tepat Wujudkan Niat Baik Lebih Cepat

1H 2020
Results Update

July 2020

syariah btpn

BTPN Syariah Overview

Our journey

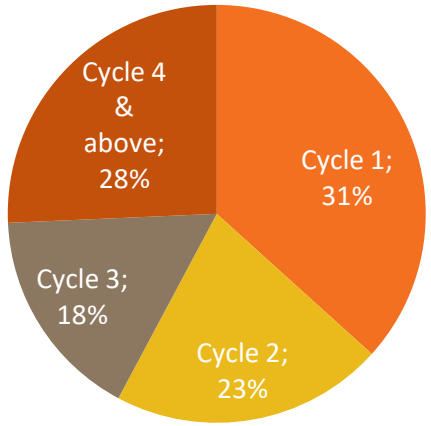
- **Established** in 2010 as BTPN Sharia Unit; massive roll-out in 2011
- **Spin-off** as PT BTPN Syariah on 14 July 2014
- **Listed** as PT BTPN Syariah Tbk on 8 May 2018
- **Changed** name into PT Bank BTPN Syariah Tbk effective on 4 June 2020
- Officially became **Bank BUKU 3** Category according to the approval of The Financial Services Authority on 7 July 2020
- **Today:** Spread across 23 provinces, with 11,540 employees (~95% female and ~45% high school graduates)
- **Rating :** AA+ (idn) Fitch (stable outlook)

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi

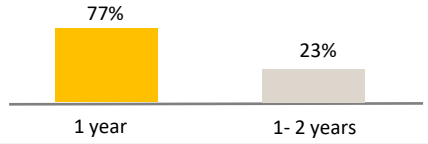
1H 2020 Performance

Customers	Assets	NPF
Serving ~ 5 mn customers, ~ 3.75 mn active Coverage ~211k communities, in ~ 2,600 sub-districts	15.3 trillion	1.8%
	ROE	**ROA**
	15.2%	7.0%

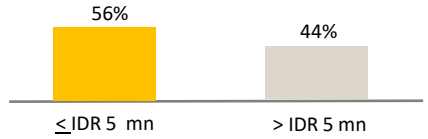
Customers by Cycle



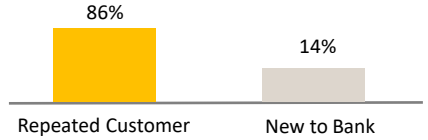
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

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Social impact scorecard

Others

1H 2020 Balance Sheet

Unit: IDR billion	Jun '19	Dec '19	Mar '20	Jun '20	ΔQoQ	ΔYoY
Cash	353	711	812	826	2%	134%
Reserve Requirement	429	458	424	363	-14%	-15%
Net Liquid Investment	4,221	4,759	5,103	5,067	-1%	20%
Financing (gross)	8,544	9,000	9,166	8,741	-5%	2%
Allowance for losses	(255)	(292)	(302)	(548)	82%	115%
Total Asset	**13,942**	**15,383**	**16,003**	**15,272**	**-4,6%**	**10%**
CASA	1,780	2,001	2,059	1,947	-5%	9%
TD	7,104	7,446	7,620	7,516	-1%	6%
Total Third-Party Funds	8,884	9,446	9,679	9,462	-2%	7%
Total Liabilities	**9,341**	**9,990**	**10,223**	**9,832**	**-4%**	**5%**
Equity	**4,601**	**5,393**	**5,781**	**5,440**	**-6%**	**18%**

1H 2020 Income Statement

Unit: IDR billion	1H '19	FY '19	1Q '20	2Q '20	1H '20	ΔQoQ	ΔYoY
Margin Income	2,049	4,457	1,182	753	1,936	-36%	-6%
Margin Expense	243	524	135	129	264	-4%	9%
Net Margin Income	1,807	3,934	1,047	624	1,672	-40%	-7%
Operating Income	1,816	3,952	1,055	630	1,686	-40%	-7%
Operating Expense and Bonus Wadiah	854	1,761	419	332	751	-21%	-12%
Pre-Provision Profit	**961**	**2,190**	**636**	**299**	**935**	**-53%**	**-3%**
Loan Loss Provision	142	309	99	292	391	195%	175%
Profit After Tax	**610**	**1,400**	**402**	**4**	**407**	**-99%**	**-33%**

1H 2020 Key Ratios

Unit: %	1H '19	FY '19	1Q '20	2Q '20	1H '20
Cost to Income	47%	45%	40%	53%	45%
BOPO	60.4%	58.1%	54.8%	99.1%	72.1%
RoA	12.7%	13.6%	13.6%	0.2%	7.0%
RoE	29.3%	31.2%	29.8%	0.3%	15.2%
NPF Gross	1.3%	1.4%	1.4%	1.8%	1.8%
CoC	3.7%	3.7%	4.4%	13.0%	8.7%
Loan provision coverage	223%	238%	230%	351%	351%
CAR	39.4%	44.6%	42.4%	42.3%	42.3%

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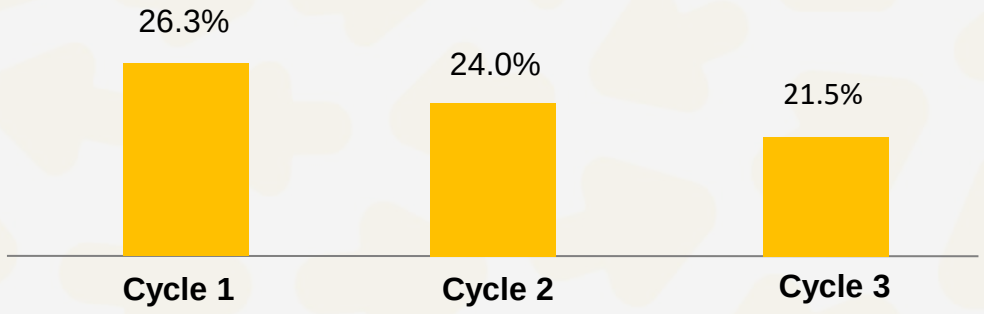
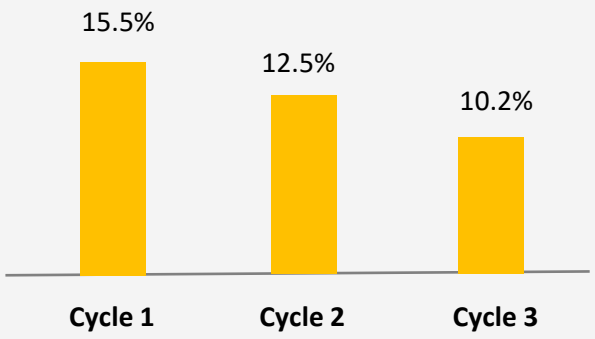
Social impact scorecard: Positive Changes, Better for Community

Lowering customer chance back to below poverty line

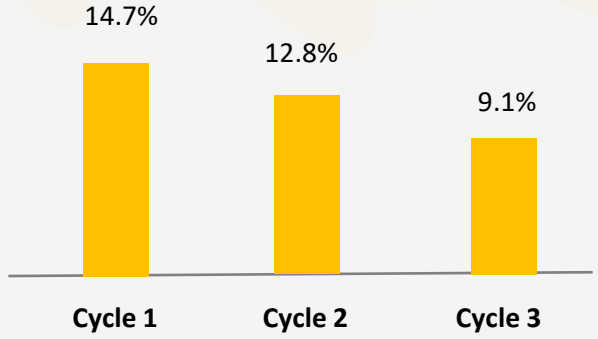


Improved children education



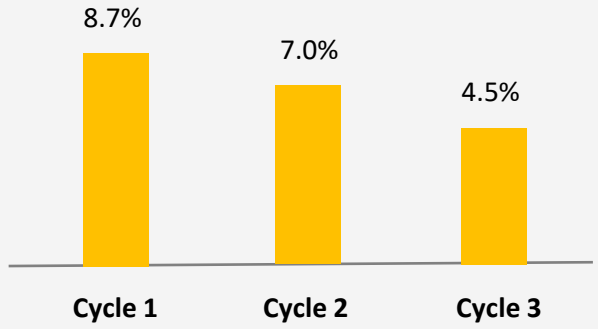
Number of children who do not go to school were decreasing

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

PPI (Poverty Probability Index) was built by IPA(Innovations for Poverty Action) to measure the progress out of poverty . www.progressoutofpoverty.org/

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

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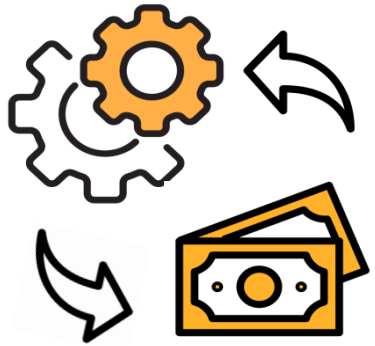
Our Main Priorities in light of Covid-19

Employee and Customer Health & Welfare

Cost Efficiency



Asset Quality

Liquidity

Supporting Government

We are committed to support our stakeholders during challenging times

Customers

- Health check during customer visit
- Socialization on health & safety protocol
- Customized restructuring
- Customized operation and open for other payment point
- Keep close relationship with customers through accompaniment program

Employee

- Provide health & safety protocol and 'equipment
- Implemented split operation and working from home (WFH) supported by integrated IT infrastructure
- Created Incident Management Team in head office that responsible to provide up-to-date information, direction and education
- No Covid-19 related layoffs

Communities

- BTPN Syariah supports government initiatives to ensure business and economic sustainability
- Launched Tepat Peduli Community Program that simultaneously built infrastructure in 1,000 points of operational locations of the Bank across Indonesia
- Distributed protective equipment to 30's hospitals

Investors

- Strong Commitment from Parent Company (BTPN) and Ultimate Shareholder (SMBC)
- Strong capital position at 42.3%
- Became Bank BUKU 3 Category
- Dividend payment in May 2020 (payout ratio ~25%)

Tepat Peduli community program in 1,000 points of the Bank operational location across Indonesia

Tepat Peduli Community Program

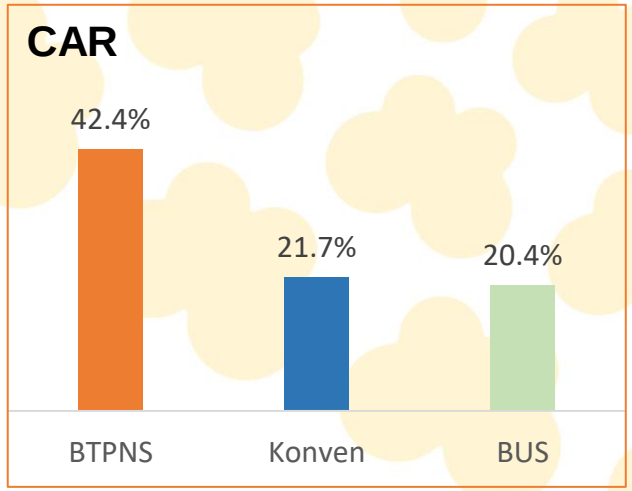
In 2019, Daya launched Tepat Peduli that simultaneously built infrastructure in 1,000 points of operational locations of the Bank all over Indonesia in collaboration with selected partners and tailored to the needs of the local communities such as religious, sanitation, health, environmental and other facilities. Meanwhile as Covid-19 outbreak intensifies, we had managed to distribute protective equipment to 30's hospitals.

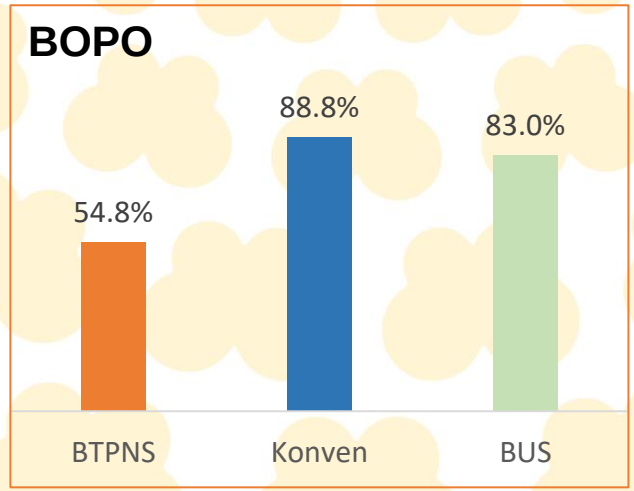
Program Impact

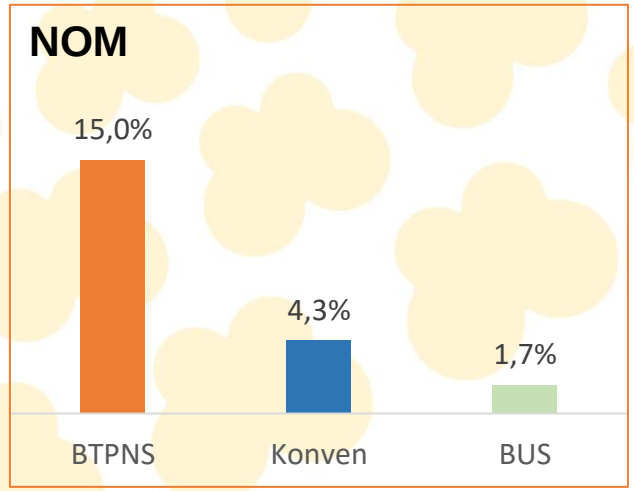
- There are non customer communities who have begun to ask question about financing at BTPN Syariah and the community is becoming more familiar with BTPN Syariah as a Bank that cares about them.
- There are new customers in Lombok after participating in training conducted by our partner.

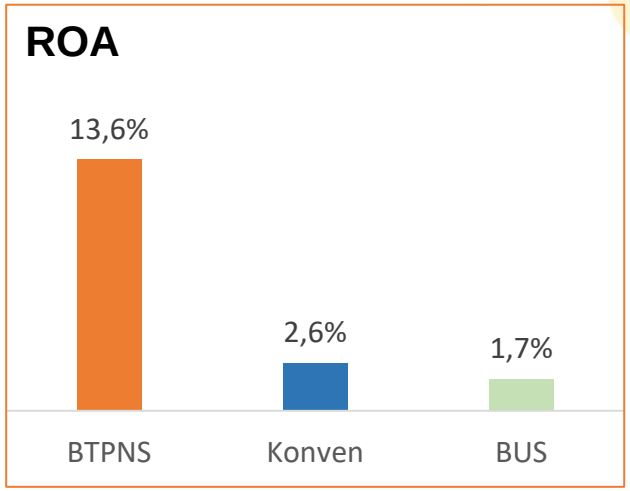
Partners

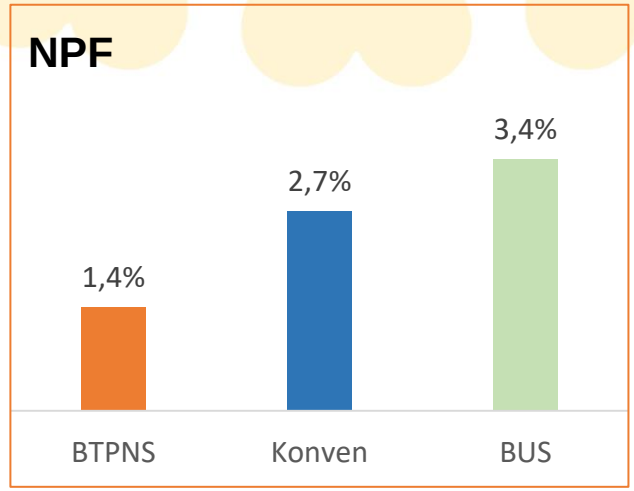
Financial Ratios – Mar 2020

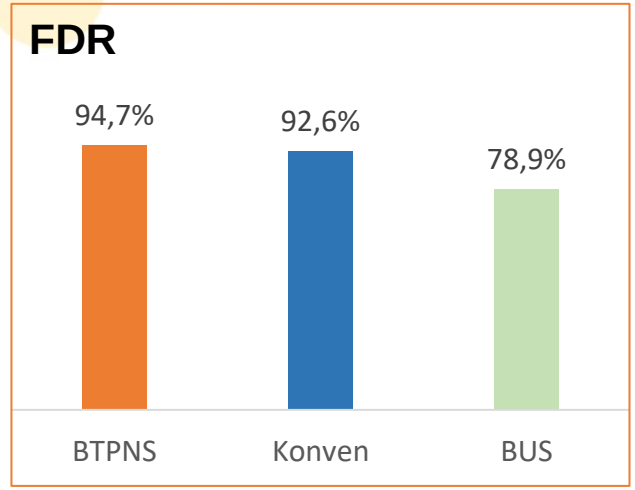












Source : Indonesia Banking Industry 1Q -2020 Report

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