



3Q 2022 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

3Q 2022 Financial Performance

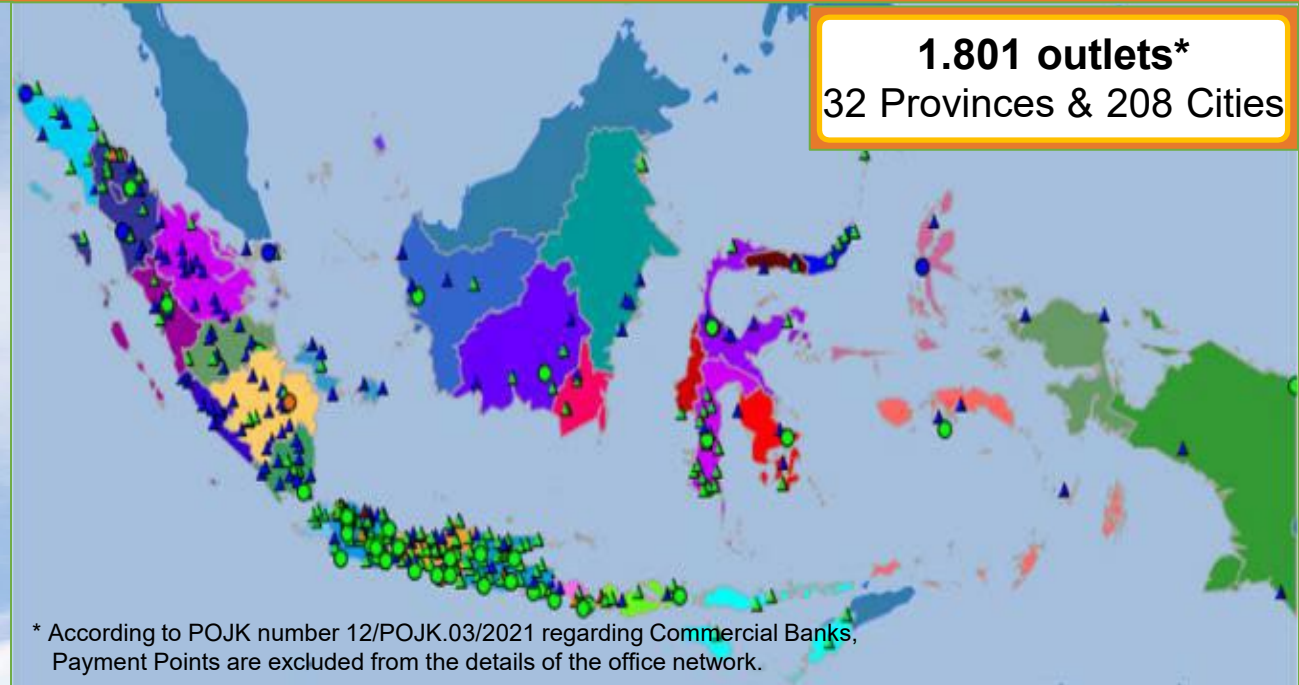
CSR & Awards

COVID-19 Update at BTPN



Bank BTPN Profile (Consolidated)

as of 30 September 2022



Total Assets	IDR 199.9 trillion	Total Employees	19,567 (76% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: AAA(idn); Stable OutlookPefindo: idAAA; Stable Outlook	Total Customers	~12.4 million customers

Shareholders

as of 30 September 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 September 2022

bank
btpn
A MEMBER OF
SMBC Group

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 September 2022

bank
btpn' A MEMBER OF
SMBC Group



Henoch Munandar
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance 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.

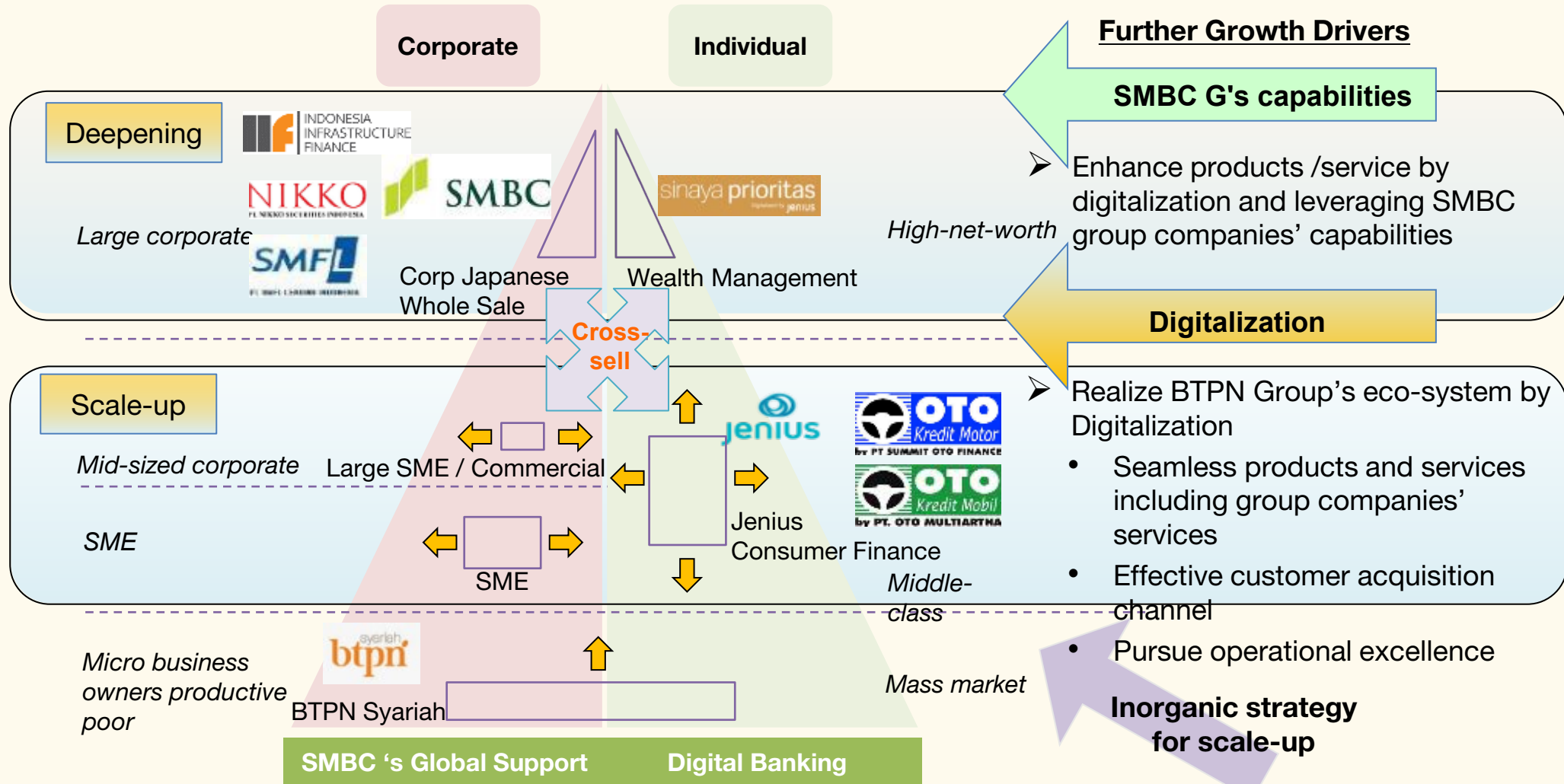


Synergy

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 September 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 confirmed September 2022
- Planned **additional teams** in 2022 = 80 team (status 100%)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



3Q 2022 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.2 mn active



Coverage ~ 250k communities,
in ~ 2,600 sub-districts

Assets

20.6 trillion

NPF

2.4%

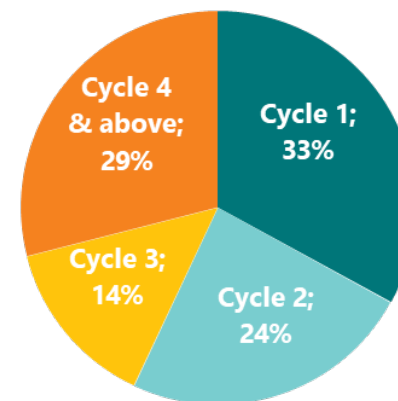
ROE

25.1%

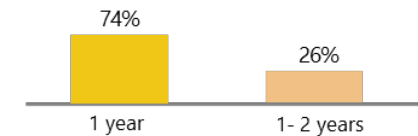
ROA

11.5%

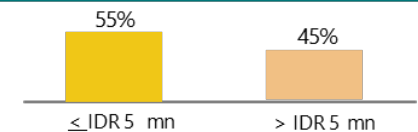
Customers by Cycle



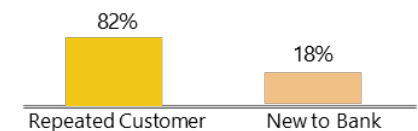
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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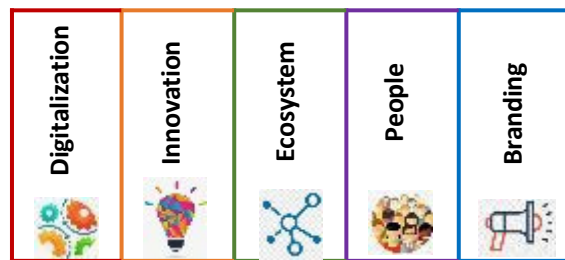
COVID-19 Update at BTPN

Retail Banking

Value Proposition



Key Business Drivers



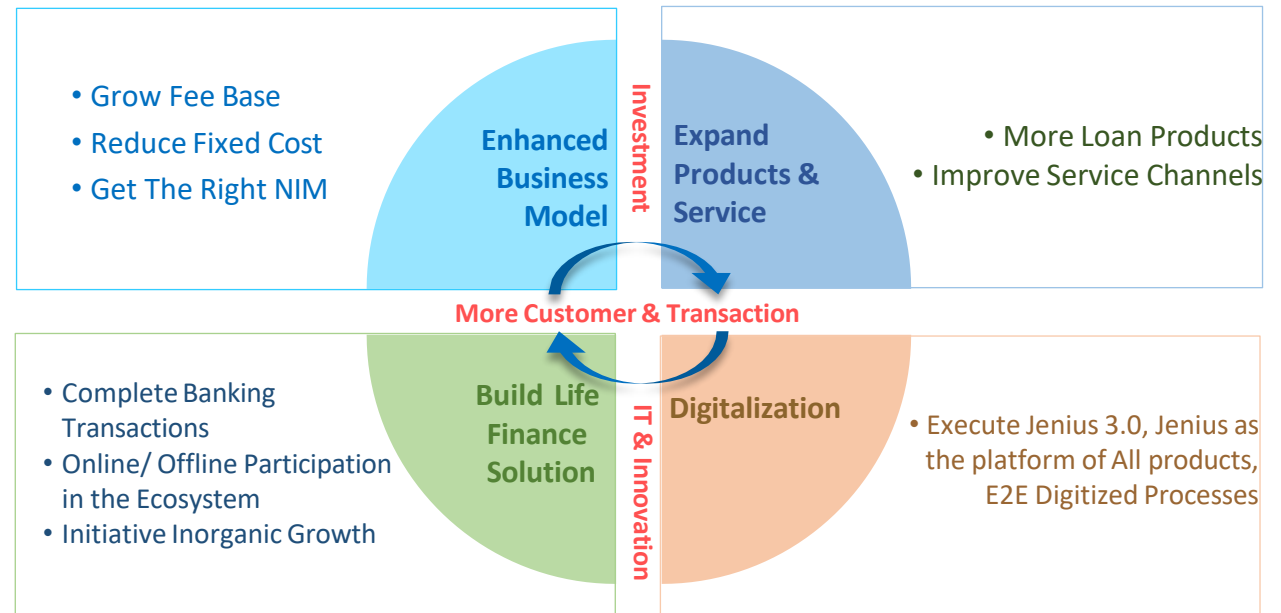
Management Discipline



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



Value Proposition

Key Features

Simpler Life

Smarter Finance

Safer Transactions

“Simpler Life Happier You”



Send it



\$Cashtag



e-Wallet Center



Pay Me



One Touch



Jenius Keyboard



Dream Saver



Maxi Saver



Flexi Cash



Foreign Currency



Mutual Funds Investment



Jenius Pay



Card Center



Flexi Saver



Split Bill



Moneytory



Split Pay

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

Retail Banking

Jenius: Simple, Smart, Safe

More than **4.2 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 ~4.214 million



226 Mn
YouTube views



82.6 K
followers



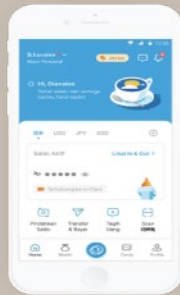
112K
page likes



216K
followers



30.7K
followers



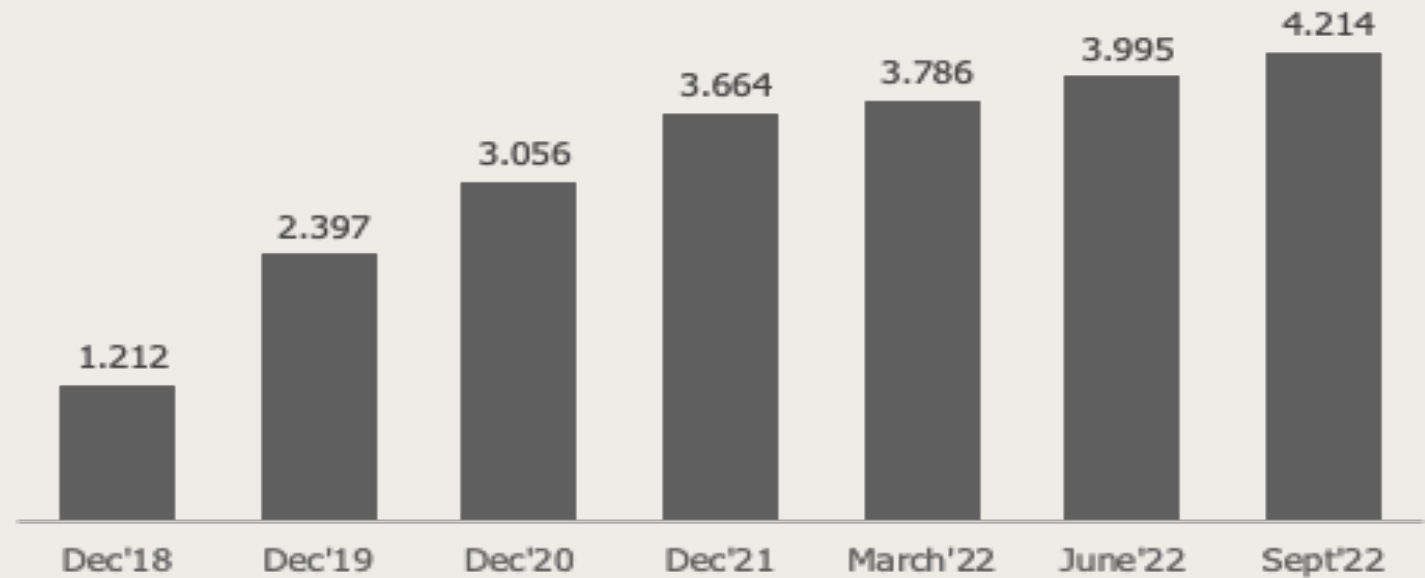
17.2 Mn+
installs



1.9 Mn+
installs

REGISTERED CUSTOMERS

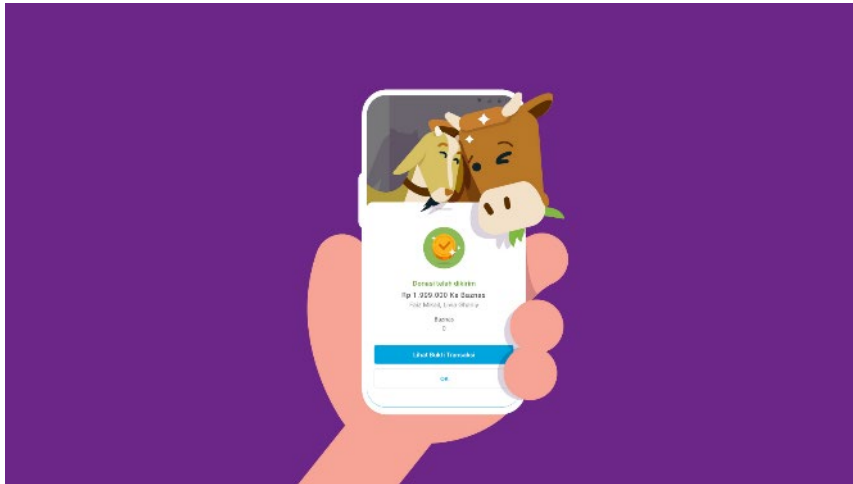
In Thousand



Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Online Qurban Through Jenius

Jenius always wants to accompany you in every season and condition, including in sacrificial worship (qurban). For this reason, Jenius has prepared 18 options for offering qurban as the result of collaboration with BAZNAS, Dompot Dhuafa, and Rumah Zakat. Users can easily choose the type of qurban through the Pay Bills - Zakat & Others menu in the Jenius application.



The Implementation of BI-FAST

Starting September 1, 2022, Jenius has joined the BI-FAST network. Now users can transfer funds from other banks to Jenius at a much more economical cost, only IDR2,500. Users can also make transfers from Jenius to other banks that have joined the BI-FAST network at a more affordable cost.

Retail Banking

Jenius: New Innovations & Updates



MARKETING CAMPAIGN & PROJECT



Traveling Story Competition #langkahkecilhariini

Jenius conducted traveling story competition on Instagram and Twitter with a prize trip to Singapore. Participants are asked to submit stories about their experiences or plans to travel abroad in the form of photos/videos on Instagram Feed or Reels, and Twitter. In the submission, they are required to share at least 3 (three) Jenius features that help them in traveling (example: Dream Saver, Foreign Currency, Jenius Visa Contactless Debit Card, In & Out, or Moneytory).



#FlexiRasaMaxi Program

Welcoming its 6th anniversary, Jenius would like to invite Jenius friends to celebrate #langkahkecilhariini (#smallwins) by saving and getting the desired prizes through the #FlexiRasaMaxi program. #FlexiRasaMaxi is a fund-locking program through the Flexi Saver feature in the Jenius application. From 4 July to 30 September 2022, users can save at Flexi Saver for a period of 6 months or 12 months, and they can choose their gift. Users can enjoy the savings interest up front in the form of gifts without having to wait until the savings tenor is completed.

Retail Banking

Jenius: New Innovations & Updates

MARKETING CAMPAIGN & PROJECT



Jenius 6th Anniversary

To celebrate the 6th anniversary, Jenius presents various reward programs and innovation that help users in managing cash flow. The reward programs are PUNDI Jenius for the third period and the #FlexiRasaMaxi program. Not only that, Jenius also provides flexibility and choice in making payments by offering three payment options in installments, namely Flexi Cash, Split Pay, Jenius Pay Installments, and the upcoming feature to be launched is Pay Later.



Special Promo to Celebrate Jenius' 6th Anniv.

On its 6th anniversary, Jenius held a celebration full of appreciation for all Jenius friends with various special promos. These promos start from a special price of Rp6,000 for watching at XXI, a special price of Rp. 6,000 for the Signature Kopi Kenangan Drink, a special price of Rp6 at Liberica, to other offers from various e-commerce and online shopping platforms.

Retail Banking

Jenius: New Innovations & Updates



AWARDS



The Best Contact Center Indonesia 2022

Jenius won a silver medal at The Best Contact Center Indonesia 2022 event in the Digital Media category. In this competition, Jenius shared a digital education campaign to educate the digital savvy community regarding security in the digital world, through the #JeniusAman and #DatamuRahasiamu integrated campaigns.

Retail Banking

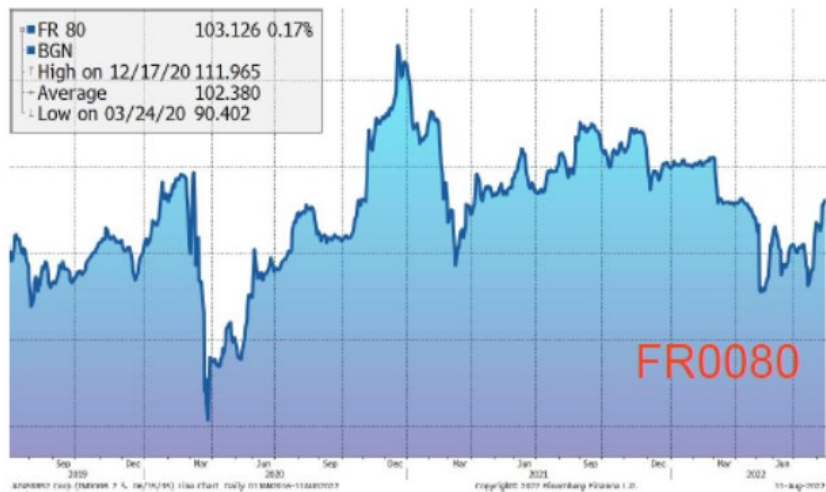
Wealth Management Business

Government Bond

NEW PRODUCT LAUNCH

FR SERI 0080

SURAT UTANG NEGARA SERI FR080



Government Bonds in Secondary Market :

Addition of Government Bonds benchmark series :

- **FR0080 (Tenor 13 Yrs, Coupon 7.500%)**

Mutual Fund Product



Launched partnership with BNP Paribas Asset Management Indonesia, started with 5 mutual funds (3 in IDR and 2 in USD) available on 20 Sep 2022, followed by MOU signing and press briefing at The Langham Jakarta on 21 Sep 2022

Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

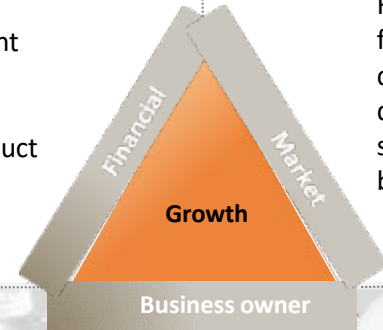
Simple – flexible – fast financial services:

- 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

- Mitra Bisnis Info
- Mitra Bisnis Club

UVP

Financial Solution

Access to marketing and business network expansion

Customer Business Success

daya

Target Market

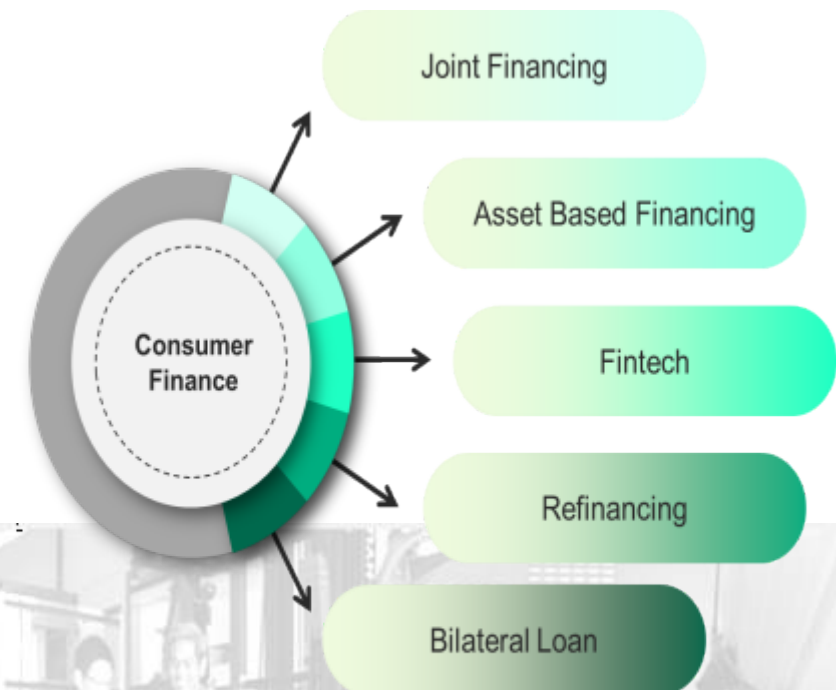
SME

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

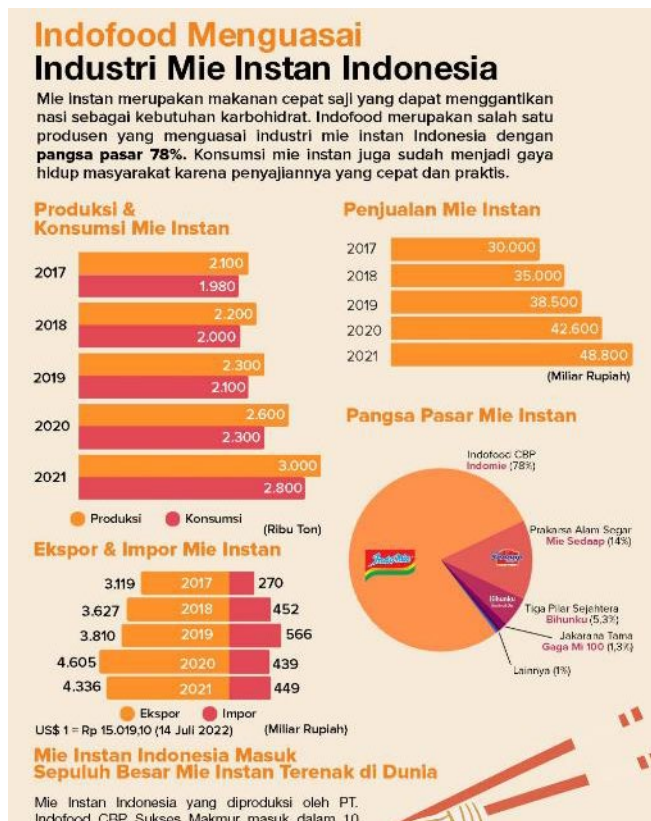
- 4 Wheeler • 2 Wheeler • Truck (Light & Heavy) • Medical Equipment
- Durable Goods • Others Asset Based Finance • Non Collateral

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:

July



Business Information

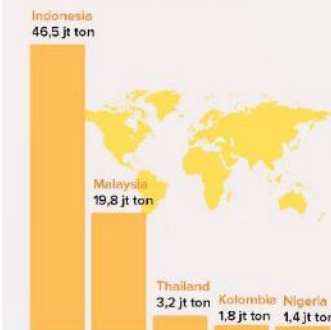
Provide SMEs with market and business insights to keep them updated and help them getting information that they need for their business

August

Potensi Limbah Sawit terhadap Energi Nasional

Sawit merupakan bahan baku yang digunakan untuk produk pangan dan energi, namun jika penggunaan sawit berlebihan, hal ini menyebabkan kelangkaan produk sawit di masa depan.

Negara Penghasil Minyak Sawit Terbesar di Dunia (2022)



Kelapa Sawit merupakan Minyak Nabati Paling Produktif



Manfaat Limbah Sawit

Limbah sawit dapat diubah menjadi sumber alternatif energi atau energi terbarukan.



2 Jenis Energi Terbarukan

Sawit sendiri menghasilkan dua jenis energi terbarukan yaitu:



Business Banking

Digital SME: Ease Your Banking Activities with TOUCHBIZ

Promo berlangsung dari Februari – Desember, 2022

Promo Transfer

DIPERPANJANG

Hingga 31 Desember 2022

SKN

~~Rp. 2.700,-~~

GRATIS

Online

~~Rp. 6.500,-~~

GRATIS

RTGS

~~Rp. 25.000,-~~

Rp. 10.000,-



Mudah Bayar Gaji Dengan TOUCHBIZ



LIVE
22 July 2022

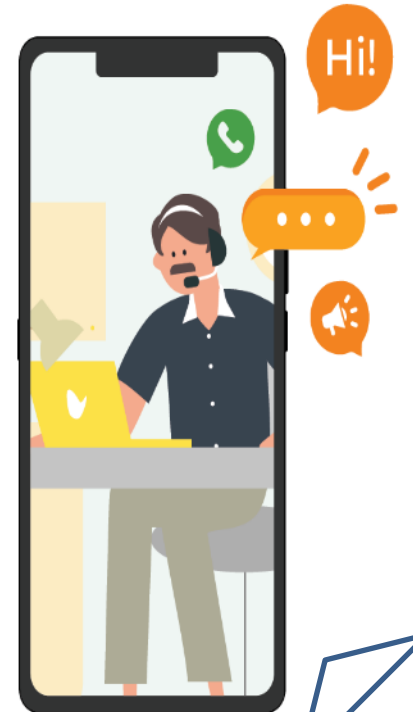
- ✓ Buat grup karyawan
- ✓ Buat jadwal transfer
- ✓ Bayar gaji berhasil

Fitur Payroll Transfer kini tersedia untuk Anda



AUGUST 2022

Selamat datang
di WhatsApp resmi
TOUCHBIZ



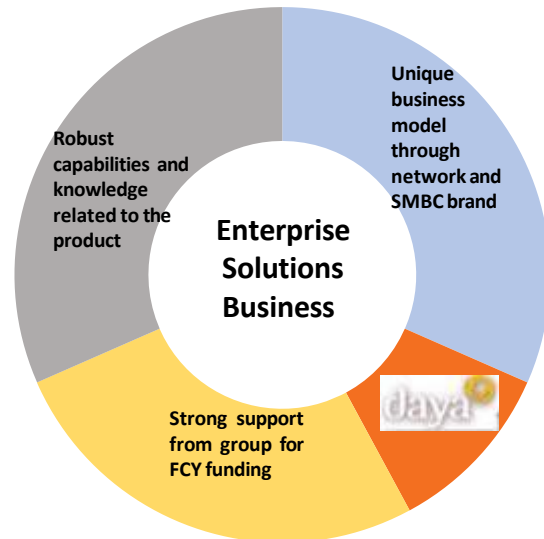
TOUCHBIZ



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

Financial Talk bersama BTPN Jenius

Hi, Teman SMiLe!

Gajian belum datang, tapi tagihan udah bermunculan.

Eits, daripada pusing mikirin itu semua, Yuk, belajar pengelolaan keuangan dengan mengikuti Financial Talks with BTPN Jenius dengan tema **"Transforming Life Finance, the Jenius Way"**.

Catat tanggal dan jamnya ya!

Kamis, 18 Agustus 2022
15.00 - 16.00 WIB
<https://zoom.us/j/98479613883>
Meeting ID: 984 7961 3883

Qodri Perdana
Daya Facilitator

Seruni
Digital Banking
Relationship Manager
Jenius

Setiap tujuan butuh perencanaan dan tentunya pengetahuan.

Mari perluas wawasan kita tentang manajemen keuangan dan investasi. Investasi terbaik adalah menambah wawasan. *Don't miss it!*

Salam SMiLe

The relationship between BTPN and the Customer is built on trust. Empowerment programs are elements that integrate with our business model. In all products and activities, we always strive to create opportunities for growth and a more meaningful life for all BTPN customers. This balanced approach has made our customers well served.

In the 3rd Quarter of 2022, CBD Japanese and DAYA joint effort, conducted 4 (four) online Empowerment Webinar program for Japanese corporate customers which engaging in Manufacture business, Insurance Business, Automotive Business with a total of 316 participants. Mini seminar events with the topic of personal financial, sustainable living, and healthy lifestyle always get a good response from participants.

The level of satisfaction of participants in this program is also very good, from participant who took the survey 92% strongly agreed that the program was as needed, improved and applicable

Kupas Tuntas Penyakit Asam Lambung

Dr. Pande Putu Agus
Muhandira, M.Ges., Sp.GK
Dokter Spesialis Gigi Rontgen

Dapatkan hadiah menarik pada saat seminar Serengetay

Dapatkan materi pada seminar ini

Live Event melalui Zoom

14 September 2022
13.00 - 15.00 WIB

Dapatkan informasi
Gaya Hidup Sehat,
Keuangan dan Gaya Kerja
Bermanfaat melalui
Layanan Minimal
www.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.

July 25th – 29th 2022, Daya BTPN collaborated with one of Japanese Leasing Company in Indonesia held Financial Literacy webinars for 771 students of various vocational schools under Djarum Foundation as Wholesale Banking Group's customers.

August 10th 2022, we held webinars for 161 employees of Car Rental Company talking about the power of excellence execution to support the employees getting more productive at work.

While August 12th 2022, another webinar given to 30 employees of One Player in Sugar Industry talking about the importance of financial planning and financial instrument.

From 645 participants who completed the survey 84% stated that the content is relevant, 86% found the webinar helps to increase their knowledge, and 75% felt the content is applicable and, 78% agreed that the facilitators are experts in their field.

DAYA bank btpn A MEMBER OF SMBC Group

SEMINAR ONLINE

The Power of Excellence Execution

Dapatkan hadiah menarik pada saat seminar berlangsung

Dapatkan materi pada seminar ini

Live Event melalui Ms Team

Microsoft Teams

Link Webinar: <https://bit.ly/ThePowerOfExcellenceExecution>

Rabu
10 Agustus 2022
09.15 – 11.45 WIB

Dapatkan informasi Gaya Hidup Sehat, Keuangan dan Bisnis serta Beragam Fitur Menarik Lainnya Melalui daya.id

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

DAYA bank btpn A MEMBER OF SMBC Group

SEMINAR ONLINE

Smart Financial Planning For Better Future

Dapatkan hadiah menarik pada saat seminar berlangsung

Dapatkan materi pada seminar ini

Live Event melalui Ms Team

Microsoft Teams

Link Webinar: <https://bit.ly/DayaSAMORA2022> atau melalui barcode

Jumat
12 Agustus 2022
15.00 - 16.15 WIB

Dapatkan informasi Gaya Hidup Sehat, Keuangan dan Bisnis serta Beragam Fitur Menarik Lainnya Melalui daya.id

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

DAYA bank btpn A MEMBER OF SMBC Group

Corporate Banking

Wholesale Banking Group – Sustainability Seminar



Bank BTPN, in collaboration with International Financial Corporation (“IFC”), initiated a sustainability seminar entitled “Pathway to Net Zero Economy” on 27 September 2022 through online means. This webinar was held for BTPN’s existing corporate clients to raise our knowledge on the importance of the net-zero commitments as well as promoting financial solutions in support of these commitments from, especially, from clients.

The webinar was joined by notable speakers, i.e., Indonesia Financial Services Authority (OJK), CDP & Science-based Target Initiative (SBTi), Environmental Resources Management (ERM), IFC, and SMBC. It was attended by 320 participants, which included clients from across sectors, e.g., manufacturing, energy, agriculture and forestry, mining, construction, and other sectors.

From 55 participants who completed the event’s post-survey, in average, they state that the overall topics discussed were good and relevant to their company’s business activities, and most of the respondents stated they would like to know more about the ESG financial products in the next sustainability seminar.

daya Bank BTPN Sustainability Seminar

bank btpn A MEMBER OF SMBC Group

Pathway to
NET ZERO ECONOMY

Moderator :

Andini Effendi
Master of Ceremony

Dedy Mahardika
CDP & Science Based Target Initiative

Yawar Herekar
Environmental Resources Management

Keynote Speaker:

Enrico Hariantoro
Otoritas Jasa Keuangan

Pushkala Lakshmi Ratan
Santomo Mitra International Finance Corporation

Priya Bellino
Santomo Mitra Banking Corporation

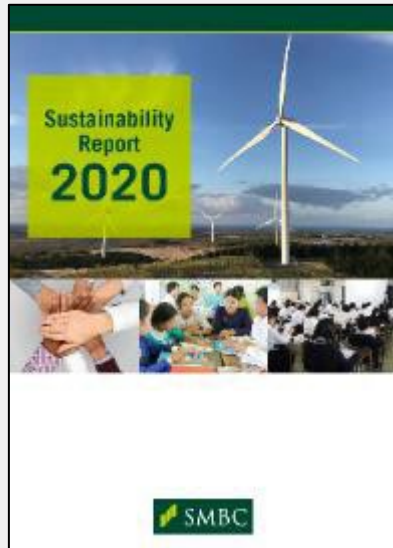
Selasa, 27 September 2022
08.30 - 10.45 WIB

• LIVE! ZOOM
Registrasi : bit.ly/BTPNSustainabilitySeminar

In collaboration with
IFC International Finance Corporation
Creating Markets, Creating Opportunities

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

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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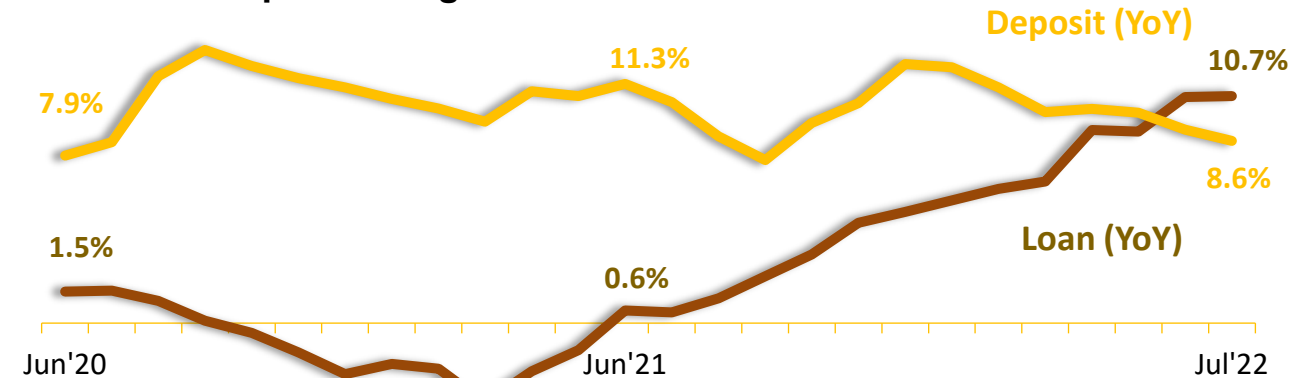
Banking Industry

Loan outstanding inched up by +10.7% YoY in 1H22, the highest growth since the pandemic began, boosted by stronger economic growth

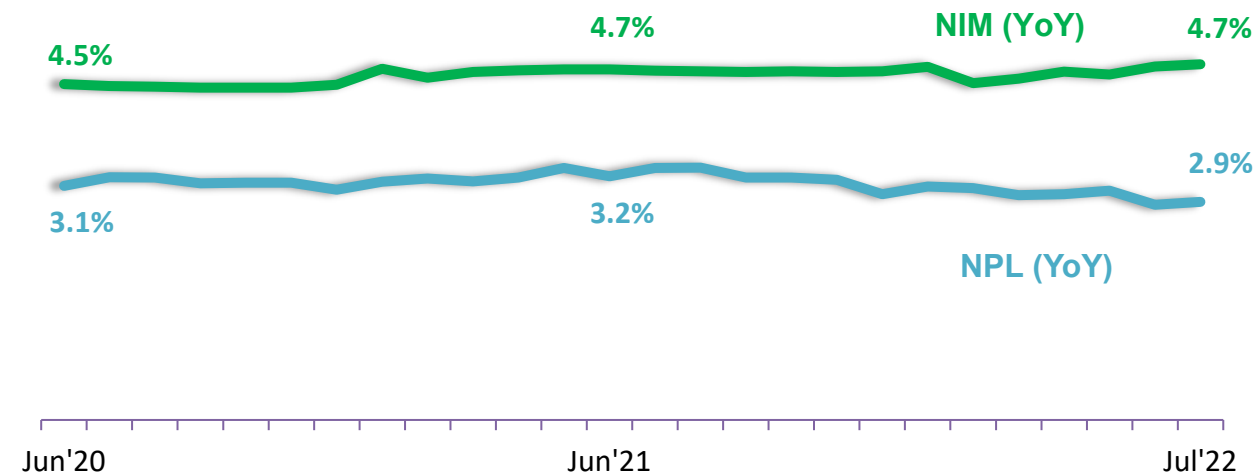
Indonesia Banking Industry Financial Summary

IDR trillion	Jul'21	Dec'21	Jul'22	ΔYoY
Total Assets	9,412	10,112	10,325	9.7%
Total Loans	5,564	5,769	6,159	10.7%
Customer Deposits	6,966	7,479	7,564	8.6%
CASA	4,101	4,576	4,704	14.7%
Current Accounts	1,852	2,144	2,185	18.0%
Savings	2,249	2,432	2,519	12.0%
Time Deposits	2,865	2,904	2,860	-0.2%
Net Profit	78	140	117	49.9%
LDR	80.2%	77.5%	81.4%	1.3%
NIM	4.6%	4.6%	4.7%	0.1%
NPL	3.3%	3.0%	2.9%	-0.4%
CAR	24.6%	25.7%	24.9%	0.3%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance - Consolidated

3Q'22 Key Highlights



- Total Assets increased by 9% YoY to Rp199.9 trillion, from Rp 183.0 trillion.
- The Bank recorded Rp155.4 trillion in outstanding loans as of Sep'22, up by 12.9% year-on-year (YoY) from Rp137.7 trillion booked a year ago, with growth business loan up by 20% offset the reduction in matured business by 14%.
- Operating income increased by 4% YoY contributed by the increase in Interest Income by 3% YoY to Rp11.43 trillion from Rp11.07 trillion, in line with the increase in the sharia and corporate segment's loan, and higher other operating income by 5%; while Operational Expense were well managed with increase of 3%.
- Bank BTPN's consolidated net profit after tax attributable to owners of the parent entity increased by 18% YoY to Rp2.42 trillion from Rp2.05 trillion, mainly contributed by the increase in operating income and the decrease in cost of credit.
- Customer Deposits increased by 1% YoY to IDR 103.9T. There was a movement of Customer Deposits from Time Deposits (TD) to Current Account Saving Accounts (CASA). CASA increased by IDR 7.3T (21% YoY) to IDR 42.9T and CASA ratio increased to 41.3% compared to 34.5% last year, while TD decreased by IDR 6.6T (-10% YoY) to IDR 61.0T. IDR Cost of Fund reduced from 3.5% YTD 9M'21 to 2.9% YTD 9M'22.
- Gross NPL was at 1.41%, lower than the gross NPL ratio reported in the same period last year of 1.56% and better than industry average.
- Healthy liquidity and funding ratios were maintained. As end of September 2022, LCR was recorded at 194.4% and NSFR at 123.1%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Sep'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	37,525	49,477	42,543	37,053	35,579	-4%	-5%
Loans (gross)	137,656	135,599	142,366	149,255	155,426	4%	13%
Total Assets	183,024	191,918	192,378	195,467	199,897	2%	9%
CASA	35,575	37,877	37,018	38,925	42,871	10%	21%
TD	67,652	71,503	69,715	64,245	61,012	-5%	-10%
Total Customer Deposits	103,227	109,380	106,733	103,170	103,883	1%	1%
Borrowings & Subordinated Loan	40,521	42,489	44,138	49,135	52,946	8%	31%
Total Liabilities	147,733	155,839	155,443	157,683	161,299	2%	9%
Equity *)	35,291	36,079	36,935	37,784	38,598	2%	9%

* including non-controlling interests

- Total assets increased by 9% YoY, reached IDR 199.9 trillion. Total Loan increased by 13% YoY, reached IDR 155.4 trillion.
- Customer Deposits reached IDR 103.9 trillion.
- CASA balance increased by 21% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	9M'21	FY'21 (Audited)	2Q'22	3Q'22	9M'22	ΔQoQ	ΔYoY
Net Interest Income	8,310	11,143	2,877	2,944	8,669	2%	4%
Other Operating Income	1,452	1,960	537	524	1,528	-2%	5%
Operating Income	9,762	13,103	3,414	3,468	10,197	2%	4%
Operating Expense	(5,120)	(6,983)	(1,756)	(1,780)	(5,285)	1%	3%
Cost of Credit	(1,588)	(2,112)	(305)	(554)	(1,294)	82%	-19%
Profit Before Tax	3,052	4,007	1,353	1,136	3,619	-16%	19%
Net Profit After Tax	2,375	3,104	1,057	884	2,816	-16%	19%
Net Profit After Tax attributable to Owners of the Parent	2,046	2,665	923	743	2,418	-20%	18%
Net Profit After Tax - BTPN Syariah	1,096	1,465	445	472	1,328	6%	21%

- BTPN's YTD Sep'22 Net Profit After Tax attributable to Owners of the Parent up by 18% YoY.
- Net interest income grew by 4% YoY. Other operating income up by 5% YoY.
- Operating expenses were well maintained with a slight increase of 3% YoY.
- Cost of Credit decreased by 19% YoY

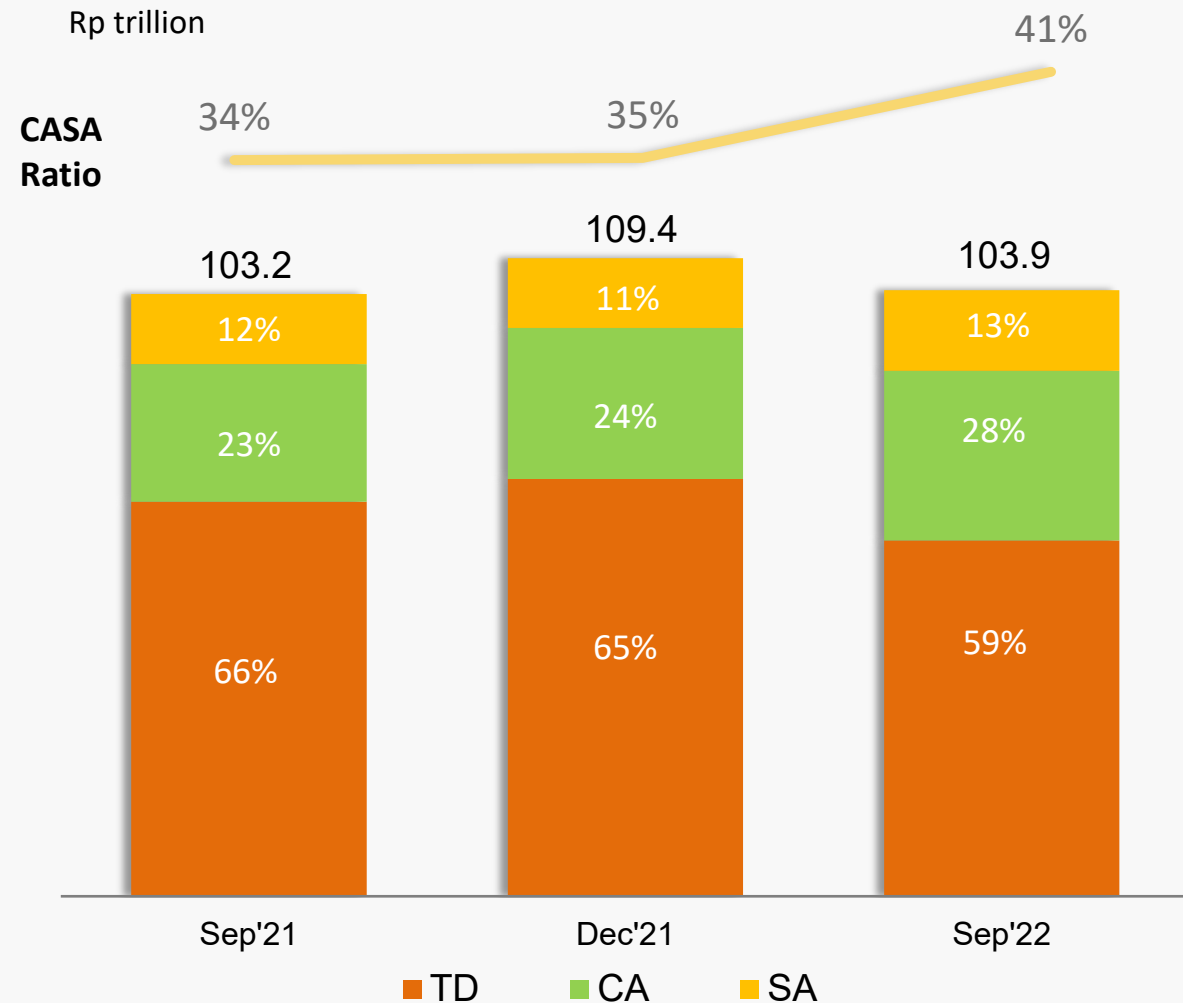
Key Financial Ratios - Consolidated

Ratios (%)	Sep'21 (Unaudited)	Dec'21 (Audited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.63	6.56	6.34	6.36	0.02	(0.27)
NSFR	114.68	126.60	121.30	123.05	1.75	8.37
LCR	224.71	187.26	181.28	194.42	13.14	(30.29)
Loan to Funding	95.76	89.29	98.00	99.11	1.11	3.34
NPL (gross)	1.56	1.68	1.35	1.41	0.06	(0.15)
ROA	2.29	2.23	2.59	2.49	(0.10)	0.20
ROE	8.86	8.57	10.12	9.62	(0.49)	0.77
CAR	25.59	26.17	25.24	25.01	(0.23)	(0.58)

- NIM reduced to 6.36% in 3Q'22 due to reduction in yields.
- LCR and NSFR were at healthy levels, LCR was recorded at 194.42% and NSFR 123.05% as end of September 2022.
- Gross NPL 1.41%, lower than the gross NPL ratio reported in the same period last year of 1.56% and better than industry average.
- CAR was recorded at 25.01%, proportion of core capital is 88% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Sep'21 (Unaudited)	Dec'21 (Audited)	Sep'22 (Unaudited)	ΔYoY
CASA	35,575	37,877	42,871	21%
Current Account	23,576	25,923	29,080	23%
Savings	11,999	11,954	13,791	15%
Time Deposits	67,652	71,503	61,012	-10%
Total Customer Deposits	103,226	109,380	103,882	1%

- CASA balance increased by 21% YoY. CASA ratio increased to 41% as of September'22 from 34% 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

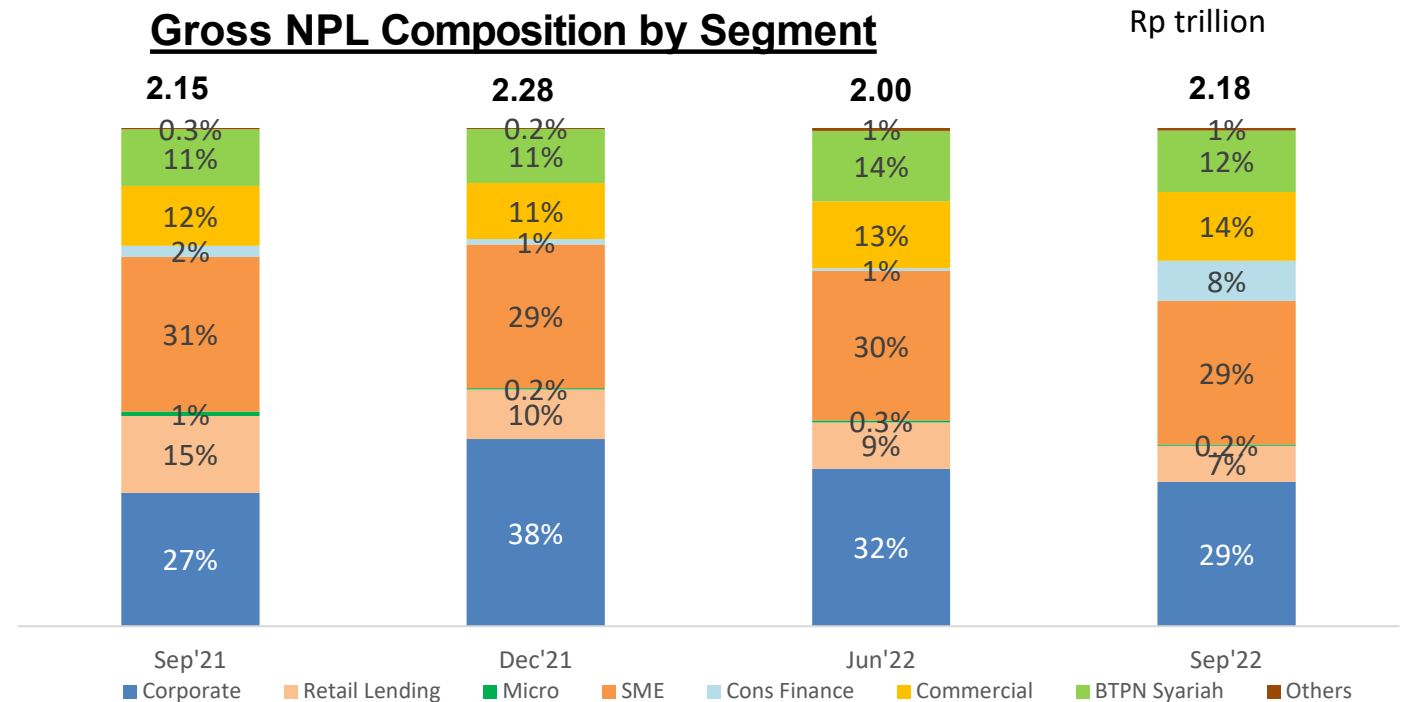
Loan Growth (IDR billion)	Sep'21 (Unaudited)	Dec'21 (Audited)	Jun'22 (Unaudited)	Sep'22 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	137,656	135,599	149,255	155,426	4%	13%
<i>Mature Businesses :</i>	29,100	27,732	25,739	24,901	-3%	-14%
- Retail Lending	28,632	27,364	25,481	24,681	-3%	-14%
- Micro	327	232	133	93	-30%	-72%
- Others	141	136	125	127	1%	-10%
<i>Growth Businesses :</i>	108,556	107,867	123,516	130,525	6%	20%
- Corporate	83,784	82,572	97,637	102,822	5%	23%
- SME	10,643	10,366	9,997	10,337	3%	-3%
- Commercial	2,523	3,007	2,747	3,602	31%	43%
- BTPN Syariah	10,212	10,443	11,146	11,349	2%	11%
- Consumer Finance	906	895	1,005	1,140	13%	26%
- Micro Transformation	204	242	356	456	28%	124%
- Retail Banking	284	341	628	820	31%	189%

Asset Quality

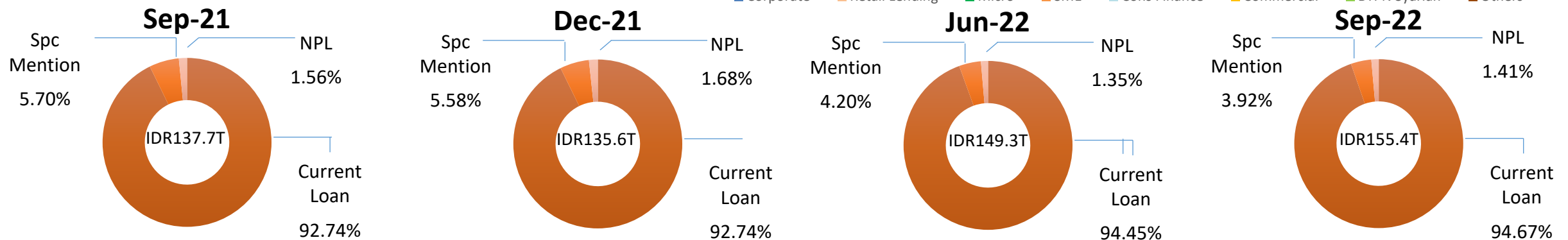
Asset Quality

%	Sep-21	Dec-21	Sep-22
Gross NPL	1.56	1.68	1.41
Net NPL	0.46	0.37	0.38
Gross Cost of Credit	1.59	1.58	1.20
Loan Loss Provision/NPL	180.42	173.46	181.01

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



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

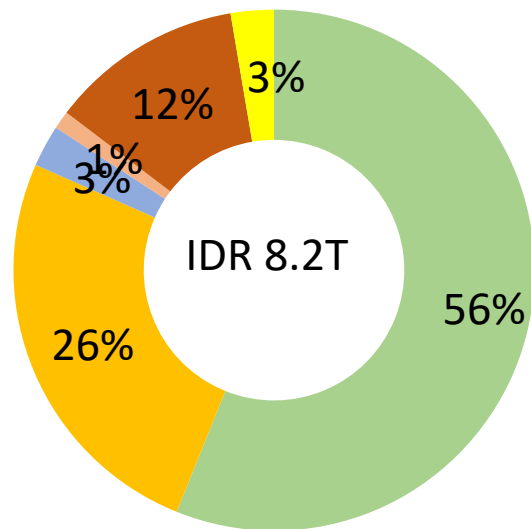
- Significant increase in consumer finance due to direct loan to one of COVID-19 restructured multi-finance company who became NPL

COVID-19 Restructured Loan

as of September 2022

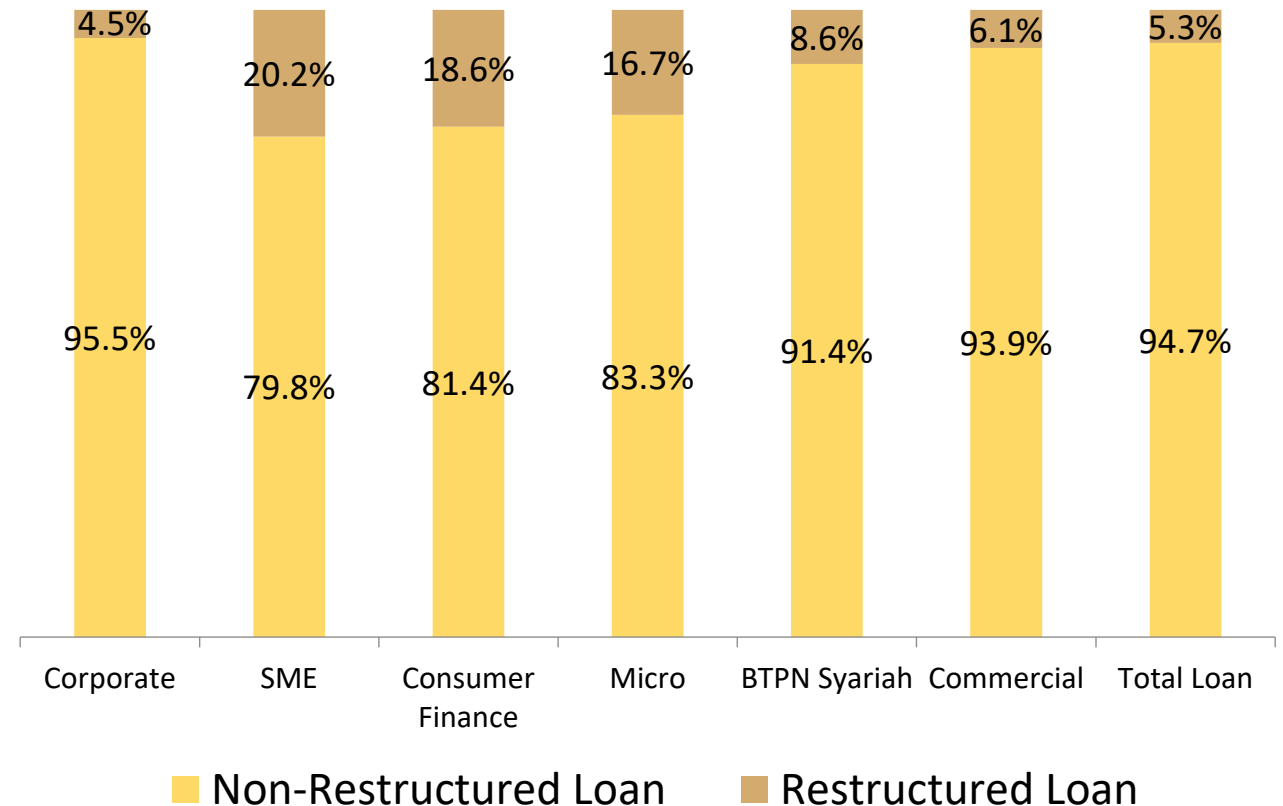
Restructured Loan

end of September 2022



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

Proportion to Total Loan



Note: BTPN' Outstanding Restructured Loan as of 26 Sep 2022 & BTPN Syariah' Restructured Loan as of 30 Sep 2022

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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: 1,807,277
Activities: 4,698

September 2022

Sustainable Finance



Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

Total environmentally friendly financing as of 3Q 2022 reached Rp 6.7 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.

Majalah Infobank: 1st Rank of KBMI 3 Bank with asset 150-200T

This rating is given to 107 banks based on the bank's performance in 2020-2021 from the published financial statements. This assessment criteria refers to the risk profile, GCG, profitability, capital, efficiency, and growth. Bank BTPN is rated 1st KBMI 3 for asset class 150T-200T.

27th Infobank Award 2022: 1st Rank of KBMI 3 Bank with asset 150-200T

Bank BTPN received awards in three categories, namely "The Best Performance" for the KBMI 3 group in the Special Performance category, "Diamond Trophy" ("Excellent" performance for 20 consecutive years) in the Special Trophy category, and "Excellent" performance predicate for the KBMI 3 group in the Regular Award category.



2022 Awards

Contact Center World - Asia Pacific 2022: Gold medal – Best Contact Center Executive (Leader); Gold medal – Employee engagement; Bronze medal – Trainer; Runner Up (Rank 4) – Contact Center Medium Scale

Bank BTPN has obtained four awards at the Contact Center World Asia Pacific, an annual event designed to appreciate the best contact center practitioners from various industries and countries in the Asia-Pacific.

There were a number of selection stages for candidates before they could advance to the global competition. Following an extensive selection process, Bank BTPN's Contact Center was awarded in four categories, namely Gold Medal (Podium 1) for Best Contact Center Executive (Leader) category, Gold Medal (Podium 1) for Employee Engagement category, Bronze Medal (Podium 3) for Trainer category, and Runner Up (Rank 4) for Medium Scale Contact Center category.



2022 Awards

Indonesia Contact Center Association (ICCA): Top 10 in the Best Contact Center Indonesia Award

Bank BTPN has obtained the top 10 position in the Best Contact Center Indonesia Award, which was organized by the Indonesia Contact Center Association (ICCA).

Awards were presented to companies for their best contact center services at the national level. The event is also recognized by the international organization Contact Center Association of Asia Pacific (CC-APAC).

Bank BTPN won three Platinum awards, three Gold awards, three Silver awards, and five Bronze awards. The 14 awards took Bank BTPN to the top 10 positions.



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COVID-19 Handling at BTPN



- COVID-19 Task Force led directly by President Director.
- High discipline on health protocol:
 - Mandatory to wear mask
 - %WFO: as per Government requirement (PPKM status)
 - WFO requirement at Menara BTPN: Pedulilindungi.id or vaccination status
 - 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