

1Q 2020 Results Update

April 2020



BTPN Syariah Overview



Our journey 1Q 2020 Performance NPF Assets Established in 2010 as BTPN Sharia Unit; massive roll-out in 2011 Customers • Spin-off as PT BTPN Syariah on 14 July 2014 16.0 trillion 1.4% Serving \sim 5 mn customers, 3.75 mn active \sim • Listed as PT BTPN Syariah Tbk on 8 May 2018 ROE ROA Coverage ~212k communities, • Today: Spread across 23 provinces, with 11,600 employees 29.8% 13.6% in ~ 2,600 sub-districts (~94% female and ~46% high school graduates), **Maturity Composition* Customers by Cycle** Rating : AA+ (idn) Fitch (stable outlook) 73% Serving Sumatera, Java, NT, Kalimantan and Sulawesi 27% Banda Aceh Kalimantan Cycle 4 1 year 1-2 years & Medan above **Ticket Size*** Sulawesi 28% Cycle 1 Samarinda Pekanbaru 56% Pontiana 44% 31% Jambi Palangkaray Cycle 3 17% Palembang < IDR 5 mn > IDR 5 mn Kendar Sumatera **Financing Composition*** 24% Lampung Semarang Makasar 85% Jakarte Denpasar 15% Bandung Yogya Surabaya Nusa Tenggara Jawa Matara Kupang Repeated Customer New to Bank 1 1 *based on outstanding

New Management



Board of Directors





H. Ikhwan Abidin, MA Chairman



Muhamad Faiz Member



Kemal Azis Stamboel President Commissioner



Dewie Pelitawati Member (Independent)



Mahdi Syahbuddin Member



Yenny Lim Member

*subject to fit and proper test result from OJK.

Contents







Financial scorecard

Social impact scorecard

Digitalization Update





1Q 2020 Balance Sheet



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Unit: IDR billion	<u>Mar'19</u>	<u>Jun'19</u>	<u>Sep'19</u>	<u>Dec'19</u>	<u>Mar '20</u>	ΔΥοΥ		
Cash	433	353	444	711	812	88%		
Reserve Requirement	423	429	450	458	424	0,2%		
Net Liquid Investment	3,805	4,221	4,338	4,759	5,103	34%		
Financing (gross)	7,507	8,544	8,906	9,000	9,166	22 <mark>%</mark>		
Allowance for losses	(235)	(255)	(273)	(292)	(302)	<mark>2</mark> 9%		
Total Asset	12,538	13,942	14,586	15,383	16,003	28%		
CASA	1,826	1,780	1,918	2,001	2,059	13%		
TD	5,992	7,104	7,107	7,446	7,620	27%		
Total Third-Party Funds	7,817	8,883	9,025	9,446	9,679	24%		
Total Liabilities	8,255	9,341	9,632	9,990	10,223	24%		
Equity	4,283	4,601	4,954	5,39 <mark>3</mark>	5,781	35%		
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1Q 2020 Income Statement

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Unit: IDR billion	<u>1Q'19</u>	<u>2Q'19</u>	<u>3Q'19</u>	<u>4Q'19</u>	<u>FY'19</u>	<u>1Q'20</u>	ΔΥοΥ
Margin Income	973	1,077	1,178	1,230	4,457	1,182	21%
Margin Expense	115	127	142	139	524	135	17%
Net Margin Income	857	949	1,036	1,091	3,934	1,047	22%
Operating Income	862	954	1,042	1,094	3,952	1,055	22%
Operating Expense and Bonus Wadiah	406	448	474	433	1,761	419	3%
Loan Loss Provision	65	76	77	90	309	99 <mark>9</mark>	52%
Profit After Tax	288	321	367	423	1,400	402	40%



1Q 2020 Key Ratios



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Unit: %	<u>1Q'19</u>	<u>2Q'19</u>	<u>3Q'19</u>	<u>4Q'19</u>	<u>1Q'20</u>
Cost to Income	47%	47%	45%	40%	40%
воро	61.3%	59.6%	58.3%	54.0%	54.8%
RoA	12.7%	12.8%	13.6%	15.0%	13.6%
RoE	28.7%	29.8%	31.7%	33.9%	29 <mark>.8%</mark>
NPF Gross	1.4%	1.3%	1.3%	1.4%	1.4%
CoC	3.6%	3.7%	3.6%	4.0%	4.4%
Loan provision coverage	227%	223%	236%	238%	230%
CAR	39.3%	39.4%	41.1%	44 <mark>.6%</mark>	42.4%









Financial scorecard

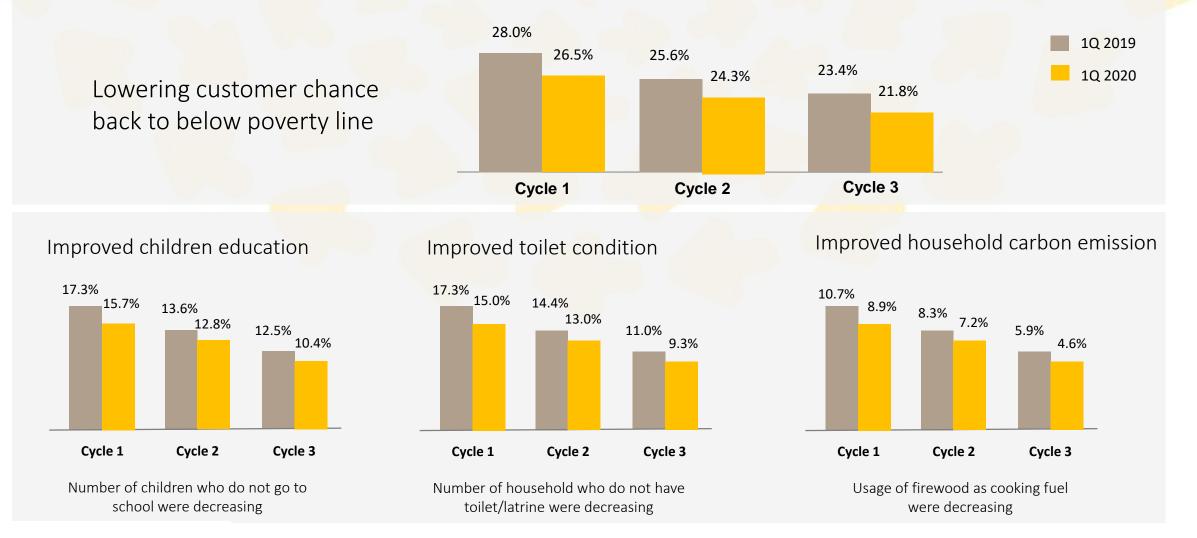
Social impact scorecard

Digitalization Update





Social Impact Scorecard: Positive Changes, Better for Community



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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Financial scorecard

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Digitalization Update





TERRA (Tepat Prospera) - Simple n Secured Field Officers Daily Activity Apps

Managing Daily Activity

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Streamline Acquisition

Easier Transaction

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Reminder

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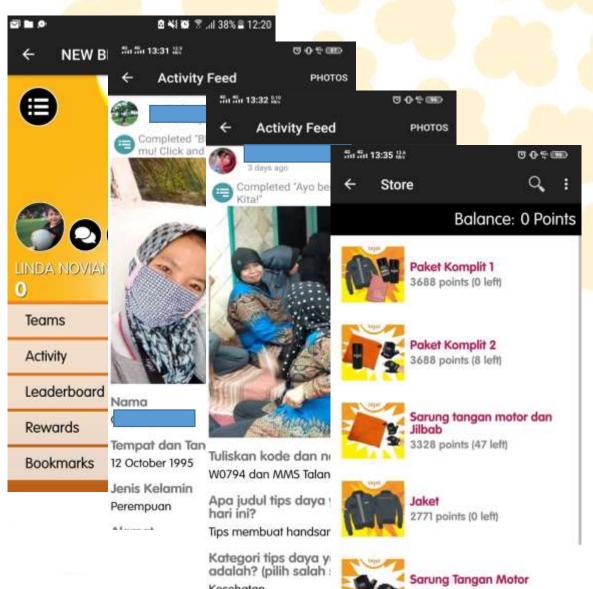
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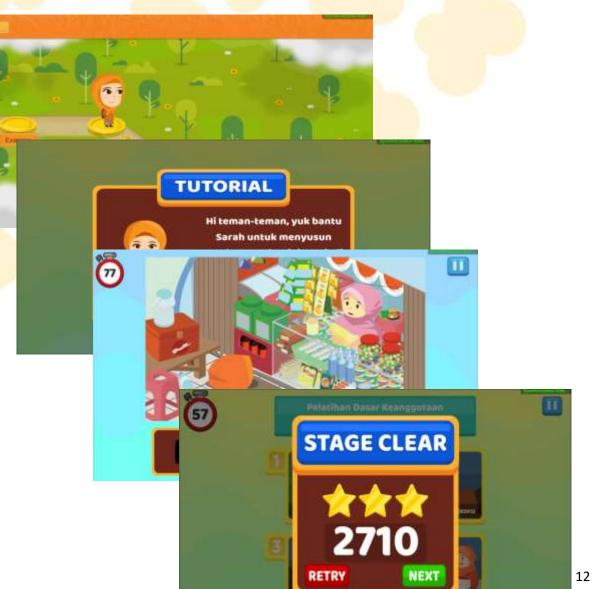
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Gametize & Community Officer Online Leaning – The Cool Way of Learning



Gamification - Sharing knowledge for BM

Community Officer Online Learning (Cool)

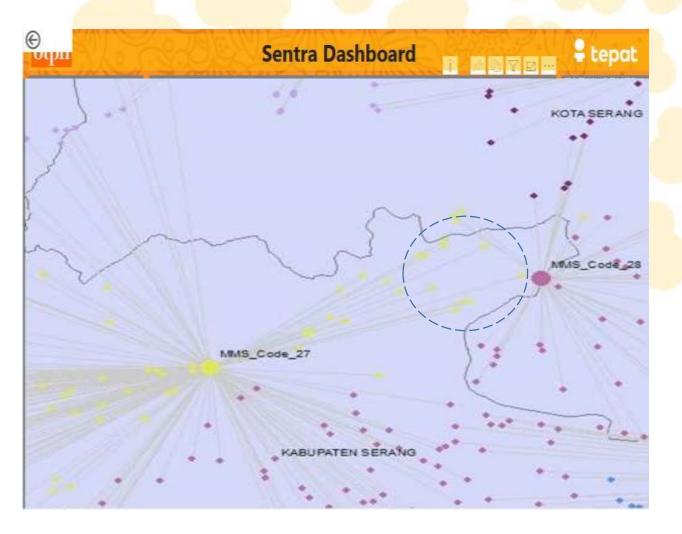


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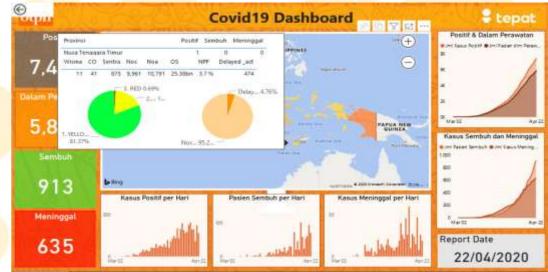
Geospatial Information System – Clear Visibility for Strategic Decision Making

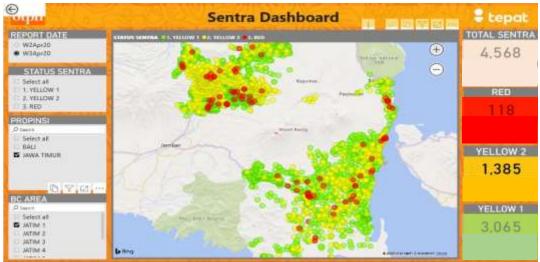
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Enable more efficient sentra Mapping



Up to date monitoring









Financial scorecard

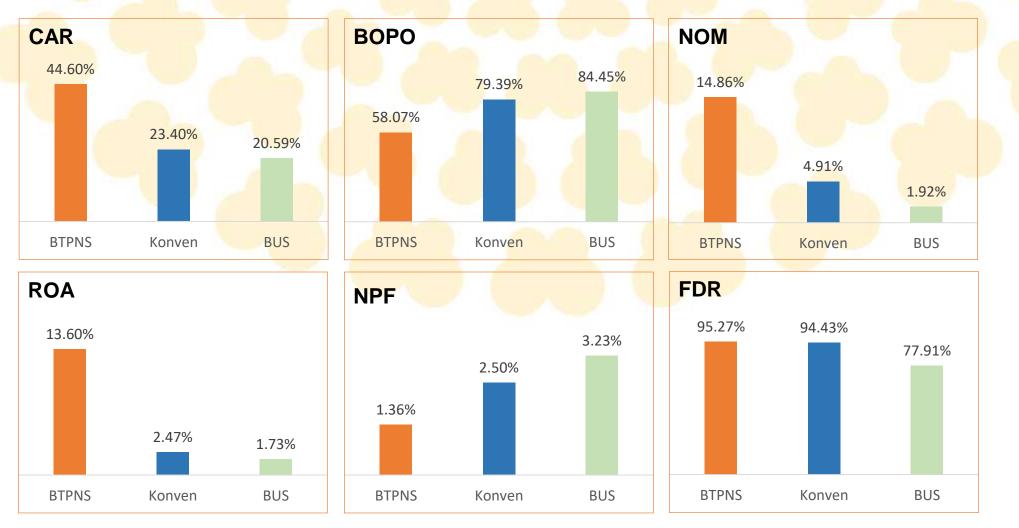
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Financial Ratios – December 2019





Source : Indonesia Banking Industry Q4 -2019 Report

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PT Bank BTPN Tbk

- Bank BTPN is the controlling shareholders which acquire 70% of BTPS shares as of Dec 2019.
- Bank BTPN officially commences its operation as a new bank as a results from the merger between PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) and PT Bank Sumitomo Mitsui Indonesia (SMBCI) on February 1, 2019. since then Bank BTPN has become a universal bank that serves a full spectrum of Indonesia's customers segment from the mass market (retail) to corporate.
- Total Asset as of Dec 2019: IDR 181,63 tn
- Total Equity as of Dec 2019:IDR 31,47 tn
- Ratings: AAA (Fitch Ratings Indonesia)

SMBC SUMITOMO MITSUI BANKING CORPORATION

• Sumitomo Mitsui Banking Corporation (SMBC) one of the largest banks in Japan. It is a wholly owned subsidiary of Sumitomo Mitsui Financial Group, Inc. (SMFG). SMBC is the ultimate shareholder which has 92% of BTPN shares as of Dec 2019.

SMBC

- SMBC maintains its presence in all global financial centers and It has been added to the Financial Stability Board's list of globally systemic important banks since 2011. SMBC was the 14th biggest bank in the world by assets in 2019 according to S&P Global Market Intelligence report.
- Total Asset as of Dec 2019: USD 1.887,82 mn / IDR 27,152 tn
- Total Equity as of Dec 2019: USD 106,14 mn / IDR 1,184 tn
- Ratings: A1 (Moody's); A (S&P); A (Fitch)





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