

Public Expose 1H 2021 Results Update PT Bank BTPN Syariah Tbk

Bursa Efek Indonesia - Pubex Live 2021
7th September 2021

The first formal financial institution in Indonesia that serves underprivileged communities through the empowerment of women based on sharia banking (financial inclusion)



BTPN Syariah Mission, Vision and Values



Mission

"Together, we create opportunities for growth and a more meaningful life".

Vision

"To be the best Sharia Bank, for financial inclusion, making a difference in the lives of millions of Indonesian people".

Values

*"PRISMA"
Professionalism, Integrity, Mutual Respect and Teamwork.*



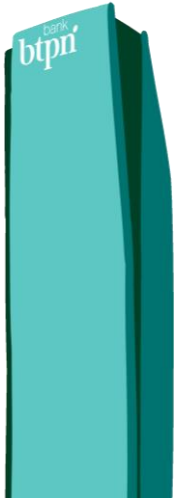
Single Identity: #bankirpemberdaya

In implementing Corporate Mission and Vision, a shared identity is needed to unite all the employees in one spirit. #bankirpemberdaya is the spirit that awakens all BTPN Syariah employees to their mandate of being a different kind of banker. A banker that chooses to gather funds from the privileged and distribute them to the empowerment of underprivileged families. Taking a different path in order to fulfill their calling to be of benefit to others.

BTPN Syariah Overview



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
- **Human resources:** 12k employees with ~95% female and ~44% high school graduates.

Customer & Coverage



Serving ~ 6 mn customers,
~ 4,0 mn active



25 Branch Offices and
Supporting Branch Offices
41 Functional Offices

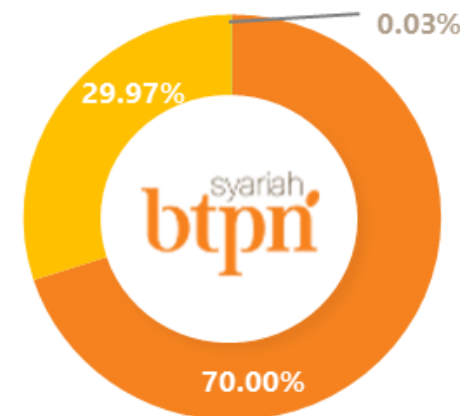


Coverage ~235k communities,
in ~ 2,600 sub-districts

Serving 23 provinces in Indonesia



Shareholders Composition



■ PT. BTPN Tbk ■ Public ■ Treasury shares

*As of 30 June 2021

Rating

AAA idn Fitch Ratings
Stable Outlook





Awards



The Best Sharia Bank for The Excellence in Brand
(Iconomics - 29 Jan 2021)



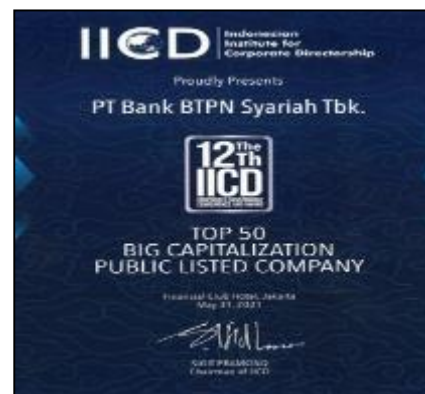
■ **Top CSR Awards 2021 #Star 5**
■ **Top Leader on CSR Commitment 2021**
(TopBusiness - 29 Apr 2021)



The Most Dedicated & Innovative Bank for Ultra Micro
(Infobank- 6 May 2021)



■ **3G Excellence Award in Socio-Economic Development**
■ **3G Socially Responsible Banking Award 2021**
(Cambridge IFA 3G Awards – 25 May 2021)



Top 50 Big Capitalization Public Listed Company
(IICD – 31 May 2021)



■ **The Best of 5 Indonesia Sharia Finance**
■ **The Outstanding Contribution Through Families & Education Development Programs**
(Warta Ekonomi's Indonesia Sharia Finance Award – 31 May 2021)

Sharia Supervisory Boards



H. Ikhwan Abidin, MA
Chairman



H. Muhamad Faiz, MA
Member



Kemal Azis Stamboel
*Chairman



Dewie Pelitawati
*Member



Mahdi Syahbuddin
Member



Yenny Lim
Member

Board of Commissioner

Board of Directors



Hadi Wibowo
President Director



Gatot Adhi Prasetyo
Director



Arief Ismail
Director of Compliance



Fachmy Achmad
Director



Dwiyono B Winantio
Director

Board of Management



Dewi Nuzulianti
Business Planning & Assurance Head



Ade Fauzan
Business Development Head



Dharma Putera
Risk Management Head



Robertus J Hadisurya
Information Technology Head



Ibnu Agung Mulyanto
Human Capital Head

Unique Value Proposition: Tepat Pembiayaan Syariah - Group



5-Year Financing Program

- **Bundled Financial Solution:**
 - Working Capital
 - Free Life Insurance
 - Saving (free monthly administration fee)
- **Future Benefits:**
 - Entitlement for working capital increase in each cycle
 - After the third year, entitled for house renovation and education financing

Membership System

- Group, selected by customers
- Routine meeting
- Mandatory saving
- Shared liabilities

Daya Sustainability Program

Capacity building trainings/workshops in the topics of health, entrepreneurial skills and environment



Community Officers

- Well trained #bankirpemberdaya who become the role models for the behavior of:
 - Honesty
 - Courtesy
 - Discipline
- Facilitator of Daya Program

Unique Value Proposition: Tepat Pembiayaan Syariah - Group



Work

- Selling...



- Production...



- Livestock ...



Productive Underprivileged Women



Building 4 Key Behaviour:

Courage to
Do Business

Discipline

Hard Work

Solidarity

Needs

- Daily basic needs



- Education for children



- Improvement of living conditions



Resilient Together Program for #bankirpemberdaya



FY 2020

Actual

- Thermogun
- Facemask
- Face shield
- Goggles
- Healthy campaign
- MMS, KC, KFO 3 months health improvement allowance
- Initiate self assessment for all employee

1H 2021

Actual

- Healthy package for positive case
- Vitamin D3 for every employee
- Vaccination program for employee and family (~4,000)
- Continue self assessment
- Health campaign & talk show
- Manual accompaniment for positive case

2H 2021

Ongoing

- Completed Vaccination program for employee & family
- MMS, KC, KFO 3 months health improvement allowance
- Continue and improve self assessment
- Oxymeter for every employee as an early indicator
- Telemedicine – accompaniment with 3rd party for positive case
- Oxygen concentrator in key cities & oxygen tank in nearby footprints
- Having own Toxoplasma Banks

1H 2021 Financial Performance Summary



Total Asset
IDR 17,4tn ↑ 14%

Equity
IDR 6,3tn ↑ 18%

Profit After Tax
IDR 770mn ↑ 89%

Total Financing
IDR 10tn ↑ 15%

Total Third-Party Funds
IDR 10,6tn ↑ 12%

NPF
2.4%

CAR
52%

ROE
26.1%

ROA
11.6% ↑

1H 2021 Balance Sheet



Unit: IDR billion	<u>Jun-20</u>	<u>Dec-20</u>	<u>Mar-21</u>	<u>Jun-21</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Cash	826	1,110	1,033	892	-14%	8%
Reserve Requirement	363	378	391	401	3%	10%
Net Liquid Investment	5,067	5,432	6,092	5,927	-3%	17%
Financing (gross)	8,741	9,523	9,697	10,048	4%	15%
Allowance for losses	(548)	(849)	(755)	(651)	-14%	19%
Total Asset	15,272	16,435	17,297	17,407	1%	14%
CASA	1,947	2,024	2,091	2,267	8%	16%
TD	7,516	7,756	8,432	8,346	-1%	11%
Total Third-Party Funds	9,462	9,780	10,523	10,613	1%	12%
Securities Issued	-	200	-	-	N.A	N.A
Total Liabilities	9,832	10,556	11,042	11,012	0%	12%
Equity	5,440	5,879	6,255	6,395	2%	18%

1H 2021 Income Statement



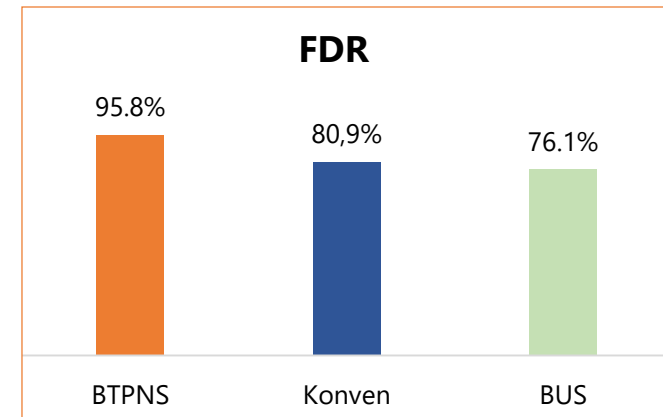
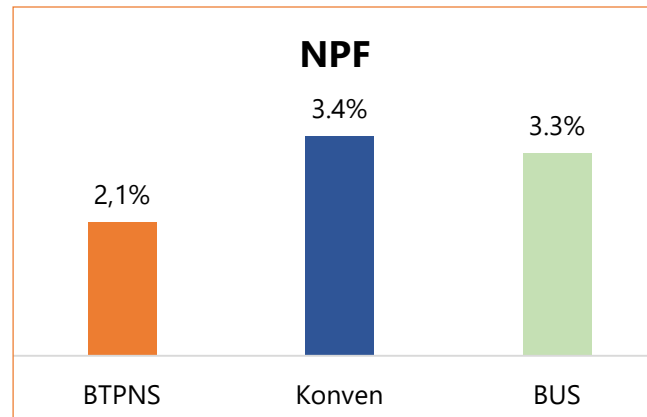
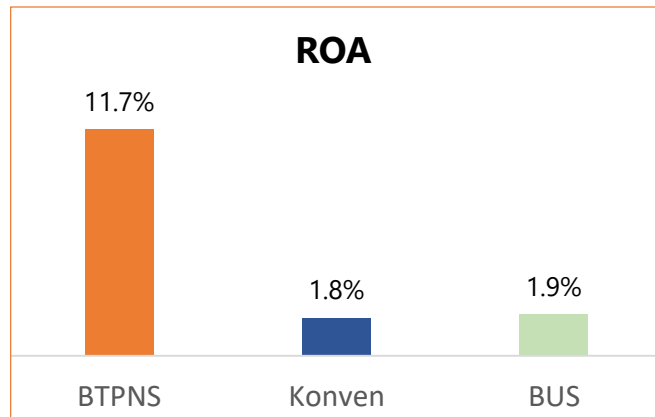
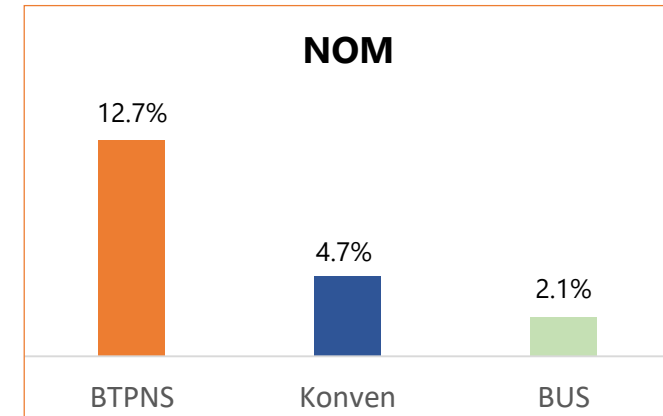
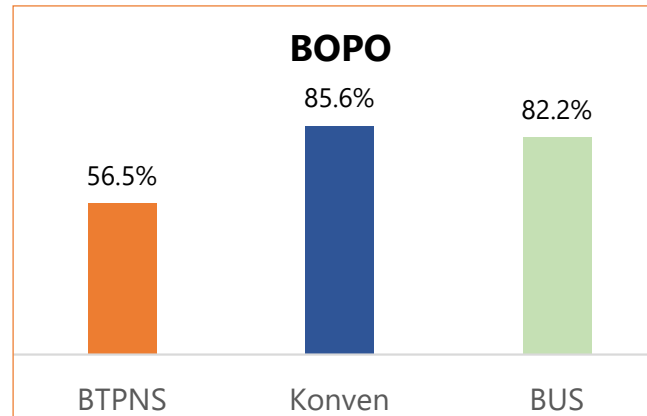
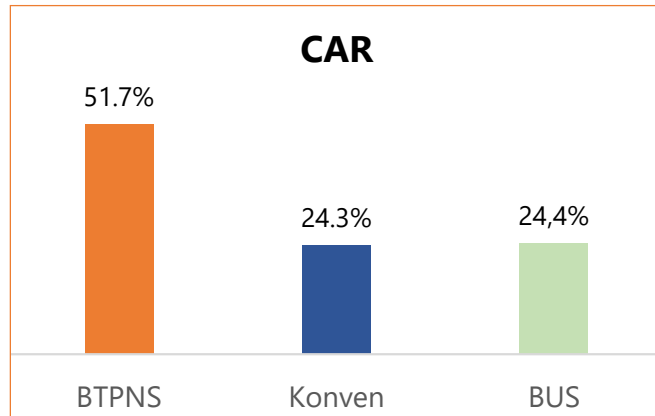
Unit: IDR billion	<u>1H'20</u>	<u>FY'20</u>	<u>1Q'21</u>	<u>2Q'21</u>	<u>1H'21</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Margin Income	1,936	4,037	1,114	1,172	2,286	5%	18%
Margin Expense	264	498	110	105	215	-5%	-19%
Net Margin Income	1,672	3,540	1,004	1,068	2,071	6%	24%
Operating Income	1,686	3,562	1,009	1,073	2,082	6%	23%
Operating Expense and Bonus Wadiah	751	1,592	421	420	840	0%	12%
Pre-Provision Profit	935	1,970	589	653	1,241	11%	33%
Loan Loss Provision	391	850	108	141	249	31%	-36%
Profit After Tax	407	855	375	395	770	5%	89%

1H 2021 Key Ratios



Unit: %	<u>1H'20</u>	<u>FY'20</u>	<u>1Q'21</u>	<u>2Q'21</u>	<u>1H'21</u>
Cost to Income	45%	45%	42%	39%	40%
BOPO	72.1%	72.4%	57.2%	56.4%	56.8%
RoA	7.0%	7.2%	11.4%	11.8%	11.6%
RoE	15.2%	16.1%	25.8%	26.4%	26.1%
NPF Gross	1.8%	1.9%	2.1%	2.4%	2.4%
Cost of Financing	8.7%	9.4%	4.5%	5.7%	5.1%
Loan provision coverage	351%	467%	372%	272%	272%
CAR	42.3%	49.4%	50.7%	52.0%	52.0%

BTPN Syariah vs Banking Industry May 2021



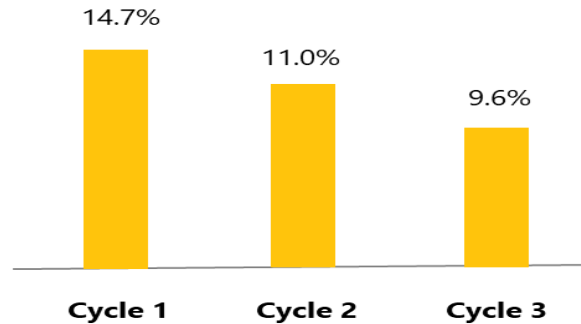
Source : Indonesia Banking Statistic Report - OJK

Social Impact Positive Changes, Better for Community



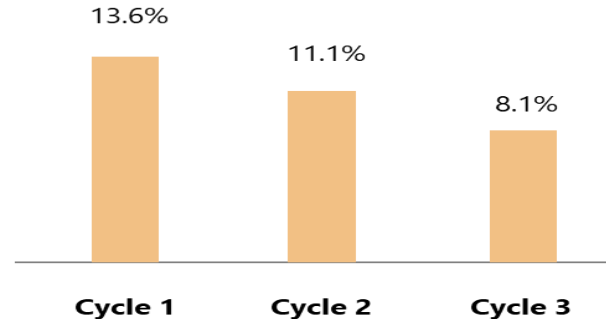
Scorecard

Improved children education



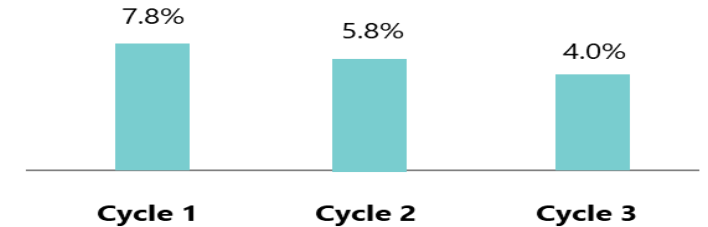
Number of children who do not go to school were decreasing

Improved toilet condition



Number of household who do not have toilet/latrine were decreasing

Improved household carbon emission



Usage of firewood as cooking fuel were decreasing

**BTPN Syariah is not the sole determining factor of the customers' welfare improvement*

Program (as of 2Q 2021)



Appreciation for more than 200 inspiring customers who became role model for other customers.

Done



On-time incentive payment for customer who have paid regularly in the last 3 months. Total 232k customer with Rp 1.5 -1.7tn eligible portfolio.

Ongoing



Educational assistance ~10,000 children of the productive underprivileged customers (including webinar & apprentice opportunity), started payment on July

Ongoing

Accompaniment Programs For Inspiring Customers & Successful Customers



Inspiring Customers (as of Jun'21: the program reached more than 500 inspiring customers)



Successful Customers (as of Jun'21: the program reached more than 2,1k successful customers)

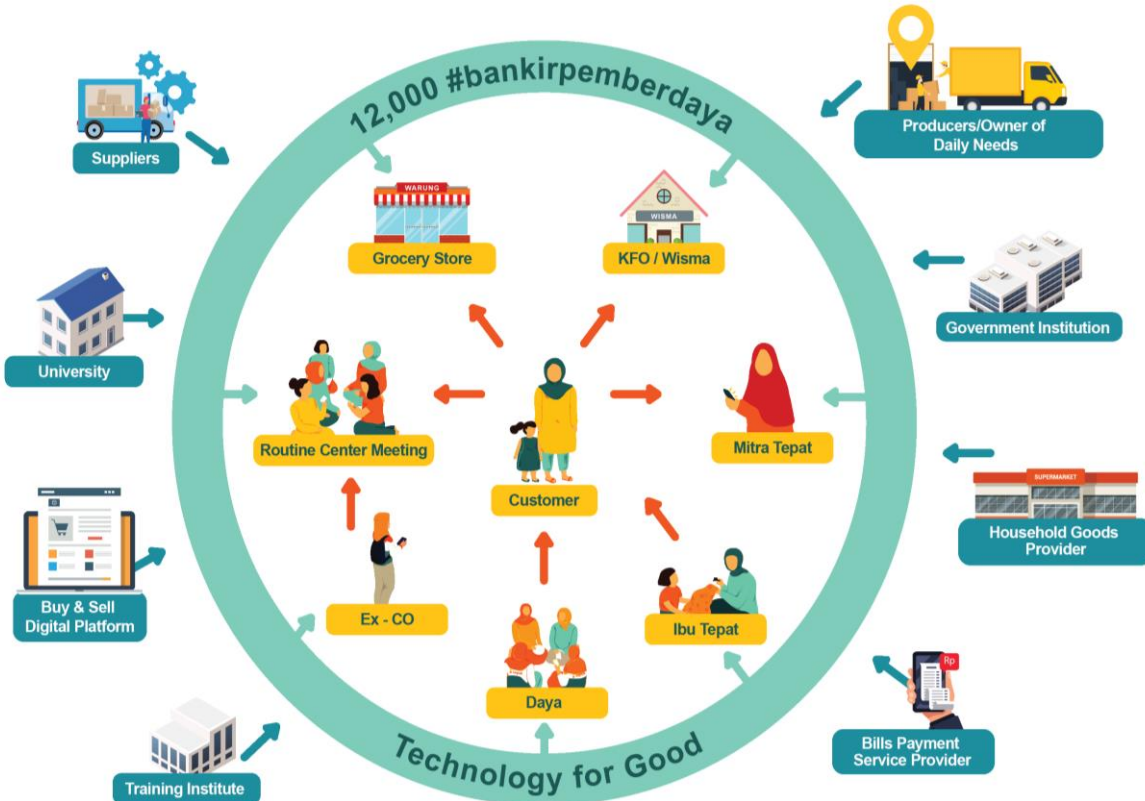


Technology for Good for Mass Market in Indonesia

Financing Customers



Aims to benefit others through the development of appropriate technology. Technology that enable to provide convenience in transactions for the sake of strengthening the family economy and providing benefits for others.



1

Completed roll out of New Front End Apps (Terra) using agile mindset approach with complete functionality and better UI/UX .

2

Continuously improving agent / Mitra Tepat platform (enhance registration process, better authentication method, more transparent customer receipt).

3

Introducing New services for Agent / Mitra Tepat - provide access to goods and supply using Warung Tepat Apps.



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Management Highlights



1



Providing Health & Safety Environment for Our Employees and Customers

the Bank's first and foremost priority amidst the covid-19 surge – which includes adjusting the business process (trusted person, head of center, half of the group since mid of Jun'21) and supporting the government through promoting the vaccination program.

2



Delivered Solid 1H 2021 Performance

with total asset at 17 trillion and reached financing milestone at 10 trillion while maintaining strong capital above 6 trillion. Considering current condition, Bank expect an increase in restructure portfolio.

3



Carrying Out Empowerment Program to Continuously Support Customers Business

such as providing health protocols education, special incentives to loyal customer, accompaniment programs for inspirational customer and successful customer, providing education aid for customer children.

4



Continuing Digital Journey to Achieve Our Aspiration

realizing sharia digital ecosystem for the unbanked with technology for good – technology that enable easy transaction to realize many dreams and at the same time give meaningful life, focusing on the ability and the capacity of our inclusion customers to adapt with technology.

