



1H 2021 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

1H 2021 Financial Performance

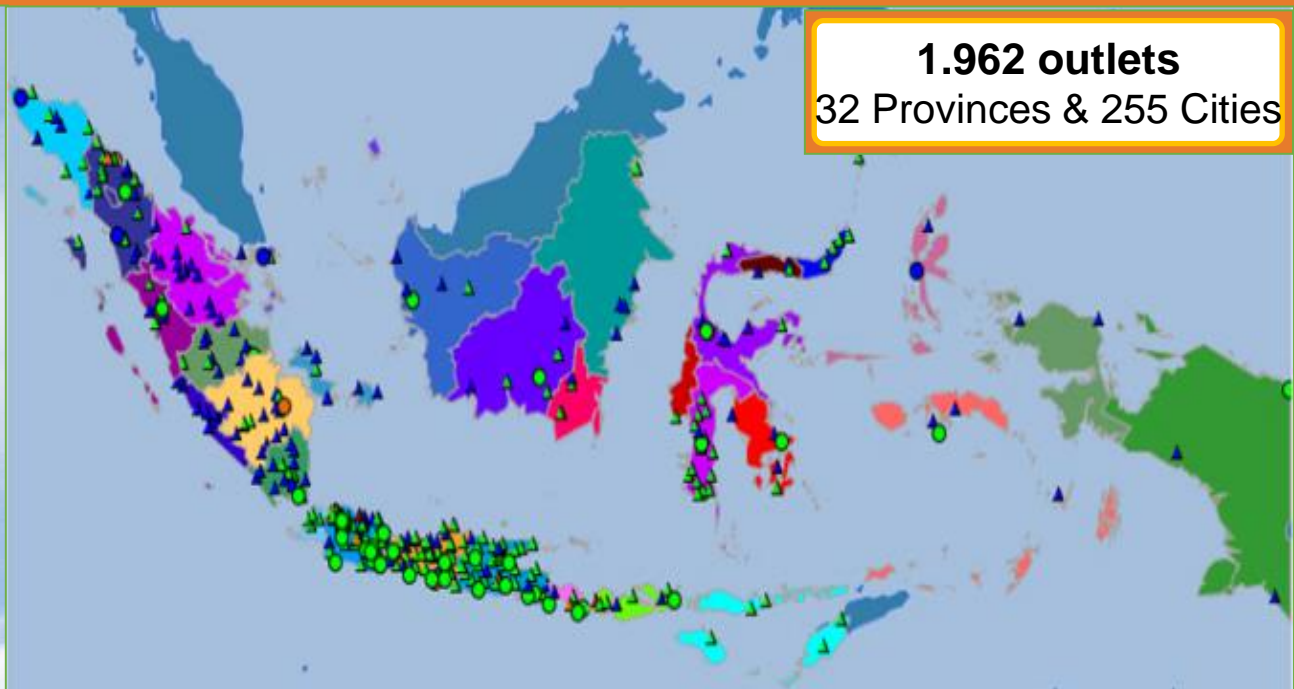
CSR & Awards

Handling COVID-19 at BTPN



Bank BTPN Profile (Consolidated)

As of June 2021



Total Assets	IDR 175.9 trillion	Total Employees	19,374 (75% Female)
Corporate Rating	<ul style="list-style-type: none">• Fitch Ratings: 'AAA(idn)'; Stable Outlook• Pefindo: 'idAAA'; Stable Outlook	Total Customers	~12.3 million customers

Shareholders as of 30 June 2021

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	92.43%	7,532,311,297	150,646
PT Bank Central Asia Tbk *	1.02%	83,052,408	1,661
PT Bank Negara Indonesia (Persero) Tbk **	0.15%	12,007,137	240
Public	5.23%	426,537,127	8,531
Treasury Stocks	1.17%	95,198,900	1,904
Total	100%	8,149,106,869	162,982

* Meets the provisions of PP No.29 of 1999 concerning Purchase of Commercial Bank Shares and is a shares resulting from the conversion due to the Business Merger with PT Bank Sumitomo Mitsui Indonesia.

** Shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

Board of Commissioners



Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani Masli Ridhwan
Independent Commissioner



Irwan M. Habsjah
Independent Commissioner



Edmund Tondobala
Independent Commissioner

Board of Directors



Ongki Wanadjati Dana
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Henoch Munandar
Director



Adrianus Dani Prabawa
Director



Kan Funakoshi
Director



Merisa Darwis
Director



Hiromichi Kubo
Director



Hanna Tantani
Director

Bank BTPN's Medium-Term Aspirations

Bank that serves all segments with digital technology

Vision

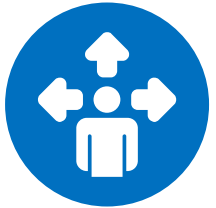
To become the first choice bank in Indonesia, which give significant change in the life of millions of people, mainly with the support of digital technology

Long Term Aspiration

Creating a financial business group and expanding business reach in the regional markets



Bank BTPN's Values



Customer-centric

Focus on stakeholder interests



Proactive & Innovative

Step up and continue to innovate



Agile

Embrace change and move fast



Achieving The Best

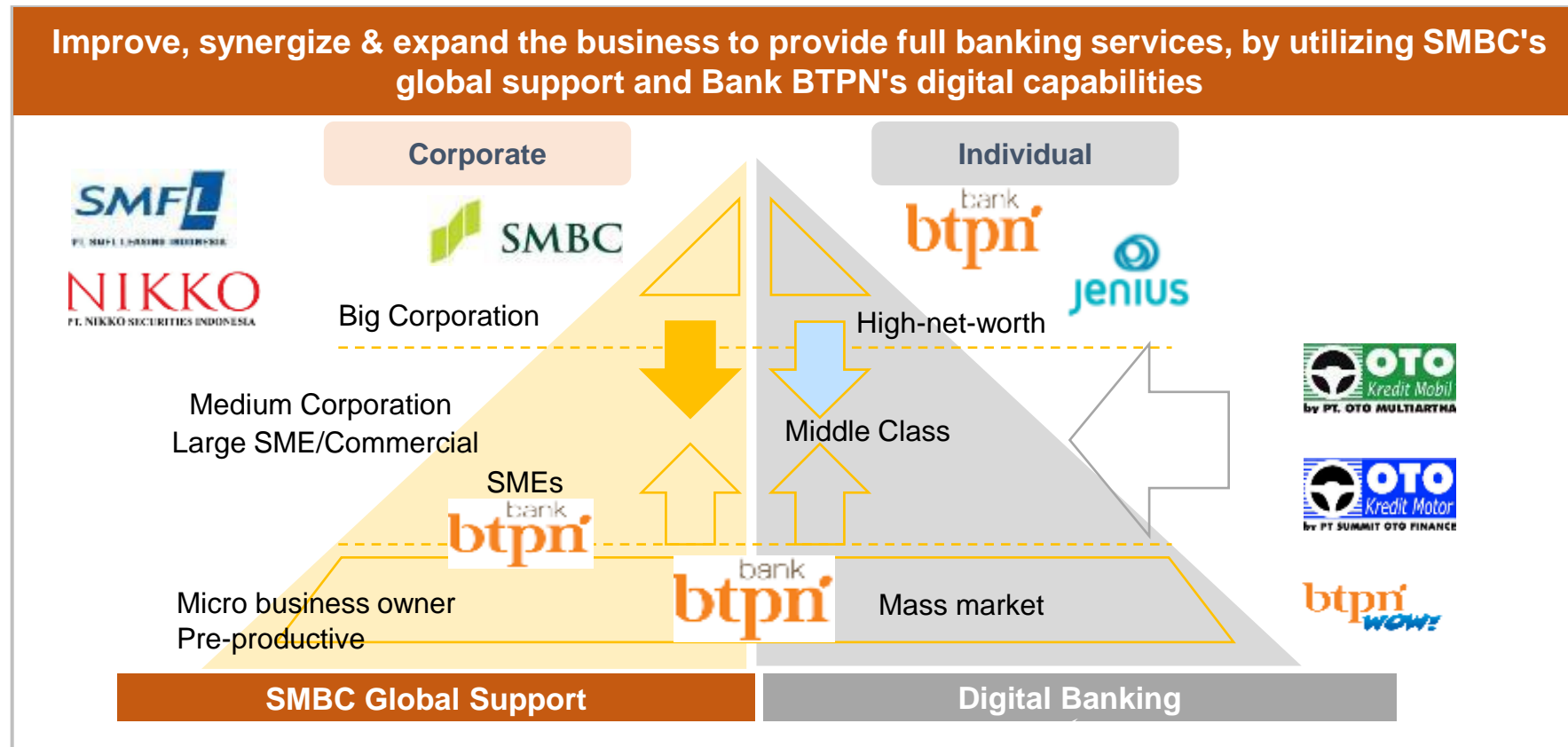
Maintain and provide the best service quality



Synergy

Collaborate as one team

2 Competitive Advantages of Bank BTPN to achieve our aspirations: SMBC's global support & BTPN's digital capabilities



2019

Integration
 Successfully integrate and mitigate risk, supported by regulatory compliance

2020

Synergy
 Combine existing assets to drive cross-sell, serve new segments, or reduce costs

2021-2023

Scale up
 Creating new engines for growth and profitability for the whole entity

BTPN Syariah Profile

as of June 2021



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
- **Today:** Spread across 23 provinces, with 12,000 employees (~95% female and ~44% high school graduates)
- **Rating :** Upgraded on November 2020 to AAA (idn) Fitch with stable outlook

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



1H 2021 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.0 mn active



Coverage ~235k communities,
in ~ 2,600 sub-districts

Assets

17.4 trillion

NPF

2.4%

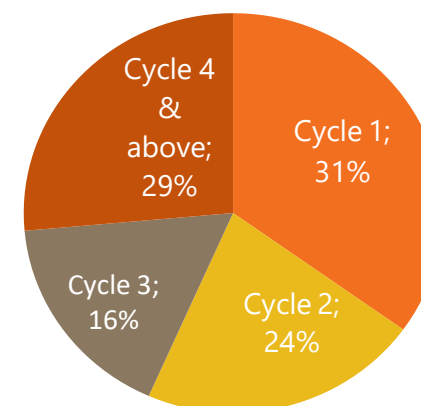
ROE

26.1%

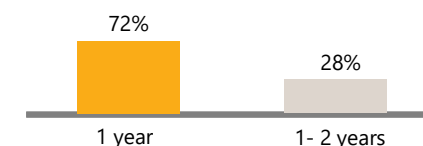
ROA

11.6%

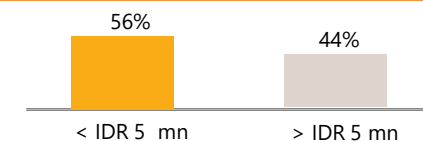
Customers by Cycle



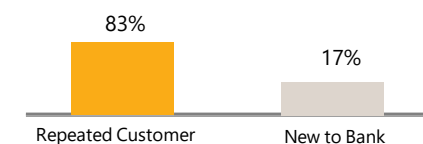
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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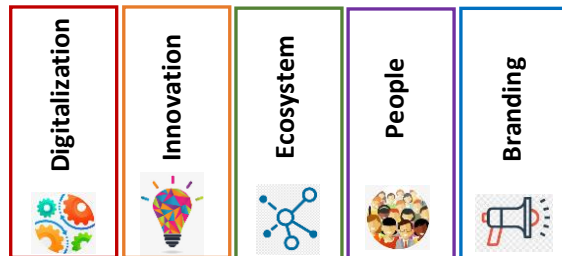
Handling COVID-19 at BTPN

Retail Banking

Value Proposition



Key Business Drivers



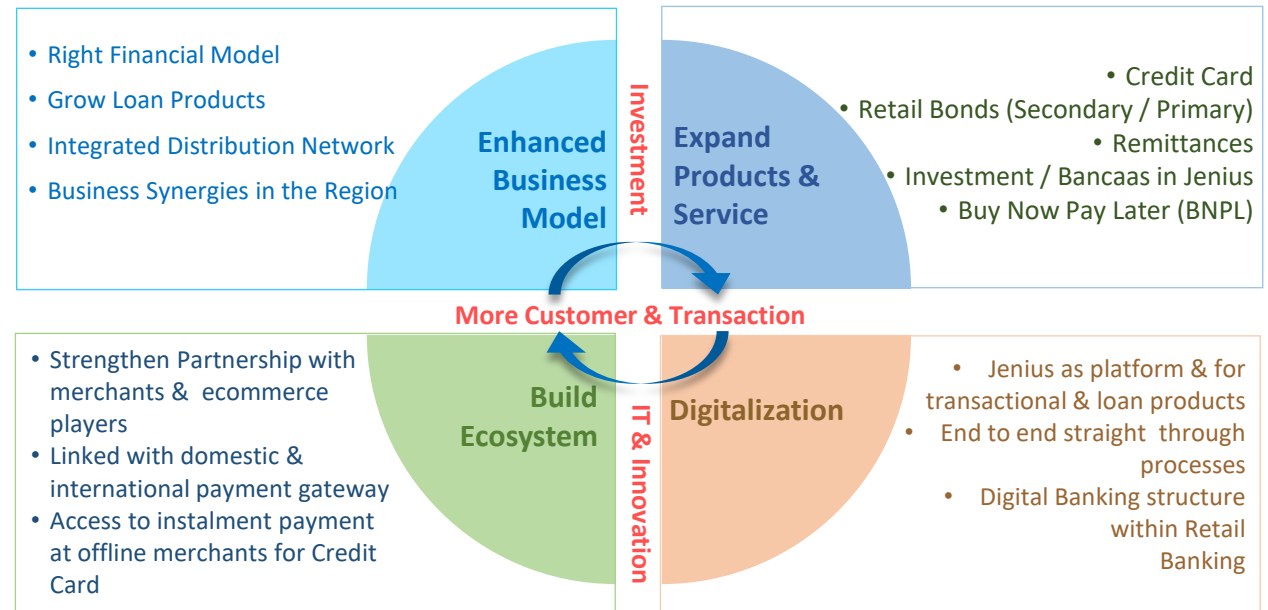
Management Discipline



Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking, Branchless Banking & Micro Business

Execution Strategy



Retail Banking

Jenius: Registered Customers continue to increase to ~3.3 million


154.6 Mn
YouTube views


80.8 K
followers


110 K
page likes


186K
followers



9.5 Mn+
installs

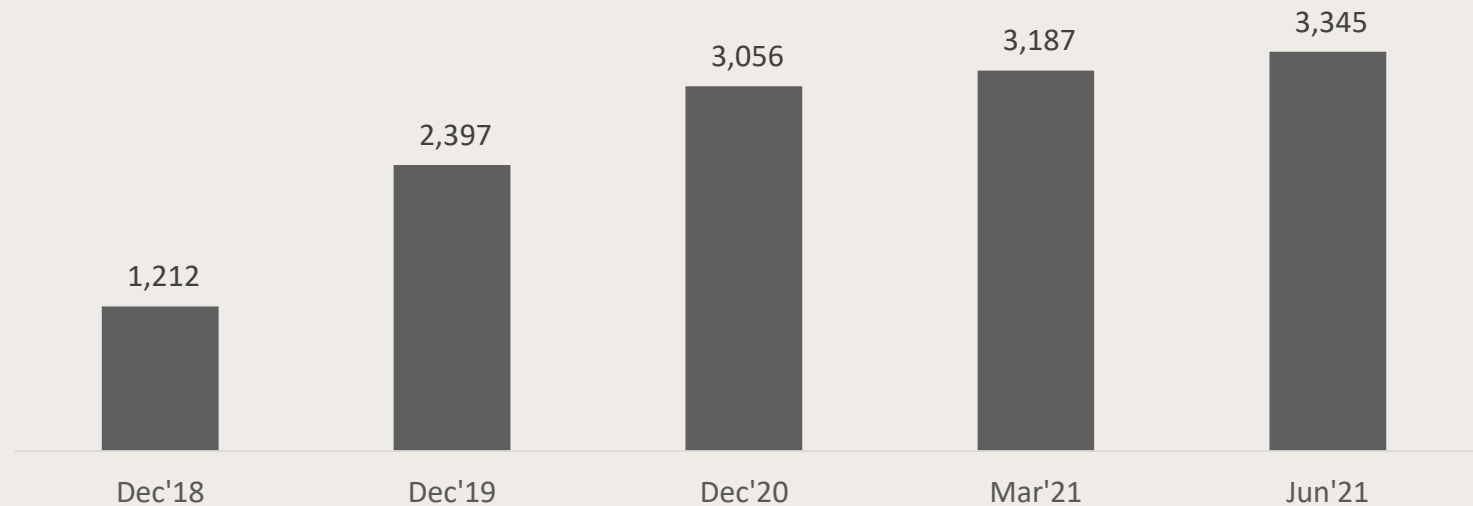


1.3 Mn+
installs

CUSTOMERS

In Thousand

Registered



Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

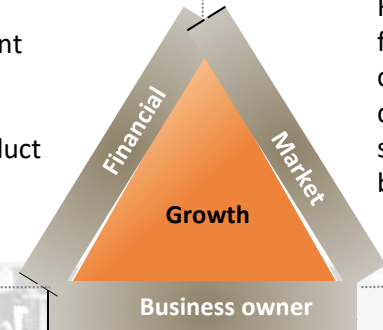
Simple – flexible – fast financial services:

- Loan products (PRK, PB, PAB/Investment Loans)
- Asset Based Financing Product

ACCESS TO MARKET

Open access to the market:

- Supply Chain Financing to facilitate customers in dealing with suppliers and buyers



CAPACITY DEVELOPMENT

- Bisnis Info Partner
- Bisnis Club Partner

UVP

Financial Solution

access to marketing and business network expansion



daya

Target Market

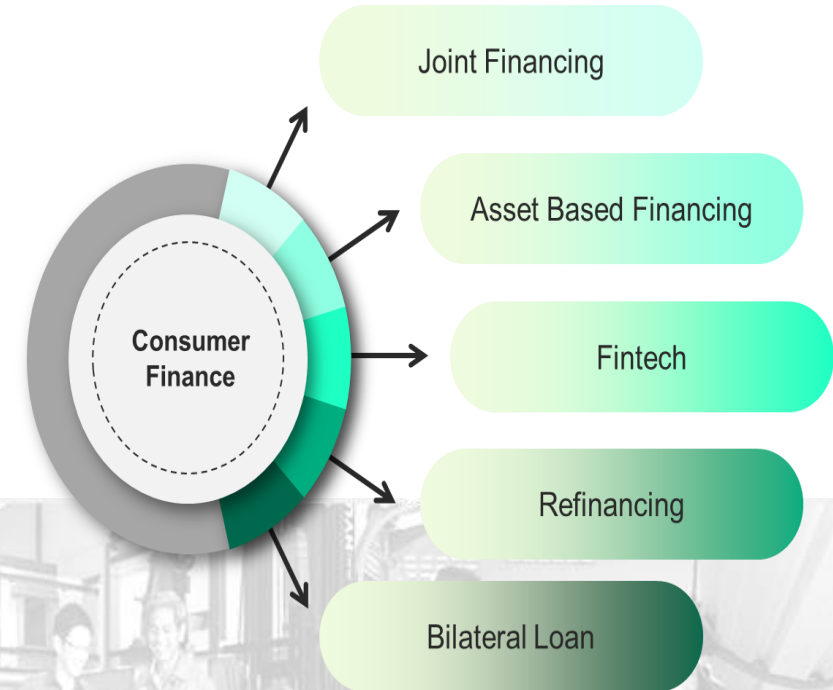
SME

SMEs (under Individual names and PT Company) with annual sales turnover between IDR 2,5 bio and IDR 500 bio

Consumer Finance

- Multifinance Company
- Fintech
- Others

Consumer Finance Products



Underlying Transaction

- 4 Wheeler • 2 Wheeler • Truck (Light & Heavy) • Medical Equipment
- Durable Goods • Others Asset Based Finance • Non Collateral

The 3-pronged SME Operating Model

- *powered by Digital*

1

RM led & branch model

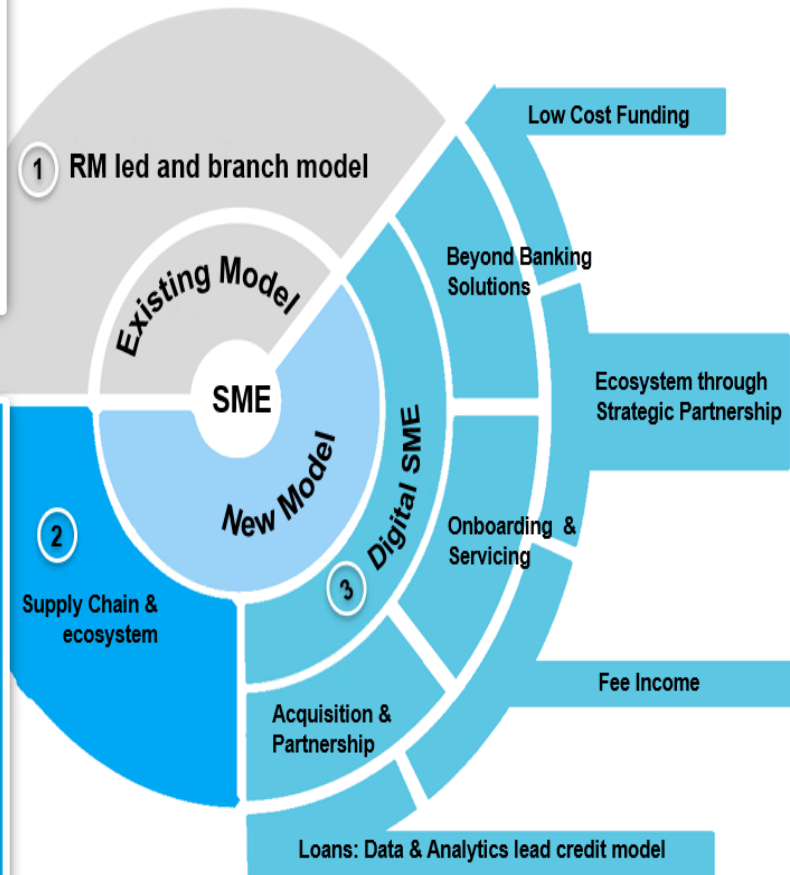
- To transform and digitalize internal processes to improve efficiency and speed to market
- To introduce digital solutions to help SMEs' business operations
- To continue serving SMEs who are traditional in nature

Current State	100% (1)
Future State	30% (1 & 2) & 70% (3)

2

Supply Chain & Ecosystem

- To optimize traditional Anchor-led SCF model
- To build up ecosystem, connecting B-B-C (buyer & supplier, owner & employee)
- To build scale and to grow Ecosystem through digital partnerships



3

Digital SME

a) Objective

- To scale NTB through ecosystem or strategic partnerships
- To grow SME lending portfolio by targeting under-served mass SME
- To build Operating Account through beyond banking solutions (Digital CFO proposition)

b) Target Market:

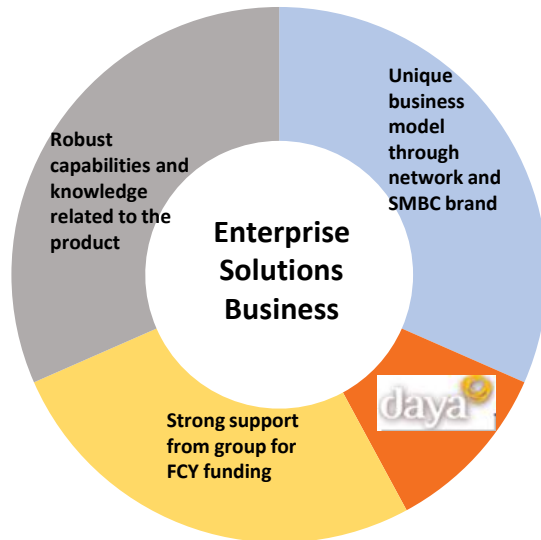
- Under-served & digital savvy mass SME- aligned with the growth of future SMEs within 3 years:
 - 2nd Generation Business Owners
 - Entrepreneurs served by FT
 - Businesses in growth hotspot

Aspiration: Journey towards becoming a Digital SME Bank where SMEs are powered by Digital
(giving the bank the ability to scale and grow exponentially and profitably)

Wholesale Banking Group

Corporate/Wholesale Banking Group includes Corporate/Wholesale Banking, Commercial Banking, Transactional Banking, Supply Chain Financing and Wholesale Funding

UVP



Target Segments

Target Company under Wholesale Banking Group:

1. Local Companies
2. MNC
3. State-owned Enterprises
4. Japanese Corporations
5. Bank and Non-Bank FI
6. Commercial Companies

Products and Services

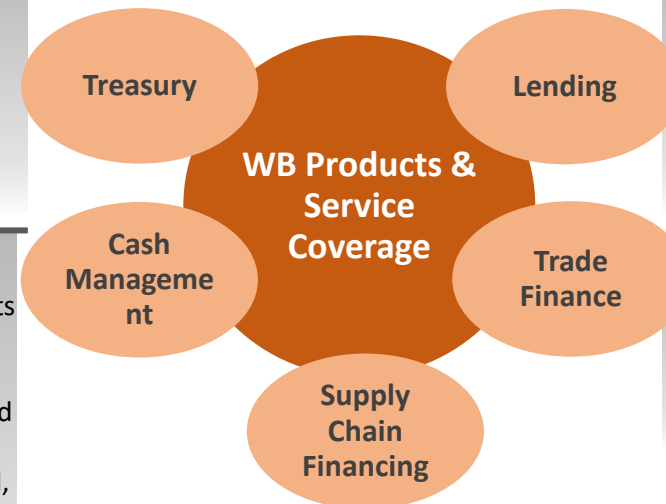
Hedging Products (*):

- IRS/CCS
- Forex Transactions

(*) But not limited to the above products

Cash Management Products:

- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import tax)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Cash Deposit, GIRO Collection)
- GIRO Depository Service
- Virtual Account
- Internet Banking/ Host-to Host
- Liquidity Management (domestic cash polling)



Supply Chain Financing

Products:

- Distributor Financing
- Supplier Financing

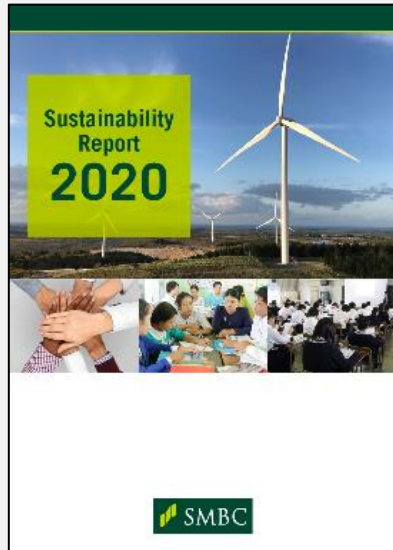
Loan Products:

- Bilateral and Syndication Loans (IDR, USD, and JPY)
- Project/ Structured Finance
- ECA
- Green Loan /Sustainability Linked Loan (SLL)

Domestic, Export and Import Trade Products:

- Import LC Issuance / Import Bill Negotiation
- Export LC Advising / Confirmation / Export Bill Collection/Negotiation
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance
- Receivable Purchase
- Bank Guarantees / SBLC
- Trade Avalization

Green Banking: New Way to Next Level Banking



SMBC Group Green x Globe 2030

SMBC Group's Sustainability
Roadmap into 2030

Translating Global Strategies into Local Initiatives


Strategic intent is to be
at the forefront of SLL
(Sustainability Loan
Linked)/Green
Financing Projects in
Indonesia

Example:

- 1) Wind Power Plant in Sidrap: Indonesia's first 'Wind Farm' with a capacity of 75 MW
- 2) Hydroelectric Power Plant in Asahan
- 3) Sarulla Geothermal Power Plant which is the largest in the world.
- 4) Cirata Floating Solar Power Plant which is the first large-scale solar power project in Indonesia

Bank BTPN together with its parent company SMBC received three awards from The Asset Triple A Infrastructure Awards 2021:

1. Renewable Energy Deal of The Year-Wind related to Sidrap PLTB financing.
2. Renewable Energy Deal of The Year-Hydro related to the Asahan hydropower plant financing.
3. Project Finance House of the Year.

A group of three young people (two women and one man) are looking at a smartphone together in a modern, industrial-style setting. The man is holding the phone, and all three are smiling. The background features large windows and a staircase.

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Handling COVID-19 at BTPN

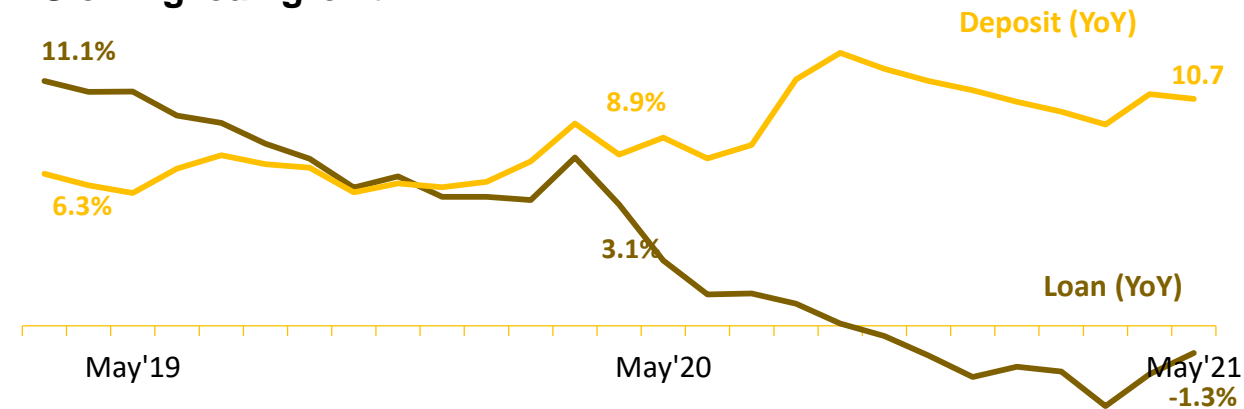
Banking Industry

Loan growth continue to experienced a contraction in 2021

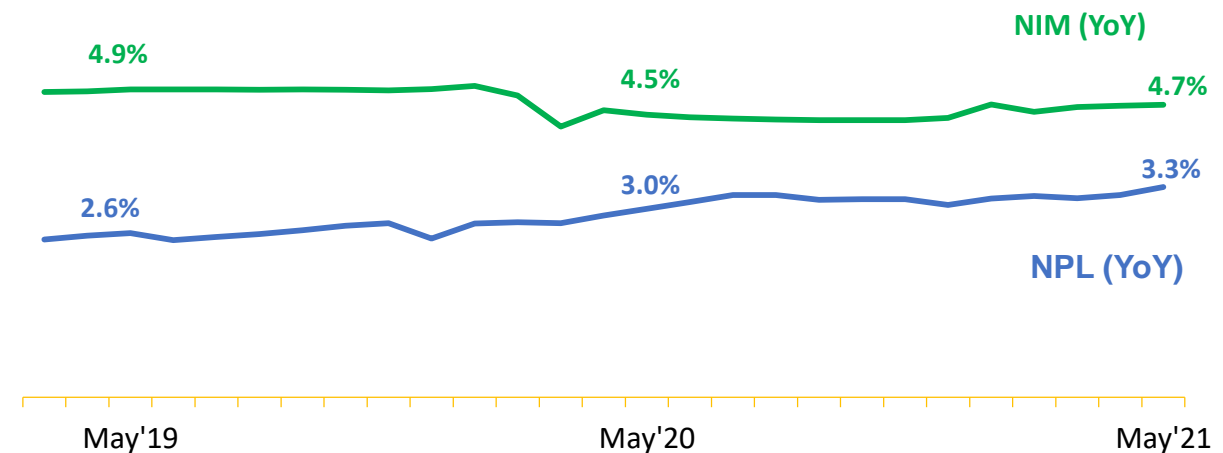
Indonesia Banking Industry Financial Summary

IDR trillion	May'20	Dec'20	May'21	ΔYoY
Total Assets	8,615	9,178	9,274	7.7%
Total Loans	5,586	5,482	5,514	-1.3%
Customer Deposits	6,175	6,665	6,837	10.7%
CASA	3,513	3,861	3,989	13.6%
Current Accounts	1,539	1,687	1,782	15.8%
Savings	1,974	2,174	2,207	11.8%
Time Deposits	2,663	2,805	2,848	6.9%
Net Profit	55	105	54	-1.9%
LDR	90.9%	82.5%	80.9%	-10.0%
NIM	4.5%	4.4%	4.7%	0.2%
NPL	3.0%	3.1%	3.3%	0.3%
CAR	22.2%	23.9%	24.3%	2.1%

Slowing loan growth



NIM & NPL



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Financial Performance - Consolidated

1H'21 Key Highlights



Bank BTPN Record Healthy Performance and Ensuring Bank Stability Throughout Semester I-2021

- Profit before tax increased by 48% YoY. Operating Income increased by 4% YoY and operating expense were well maintained around the same amount as last year. Cost of Credit decreased by 43% YoY.
- IDR Cost of Fund reduced from 5.5% YTD 1H'20 to 3.6% YTD 1H'21. CASA avg. balance up by 7.4% YoY (IDR 2.0T, mostly contributed by the retail segment). NIM is well maintained.
- Customer Deposits reached IDR 96.6T. Healthy liquidity and funding. As end of June 2021, LCR was recorded at 237.84% and NSFR 116.09%.
- Total Assets reached IDR 175.9T. Total Loan balance reached IDR 135.6T
- Gross NPL 1.46%, better than industry's average.
- Solid capital structure. CAR at a healthy level of 27.36%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'20 (Unaudited)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	26,410	39,426	35,004	32,994	-6%	25%
Loans (gross)	150,475	136,213	132,680	135,565	2%	-10%
Total Assets	185,191	183,166	174,720	175,929	1%	-5%
CASA	27,377	27,690	30,557	28,285	-7%	3%
TD	74,022	73,099	68,371	68,356	0%	-8%
Total Customer Deposits	101,399	100,789	98,927	96,641	-2%	-5%
Borrowings & Subordinated Loan	47,632	44,718	37,196	41,038	10%	-14%
Total Liabilities	153,187	150,201	140,703	141,165	0%	-8%
Equity	32,003	32,965	34,018	34,764	2%	9%

- Total assets reached IDR 175.9 trillion. Total Loan reached IDR 135.6 trillion.
- Customer Deposits reached IDR 96.6 trillion.
- CASA balance increased by 3% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	1H'20	1Q'21	2Q'21	1H'21	ΔQoQ	ΔYoY
Net Interest Income	5,372	2,785	2,803	5,588	1%	4%
Other Operating Income	913	466	493	960	6%	5%
Operating Income	6,284	3,251	3,297	6,548	1%	4%
Operating Expense	(3,443)	(1,697)	(1,748)	(3,444)	3%	0%
Cost of Credit	(1,220)	(164)	(532)	(696)	224%	-43%
Profit Before Tax	1,620	1,392	1,013	2,405	-27%	48%
Net Profit After Tax	1,239	1,084	788	1,872	-27%	51%
Net Profit After Tax attributable to the Shareholders	1,117	971	670	1,641	-31%	47%
Net Profit After Tax - BTPN Syariah	407	375	395	770	5%	89%

- BTPN's YTD Jun'21 Net Profit After Tax attributable to the shareholders up by 47% YoY.
- Operating income grew 4% YoY. Operating expense were well maintained around the same amount as last year.
- Cost of Credit decreased by 43% YoY.

Key Financial Ratios - Consolidated

Ratios (%)	Jun'20 (Unaudited)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.19	6.11	6.75	6.76	0.01	0.57
NSFR	116.56	115.34	115.59	116.09	0.50	(0.47)
LCR	221.96	281.70	199.70	237.84	38.14	15.88
Loan to Funding	100.97	93.60	97.47	98.46	0.99	(2.50)
NPL (gross)	1.12	1.21	1.42	1.46	0.04	0.34
ROA	1.72	1.41	3.16	2.74	(0.42)	1.02
ROE	7.97	6.12	12.94	10.78	(2.16)	2.81
CAR	23.09	25.55	27.53	27.36	(0.17)	4.27

- NIM is well maintained.
- LCR and NSFR were at healthy levels, LCR was recorded at 237.84% and NSFR 116.09% as end of June 2021.
- Gross NPL 1.46%, better than industry's average.
- CAR was recorded at 27.36%, proportion of core capital is 83% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA
Ratio

27%

31%

29%

101.4

11%

16%

73%

98.9

12%

19%

69%

96.6

13%

16%

71%

Jun'20

Mar'21

Jun'21

■ TD

■ CA

■ SA

Customer Deposits (IDR billion)	Jun'20 (Unaudited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	ΔQoQ	ΔYoY
CASA	27,377	30,557	28,285	-7%	3%
Current Account	16,032	18,730	15,941	-15%	-1%
Savings	11,345	11,827	12,344	4%	9%
Time Deposits	74,022	68,371	68,356	0%	-8%
Total Customer Deposits	101,399	98,927	96,641	-2%	-5%

- CASA balance increased 3% YoY. CASA ratio increased to 29% as of Jun'21 from 27% in the same period last year.
- Besides Customer Deposits, BTPN has diversified funding source from bonds, bilateral loans and inter-bank borrowings. BTPN also has a long-term borrowing facility from SMBC.

Loan Growth by Segment

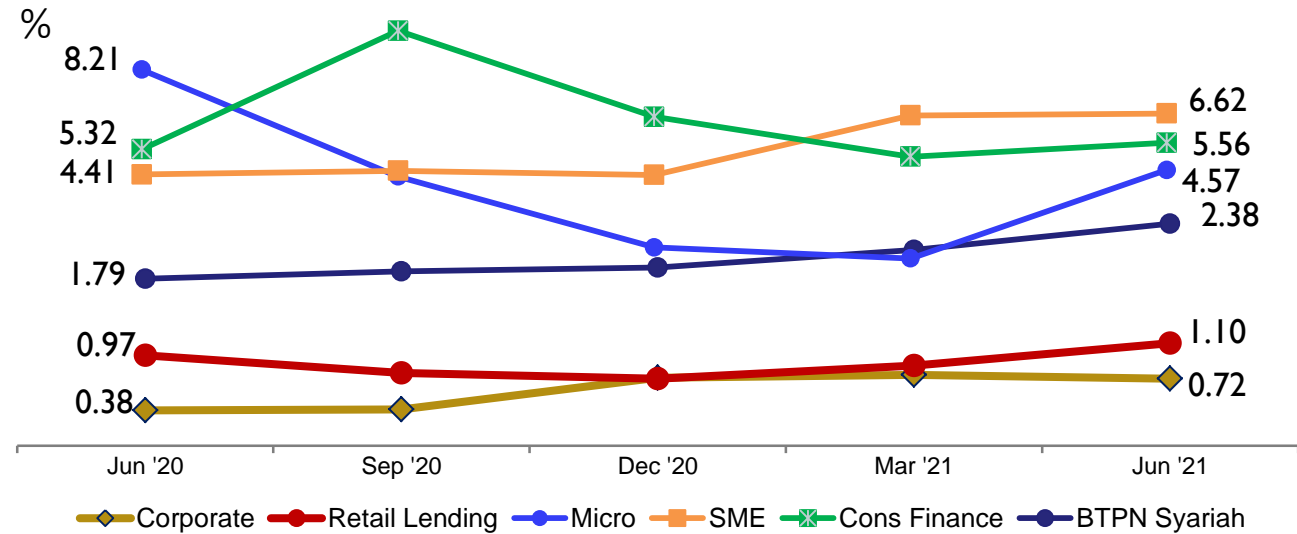
Loan Growth (IDR billion)	Jun'20 (Unaudited)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	150,475	136,213	132,680	135,565	2%	-10%
<i>Mature Businesses :</i>	35,237	33,013	31,829	30,589	-4%	-13.2%
- Retail Lending	34,036	32,108	31,073	29,946	-4%	-12%
- Micro	1,201	905	756	643	-15%	-46%
<i>Growth Businesses :</i>	115,237	103,199	100,851	104,977	4%	-8.9%
- Corporate	88,630	78,705	75,818	79,829	5%	-10%
- SME	12,330	11,451	11,240	11,107	-1%	-10%
- Commercial	1,243	1,186	2,243	2,460	10%	98%
- BTPN Syariah	8,741	9,523	9,697	10,048	4%	15%
- Consumer Finance	3,943	2,026	1,515	1,146	-24%	-71%
- Others	350	308	338	386	14%	10%

Asset Quality

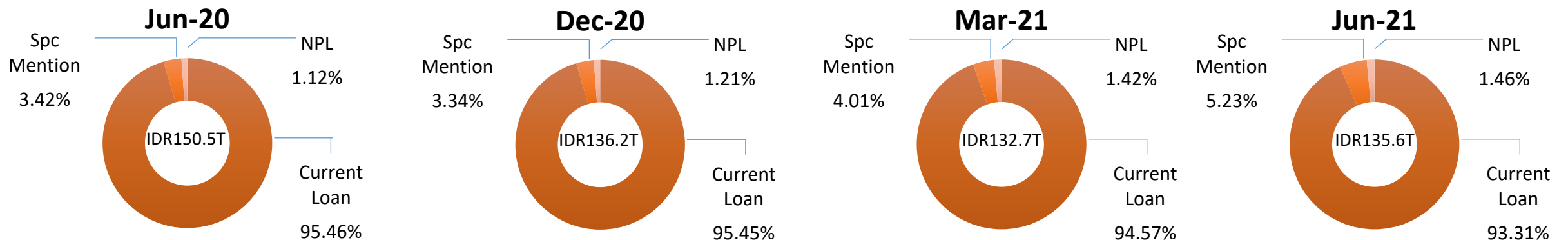
Asset Quality

%	Jun-20	Dec-20	Jun-21
Gross NPL	1.12	1.21	1.46
Net NPL	0.52	0.50	0.58
Gross Cost of Credit	1.64	1.89	1.04
Loan Loss Provision/NPL	150.66	208.79	170.84

Gross NPL by Segment



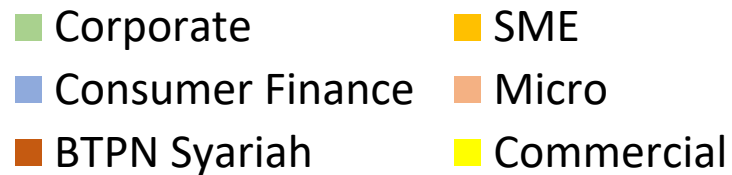
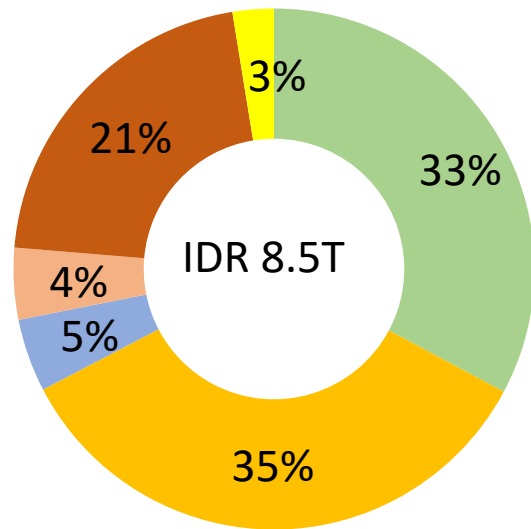
Loan by Collectability (% of Total Loan)



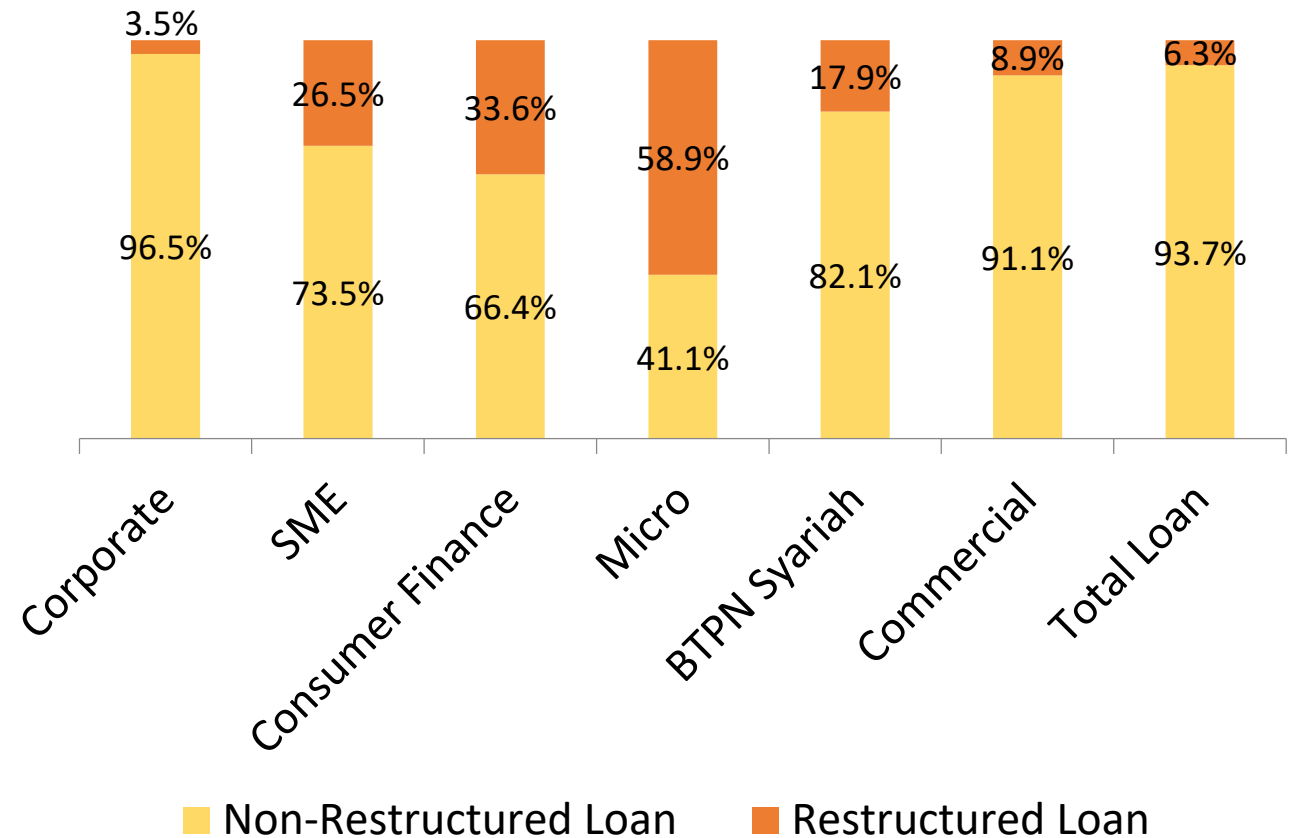
Loan Restructuring as of 1H 2021

Restructured Loan

end of June 2021



Proportion to Total Loan



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Daya

The embodiment of Bank BTPN's commitment to continuously improve the capacity of its customers by providing opportunities for growth and a more meaningful life.



Customer Segment

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Program Pillar

Financial Literacy



Self Capacity
Development



daya

Business Capacity
Enhancement



Sustainable Life



Digital access:
www.daya.id



Medical examination
service



Digital marketing training



Collaboration with
Djarum Foundation



Sustainable Finance



Bank BTPN has succeeded in increasing its environmentally friendly financing portfolio

Bank BTPN managed to add 19.1% to its portfolio for environmentally friendly financing.

Total environmentally friendly financing reached Rp 2.8 trillion

It supports Sustainable Development Goals:



Number 9
About Infrastructure, Industry and Innovation



Number 11
About Sustainable Cities and Communities



Number 13
Regarding Handling Climate Change



Sustainable Development Goals (SDGs)

It is a global action plan agreed by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment.

Bank BTPN's role in realizing sustainable finance.



Provide breastfeeding facilities as a form of support for working mother. 92% of employees who took maternity leave returned to work.



Provides 1,415 tips about entrepreneurship and health that can accessed via daya.id



SMBC Group donated 100 million yen (13.7 billion) to UNICEF Indonesia to help ease the burden on the Indonesian people related to COVID-19.



Provide various training related to entrepreneurship and relevant health to 838,871 people.



Perform calculations on the use of the amount of fuel and electricity (energy) each year in order to continuously improve efficiency. In 2020, it was recorded that energy use fell by 97%. This sharp decline was due to the majority of employees working from home.

2021 Awards



Bank BTPN received an award from Telkomsel in their awarding program:

D'FRONTRUNNER AWARDS
"Thriving in an Uncertain
World Through
Transformation"

This program aimed to support and accelerate business digital transformation. Bank BTPN was selected for Retail Banking Category.

Telkomsel
D'FRONTRUNNER AWARDS
Retail Banking Category



TOP CSR Awards 2021 is one of the prestigious award events organized by PT Madani Solusi Internasional and MSI Group where PT Bank BTPN Tbk received two awards, first is the 4-Star TOP CSR Awards 2021 with "VERY GOOD" level, on CSR business strategy alignment, CSV initiatives implementation and ISO 26000 Sustainability Report.

Secondly, Mr. Ongki Wanadjati Dana, President Director of PT Bank BTPN Tbk was awarded as Top Leader on CSR Commitment 2021 for his high commitment in implementing governance system and CSR programs within the company.

Top CSR Awards 2021
Bintang 4 & TOP leader on
CSR Commitment

2021 Awards



DENGAN BANGGA MEMBERIKAN PENGHARGAAN KHUSUS KEPADA:

PT BANK BPTN TBK

SEBAGAI:

**PIONIR BANK DIGITAL
DI INDONESIA**

JAKARTA, 24 AGUSTUS 2021



PRIMUS DORIMULU
NEWS DIRECTOR
BERITASATU MEDIA HOLDINGS &
PEMIMPIN REDAKSI INVESTOR DAILY

BERITA SATU
MEDIA HOLDINGS

Investor Awards Magazine: Best Bank 2021 is an award event that assesses banks based on their performance in the midst of the challenges of the economic crisis due to the COVID-19 pandemic, and their contribution to the progress of the banking industry and Indonesia's economic development.

In this award event which is held annually by Investor Magazine, PT Bank BTPN Tbk received a special award as a digital bank pioneer because it is considered to have played a role in stimulating the development of the digital banking industry in Indonesia.

Bank BTPN is one of eight banks that received a special award.

Investor Magazine
Investor Awards Magazine: Best Bank 2021
Pioneer of Digital Bank in Indonesia

About BTPN

BTPN Business Activities

Banking Industry Overview

1H 2021 Financial Performance

CSR & Awards

Handling COVID-19 at BTPN



Comply with government regulations, Provision of work facilities - New ways of working and support for occupational health and safety

Working Environment at Bank BTPN



WORK FROM OFFICE

- Split operations
- Max. MB 20%; Branch 50%
- Must use double mask
- Permit to enter the city of work

PENALTY

According to the President Director's instructions

Sustainable Education Program



- Email & WA (**139** editions)
- Educational videos - PDUI (**19** editions)
- Virtual discussions with doctors, experts, COVID-19 survivors (**6** sessions)

Employee Support



WORK FROM OFFICE

- Multivitamin, double mask (medical and cloth)
- When needed: gloves & face shield

VACCINE PROGRAM

- **Mutual Cooperation Vaccine:** Permanent employees and their immediate family
- **Government Vaccines** (Permanent Employees & Outsourced Workers):
 - Local Government (*32 branches*)
 - OJK/Perbanas (*Jabodetabek*)
 - Local Health Office - Vaccination center (*piloting: 3 branches*) – also for customers

MEDICAL EQUIPMENT FOR ISOMAN (Self Isolation)

45 O2 generating machines (**Oxygen Concentrator**) provided by Bank BTPN & donation from SMBC

Self Isolation mentoring program

Tele-consultation, standard medicines, PCR for employees and immediate families through Astralife : **HaloDoc & Hermina Hospital**

Emergency Loan

Temporary increase in limit on emergency loans for employees

Support for employees and families

Oxygen Concentrator Assistance for employees and families infected with COVID-19



In an effort to anticipate the scarcity of oxygen availability for COVID-19 patients and as a form of support to Bank BTPN employees and their families, Bank BTPN and SMBC Group provide 45 (forty five) units of Oxygen Concentrator (OC) which will be distributed to BTPN branches for use. by an employee/family of an employee who was diagnosed positively infected with COVID-19 in the same house, is doing self isolation and urgently needs OC assistance in the healing process

Areas and distribution amounts are as follows (branch locations can be seen in the appendix)

Region	Unit
Sumatera	7
Jakarta 1 (termasuk Kantor Pusat)	3
Jakarta 2	5
Jawa Barat	4
Jawa Tengah	5
Jawa Timur, Bali, Nusa Tenggara	9
IBT	12

Update COVID-19

Mutual Cooperation Vaccines at the West Java branch offices

Sukabumi



Padjajaran



Sumedang



Cirebon



Tasikmalaya



Home / Pemerintahan / Kota Tasikmalaya / Dinkes Kota Tasikmalaya Bekerjasama Dengan Bank btpn Adakan Vaksinasi Kepada Para Pensiunan



Dinkes Kota Tasikmalaya Bekerjasama Dengan Bank btpn Adakan Vaksinasi Kepada Para Pensiunan

Posted by: ade zaiat in Kota Tasikmalaya 2 hari ago 0 88 Views

Update COVID-19

Mutual Cooperation Vaccines at Yogyakarta and Central Java branch offices

Yogyakarta



Surakarta



Magelang



Purwokerto



Update COVID-19

Mutual Cooperation Vaccines at the East Java branch offices

Surabaya



Malang



Gresik



Madiun



Bojonegoro



Situbondo



Mojokerto



Probolinggo



Bangkalan



THANK YOU

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