

bank
btpn

 SMBC A MEMBER OF
SMBC Group

FY 2023
Results Update

About Bank BTPN

Bank BTPN Business Activities

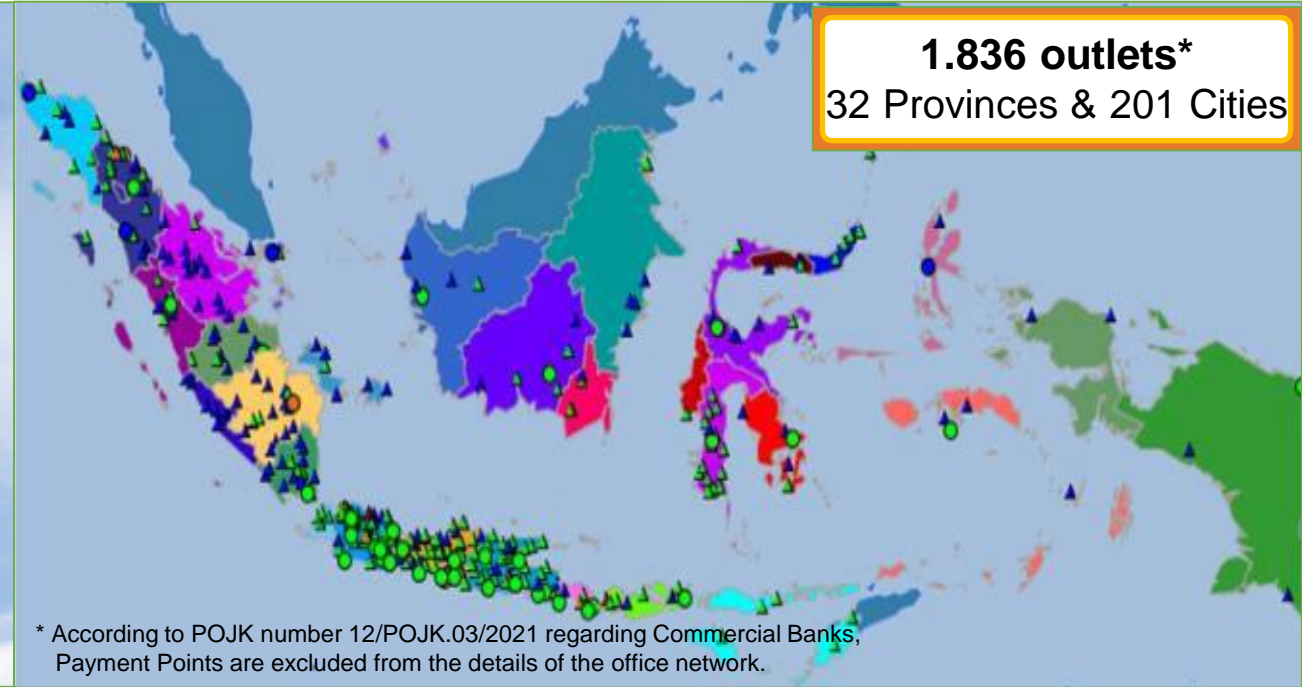
Banking Industry Overview

FY 2023 Financial Performance

CSR & Awards

Bank BTPN Profile (Consolidated)

as of 31 December 2023



* According to POJK number 12/POJK.03/2021 regarding Commercial Banks, Payment Points are excluded from the details of the office network.

Total Assets	IDR 201.4 trillion	Total Employees	20,933 (79% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: 'AAA(idn)'; Stable OutlookPefindo: 'idAAA'; Stable Outlook	Total Customers	~9.5 million customers

Shareholders

as of 31 December 2023

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	89.98%	7,332,311,297	146,646
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	7.72%	629,443,829	12,589
Treasury Stocks	1.13%	92,292,198	1,846
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 31 December 2023

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani M. Ridhwan
Independent Commissioner



Onny Widjanarko
*Independent
Commissioner*



Edmund Tondobala
*Independent
Commissioner*



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 31 December 2023



Henoeh Munandar
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Keishi Kobata
Director



Atshusi Hino
Director



Merisa Darwis
Director



Hanna Tantani
Director

Bank BTPN's Value



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.

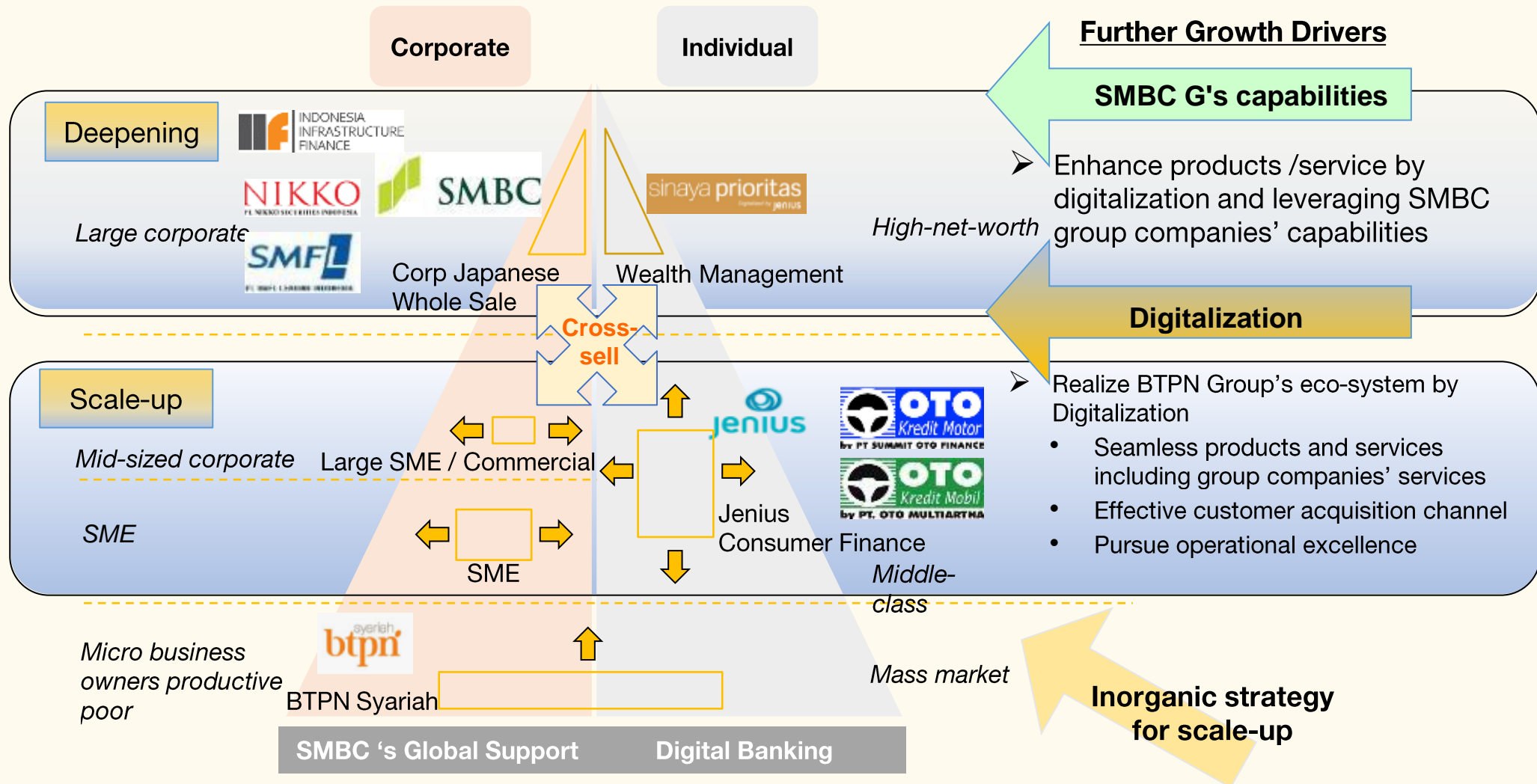


Synergy

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 31 December 2023

Our Journey

- **Established** in 2010 as BTPN Sharia Unit; massive roll-out in 2011
- **Spin-off** as PT BTPN Syariah on 14 July 2014
- **Listed** as PT BTPN Syariah Tbk on 8 May 2018
- **Changed** name into PT Bank BTPN Syariah Tbk on 4 June 2020
- Officially became **Bank BUKU 3** Category according to the approval of The Financial Services Authority on 7 July 2020
- Classified as **KBMI 2** (Bank With Core Capital Above IDR 6tn) in Oct-21
- **Today:** Spread across 26 provinces, with ~14.3k employees (~ 95% female and ~ 50% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in April 2023

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



FY 2023 Performance

Customer & Coverage

Serving ~ 7 mn customers,
~ 4.21 mn active



Coverage ~ 257.7 communities,
in ~ 2,600 sub-districts

Assets

21.4 trillion

NPF

2.9%

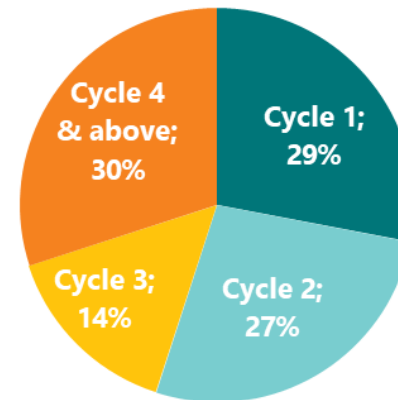
ROE

13.2%

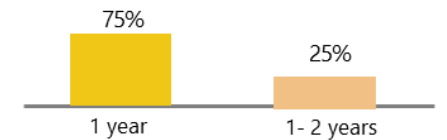
ROA

6.3%

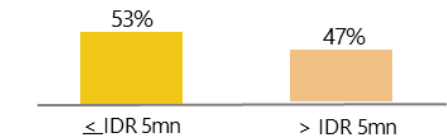
Customers by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

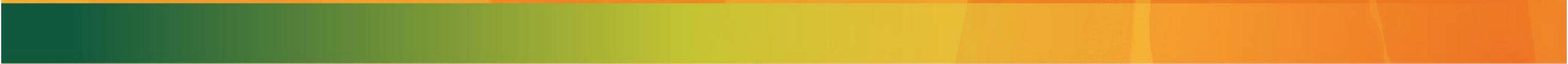
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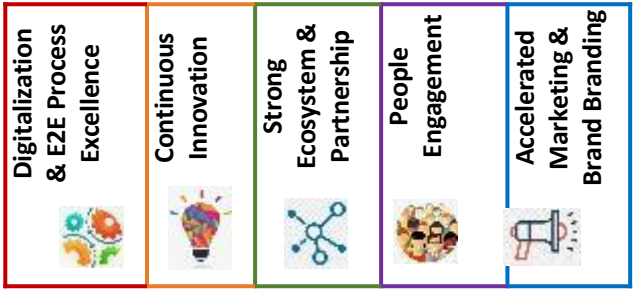
CSR & Awards



Value Proposition



Key Business Drivers



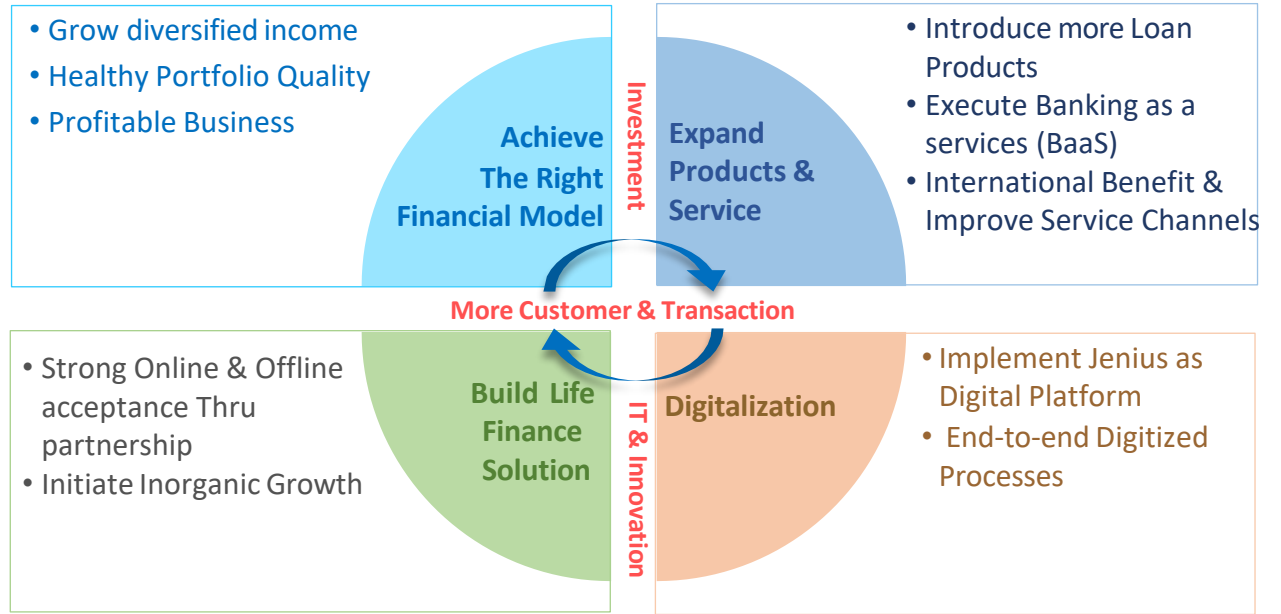
Management Discipline



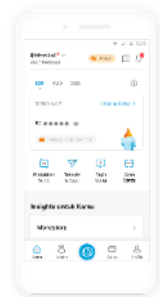
Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking

Execution Strategy



A Simpler, Smarter, and Safer Way to Manage Your Life & 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
- Jenius Visa Credit Card
- Pay Me
- Jenius QR
- Jenius Pay
- Foreign Currency
- Dream Saver
- Maxi Saver
- Flexi Cash
- Moneytory
- Card Center
- Flexi Saver
- Split Bill
- Split Pay

- Powered by Bank BTPN, registered and supervised by the Financial Services Authority (OJK) and members of the Indonesia Deposit Insurance Corporation (LPS).
- Secured by the latest encryption & technology
- Layered level authentication for peace of mind

Retail Banking

Jenius: Simple. Smart, Safe

More than **5.2 million Jenius registered users**
spread in **38 provinces** across Indonesia



Simple

- Your life finance access in one touch
- Manage your life finance in 3 easy steps
- Saving, payment, transactions, investment connected all in one place

Smart

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

Safe

- Powered by Bank BTPN, registered and supervised by the Financial Services Authority (OJK) and members of the Indonesia Deposit Insurance Corporation (LPS).
- Secured by the latest encryption & technology
- Layered level authentication for peace of mind

Retail Banking

Jenius: Registered Users continue to increase to ~5.2 million



311 Mn
YouTube views



62.3K
followers



88.7 K
followers



265K
followers



131 K
page likes



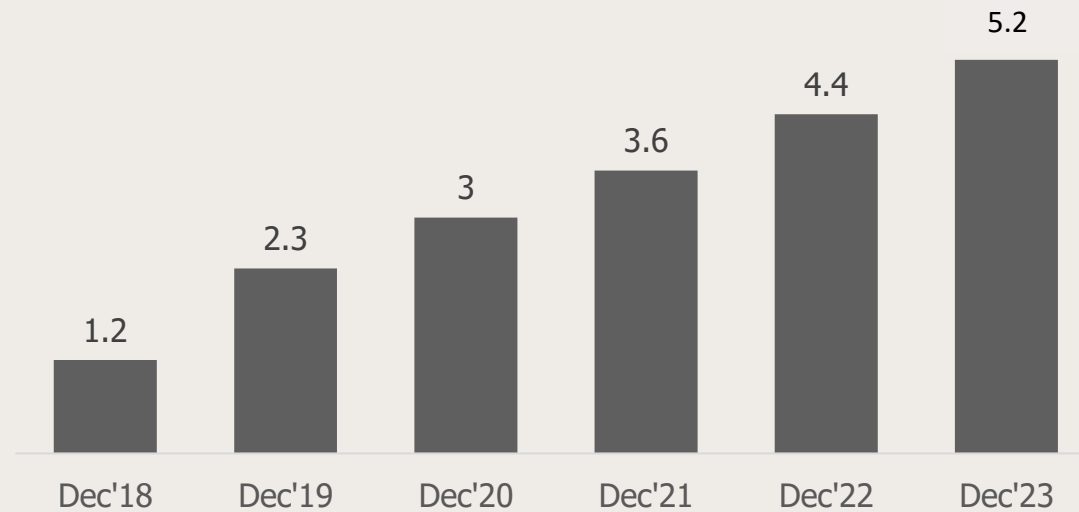
21.9 Mn+
installs



2.7 Mn+
installs

REGISTERED USERS

In Million





Yay Points Redemption KrisFlyer Miles & Traveloka Points

Now, the Yay Points redemption becomes even more complete with the addition of the travel category for redeeming KrisFlyer Miles and Traveloka Points. This development follows the earlier introduction, in May 2023, when Yay Points could be redeemed for e-Wallet balances, specifically GoPay and OVO.



Face Recognition

Now Jenius account activation is faster. Facial recognition is ready to help your registration process. It's simpler. You only need a photo of your KTP, then ensure the completeness and suitability of your personal data. It's faster, without a video call. Make sure your Jenius application is the latest version.



Offline Ticket Sale for Pocari Sweat Run Indonesia 2024

Jenius users can start their running journey early because on December 12, 2023, they can buy running slot for #PocariSweatRun2024 using Jenius.

The presale is open for the first 1,000 people in any category for Jenius users. Also get a discount of IDR100,000 for payments with Jenius Debit Card, Jenius Credit Card, or Jenius Pay.



7 Hari 7 Malam (Oct) - Jenius Online Travel Fair

Jenius from PT Bank BTPN Tbk proudly presents its first-ever Jenius Online Travel Fair, running from October 11 to 17, 2023. This event marks the return of the highly anticipated 7 Hari 7 Malam #jadilebihjenius program, now more exciting with Jenius Online Travel Fair. Offering discounts of up to IDR 7 million on Traveloka for purchasing transportation tickets, accommodations, and holiday activities, which can make Jenius users' vacation #jadilebihjenius.

Retail Banking

Wealth Management Business: Launched 1 Government Bonds denominated in IDR (FR) & Onboarding New Investment Manager Partner



SERI FR0101

SURAT UTANG NEGARA SERI FR0101

Tingkat Kupon :

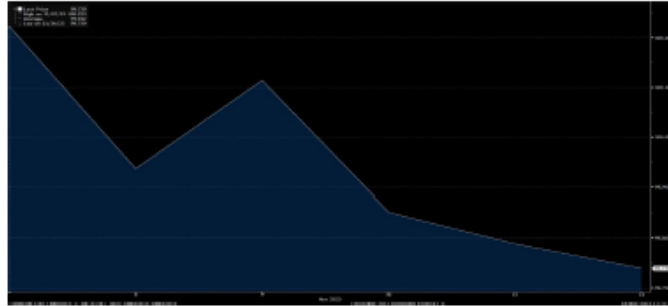
6.875% P.A

Sisa Tenor :

+/- 6 TAHUN
15 April 2029

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur



DETAIL PRODUK :

Nama Produk	Surat Utang Negara Seri FR0101
Kode Produk Penerbit	FR0101
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	15 Oktober 2023
Tingkat Kupon	6,875% p.a
Sisa Tenor	6 (Enam) Tahun
Tanggal Jatuh Tempo	15 April 2029
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- - dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 April dan 15 Oktober
Rating Produk	Konservatif Moderat

FR0101 (Tenor 6 Years, Coupon 6.875%)
Launched in Nov 2023



Produk Reksa Dana Terbaru untuk Optimalisasi Dana Anda

Optimalkan dana investasi Anda melalui produk Reksa Dana dari Manulife.

- Manulife Pendapatan Bulanan II
- Manulife Obligasi Nasional Indonesia II Kelas A
- Manulife Saham Andalan
- Manulife Dana Saham Kelas A
- Manulife USD Fixed Income Kelas A
- Manulife Saham Syariah Asia Pasifik Dollar AS

New partnership with Manulife Asset Management Indonesia and
launched 7 new funds (5 IDR Funds & 2 USD Funds)
Launched in Nov 2023

Business Banking

Business Model

FINANCIAL SOLUTION

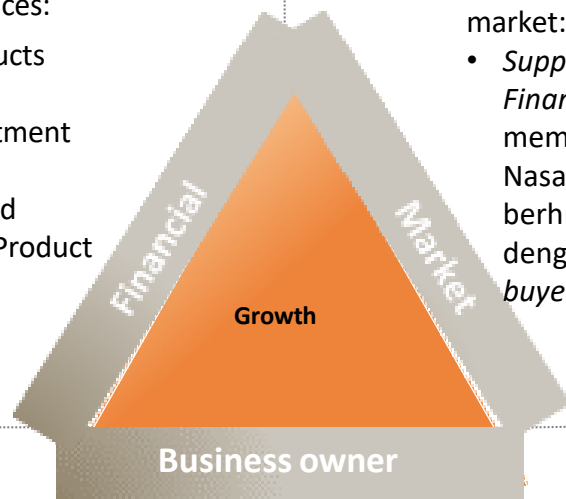
Simple – flexible – fast financial services:

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

ACCESS TO MARKET

Open access to the market:

- *Supply Chain Financing* untuk memudahkan Nasabah dalam berhubungan dengan *supplier* dan *buyer*



CAPACITY DEVELOPMENT

- Mitra Bisnis Info
- Mitra Bisnis Club

UVP

Financial Solution

Access to marketing and business network expansion

Customer Business Success

daya

Target Market

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



BTPN
Business Banking
Workshop
in collaboration
with Accurate

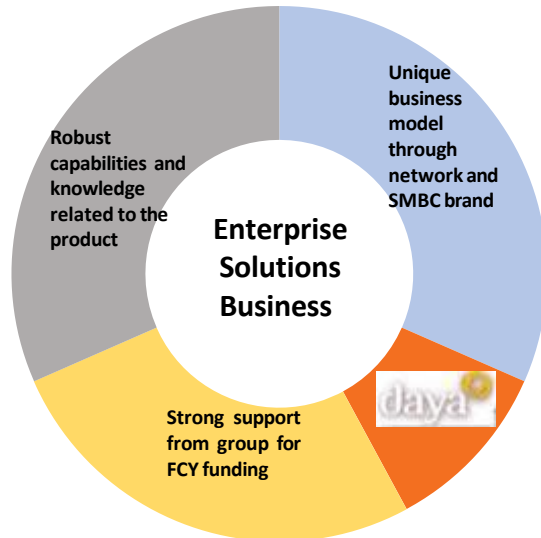
JI Expo Jakarta, November 2023

Theme:
“Optimization Financial Strategy and Tax in
Digital Era for F&B SME Business”



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
- Government Bonds to FI/NBFI Clients (*) But not limited to the above products

Funding Products:

- ESG Deposit
- Green Deposit

Loan Products:

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

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

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

“ESG Deposit and Green Deposit” : Presenting Sustainable Investment



ESG Deposit

On **22nd of November 2023** Bank BTPN proudly announced the introduction of an innovative financial product, the “**ESG Deposit**”, designed to cater the increasing awareness of sustainable investment among corporate customers.

This initiative aligns with environmental, social, and governance (“ESG”) principles, aiming to foster sustainable growth and create a positive impact on both society and the environment. The introduction of the ESG Deposit underscores the Bank’s solid commitment to delivering financial solutions for corporate clients that not only address investment requirements but also contribute to a more sustainable and responsible future.

ESG deposit refers to deposit of which the use of proceeds is to finance and/or refinance eligible loans with environmental or social benefits.

On **6th of December 2023**, **Green Deposit** by SMBC Group can also be accessed through BTPN. Green Deposit is a product which provides customers with investment opportunities by allocating deposits to finance the environmental field, particularly in renewable energy.

ESG Deposit Framework: <https://www.btpn.com/en/tentang-kami/keberlanjutan/bisnis-berkelanjutan>

Green Deposit Framework: <https://www.smbc.co.jp/global/greendeposit/>

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 through webinars or offline events with topics ranging from business, healthy lifestyle, personal development as well as finances.

October 6th, 2023, DAYA BTPN gave offline Financial Literacy seminar as a CSR collaboration with *one of largest real estate company* in Indonesia for 349 people as scholarship awardee who mostly graduated from senior high school. Following another online seminar for the employees at 18th of October attended by 472 participants.

October 20th, 2023, *one of largest food and beverages company* in Indonesia requested to DAYA BTPN for giving a seminar for employees related to mental health. This online seminar was attended by 196 employees.

While November 20th, DAYA BTPN collaborated with *one of distributor technology and information company* Indonesia socializing about managing loan and illegal online loan platform with OJK. This online seminar was attended by 59 participants.

From 146 participants who completed the survey 97% stated that the content is relevant, 97% found the webinar helps to increase their knowledge, and 93% felt the content is applicable and, 95% agreed that the facilitator is expert in his field.



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

Kunjungi www.daya.id dan temukan informasi apa saja tentang bank, keuangan dan bisnis serta berbagai fitur menarik lainnya



PT Bank BTPN Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), dan merupakan peserta penjaminan LPS.

www.daya.id

Speaker:
Tsalitsa Haura Syarifah,
M.Psi., Psikolog
CEO Arsanara Development Center

Bank BTPN's Achievement in Supporting Sustainable Business Activities in Indonesia

Examples of Bank BTPN's Category of Sustainable Business Activities Financing

2020

- Bank BTPN as Lead Arranger Refinancing Facility UPC Sidrap Wind Energy (First Wind Power Plant in Indonesia) in total amount of loan USD 114.7 million.



UPC Sidrap Bayu Energi, First Wind Power Plant in Indonesia. (2020)

2021

- Bank BTPN as security agent and SMBC as lender Cirata Floating Power (Largest Floating Solar Power Plant in Indonesia).
- Bank BTPN as sole lender Green Loan in the amount of IDR 1.06 trillion to PT Kepland Investama for refinancing of Green Property certified building.



Cirata Floating Power Plant, Largest Floating PP in Indonesia (2021)

2022

- Bank BTPN as Mandated Lead Arranger of Syndicated Sustainability-linked Loan in the amount of IDR 4.15 trillion and IDR 2.74 trillion to PT Semen Indonesia & PT Solusi Bangun Indonesia.
- Bank BTPN as Green Loan Coordinator for the Syndicated Green Loan Facility in total amount of USD 750 million to PT Perusahaan Listrik Negara.

2023

- Bank BTPN as Mandated Lead Arranger & Bookrunner (MLAB) for the syndicated facility for PT Air Bersih Jakarta (ABJ) in the total amount of IDR 8.87 T for construction of clean water network pipes in DKI Jakarta.
- Bank BTPN as Mandated Lead Arranger (MLA) for Syndicated Sustainability-linked Loan facility for PT Sarana Multi Infrastruktur (Persero) in the total amount of USD 700 Mio.



Signing of Syndicated Credit PT Air Bersih Jakarta (2023)

Bank BTPN Sustainable Financing Initiatives

- Bank BTPN, as a member of SMBC, adopts (i) the environmental policy that SMBC group has implemented since 1998; (ii) "The Equator Principles" since 2006 and (iii) Financial Services Authority Regulation No. 51/2017.

ESG Seminar with 32% above expected participants (264 vs 200)

One of Bank BTPN's initiatives in sustainable finance is realized through the implementation of the 2023 Sustainability Seminar "Addressing Climate Change through Decarbonization Initiatives across Wider Business Sectors" to share knowledge with corporate customers regarding decarbonization efforts which can not only be carried out by the energy sector, but can also be carried out by various business sectors.

With the headline "Beyond Energy Transition: Seizing Opportunities in The Pathway to Net Zero Economy", this seminar was held in the second year and was attended by at least 247 invited guests from 95 companies, ranging from energy, manufacturing, until agriculture, and took place at the Java Ballroom of the Westin Hotel, Jakarta (12/10).

The seminar was joined by notable speakers, i.e. the Ministry of National Development Planning, Indonesia Financial Services Authority (OJK), Indonesia Stock Exchange, Indonesia Business Council, International Finance Corporation, Convene ESG, and Bank BTPN.



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Banking Industry

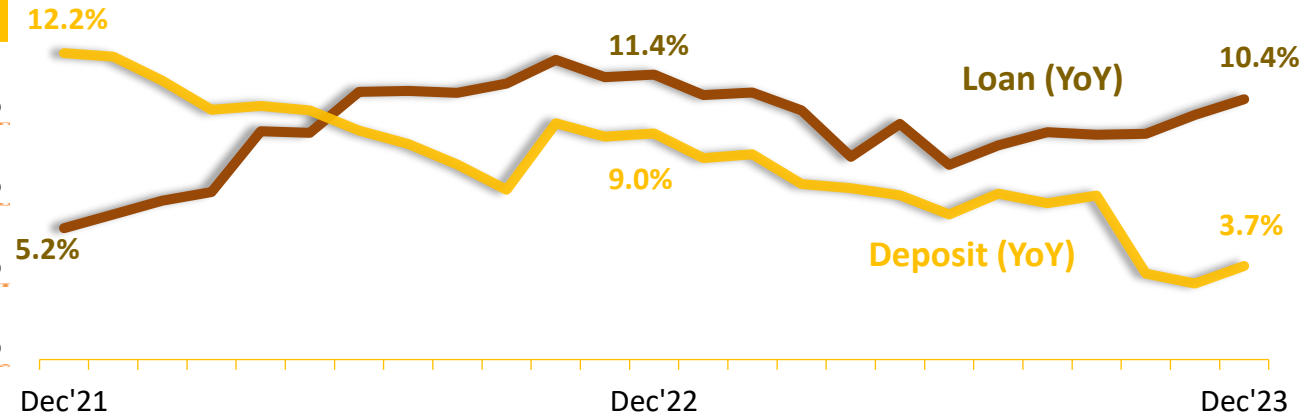
Loan outstanding increased by 10.4% YoY in Dec'23. Customer Deposits in Dec'23 recorded growth of 3.7% YoY



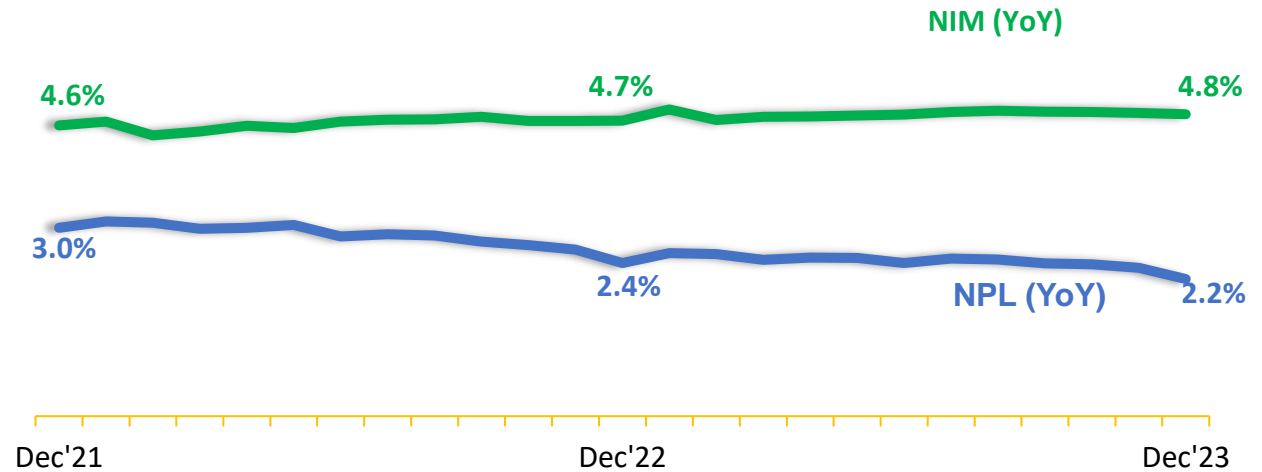
Indonesia Banking Industry Financial Summary

IDR trillion	Dec'22	Sep'23	Dec'23	ΔYoY
Total Assets	11,113	11,235	11,766	5.9%
Total Loans	6,424	6,837	7,090	10.4%
Customer Deposits	8,154	8,147	8,458	3.7%
CASA	5,161	5,048	5,332	3.3%
Current Accounts	2,546	2,472	2,663	4.6%
Savings	2,615	2,577	2,669	2.1%
Time Deposits	2,992	3,099	3,126	4.5%
Net Profit	202	180	243	20.6%
LDR	78.8%	83.9%	83.8%	5.0%
NIM	4.7%	4.9%	4.8%	0.1%
NPL	2.4%	2.4%	2.2%	-0.3%
CAR	25.7%	27.3%	27.7%	2.0%

Loan and Deposit YoY growth



NIM & NPL



Source: Indonesian Banking Statistics – December 2023, Indonesia Financial Services Authority (OJK)

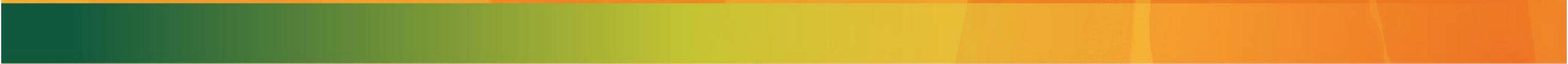
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Financial Performance - Consolidated

FY 2023 Key Highlights



- Bank BTPN recorded IDR 156.6 trillion in outstanding loans as of December 2023, up by 7% year-on-year (yoy) from IDR 146.1 trillion booked a year ago, with growth business loan up by 9% (IDR 11.5 trillion), transforming business down by 4% (IDR 1.0 trillion).
- CASA balance increased by 10% (yoy) related to Bank efforts to optimize the cost of funds. CASA Ratio increased to 40.8% as of December 2023 from 35.0% a year ago. While, Time Deposits decreased by 14% resulted the decrease in Customer Deposits by 6% (yoy) to IDR 108.2 trillion at the end of December 2023 from IDR 114.9 trillion at the end of December 2022.
- Bank BTPN's consolidated Operating Income increased 3% (yoy), mainly due to an increase in net interest income of IDR 366 billion, so that the Bank managed to record a PPOP (Pre-Provision Operating Profit) of IDR 6,511 billion.
- Net profit after tax of Bank BTPN (Consolidated) attributable to owners of the parent entity as of the end of 2023 was recorded at IDR 2,358 billion, down by 24% (yoy). The company booked additional credit provision by IDR 1,210 billion also as anticipation for the ending of the POJK restructuring loan relaxation on 31 March 2024.
- Despite the increase in interest expense, mainly due to an increase in deposit interest following the high interest rates era, the Bank managed to record a 3% yoy increase in net interest income to IDR 12.0 trillion from IDR 11.7 trillion, contributed by interest income from loans. So that NIM ratio was slightly higher at 6.46% from 6.32% on the same period last year.
- The Bank's total assets at the end of 2023 were recorded at IDR 201.4 trillion.
- Gross NPL was at 1.36%, lower than the gross NPL ratio reported in the same period last year of 1.43%.
- Healthy liquidity and funding ratios were maintained. As end of December 2023, LCR was recorded at 199.7% and NSFR at 113.8%.
- CAR at very strong level at 29.90%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	Dec'23 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	52,870	34,055	34,450	35,487	3%	-33%
Loans (gross)	146,124	148,714	150,843	156,561	4%	7%
Total Assets	209,170	193,105	195,844	201,448	3%	-4%
CASA	40,162	37,366	35,205	44,188	26%	10%
TD	74,705	69,983	73,379	64,011	-13%	-14%
Total Customer Deposits	114,867	107,349	108,584	108,199	0%	-6%
Borrowings & Subordinated Loan	48,391	38,964	39,529	45,299	15%	-6%
Total Liabilities	169,757	152,808	154,819	160,165	3%	-6%
Equity *)	39,413	40,297	41,025	41,283	1%	5%

* including non-controlling interests

- Total Loan increased by 7% (yoy) to IDR 156.6 trillion. Total assets were recorded at IDR 201.4 trillion.
- CASA balance increased by 10%, CASA Ratio increased to 40.8% in 2023 from 35.0% in 2022.
- Customer Deposits reached IDR 108.2 trillion, decreased by 6% (yoy) mainly due to the decrease of TD balance by 14% (yoy).

Financial Performance - Consolidated

Income Statement (IDR billion)	FY'22 (Audited)	3Q'23	4Q'23	FY'23 (Audited)	ΔQoQ	ΔYoY
Net Interest Income	11,678	3,041	3,048	12,044	0%	3%
Other Operating Income	2,013	492	577	2,073	17%	3%
Operating Income	13,691	3,534	3,625	14,118	3%	3%
Operating Expense	(7,193)	(1,878)	(2,090)	(7,607)	11%	6%
Cost of Credit	(1,840)	(740)	(1,147)	(3,050)	55%	66%
Profit Before Tax	4,657	906	390	3,458	-57%	-26%
Net Profit After Tax	3,630	708	287	2,682	-59%	-26%
Net Profit After Tax attributable to Owners of the Parent	3,096	632	265	2,358	-58%	-24%
Net Profit After Tax - BTPN Syariah	1,780	253	75	1,080	-70%	-39%

- Operating Income increased 3% (yoy), mainly due to an increase in net interest income, so that the Bank managed to record a PPOP of IDR 6,511.
- Bank BTPN's FY 2023 Net Profit After Tax attributable to Owners of the Parent down by 24% (yoy). This is the impact of the company's decision to book additional credit provision, also as anticipation for the ending of the POJK restructuring loan relaxation on 31 March 2024.

Financial Performance - Consolidated

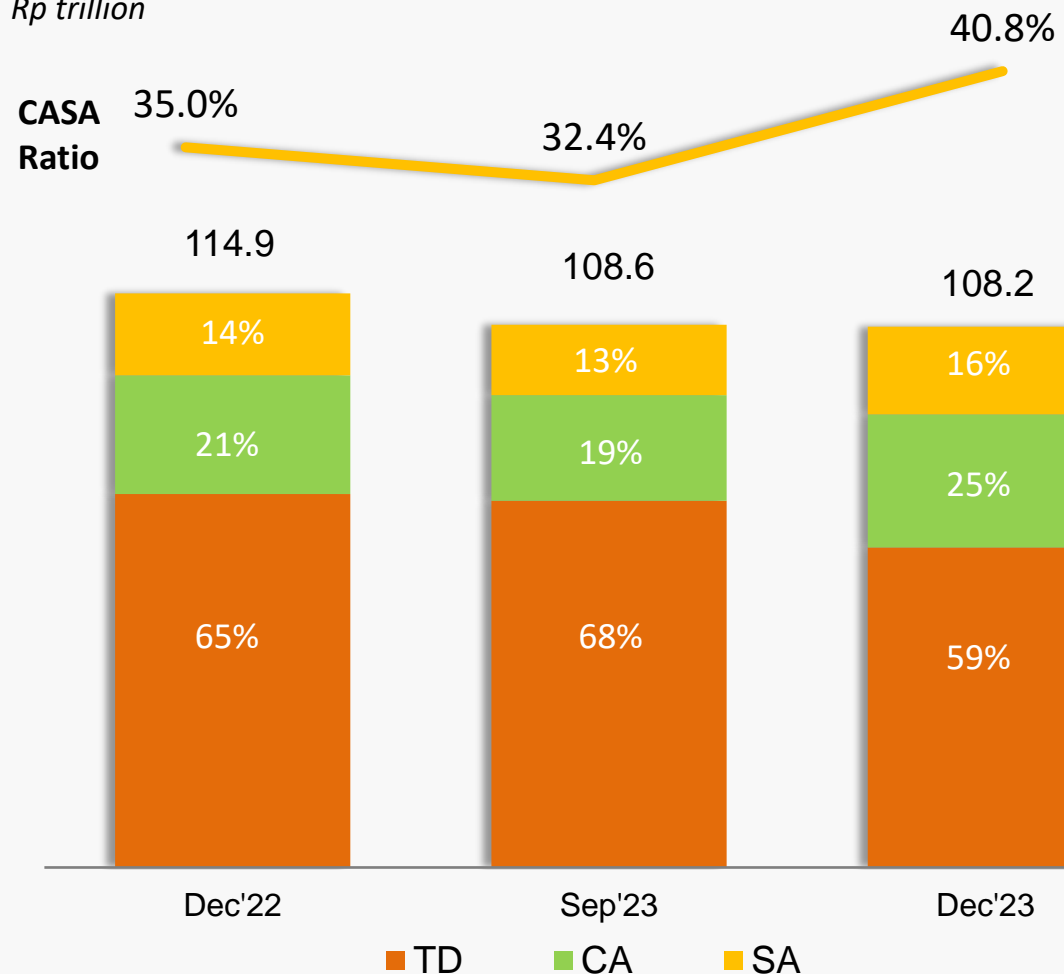
Ratios (%)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	Dec'23 (Audited)	ΔQoQ	ΔYoY
NIM	6.32	6.33	6.44	6.45	0.02	0.13
NSFR	133.72	123.99	120.31	113.79	(6.52)	(19.93)
LCR	229.30	223.31	210.80	199.68	(11.12)	(29.62)
Loan to Funding	89.50	101.64	101.84	102.00	0.15	12.49
NPL (gross)	1.43	1.39	1.47	1.36	(0.11)	(0.07)
ROA	2.36	2.14	2.05	1.73	(0.32)	(0.63)
ROE	9.15	8.20	7.78	6.54	(1.25)	(2.61)
CAR	27.29	29.77	29.78	29.90	0.12	2.61

- NIM ratio at 6.45%, increased compared to the same period last year.
- LCR and NSFR were at healthy levels, LCR was recorded at 199.68% and NSFR 113.79% as end of December 2023.
- Gross NPL 1.36%, lower than the gross NPL ratio reported in the same period last year of 1.43%.
- CAR was recorded at 29.90%, proportion of core capital is 89% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion



Customer Deposits (IDR billion)	Dec'22 (Audited)	Sep'23 (Audited)	Dec'23 (Audited)	ΔYoY
CASA	40,162	35,205	44,188	10%
Current Account	23,766	21,097	26,629	12%
Savings	16,396	14,108	17,559	7%
Time Deposits	74,705	73,379	64,011	-14%
Total Customer Deposits	114,867	108,584	108,199	-6%

- CASA balance increased by 10% YoY. CASA ratio increased to 40.8% as of December 2023 from 35.0% 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

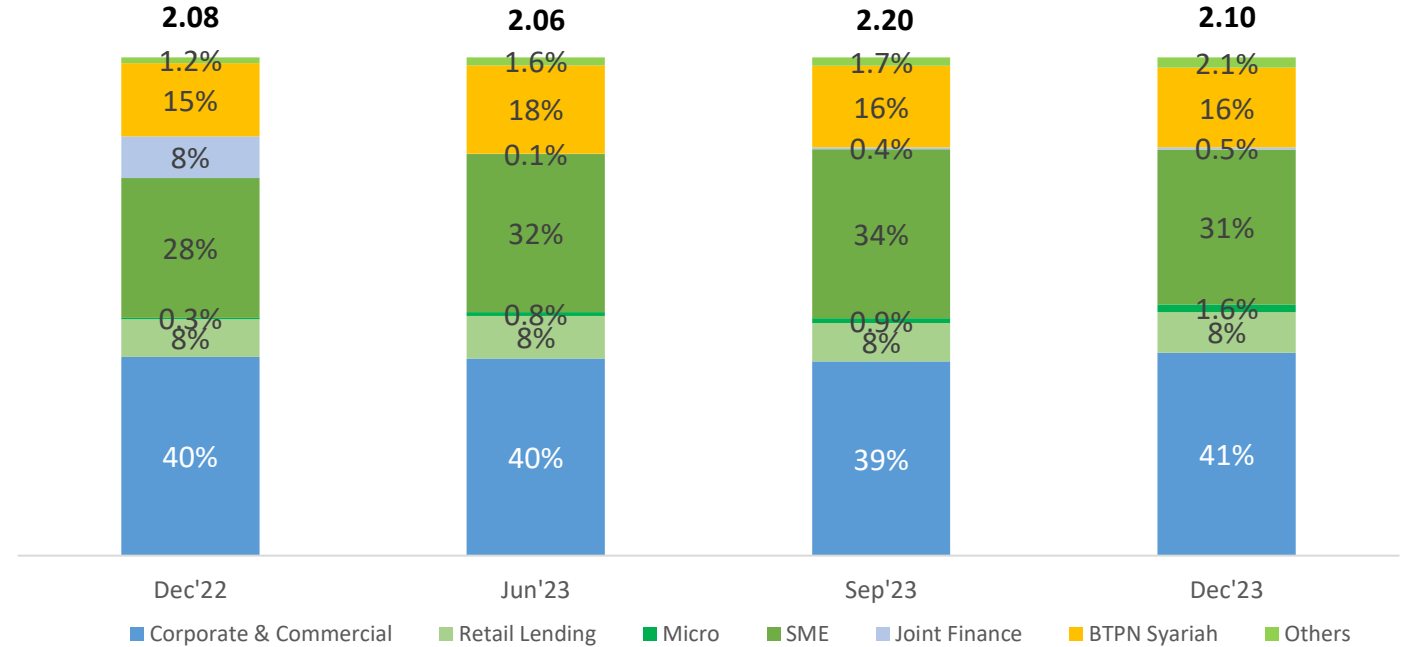
Loan Growth (IDR billion)	Dec'22 (Audited)	Jun'23 (Unaudited)	Sep'23 (Audited)	Dec'23 (Audited)	ΔQoQ	ΔYoY
Total Loan	146,124	148,714	150,843	156,561	4%	7%
<i>Transforming Businesses:</i>	24,733	23,946	23,693	23,709	0%	-4%
- Retail Lending	23,990	23,011	22,608	22,403	-1%	-7%
- Micro	743	935	1,084	1,306	20%	76%
<i>Growth Businesses :</i>	121,268	124,650	127,032	132,735	4%	9%
- Corporate & Commercial	97,450	98,961	100,291	104,904	5%	8%
- SME	11,257	12,122	12,880	13,255	3%	18%
- BTPN Syariah	11,527	12,090	11,936	11,388	-5%	-1%
- Joint Finance	146	308	536	1,139	112%	682%
- Jenius	887	1,170	1,388	2,049	48%	131%
Others	123	117	118	117	-1%	-5%

Asset Quality

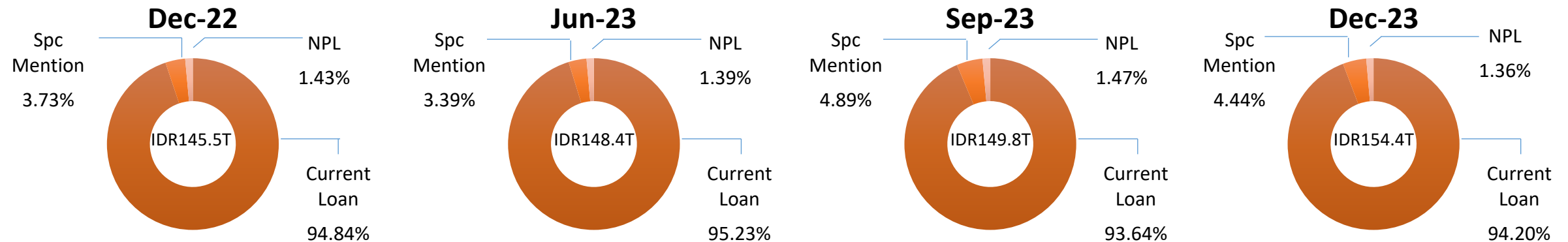
Asset Quality

%	Dec-22	Sep-23	Dec-23
Gross NPL	1.43	1.47	1.36
Net NPL	0.44	0.50	0.40
Gross Cost of Credit	1.26	1.69	2.02
Loan Loss Provision/NPL	172.75	185.51	220.72

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



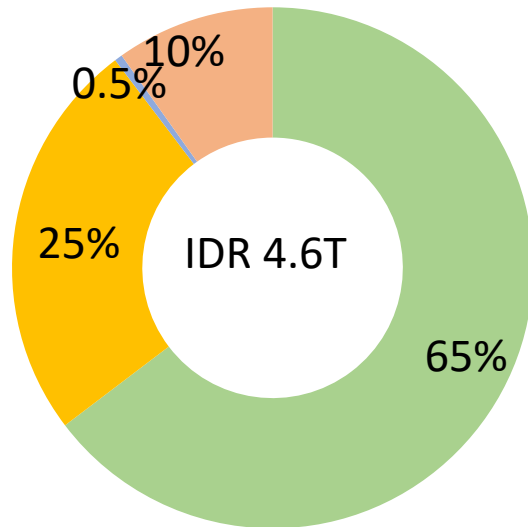
Note: - NPL calculation using total loan exclude loan to bank

COVID-19 Restructured Loan

as of December 2023

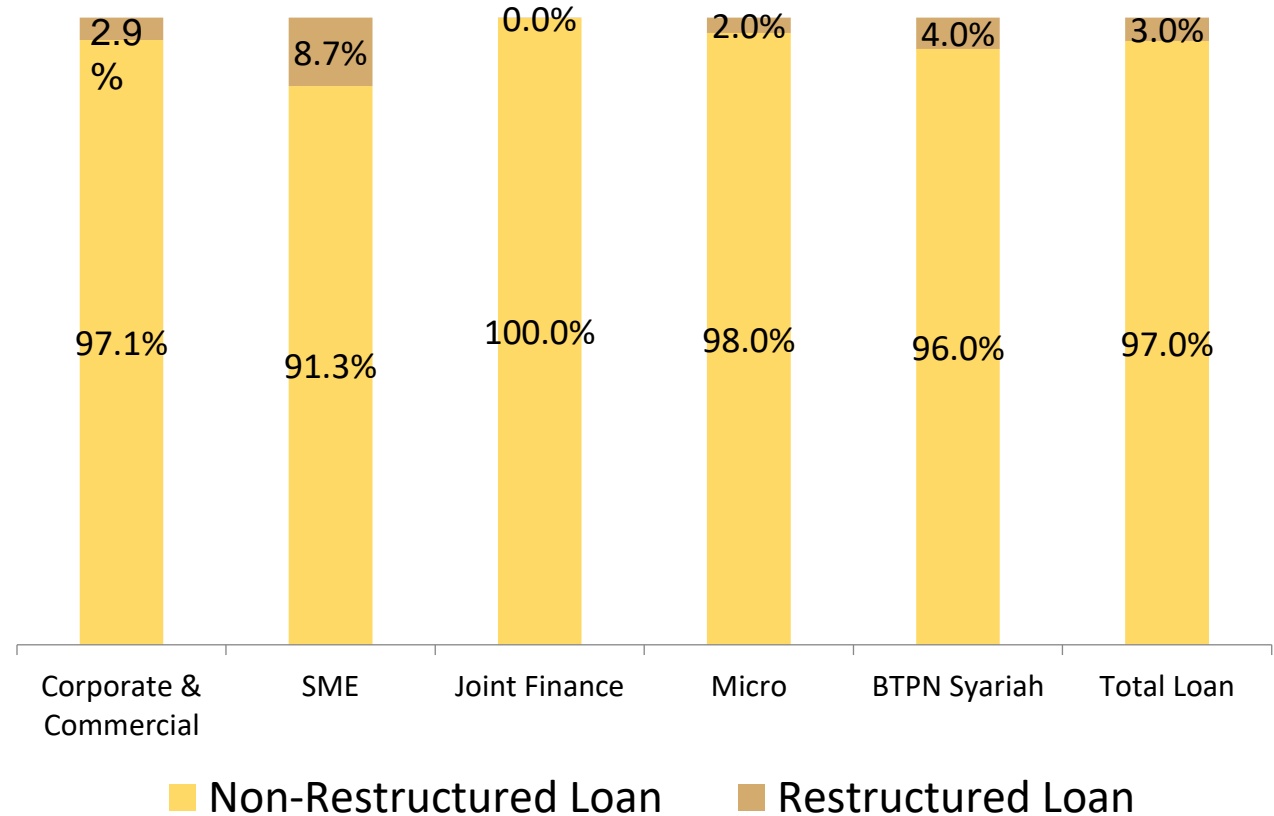
Restructured Loan

end of December 2023



- Corporate & Commercial
- SME
- Micro
- BTPN Syariah

Proportion to Total Loan



About Bank BTPN

Bank BTPN Business Activities

Banking Industry Overview

FY 2023 Financial Performance

CSR & Awards



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

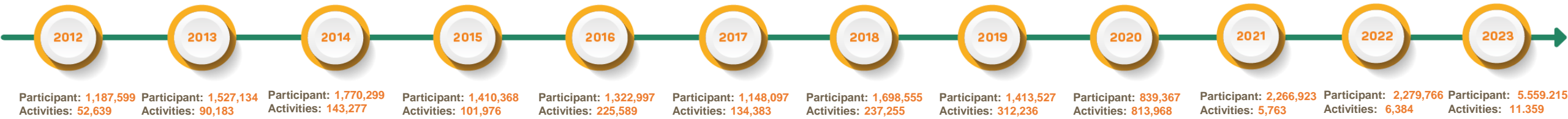


Digital Access:
www.daya.id

Medical Examination Service

Digital Marketing Training

Collaboration with Djarum Foundation





Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

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.

2023 Awards

4th Anniversary Indonesia's Popular Digital Products Awards 2023 – The Iconomics: KBMI 3 Group for Mobile Banking

The award is presented to appreciate institutions that have innovated in digital in Indonesia hence they are able to face opportunities, challenges, and competitions from waves of technological disruption.

Jenius from Bank BTPN received an award under the KBMI 3 category, or banks with core capital of more than Rp14 trillion up to Rp70 trillion, for Mobile Banking in the 4th Anniversary Indonesia's Popular Digital Products Awards 2023.

Indonesia Public Relations Award (IPRA) 2023 – Warta Ekonomi: Conventional Bank Best Public Relations in Company Management on Expanding Mass Market Product and Services

Bank BTPN received an award in public relations at the annual "Indonesia Public Relations Awards (IPRA) 2023: Winning Economic Growth through Consistent Collaboration" event organized by Warta Ekonomi.co.id.

Bank BTPN won the “Best Public Relations in Company Management on Expanding Mass Market Products and Services” award in the Conventional Bank category.

The award is dedicated to public relations' role and function in a company that has significantly improved the quality and performance of the company through innovative public relations strategy in the midst of increasingly fierce industrial competition and Indonesia's improving economic conditions. The assessment is determined through a desk research approach to assess the company's financial performance, media monitoring to assess the company's strategic policies by analyzing the number of positive reports related to company performance, and expert panels to validate the entire series of assessments from a panel of judges who are experts in their fields.



2023 Awards

Triple A Country Awards 2022 – The Asset: Best Green Loan and Best Local Currency Green Loan

In February 2023, PT Bank BTPN Tbk ("Bank BTPN") has received awards in the "Triple A Country Awards 2022" from The Asset in Hong Kong.

Bank BTPN received two awards in the 2022 Sustainable Finance category, namely "Best Green Loan" and "Best Local Currency Green Loan".

The first one was "Best Green Loan" was achieved through a green financing program worth a total of \$750 million which was provided by Bank BTPN to PT Perusahaan Listrik Negara (PLN) in December 2022. In this program which aims to support PLN's energy transition activities to renewable energy, Bank BTPN and Sumitomo Mitsui Banking Corporation (SMBC) collectively act as coordinating mandated lead arranger and bookrunner, and green loan coordinator. Bank BTPN received another award, namely "Best Local Currency Green Loan" by providing a green financing facility worth IDR 1.06 trillion to PT Kepland Investama since October 2021. In this program, Bank BTPN acts as the sole lender.

PR Indonesia Awards (PRIA) 2023 – PR Indonesia: 2022 Most Popular in Print and Online Media

Bank BTPN received an award in the "Public Relations Indonesia Awards (PRIA) 2023" which was organized by PR Indonesia.

There are several categories in this event, namely Owned Media, Digital Channels, Crisis Management, Annual Reports, Corporate Social Responsibility (CSR) Programs, Public Relations Programs, and Public Relations Department, to Most Popular in Print and Online Media.

Bank BTPN received award in the category "2022 Most Popular in Print and Online Media" with the sub category National and Multinational Private Companies Tbk.

The assessment was determined through monitoring the news coverage of hundreds of companies (including ministries, agencies, regional governments, State-Owned Enterprises, Regional-Owned Enterprises) in local print and online media, from January 1 st to December 31st 2022. Monitoring used a quantitative method in real time and qualitative analysis in collaboration with Indonesia Indicator.



Top 100 Most Outstanding Women 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received “the 2023 Top 100 Most Outstanding Women Awards”, which Infobank Magazine handed to Bank BTPN Finance Director Hanna Tantani. This is the second consecutive year Hanna received the award.

The awards are dedicated to the best female leaders for their contribution through their experiences and achievements to the development of their institutions.

The committee set a number of criteria of assessment for the award nominees: All nominees were members of the board of directors or commissioners in the 20 largest institutions in the financial services and state-owned enterprise sectors or leaders in financial authority institutions, held directorship positions for more than three years or as served professional commissioners (practitioners and academics), were experienced and had many professional achievements, were well-known in the industry, and were actively involved in various activities that supported their companies' performance and progress within their respective industries.



Best Companies to Work for in Asia 2023

PT Bank BTPN Tbk (“Bank BTPN”) received the “Best Companies to Work for in Asia 2023” award from HR Asia.

The award is dedicated to the companies with the best performance in the field of human resources in Asia. One of the assessment components is a high level of employee engagement and superior work culture.

These two factors are also the Bank BTPN’s main focus which we manifest, among others, by implementing a flexible work location (hybrid working system) policy to support the realization of a better quality work-life and the employee value proposition (EVP) that we offer to all employees.



2023 Awards

PPKM Award 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received the “Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) Award 2023” from the Ministry of Health of the Republic of Indonesia.

The award is dedicated for Bank BTPN's contribution in handling COVID-19 in Indonesia, through the implementation of health protocols at work and the establishment of a task force that handled, prevented and minimized the spread of COVID-19 in efforts to support the government’s programs.

The award consists of 14 categories, namely community health centers, hospitals, laboratories, vaccination centers, telemedicine companies, Whole Genome Sequencing (WGS) laboratories, religious organizations, fellow countries, State-Owned Enterprises (BUMN), international organizations, domestic private companies, foreign private companies, Non-Governmental Organizations (NGOs), and COVID-19 emergency hospitals.

Bank BTPN is one of 153 awardees in the domestic private company category. In total, more than 800 entities receive the award.



20th Infobank-MRI Banking Service Excellent 2023

Jenius from PT Bank BTPN Tbk (“Bank BTPN”) received the “20th Infobank-MRI Banking Service Excellent 2023” awards from Infobank Magazine.

The awards are dedicated to the banks with the best service based on customer experience in 2022.

The assessment was determined from the results of a study by the Biro Riset Infobank (BiRI) partnered with Marketing Research Indonesia (MRI).

Jenius from Bank BTPN received eight award categories as follows:

1. The Pioneer of Digital Banking in Indonesia (Special Rank)
2. The 2nd Best in Service Excellence
3. The 1st Best Bank with Digital
4. The 1st Best Call Center
5. The 1st Best Email
6. The 2nd Best Mobile Banking
7. The 2nd Best Chatbot
8. The 2nd Best Live Chat



12th Infobank Digital Brand Awards 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received awards at the annual “12th Infobank Digital Brand Awards 2023” event organized by Infobank Magazine.

Infobank Magazine partnered with Isentia, a global media intelligence solution provider, in determining the awardees and giving the awards for 190 institutions and 174 products.

The awards were given in appreciation of the institutions in promoting their corporate brands and product brands through digital platforms in 2022.

Bank BTPN received three awards as follows:

1. “The Best Bank with Digital Service (KBMI 3 category, banks with core capital of more than Rp14 trillion up to Rp70 trillion)” for Jenius from Bank BTPN.
2. “The 3rd Best Deposito for Conventional Commercial Bank” for the BTPN Time Deposit product.
3. “The 3rd Best Conventional Commercial Bank Debit Card” for Jenius Debit Card from Bank BTPN.

Bank BTPN was rated one of the best banks based on public assessment and social media users’ feedbacks on the bank's digital-based banking products and services.

There were eight stages in the assessment and all of them centered on social media channels for corporate brands and product brands. The eight stages were category selection, brand and keyword research, social media channel selection, data generation from social media platforms, sentiment determination, data collection, index calculation, and determination of the top three results.



Indonesia Most Powerful Women Award 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received a “2023 Indonesia Most Powerful Women in Maximizing Digital Technology Utilization to Support National Economic Resilience” award.

The award was dedicated to Bank BTPN Finance Director Hanna Tantani by HerStory, a subsidiary of Warta Ekonomi, in the Conventional Bank category.

The awards are dedicated to female leaders who consistently innovate, adapt, and develop their companies from every industrial sector.

The assessment is determined through a qualitative desk research method with media monitoring analysis through mainstream media publications, social media, and company publications to get female winning candidates with the positions of Chief (Executive, Financial, Operating, Marketing) Officer, director, and entrepreneur or founder.

The HerStory research team also used digital technology acceleration through ChatGPT with the power of Artificial Intelligence (AI) to obtain additional data regarding various kinds of achievements of great women who have contributed to Indonesia's development. Meanwhile, the assessment indicators used are innovation, achievement, character image, as well as being proactive and creative.

Indonesia Digital Customer Engagement Champion 2023

Jenius from PT Bank BTPN Tbk (“Bank BTPN”) has received an award in the “2023 Indonesia Digital Customer Engagement Champion” event organized by SWA Magazine and Business Digest.

The event is designed to give recognition to companies that have succeeded in managing digital engagement through strategy, innovation, and program implementation, as well as excellent performance to support the company's growth in a sustainable manner.

Jenius from Bank BTPN received an award with “Very Good” rating in the category of financial services of banking.

2023 Awards

28th Infobank Award 2023

PT Bank BTPN Tbk ("Bank BTPN") has received an award in the "28th Infobank Award 2023" event organized by Infobank Magazine.

This event was held to appreciate performance of 62 banks in Indonesia for their "Excellent" title achievement in the "Rating 106 Banks Infobank Version 2023".

During the event, Bank BTPN Deputy President Director Darmadi Sutanto received the award from Infobank Magazine Editor in Chief Eko B. Supriyanto and Deputy Editor in Chief Karnoto Mohamad on Friday (25/08) at The Ritz-Carlton, Jakarta.

Bank BTPN received an award in the Diamond Trophy category for its excellent financial performance in 2022 and for 20 consecutive years (2003-2022). Bank BTPN was one of the 11 banks that received the Diamond Trophy.

Infobank Magazine also gave special awards to 32 banks in this event with details: 9 banks won the Golden Trophy, 4 banks won the Platinum Trophy, 3 banks won the Titanium Trophy, 11 banks won the Diamond Trophy, and 5 banks won the Crown Trophy.

Infobank Research Bureau used risk profile, Good Corporate Governance (GCG), profitability, capital, efficiency and growth as the assessment criteria.



The 2023 BUMN Champion Partner Appreciation

PT Bank BTPN Tbk ("Bank BTPN") has received an award "2023 Best Creditor/Investor – Private Bank" SOE Award by Ministry of State-Owned Enterprises.



2023 Awards

Asia Sustainability Reporting Rating (ASRRAT) 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received a Platinum rating in the "Asia Sustainability Reporting Rating (ASRRAT) 2023". This is the third consecutive year Bank BTPN received the highest rank in its four years of participation in this event.

The event, which was attended by 68 companies and organizations, was organized by the National Center for Corporate Reporting (NCCR) to appreciate the company's contribution in achieving sustainable development goals through the implementation of environmental, social and governance principles in carrying out its business operations.

ASRRAT 2023 was also attended by several additional countries, such as Bangladesh, Philippines and Australia.

The assessment is based on the level of compliance and quality of sustainability report with Global Reporting Initiative (GRI) standards. There are four award ratings: Platinum, Gold, Silver, and Bronze.



Top 20 Financial Institution Awards 2023

PT Bank BTPN Tbk (“Bank BTPN”) has received “Top 20 Financial Institution Awards 2023” from The Finance, a subsidiary of Infobank Magazine.

This event was held to appreciate the companies’ performance and leaders in the financial industry. The assessment was carried out on banks, life insurers, general insurers, and multifinance companies that have succeeded in maintaining good financial performance and grow positively over the past three years.

Bank BTPN, who was represented by Finance Director Hanna Tantani, received "Excellent" title in the banks with assets of IDR 100 trillion to <IDR 500 trillion category. In addition, Hanna Tantani was also selected as Best Chief Financial Officer (CFO) in the bank category. Hanna received this award for three consecutive years.



2023 Awards

Infobank Top 100 CEO & The Next 200 Leaders 2023

PT Bank BTPN Tbk (“Bank BTPN”) received the “Top 100 CEO 2023” award from Infobank Magazine to Bank BTPN President Director Henoch Munandar.

The award is dedicated to appreciate leaders from the banking industry, life insurance, general insurance, multi-finance companies, State-Owned Enterprises (SOEs), and supporters of the financial sector who are considered to have provided positive results for the companies they lead.

The assessment criteria are based on company performance, size of the company, as well as the leader's achievements, experiences and contributions to the industry.

Indonesian Sustainable Development Goals Award 2023

PT Bank BTPN Tbk (“Bank BTPN”) received Platinum award in the “Indonesian Sustainable Development Goals Award (ISDA) 2023” from Corporate Forum for CSR Development (CFCD).

Bank BTPN won the award because of its commitment to realizing the eighth Sustainable Development Goal, Decent Work and Economic Growth. This year, Bank BTPN is one of two banks participating in the event.

Vice President of Republic of Indonesia, Coordinating Ministry for Human Development and Cultural Affairs and for Economic Affairs, Ministry of National Development Planning/National Development Planning Agency (Bappenas), and Ministry of Environment and Forestry, as well as Head of the National Standardization Agency (BSN), ISO 26000 SGN-Austria also attended the event.

The event, which has been regularly held since 2005, is dedicated for companies in Indonesia that are considered successful in implementing programs that significantly support the 17 sustainable development goals (SDGs).



2023 Awards

Detikcom Awards 2023: Demi Indonesia Bangga

Jenius from PT Bank BTPN Tbk (“Bank BTPN”) received the “Digital Bank with the Most Innovative Features” award at one of the series of detikcom Awards, Demi Indonesia Bangga.

The award was given in appreciation of various revolutionary innovations created by Jenius from Bank BTPN as a life finance solution for digital savvy.

In its 7 years journey as a digital banking pioneer in Indonesia, Jenius from Bank BTPN has launched more than 40 innovations, ranging from simple saving, deposit, foreign currency, to digital credit card.



VISA Indonesia Client Forum 2023 Award

Jenius received the Indonesia Client Forum 2023 Award from VISA as The Highest Debit Card Volume & The Highest Debit Contactless Volume.



Thank you

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