



1H 2022 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

1H 2022 Financial Performance

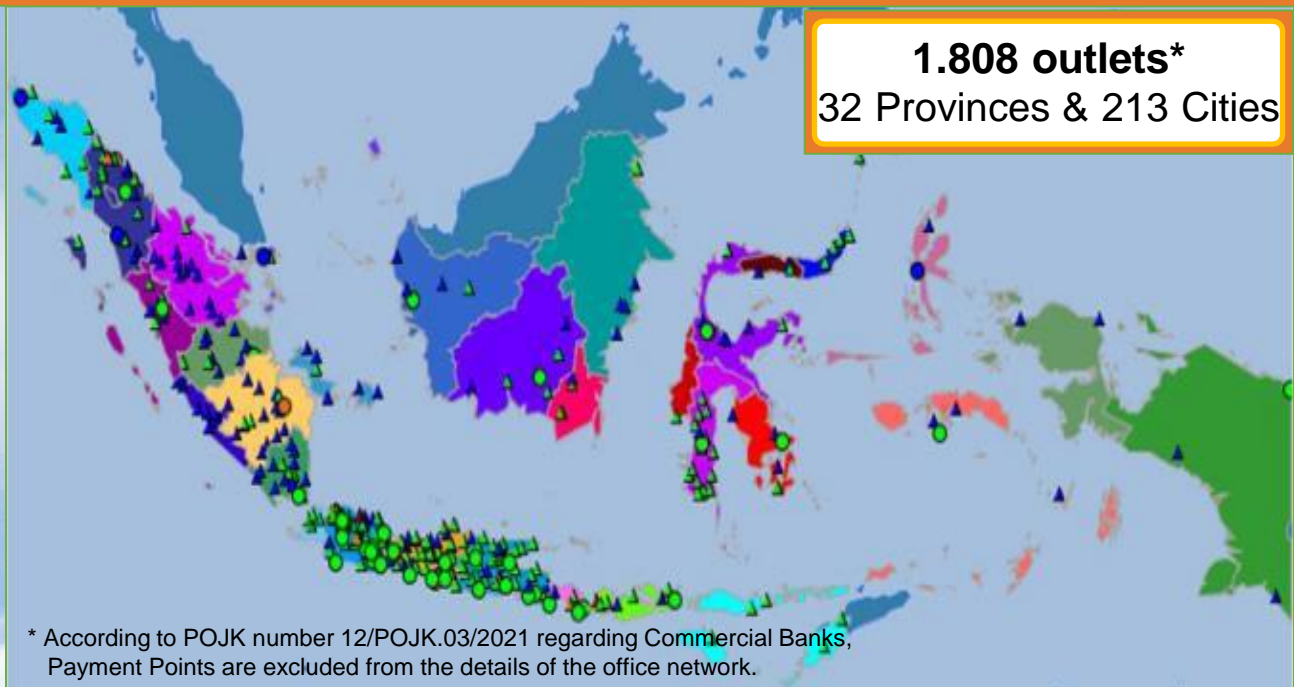
CSR & Awards

COVID-19 Update at BTPN



Bank BTPN Profile (Consolidated)

as of 30 June 2022



Total Assets	IDR 195.5 trillion	Total Employees	19,373 (76% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: 'AAA(idn)'; Stable OutlookPefindo: 'idAAA'; Stable Outlook	Total Customers	~12.1 million customers

Shareholders

as of 30 June 2022

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	5.27%	429,273,229	8,585
Treasury Stocks	1.13%	92,462,798	1,849
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 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

as of 30 June 2022

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Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani M. Ridhwan
Independent Commissioner



Irwan M. Habsjah
Independent Commissioner



Edmund Tondobala
Independent Commissioner



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 30 June 2022

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Kaoru Furuya
*Caretaker of President Director/
Deputy President Director*



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Henoch Munandar
Director



Hiromichi Kubo
Director



Kan Funakoshi
Director



Merisa Darwis
Director



Hanna Tantani
Director

Bank BTPN's Values



Customer First

Always look at it from the customers' point of view to provide additional value



Proactive & Innovative

Step up and relentlessly innovate



Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery



Integrity

As a professional, always act with sincerity and a high ethical standard.

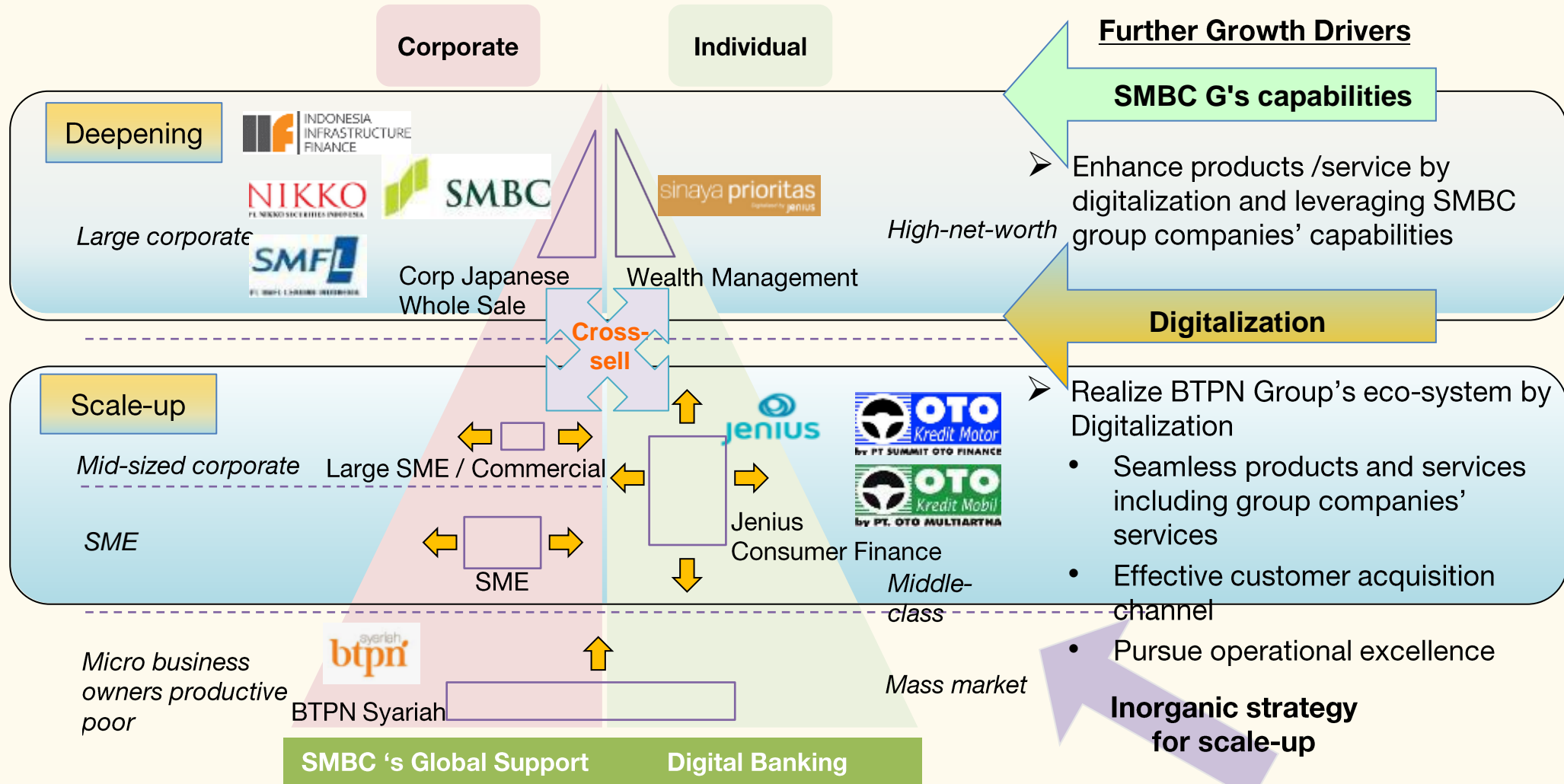


Synergy

Collaborate as one team

Goal: To become a Top Class Full Service Financial solution provider

Enhance, synergize & expand the business to provide full-banking services, capitalizing digitalization and SMBC group's capabilities



BTPN Syariah Profile

as of 30 June 2022

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 23 provinces, with 12k employees (~ 95% female and ~ 45% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook as of November 2021
- Planned **additional teams** in 2022 = 80 team (status >60%)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



1H 2022 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.15 mn active



Coverage ~ 249k communities,
in ~ 2,600 sub-districts

Assets

20.2 trillion

NPF

2.5%

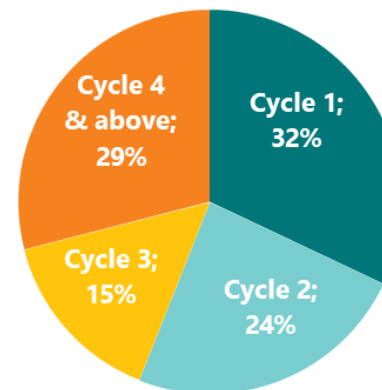
ROE

24.6%

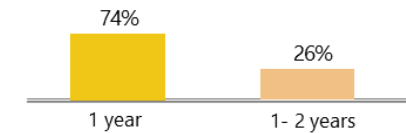
ROA

11.4%

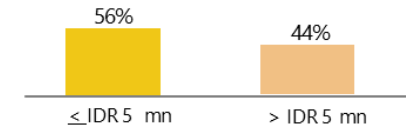
Customers by Cycle



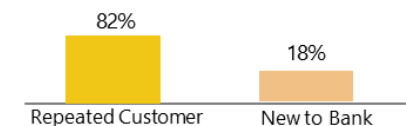
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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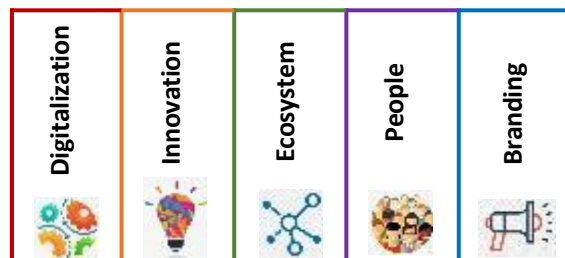
COVID-19 Update at BTPN

Retail Banking

Value Proposition



Key Business Drivers



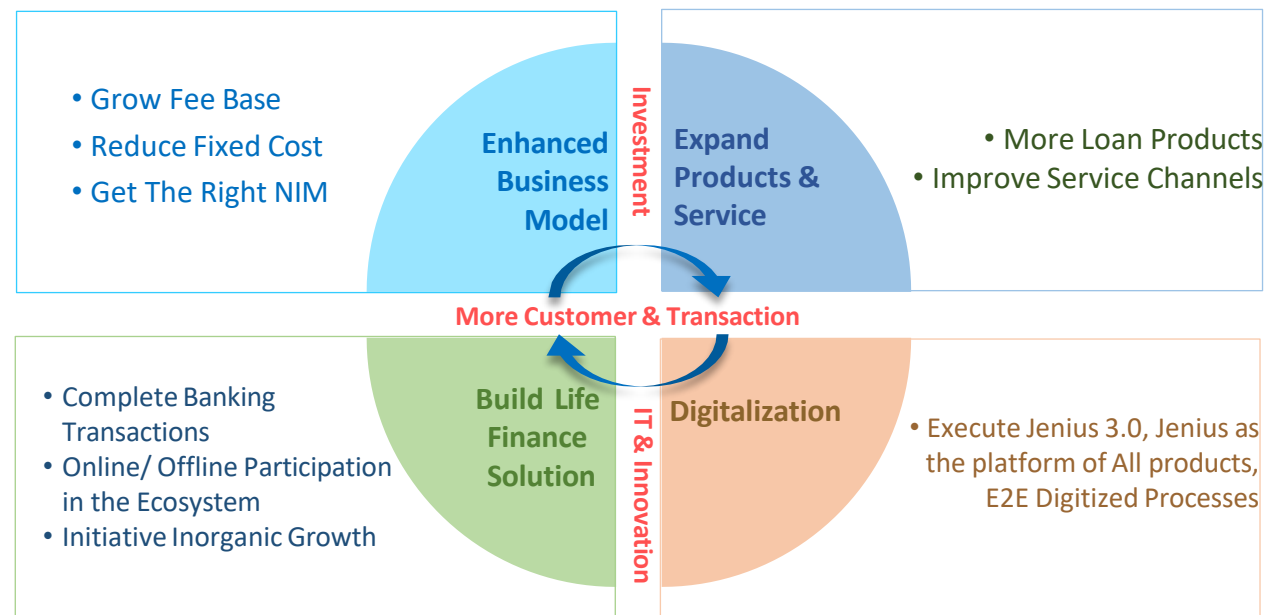
Management Discipline



Retail Banking Group

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

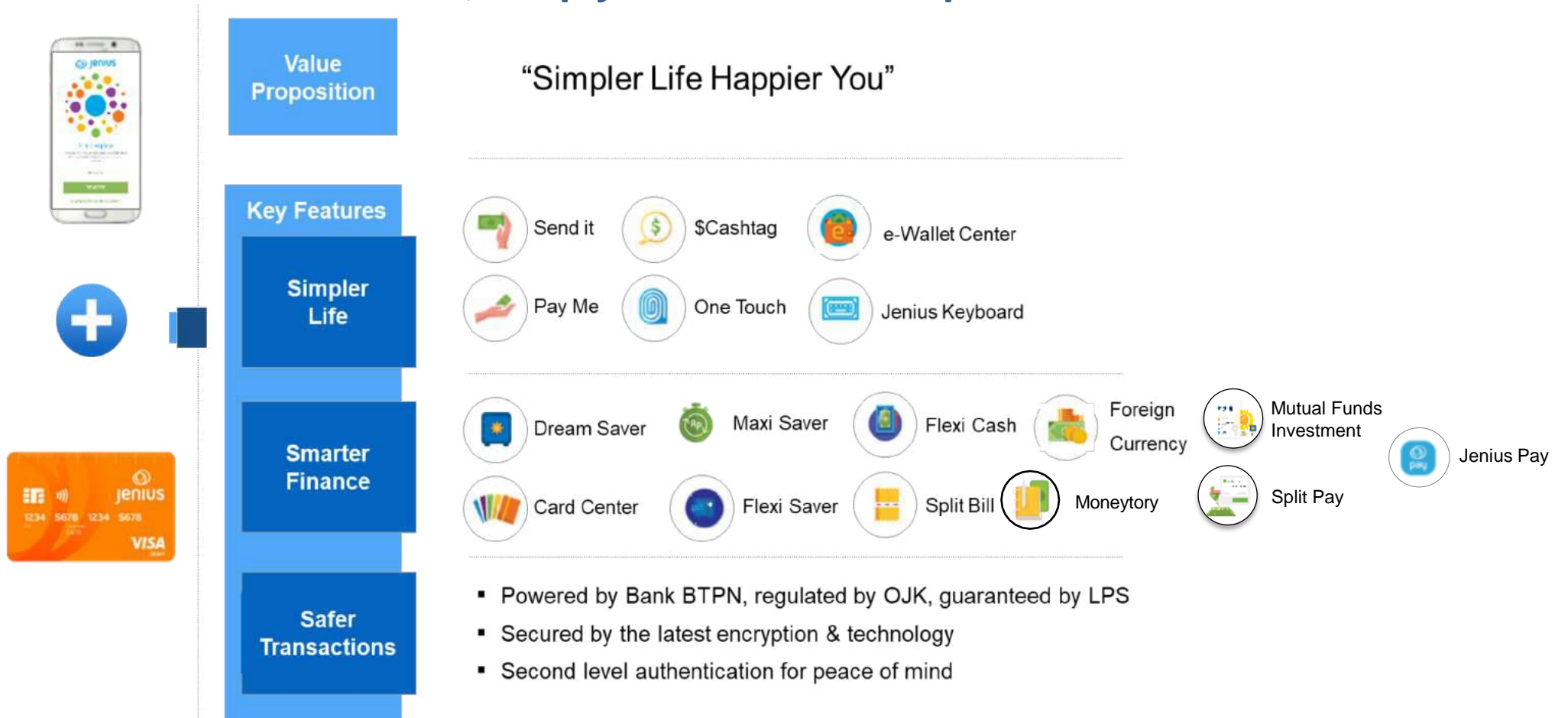
Execution Strategy



Retail Banking

Jenius: Value Proposition and Key Features

A Simpler, Smarter, and Safer Way to Manager Your Life and Finance, Simply from Your Smartphone



Retail Banking

Jenius: Simple, Smart, Safe

More than **4.0 million Jenius registered users**
spread in **34 provinces** across Indonesia



Simple

- Your Life Finance access in one touch
- Manage your Life Finance in 3 easy steps
- Saving, payment, transaction connected all in one place

Smart

- Can be customize based on your needs and preferences
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

Safe

- Powered by Bank BTPN, regulated by OJK and guaranteed by LPS
- Secured by the latest encryption & technology
- Second level authentication for peace of mind

Retail Banking

Jenius: Registered Customers continue to increase to ~3.995 million



236 Mn
YouTube views



82.2 K
followers



111K
page likes



236K
followers



30.7K
followers



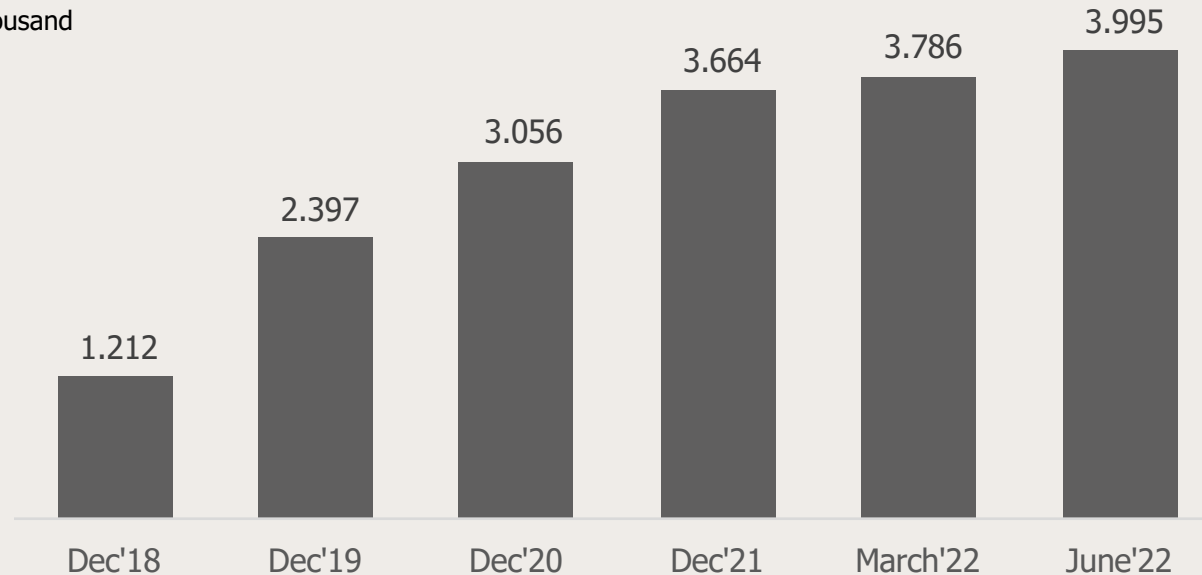
15.2 Mn+
installs



1.7 Mn+
installs

REGISTERED CUSTOMERS

In Thousand



Retail Banking

Jenius: New Innovations & Updates Introduced

NEW FEATURE & ENHANCEMENT



Moneytory Enhancement

Now, Moneytory has main categories and specific categories for more detailed records of income or expenses. Users can have more detailed and neat cash flow information with Jenius.



Jenius Co.Create New Web Design

The Jenius Cocreate website now has a new look and fresh design. Users can now interact with each other in forums and learn new skills more easily. They can also meet new friends from thousands of Jenius Co.Create members throughout Indonesia.

For those who are interested, can directly become a member at cocreate.id.

Retail Banking

Jenius: New Innovations & Updates Introduced



MARKETING CAMPAIGN & PROJECT



Jenius Expansion

Jenius Booth is now available in Balikpapan (Pentacity Mall and E-Walk) and Samarinda (Central Plaza and Big Mall). Jenius would like to encourage the digital savvy communities in Balikpapan and Samarinda to be active in saving and managing finances easily, smartly, and safely using the various features available in the Jenius application.



Collaboration with Sophia Latjuba & Eva Celia

Jenius from Bank BTPN, launched the #langkahkecilhariini (#smallstep) program which invites the digital-savvy communities in Indonesia to make and celebrate their small steps in achieving better living and financial habits. In this program, Jenius collaborates with two Jenius friends, namely Sophia Latjuba and Eva Celia, two figures who will share their inspiration on how they started and appreciate every small step they take.

Retail Banking

Jenius: New Innovations & Updates Introduced



MARKETING CAMPAIGN & PROJECT



PUNDI Jenius 2.0 - Ceremonial

Jenius from Bank BTPN held a ceremonial event to give prizes to the winners of the 'PUNDI Jenius' program, a lucky draw program for all customers who have an active account on the Jenius application.

The 2nd period of 'PUNDI Jenius' program was conducted from February 1 to April 30, 2022, with a total prize of 89 Samsung Z Flip3 5G as daily prizes and 1 Nissan Kicks e-Power as the main prize.



PUNDI Jenius 3.0

After receiving positive enthusiasm in the first and second periods, Jenius from Bank BTPN launched the 'PUNDI Jenius' program for the third period. This program can be participated by all users who have an active account at Jenius. In this third period, users can win a total of 6.9 million GarudaMiles for 115 winners as daily prizes and 20 units of Vespa LX 125 i-Get as main prizes. The third PUNDI Jenius program will run from June 1 to September 30, 2022.

Retail Banking

Jenius: New Innovations & Updates Introduced



MARKETING CAMPAIGN & PROJECT



#langkahkecilhariini everywhere with Jenius

Wherever you go, there's always Jenius to help you plan and create exciting experiences. Through this campaign, Jenius wants to communicate the features that can help digital savvy communities plan and carry out every trip that is meaningful for them. These features include Foreign Currency and Jenius Visa Debit Card.



Introducing Flexi Cash Derivative Products

Jenius introduces their latest innovation, two new features, Split Pay and Jenius Pay installments, to help manage users' cash flow. Split Pay allows users to revise debit transactions into installments, while Jenius Pay installments make it easier for users to shop at various e-commerce sites using installments. This is part of Jenius' commitment to continuing to provide digital-savvy communities in Indonesia with more relevant and complete financial services.

Retail Banking

Jenius: Co.Create Activity



Celebrate Your Small Wins
With Co.Create



Focus Group Discussion
For Gamification



Focus Group Discussion
For Moneytory

Webinar Series
With **jenius** Co.Create

 DIGITAL MARKETING NARASUMBER : CLAUDIA VON NASUTION Digital Marketing Content Specialist, Bank BTPN RABU, 16 JUNI 2022 14.00 - 16.00 WIB	 UI/UX DESIGN NARASUMBER : ARION VALENTINO Digital Banking UI/UX Design Specialist, Bank BTPN RABU, 16 JUNI 2022 14.00 - 16.00 WIB
 BRAND COMMUNICATION NARASUMBER : DEVITO PERDANA Digital Marketing Product Marketing, Bank BTPN SUMAT, 17 JUNI 2022 14.00 - 16.00 WIB	BENEFIT <ul style="list-style-type: none">• Knowledge• SAT ATTRIBUTE DEVELOP <ul style="list-style-type: none">• [Icon]• [Icon]• [Icon]

LibuRUN
RAMADHAN CHALLENGE 2022
150 KM

STARTS APRIL 2nd
ENDS APRIL 28th

2022 RUN IN STRAITS CLUB

SPONSOR BY: **jenius**, **LibuRun**, **Bank BTPN**, **PT. Agung Indonesia**, **PT. Oke Indonesia**

Retail Banking

Jenius: Co.Create Activity

KongkowNulis x Jenius Co.Create

WRITING CAMP

#langkahkecilharini
"Belajar Bikin
Fondasi Keuangan"

GHITA ARGASASMITA
DIRECTOR INTEGRITY FINANCIAL

21 Mei 2022 | Pukul : 09.00 WIB

GRATIS **Daftar Sekarang**
www.kongkowmulis.org

KongkowNulis x Jenius Co.Create

WRITING CAMP

#langkahkecilharini
"Menulis Komunikasi
dengan Storytelling"

LANA PUSPITASARI
PENULIS & EDITOR

21 Mei 2022 | Pukul : 09.00 WIB

GRATIS **Daftar Sekarang**
www.kongkowmulis.org

KongkowNulis x Jenius Co.Create

WRITING CAMP

TALKSHOW
PENULIS LOKAL

TENAKU NOVENA
PENULIS BUKU "BERKING" & "MAGAZINE"

YUDI MUCHTAR
PENULIS & SAESTRABAWAN MEDIA

21 Mei 2022 | Pukul : 09.00 WIB

GRATIS **Daftar Sekarang**
www.kongkowmulis.org

Special Edition #rundbtr

RUNNERS UNITY NET

Guest: **santih Gunawan**

Saturday, 11 June 2022

Atlas coffee & Bike
05 AM

Jenius Libu SUN

One Day Workshop by
Agung Nugrah & Samsul Anwar

bersama
akademi

Crafting High Quality Video

in collaboration
with **jenius**
Brands

• Fokus pada membuat video yang menarik perhatian, kreatif, dan berkualitas di kalangan.

04 Mei 2022 | 10:00 - 10:10 WIB
di Ruang Karya di PALA di Palaraja

Register NOW at
bit.ly/bermain2022

Retail Banking

Wealth Management Business – Health Privileges

sinaya
prioritas
Digitalized by genius

Siloam Hospitals

Kesehatan Anda, Prioritas kami

digitalizing your priority

Nikmati manfaat *Health Privileges* berupa *voucher Medical Check Up* di *Siloam Hospitals* persembahkan Sinaya Prioritas

- **HANYA** berlaku bagi Nasabah Sinaya Prioritas yang mendapatkan *voucher Health Privileges* melalui aplikasi Sinaya Gift.
- Nasabah dapat melakukan reservasi melalui *Siloam Hospitals Call Center* (1-500-181) atau melalui www.siloamhospitals.com/mcu
- Untuk informasi lebih lanjut silakan cek aplikasi Sinaya Gift Anda.
- Periode program : **9 Mei 2022 – 31 Desember 2022.**

Segera *download* & aktifkan Sinaya Gift Anda di

<https://more.id/sinaya>

Sinaya Gift, *Your preference is your privilege.*

www.btpn.com

BTPN Care 1500 300 atau +62 21 2450 5500 (luar negeri)

PT Bank BTPN Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan serta dijamin oleh Lembaga Penjamin Simpanan (LPS)



Aplikasi ini tersedia bagi pengguna Android dan iOS



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Retail Banking

Wealth Management Business - Webinar

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prioritas
Digitized by JENIUS

Ashmore
digitalizing your priority

Indonesia di Dunia Multipolar

Keynote Speaker:
Steven Satya Yudha
Director Sales and Marketing
PT Ashmore Asset Management Indonesia TBK



24 Mei **15.30 WIB** **LIVE**
Microsoft Teams

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Digitized by JENIUS

Ashmore
digitalizing your priority

Indonesia di Dunia Multipolar

Keynote Speaker:
Felicia Iskandar
VP Sales and Marketing
PT Ashmore Asset Management Indonesia TBK



25 Mei **15.30 WIB** **LIVE**
Microsoft Teams

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Ashmore
digitalizing your priority

Indonesia di Dunia Multipolar

Keynote Speaker:
Anita Winata
VP Sales and Marketing
PT Ashmore Asset Management Indonesia TBK



23 Mei **15.30 WIB** **LIVE**
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Retail Banking

Wealth Management Business - Webinar

Webinar: 19 & 21 April 2022

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Schroders

Potensi Indonesia di Mata Investor Asing

Keynote Speaker:
Felita Elizabeth
Head of Intermediary Business
Schroders Indonesia



19 Apr **15.30 WIB** **LIVE**
Microsoft Teams

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PT Schroder Investment Management Indonesia telah menerima izin manajer investasi dari, dan diawasi oleh OJK.


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Webinar with Treasury

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Peluang Investasi Obligasi di Tengah Trend Kenaikan Suku Bunga

Keynote Speaker:
Wiwig Santoso
Deputy Treasury Director PT BANK BTPN Tbk



8 Mar **15.00 WIB** **LIVE**
Microsoft Teams

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Retail Banking

Wealth Management Business - Webinar

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Navigating Through Uncertain Times

Keynote Speaker:
Benjamin Yong

VP Networks Distributions at Allianz Life Insurance



07 Jun 15.30 WIB LIVE Microsoft Teams

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Tanggap Investasi dalam menghadapi kenaikan Inflasi

Keynote Speaker:
Irvan Hanif Dereinda

VP Networks Distributions at Allianz Life Insurance



08 Jun 15.30 WIB LIVE Microsoft Teams

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Strategi Investasi ditengah perang dan inflasi

Keynote Speaker:
Irvan Hanif Dereinda

VP Networks Distributions at Allianz Life Insurance



09 Jun 15.30 WIB LIVE Microsoft Teams

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Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

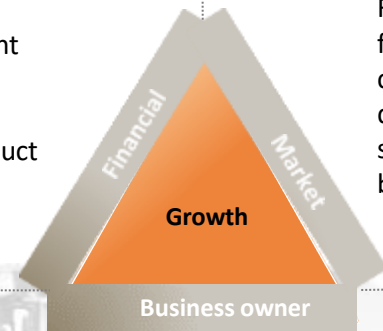
Simple – flexible – fast financial services:

- 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



Target Market

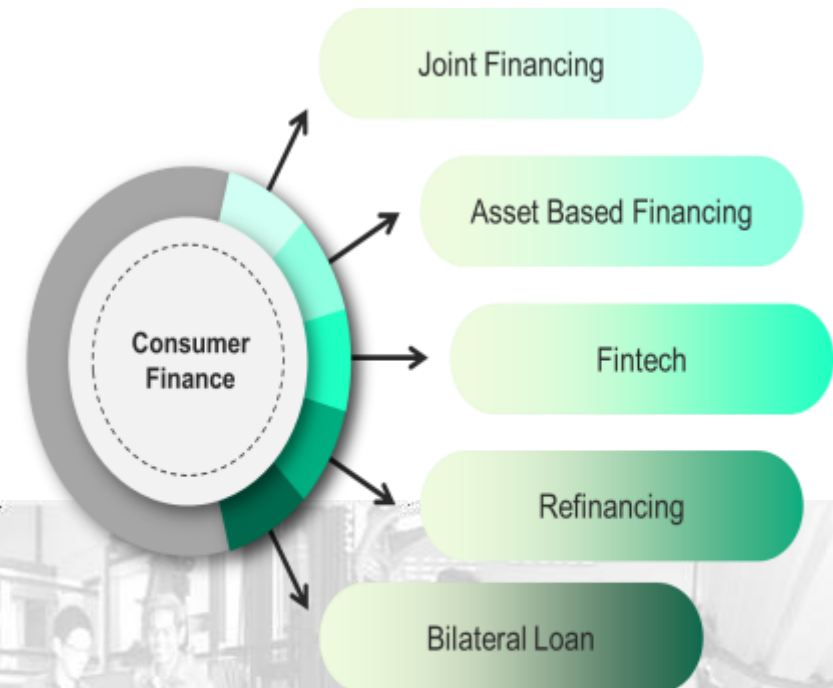
SME

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

Business Banking

NFS or Non-Financial Solutions is one of the beyond banking proposition which is offered to SME Customers.

The objective of this initiative is to support the SMEs with business insights and knowledge that could benefit them in making new business opportunities and help their business more sustainable.

Ongoing Programs:

April

Pemanfaatan Budidaya Maggot Sebagai Pengolahan Sampah Organik

Sampah organik tidak dapat terpisahkan dari kehidupan sehari-hari masyarakat Indonesia. Berdasarkan data Kementerian Lingkungan Hidup dan Kehutanan (KLHK), Komposisi sampah di Indonesia didominasi oleh Sampah Organik, yakni mencapai 41,58% dari total timbunan sampah. Untuk mengolah sampah organik ini, selain dengan pengomposan ada upaya lain yang bisa dilakukan yaitu dengan melakukan budidaya maggot.

Apa Itu Maggot ?

- Larva dari serangga Black Soldier (BSF)
- Siklus hidup selama 40 hari
- Larva maggot tidak menjadi medium penyakit
- Serangga pemakan material organik

Manfaat Beternak Maggot

- Pengurai sampah organik
- Hemat lahan
- Modal kecil
- Pemintaan tinggi

Peluang Usaha Ternak Maggot

- Memiliki kandungan protein tinggi
- Bisa dijadikan sebagai pakan ternak dan pupuk
- Dapat dengan mudah dijual melalui marketplace

Cara Budidaya Maggot

- Siapkan reaktor tangki (Volume 25 ltr)
- Masukkan 5 kg limbah organik yang telah dicacah
- Larutkan satu tutup botol EM4 dengan air 1 ltr
- Masukkan larutan tersebut ke dalam reaktor
- Tutup reaktor dengan pelepah pisang
- Tunggu selama <14 hari, maggot siap dibudidayakan

Business Information

Provide SMEs with market and business insights to keep them updated and help them getting information that they need for their business

May

Mengenal Vaksinasi COVID-19

Pandemi COVID-19 yang telah berlangsung sejak 2020 ini berdampak pada berbagai sektor. Oleh karena itu, Pemerintah mengajak masyarakat untuk melakukan Vaksinasi COVID-19 agar dapat mengurangi kasus COVID-19.

Manfaat Vaksinasi COVID-19

- Merangsang Sistem Kekebalan Tubuh
- Mengurangi Risiko Penularan
- Mengurangi Dampak Berat dari Virus
- Mencapai Herd Immunity

Efektivitas Vaksin

- 62.1%
- 86-95%

Stok Vaksin COVID-19 2021

Vaksin	Stok (juta)
Astrazeneca	2,7
SINOVAC	2,5
Novartis	2,3
Moderna	2,2
Sputnik V	276,7
Leishan	50,7

Vaksin yang Paling Banyak Digunakan di Dunia

Vaksin	Penjualan (juta)
Astrazeneca	434
SINOVAC	421
Novartis	400
Moderna	38
Sputnik V	35
Leishan	34
SINOVAC	31

Perolehan Produksi Vaksin Terbesar

Tahun	Perolehan (%)
2020	2,104%
2021	38%
2022	94%

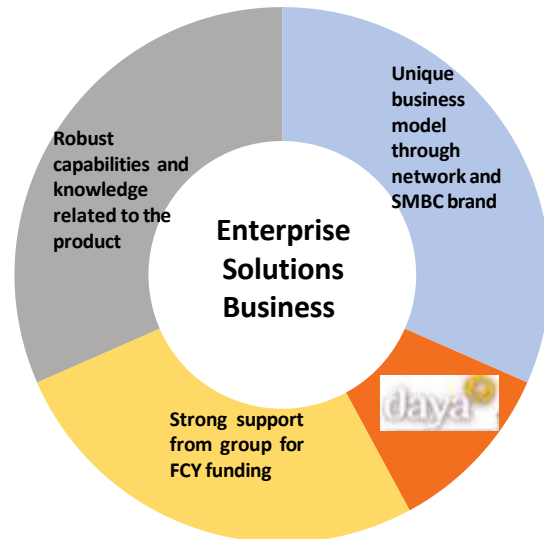
Vaksin yang Paling Banyak Digunakan di Indonesia

Vaksin	Penjualan (juta)
SINOVAC	31,3
Novartis	10,9
Moderna	8
Sputnik V	7,48
Astrazeneca	3,78

Corporate Banking

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

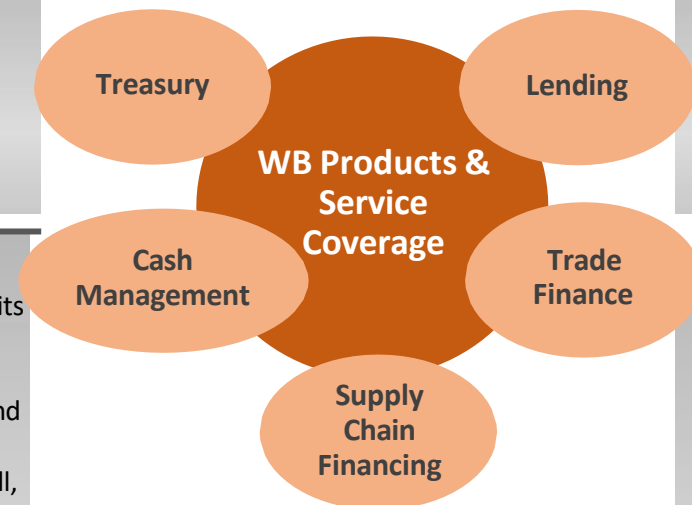
Hedging Products (*):

- 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)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border Pooling)
- Auto Debit



Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing
- Structured Loan

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
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance (Supply Chain Financing)
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization
- Bank Guarantee Online

Corporate Banking

CBD Japanese and Daya

CBD & DAYA

CBD Japanese and DAYA continuously hold empowerment programs for customers.

In the 1st Half of 2022, CBD Japanese and DAYA joint effort, conducted 4 (four) Online Empowerment Mini Seminar program for Japanese corporate customer which engaging our client in Multi Finance company, Automotive, and IT company with a total of 1.310 participants. DAYA webinar events with the topic of personal financial, sustainable living, and healthy lifestyle always get a good response from participants.

Personal Financial still the favourite subject to presented because the material is relevant for daily activities and the participant also gave excellent impression on the interaction with the speaker. The level of satisfaction of participants in this program is also very good, from 390 participants who took the survey, 97% strongly agreed that the program was as needed, improved and applicable

daya logo and btpn logo (A MEMBER OF BANK JAPAN)

Kiat Jenius Ngatur Gaji Biar Cepat Punya Aset

Host: Hedy Murnawati, Chief Budget Officer

Live Event melalui Ms Team
Microsoft Teams

Link Pendaftaran: <https://bit.ly/2jmsuakung>

Link Ms Team: <https://bit.ly/2jmsuakung>

Rabu, 8 Juni 2022
14.00 - 16.00 WIB

daya.id

daya logo and btpn logo (A MEMBER OF BANK JAPAN)

Jenius Ways of Working: HR Digital Transformation

Host: Eka Fernando, HR Director and Dharma Kusumawati, HR Director

Menangkan:

- 5 free insurance - personal accident dan Asuransi
- 10 voucher Tokopedia senilai Rp10.000
- 5 voucher Tokopedia senilai Rp10.000

Link Pendaftaran: <https://bit.ly/188d8t8t8>

Link Ms Teams: <https://bit.ly/188d8t8t8>

Jumat, 17 Juni 2022
14.00 - 16.00 WIB

daya.id

Corporate Banking

Wholesale Banking Group



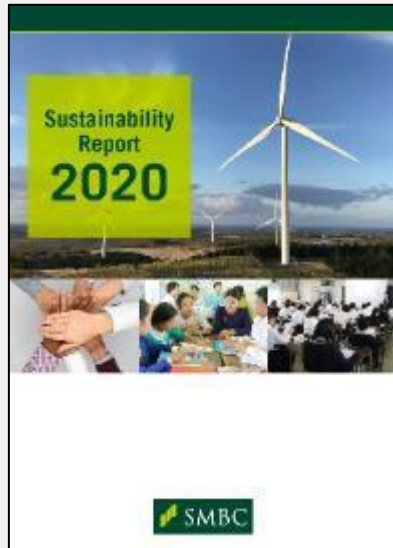
The Wholesale Banking Group and DAYA initiated an empowerment program for its customers by providing them with an opportunity to grow and have a more meaningful life during this pandemic period through series of webinar events with topics ranging from business, healthy lifestyle, personal development as well as finances.

June 24th, 2022, we held webinars for 360 of employees from one of the largest car rental companies in Indonesia. Wholesale Banking Group customers talking about ideal budget to save and invest based on their money personalities.

From 55 participants who completed the survey 91% stated that the content is relevant, 94% found the webinar helps to increase their knowledge, and 89% felt the content is applicable and, 93% agreed that the facilitators are experts in their field.



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**

**5) Green Loan to Kepland
Investama**

**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.**

**Award in 2022 from PFI
for Cirata Solar deal of the
year.**



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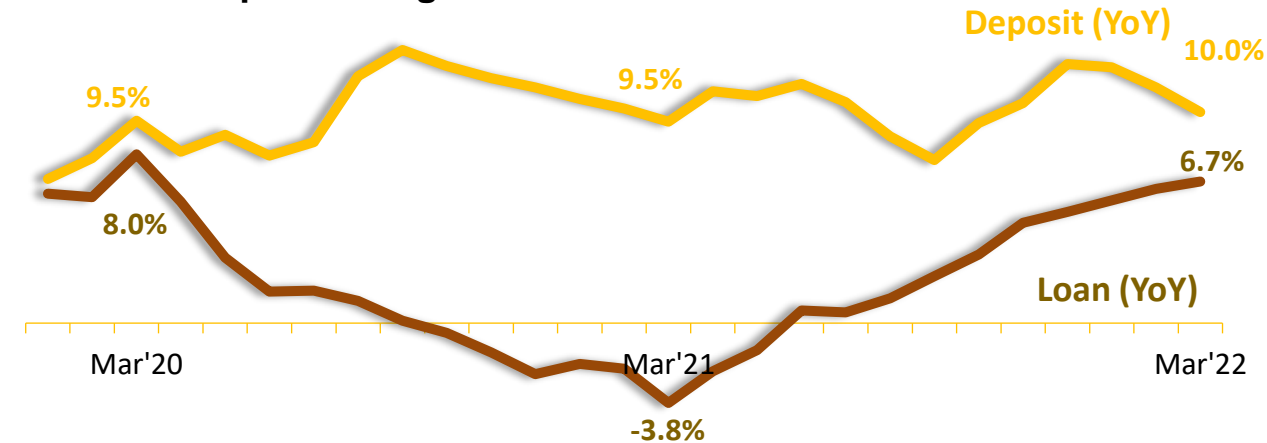
Banking Industry

Gradual revival of the bank intermediation function continues

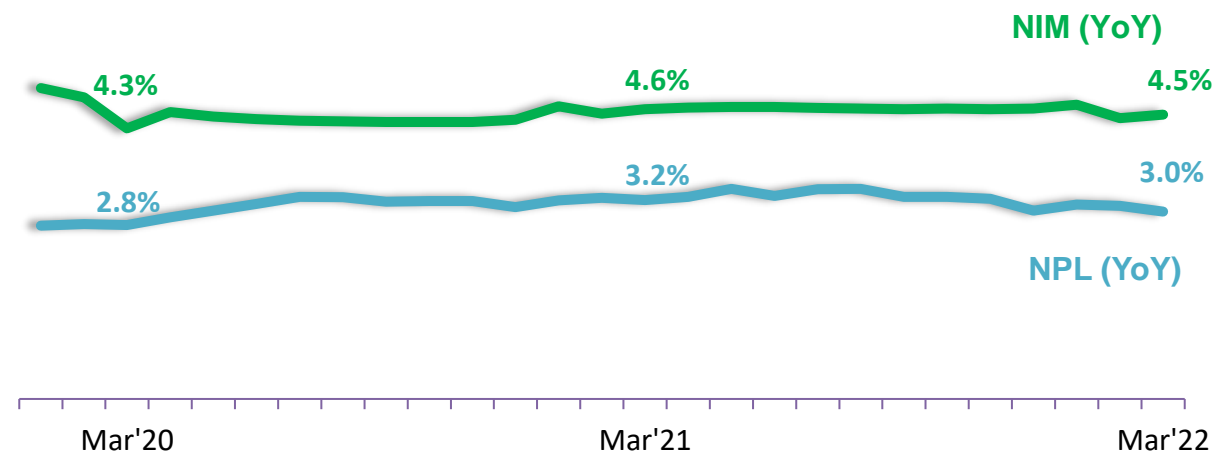
Indonesia Banking Industry Financial Summary

IDR trillion	Mar'21	Dec'21	Mar'22	ΔYoY
Total Assets	9,276	10,112	10,131	9.2%
Total Loans	5,496	5,769	5,863	6.7%
Customer Deposits	6,805	7,479	7,482	10.0%
CASA	3,982	4,576	4,623	16.1%
Current Accounts	1,850	2,144	2,188	18.3%
Savings	2,132	2,432	2,434	14.2%
Time Deposits	2,822	2,904	2,859	1.3%
Net Profit	33	140	45	37.4%
LDR	80.9%	77.5%	78.4%	-2.6%
NIM	4.6%	4.6%	4.5%	-0.1%
NPL	3.2%	3.0%	3.0%	-0.2%
CAR	24.0%	25.7%	24.8%	0.7%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance - Consolidated

1H'22 Key Highlights



- Total Assets increased by 11% YoY to Rp195.5 trillion, from Rp 175.9 trillion.
- The Bank recorded Rp149.3 trillion in outstanding loans as of June'22, up by 10.1% year-on-year (YoY) from Rp135.6 trillion booked a year ago, with growth business loan up by 18% offset the reduction in matured business by 16%.
- Operating income increased by 3% YoY contributed by the increase in Net Interest Income by 2% YoY to Rp5.72 trillion from Rp5.59 trillion and higher other operating income by 5%; while Operational Expense were well managed with increase of 2%.
- Bank BTPN's consolidated net profit after tax attributable to owners of the parent entity increased by 2% YoY to Rp1.68 trillion from Rp1.64 trillion, mainly contributed by the decrease in interest expense and increase in other operating income.
- Customer Deposits increased by 7% YoY to IDR 103.2T, contributed by 38% YoY increase in CASA balance. CASA ratio increased to 37.7% compared to 29.3% last year. IDR Cost of Fund reduced from 3.6% YTD 6M'21 to 2.9% YTD 6M'22.
- Gross NPL was at 1.35%, lower than the gross NPL ratio reported in the same period last year of 1.46% and better than industry average.
- Healthy liquidity and funding ratios were maintained. As end of June 2022, LCR was recorded at 181.3% and NSFR at 121.3%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	Jun'22 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	32,994	49,477	42,543	37,053	-13%	12%
Loans (gross)	135,565	135,599	142,366	149,255	5%	10%
Total Assets	175,929	191,918	192,378	195,467	2%	11%
CASA	28,285	37,877	37,018	38,925	5%	38%
TD	68,356	71,503	69,715	64,245	-8%	-6%
Total Customer Deposits	96,641	109,380	106,732	103,170	-3%	7%
Borrowings & Subordinated Loan	41,038	42,489	44,138	49,134	11%	20%
Total Liabilities	141,165	155,839	155,443	157,683	1%	12%
Equity *)	34,764	36,079	36,935	37,784	2%	9%

* including non-controlling interests

- Total assets increased by 11% YoY, reached IDR 195.5 trillion. Total Loan increased by 10% YoY, reached IDR 149.3 trillion.
- Customer Deposits reached IDR 103.2 trillion.
- CASA balance increased by 38% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	1H'21	1Q'22	2Q'22	1H'22	ΔQoQ	ΔYoY
Net Interest Income	5,588	2,848	2,876	5,725	1%	2%
Other Operating Income	960	467	537	1,004	15%	5%
Operating Income	6,548	3,315	3,414	6,729	3%	3%
Operating Expense	(3,444)	(1,749)	(1,756)	(3,505)	0%	2%
Cost of Credit	(696)	(435)	(305)	(740)	-30%	6%
Profit Before Tax	2,405	1,130	1,353	2,483	20%	3%
Net Profit After Tax	1,872	875	1,057	1,932	21%	3%
Net Profit After Tax attributable to Owners of the Parent	1,641	752	923	1,675	23%	2%
Net Profit After Tax - BTPN Syariah	770	411	445	856	8%	11%

- BTPN's 1H'22 Net Profit After Tax attributable to Owners of the Parent up by 2% YoY.
- Net interest income grew by 2% YoY (lower interest income due to pressure in yields was offset by lower interest expense).
- Other operating income up by 5% YoY from higher fee and foreign exchange income.
- Operating expenses were well maintained with a slight increase of 2% YoY

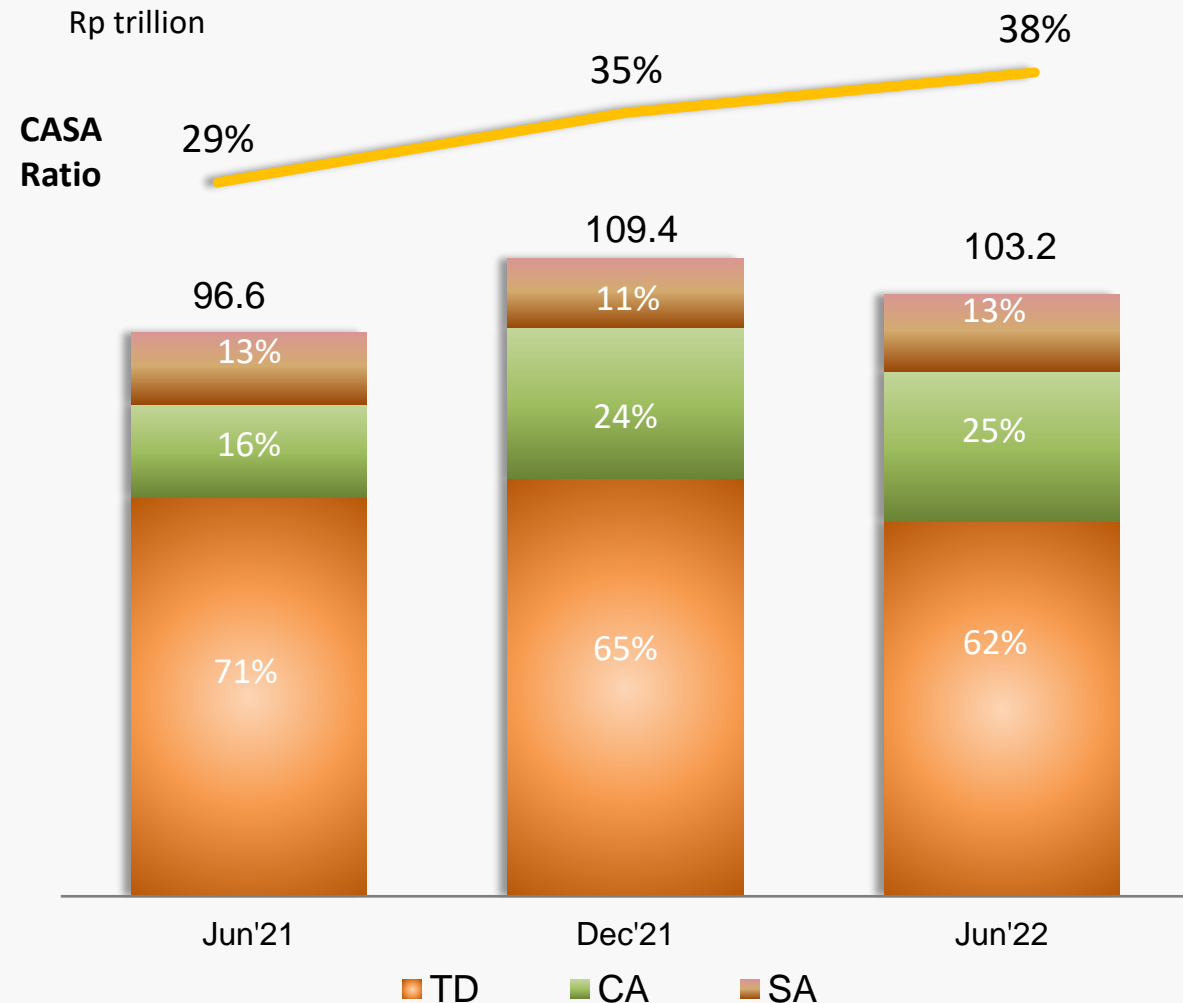
Key Financial Ratios - Consolidated

Ratios (%)	Jun'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	Jun'22 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.76	6.56	6.40	6.34	(0.06)	(0.42)
NSFR	116.09	126.60	117.94	121.30	3.36	5.21
LCR	237.84	187.26	203.47	181.28	(22.19)	(56.56)
Loan to Funding	98.46	89.29	94.36	98.00	3.64	(0.47)
NPL (gross)	1.46	1.68	1.40	1.35	(0.05)	(0.11)
ROA	2.74	2.23	2.39	2.59	0.19	(0.15)
ROE	10.78	8.57	9.20	10.12	0.92	(0.66)
CAR	27.36	26.17	25.59	25.24	(0.36)	(2.12)

- NIM reduced to 6.34% in 1H'22 due to reduction in yields.
- LCR and NSFR were at healthy levels, LCR was recorded at 181.28% and NSFR 121.30% as end of June 2022.
- Gross NPL 1.35%, lower than the gross NPL ratio reported in the same period last year of 1.46% and better than industry average.
- CAR was recorded at 25.24%, proportion of core capital is 88% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Jun'21 (Unaudited)	Dec'21 (Audited)	Jun'22 Unaudited	ΔQoQ	ΔYoY
CASA	28,285	37,877	38,925	5%	38%
Current Account	15,941	25,923	25,689	4%	61%
Savings	12,344	11,955	13,236	8%	7%
Time Deposits	68,356	71,503	64,245	-8%	-6%
Total Customer Deposits	96,641	109,380	103,170	-3%	7%

- CASA balance increased by 38% YoY. CASA ratio increased to 38% as of June'22 from 29% in the same period last year.
- Beside Customer Deposits, BTPN has diversified funding sources from bonds, bilateral loans and inter-bank borrowings. BTPN also has a long-term borrowing facility from SMBC.

Loan Growth by Segment

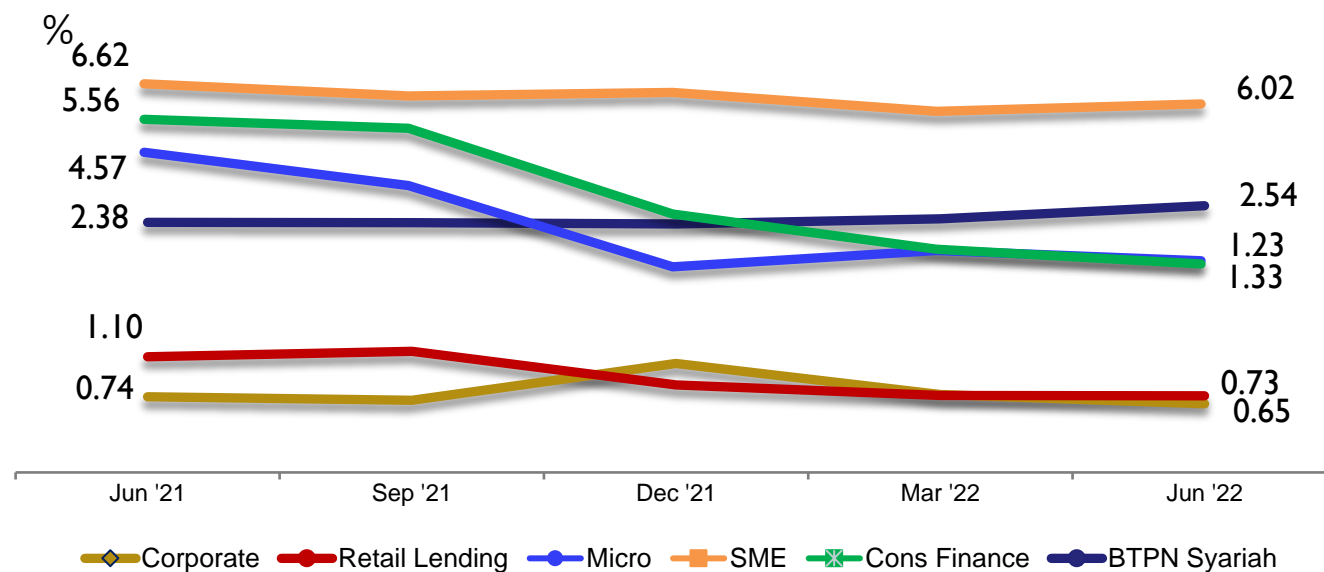
Loan Growth (IDR billion)	Jun'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	Jun'22 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	135,565	135,599	142,366	149,255	5%	10%
<i>Mature Businesses :</i>	30,527	27,732	26,737	25,739	-4%	-16%
- Retail Lending	29,941	27,364	26,432	25,481	-4%	-15%
- Micro	443	232	177	133	-25%	-70%
- Others	143	136	128	125	-2%	-12%
<i>Growth Businesses :</i>	105,039	107,867	115,629	123,516	7%	18%
- Corporate	79,829	82,572	90,388	97,637	8%	22%
- SME	11,107	10,366	9,907	9,997	1%	-10%
- Commercial	2,460	3,007	2,902	2,747	-5%	12%
- BTPN Syariah	10,048	10,443	10,647	11,146	5%	11%
- Consumer Finance	1,146	895	999	1,005	1%	-12%
- Micro Transformation	201	242	301	356	18%	78%
- Retail Banking	248	341	487	628	29%	153%

Asset Quality

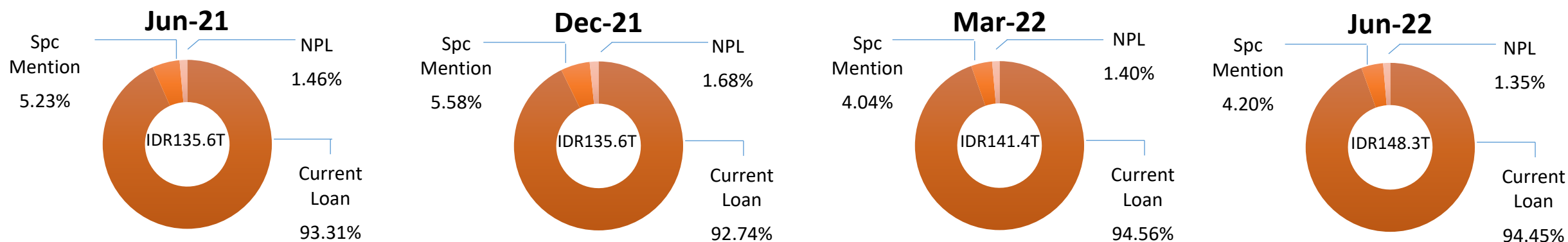
Asset Quality

%	Jun-21	Dec-21	Jun-22
Gross NPL	1.46	1.68	1.35
Net NPL	0.58	0.37	0.36
Gross Cost of Credit	1.04	1.58	1.05
Loan Loss Provision/NPL	170.84	173.46	190.14

Gross NPL by Segment



Loan by Collectability (% of Total Loan)



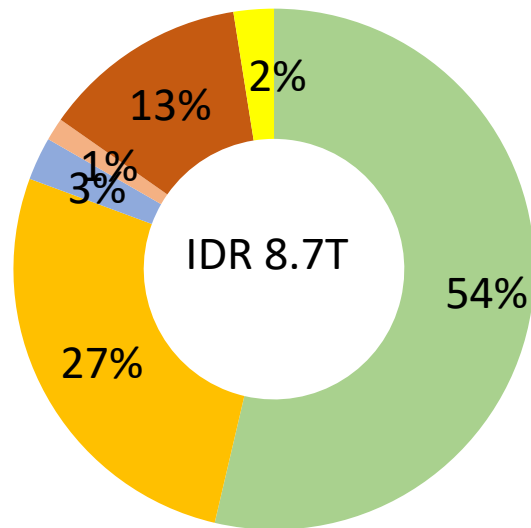
Note: NPL calculation in 2022 using total loan exclude loan to bank

Loan Restructuring

as of 30 June 2022

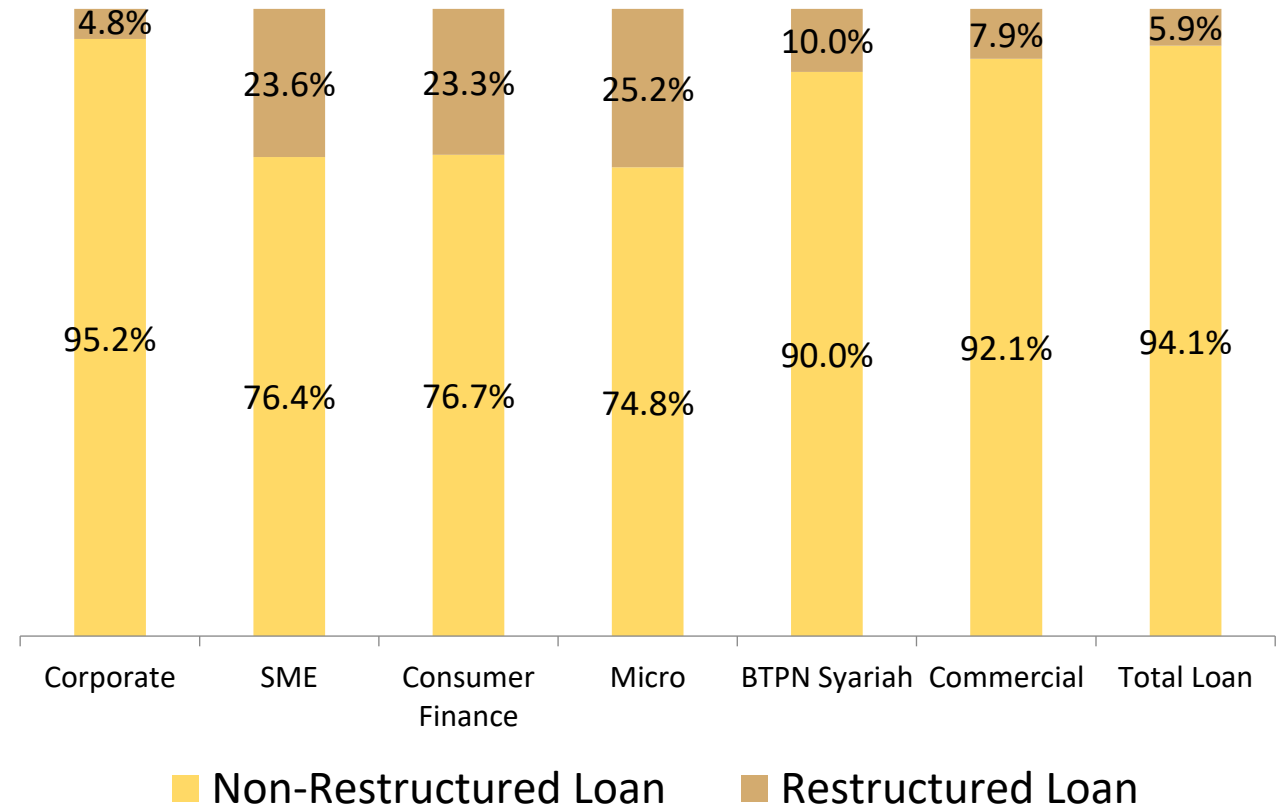
Restructured Loan

end of June 2022



- Corporate
- Consumer Finance
- BTPN Syariah
- SME
- Micro
- Commercial

Proportion to Total Loan



- Non-Restructured Loan
- Restructured 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

Program Pillars

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Financial
Literacy



Self-Capacity
Development



daya

Business Capacity
Improvement



Sustainable
Life



Digital Access:
www.daya.id



Medical Examination
Service



Digital Marketing
Training



Collaboration with
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

Participant: 1.187.599
Activities: 52.639

Participant: 1.527.134
Activities: 90.183

Participant: 1.770.299
Activities: 143.277

Participant: 1.410.368
Activities: 101.976

Participant: 1.322.997
Activities: 225.589

Participant: 1.148.097
Activities: 134.383

Participant: 1.698.555
Activities: 237.255

Participant: 1.413.527
Activities: 312.236

Participant: 839.367
Activities: 813.968

Participant: 2.266.923
Activities: 5.763

Participant: 1.951.926
Activities: 2.848

June 2022

Sustainable Finance



Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

Total environmentally friendly financing as of 2Q 2022 reached Rp 6.2 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



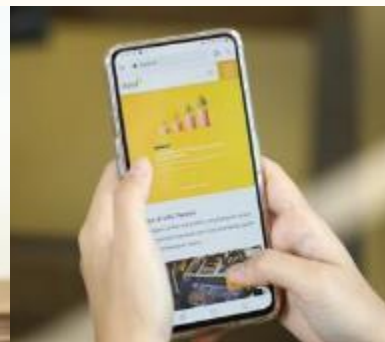
Sustainable Development Goals (SDGs)

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 be accessed via daya.id



SMBC Group donates 100 million yen (equivalent to 13.7M) to UNICEF Indonesia to help ease the burden on Indonesian society related to COVID-19.



Provides various trainings related to entrepreneurial and health-related to 838,871 people.



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

2022 Awards

The Economics: 3rd Indonesia's Most Popular Digital Financial Brands Award 2022 (Millennial's Choice)

Bank BTPN received an award for mobile banking category. Digital Financial Brands Award 2022 is The Economics event in the form of awards to institutions that have been able to face the opportunities and challenges from the wave of technological disruption through digital innovation in Indonesia.

Majalah Marketing: 3rd Rank of KBMI 3 Bank – Top Digital Company Award 2022

Bank BTPN is ranked third in the Bank of KBMI 3 category, with a total index of 77.70. The award is given to companies with leading digital transformations.

11th Infobank Digital Brand Award 2022

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.

Infobank Top 100 Most Outstanding Women 2022 – Hanna Tantani

The Infobank Research Bureau maps and assesses Indonesian professional women in their contribution through their experiences and achievements to the development of the institutions/corporations they lead. Bank BTPN's Finance Director is listed as one of the Top 100 Most Outstanding Women 2022 according to the research.

Majalah Investor: Green and Platinum Category of Corporate Emission Transparency 2022 awards

Bank BTPN won green and platinum category of Corporate Emission Transparency 2022 awards in emission reduction transparency and emission calculation transparency, respectively. The awards were given by Bumi Global Karbon (BGK) Foundation in collaboration with Investor magazine. As many as 87 companies recorded a significant growth in efforts to lower carbon emission, making them eligible for Corporate Emission Transparency 2022 awards. Those companies have achieved a significant development in carbon emission reduction after being selected from 124 companies that have issued sustainability reports.

2022 Awards



Majalah TOPBUSINESS: 4-Star TOP CSR Awards 2022 and TOP Leader on CSR Commitment 2022

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.



Indonesian Institute for Corporate Directorship – The 13th IICD Corporate Governance Award 2022

The award is given to publicly listed company who have implemented good corporate governance (GCG) practices in the previous year and are not related to serious cases that conflict with GCG principles. Bank BTPN received the Best Disclosure & Transparency award from the Big Cap category.



2022 Awards

Mitra BUMN Champion 2022: Best Creditor Partner 1 - National Private Category (BTPN Bank) and Best Creditor Partner 1 - Global Private Category (SMBC)

Bank BTPN and SMBC obtained 2022 Champion BUMN Partner Appreciation awards from the Ministry of State-Owned Enterprises (SOEs). The event is designed to appreciate partners that have supported SOEs in realizing more effective and efficient performance. The awards were divided into two categories in terms of business coverage areas: national partners that serve local customers and global partners that operate beyond Indonesia. Bank BTPN came first under the National Private Creditor category, while SMBC also sat at the top under the Global Private Creditor category.



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COVID-19 Handling at BTPN



- COVID-19 Task Force led directly by Caretaker of President Director.
- High discipline on health protocol:
 - Mandatory to wear mask & maintain physical distance min. 1 M
 - %WFO: as per Government requirement (PPKM status)
 - WFO requirement at Menara BTPN: Pedulilindungi.id or vaccination status and PCR test result (from overseas)
 - Sanction for any violation
- Regular reminder & communication on health protocol & latest situation on COVID-19 handling at BTPN to all staff.

THANK YOU

bank
btpn
A MEMBER OF
SMBC Group