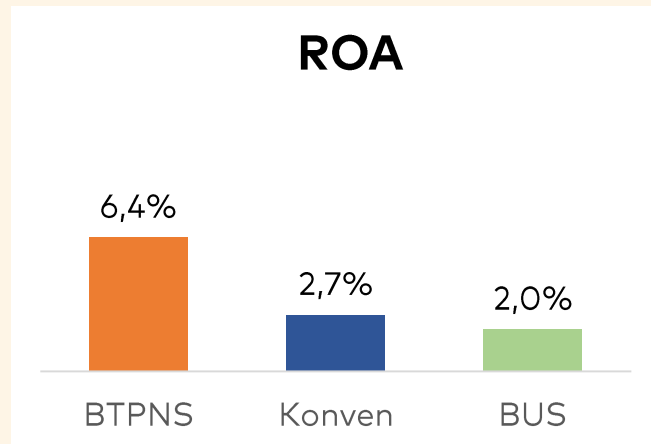
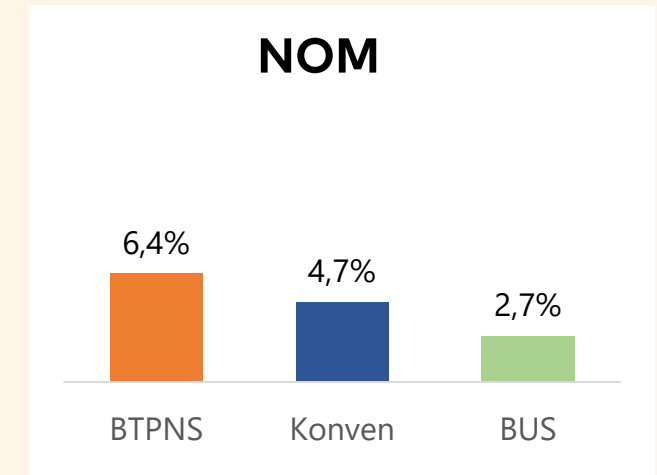
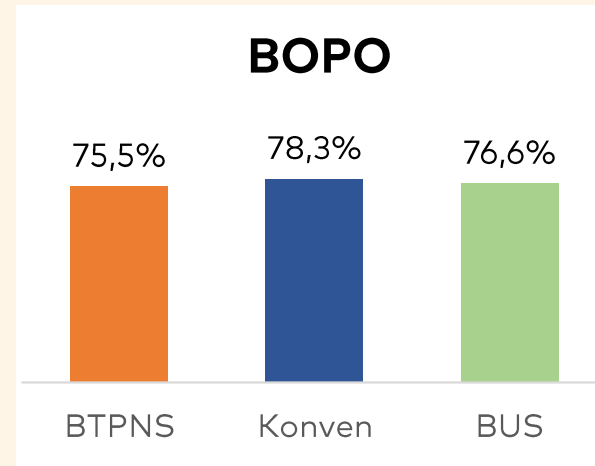
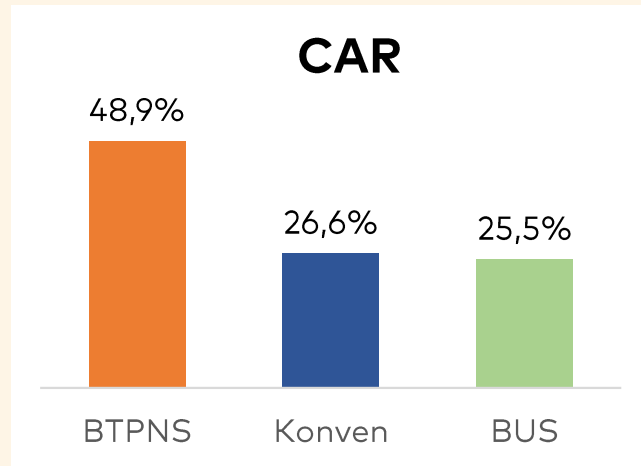
PROPRIETARY OF
PT BANK BTPN SYARIAH TBK

Unit: %	9M'23	FY'23	1Q'24	2Q'24	3Q'24	9M'24
Cost to Income	38%	38%	43%	44%	45%	44%
RoA	7.8%	6.3%	6.3%	6.9%	5.2%	6.1%
RoE	16.4%	13.2%	12.8%	14.0%	10.3%	12.4%
NPF Gross	3.0%	2.9%	3.0%	3.0%	3.6%	3.6%
NPF Net	0.7%	0.3%	0.0%	0.0%	0.0%	0.0%
Net-Financing Loss	12.8%	15.5%	13.2%	11.8%	13.5%	13.1%
Loan provision coverage	263%	363%	338%	292%	261%	261%
CAR*	49.7%	51.6%	47.6%	50.1%	51.7%	51.7%

BOPO 3Q24 79.0%;

*) CAR 3Q24 - Bank Only 50.2%

Financial Ratios Benchmark – July 2024



* Source: Indonesia Banking Statistic Report
* BTPN Syariah Ratio Bank Only

Agenda

syariah
btpn

Financial Scorecard

Social Impact

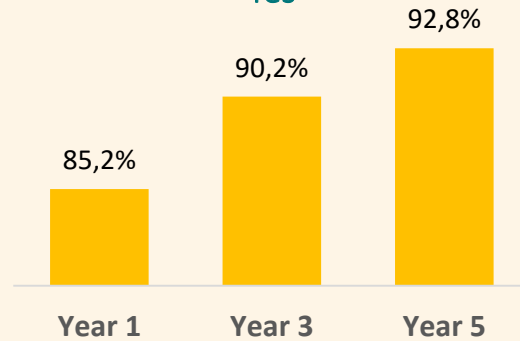
Others

Social Impact Scorecard : Positive Changes, Better for Community

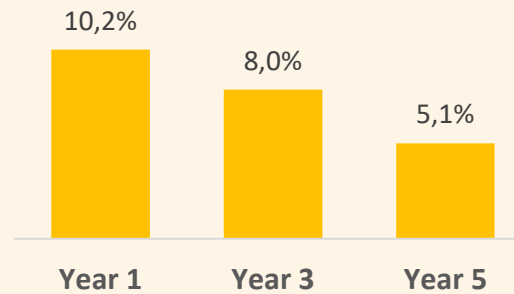
PROPRIETARY OF
PT BANK BTPN SYARIAH TBK

Portrait of Customer Condition After 5 Years

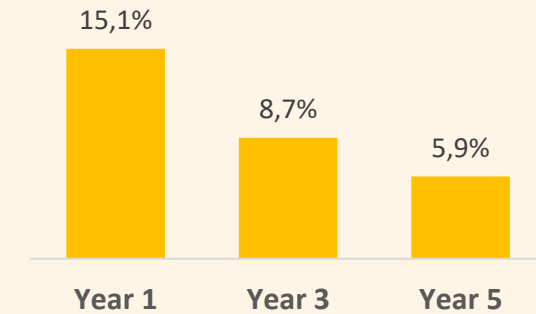
Do all household members
ages 6 to 18 go to school?
Yes



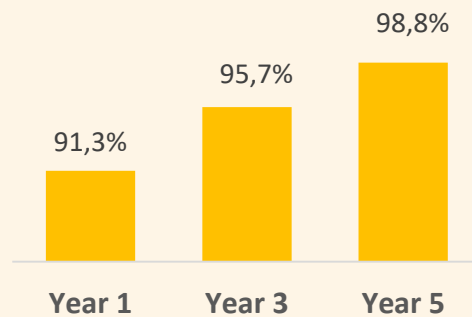
Widest floor type?
Soil or bamboo



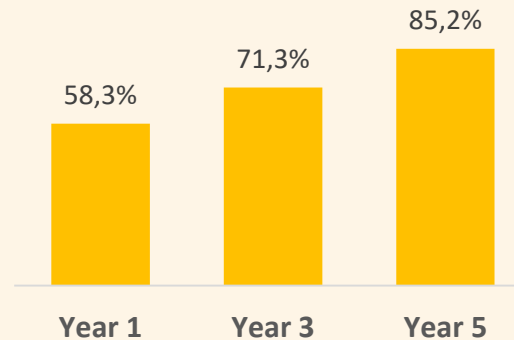
What type of toilet arrangements
does the household have?
None or latrine



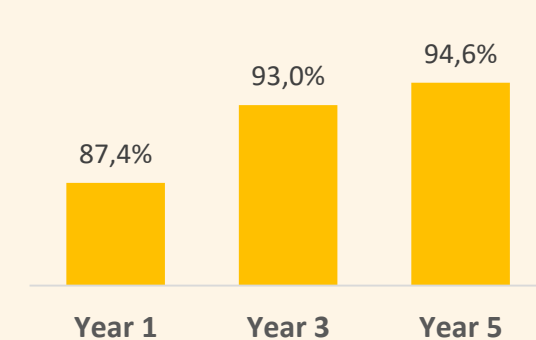
What is the main cooking fuel?
Gas/LPG, kerosene, electricity, others



Does the household have
refrigerator or freezer?
Yes

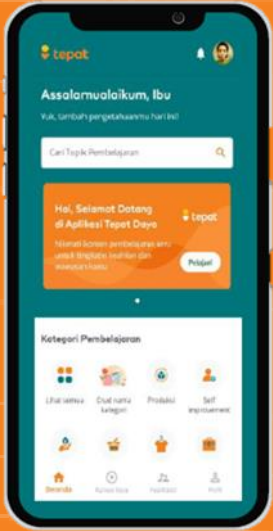


Does the household have
motorcycle or motorized boat?
Yes



bestee Empowerment Program Update as of Sep 2024

PROPRIETARY OF
PT BANK BTPN SYARIAH TBK



Platform Update:

1. Development Automation Calender Assistance Program
2. Customers Recommendation Format
3. CMS Media Gallery
4. Automation Duplicate Program
5. Early Reminder Pop Up for Customers who have never been assisted



~3.4k Facilitators



~350 University



>90k Customers



26 Province

377 Area Coverage



NEW INITIATIVES



Independent Internship Audience:

Mentoring program by students through partnership with local universities



Program Bestee Army:

Mentoring Program by Bestee Program Alumni which will be implemented on Week 3 October 2024



Access to Market:

Semarak Daya, sales of curated customer products through exhibitions and e-catalogs



Departed on 9th October 2024

- The Umrah reward for the pilgrimage trip to Mecca and Madina is a departure for the customers and employees from all distribution area in 2024.
- A total of **279** selected Inspiring Customers and Outstanding Employees will be departing together!
- There are centers that succeed to depart all its customers for this Umrah Pilgrimage trip.



BerSEMI

BerSEMI Program (Sep 2024)

- Appreciation program at customers level (individual) for customers (Cycle 2 and above) who constantly do on time payment, attend routine center meeting (PRS) and diligent in saving.
- Customer will receive cash incentives or reward.
- Period program review occurs every 3 months.
- As of Sep'24 around **800k** customer eligible for the reward, but still below our expectation.



BerSEMANGAT

BerSEMANGAT Program (Sep 2024)

- Appreciation program at center (community) level for center that constantly implement on time payment and UPS (Solidarity Fund).
- One of the center member will be eligible to get Doorprize and this process will be done every months.
- As of Sep'24 more than **70k** community received the doorprize, but still below our expectation.
- Period program review by end of March 2025.



Agenda

syariah
btpni

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Social Impact

Others



Indonesia Sharia and Halal Top Brand Awards 2024 - Warta Ekonomi:

Indonesia Best Sharia Bank 2024 with Capacity Building of Inclusion Communities (Category KBMI 2)
~Jul 2024~

Penganugerahan Nusantara CSR Awards 2024 – La Tofi School of Social Responsibility

CSR SDG National Award Healthy and Prosperous Life Category
CSR SDG National Award Gender Equality Category
~Jul 2024~

The 3rd Indonesia DEI & ESG Awards (IDEAS) 2024 - PR Indonesia

Bronze Winner Sub Category Gender Equality
~Jul 2024~

5th Indonesia PR Summit 2024 & PR Award 2024 – The Iconomics

Popular Companies
~Aug 2024~

Financial Literacy Award 2024 – Financial Service Authority (OJK)

Best Sharia Financial Literacy Program Category
~Aug 2024~

Best Sharia Awards 2024 – Investor Trust

Best Sharia Bank: Category Total Asset > 20 T
~Sep 2024~



Thank you

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