

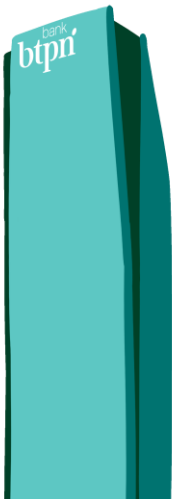
1Q 2021 Results Update

April 2021

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
- **Today:** Spread across 23 provinces, with 12.000 employees (~95% female and ~44% high school graduates)
- **Rating :** Upgraded on November 2020 to AAA (idn) Fitch with stable outlook

Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



1Q 2021 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.0 mn active



Coverage ~231k communities,
in ~ 2,600 sub-districts

Assets

17.2 trillion

NPF

2.1%

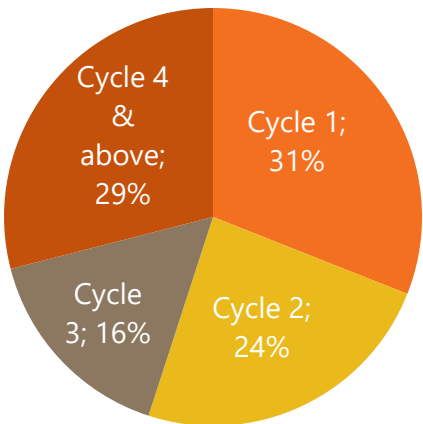
ROE

25.8%

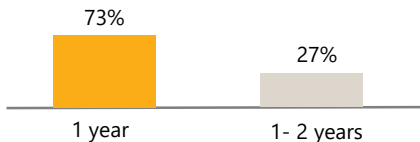
ROA

11.4%

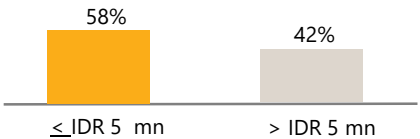
Customers by Cycle



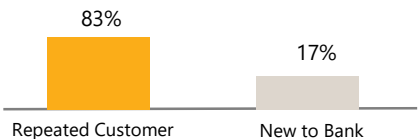
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

BTPN Syariah held AGMS in Jakarta on April 21st, 2021 with the following results:

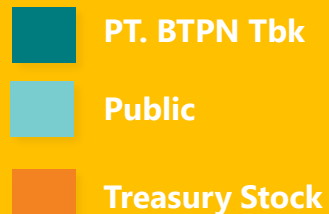
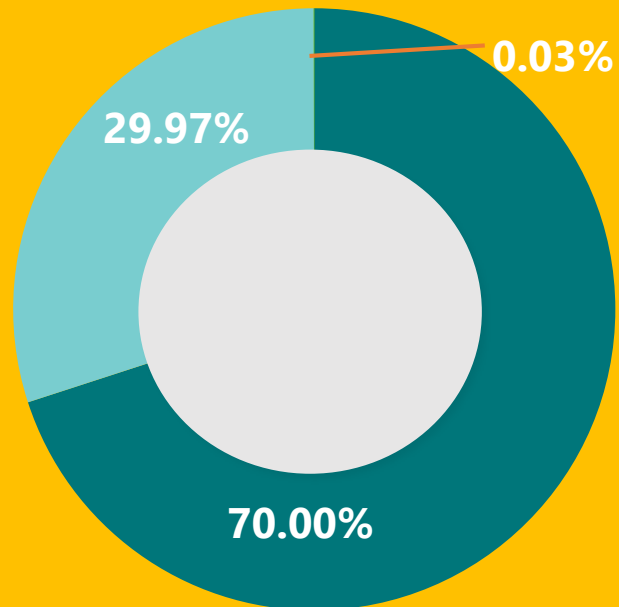
1. The Ratification and Approval of Company's
 - ✓ Financial Statement for financial year ended on December 31, 2020 audited by KPMG (Siddharta Widjaja & Rekan) (<https://bit.ly/3x3aSIF>)
 - ✓ Annual Report for financial year of 2020 (<https://bit.ly/2Qo0cgm>)
 - ✓ Sustainability Report for financial year of 2020 (<https://bit.ly/3dUyn7m>)
2. The Stipulation on The Appropriation of The 2020 Net Profit of Rp 855bn as follow
 - ✓ General Reserves in the amount of Rp 20bn
 - ✓ Dividend payments at Rp 33/shares → **increase payout ratio to 30% from 25%**
 - ✓ The remaining balance will be put aside as Retained Earnings.
3. Appointed **Mr. Dwiyono Bayu Winantio** as Financing Business Director.
4. The Approval of BOD, BOC and Sharia Supervisory Board's Remuneration
5. The Appointment of the Public Accountant (AP) and/or the Public Accounting Firm (KAP)
6. The Report of Treasury Stocks' utilization on January 25, 2021
7. The Approval of Amendment to The Articles of Association

Shareholders and Management Composition

Strengthening The Board



Shareholder Composition



Sharia Supervisory Board



H. Ikhwan Abidin, MA
Chairman



Muhamad Faiz
Member

Board of Commissioners



Kemal Azis Stamboel
President Commissioner



Dewie Pelitawati
Member Independent



Mahdi Syahbuddin
Member



Yenny Lim
Member

Board of Directors



Hadi Wibowo
President Director



M. Gatot A 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



Ibnu Agung Mulyanto
Human Capital Head



Robertus J. Hadisuryo
Information Technology Head



Financial scorecard

Social impact

Others

Takeaways



1Q 2021 Balance Sheet

Total Asset Has Exceeded 17 Trillion Milestone



Unit: IDR billion	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	ΔQoQ	ΔYoY
Cash	812	826	705	1,110	1,033	-7%	27%
Reserve Requirement	424	363	356	378	391	3%	-8%
Net Liquid Investment	5,103	5,067	5,266	5,432	6,092	12%	19%
Financing (gross)	9,166	8,741	9,104	9,523	9,697	2%	6%
Allowance for losses	(302)	(548)	(847)	(849)	(755)	-11%	150%
Total Asset	16,003	15,272	15,469	16,435	17,297	5%	8%
CASA	2,059	1,947	1,977	2,024	2,091	3%	2%
TD	7,620	7,516	7,267	7,756	8,432	9%	11%
Total Third-Party Funds	9,679	9,462	9,445	9,780	10,523	8%	9%
Securities Issued	-	-	200	200	-	N.A	N.A
Total Liabilities	10,223	9,832	9,930	10,556	11,042	5%	8%
Equity	5,871	5,440	5,539	5,879	6,255	6%	8%

1Q 2021 Income Statement

Positive NPAT, nearly half from 2020 full year profit



Unit: IDR billion	<u>1Q'20</u>	<u>2Q'20</u>	<u>3Q'20</u>	<u>4Q'20</u>	<u>FY'20</u>	<u>1Q'21</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Margin Income	1,182	753	1,000	1,102	4,037	1,114	1%	-6%
Margin Expense	135	129	119	115	498	110	-4%	-19%
Net Margin Income	1,048	624	881	987	3,540	1,004	2%	-4%
Operating Income	1,055	630	885	991	3,562	1,009	2%	-4%
Operating Expense and Bonus Wadiah	419	332	378	463	1,592	421	-9%	0%
Pre-Provision Profit	636	299	506	528	1,970	589	12%	-7%
Loan Loss Provision	99	292	378	82	850	108	32%	9%
Profit After Tax	402	4	100	348	855	375	8%	-7%

1Q 2021 Ratios

Stronger Key Ratios



Unit: %	1Q'20	2Q'20	3Q'20	4Q'20	FY'20	1Q'21
Cost to Income	40%	53%	43%	47%	45%	42%
BOPO	54.8%	99.1%	87.1%	59.7%	72.4%	57.2%
RoA	13.6%	0.2%	3.4%	11.1%	7.2%	11.4%
RoE	29.8%	0.3%	7.8%	25.7%	16.1%	25.8%
NPF Gross	1.4%	1.8%	1.9%	1.9%	1.9%	2.1%
Cost of Financing	4.4%	13.0%	17.0%	3.5%	9.4%	4.5%
Loan provision coverage	230%	351%	496%	467%	467%	372%
CAR	42.4%	42.3%	43.1%	49.4%	49.4%	50.7%



Financial scorecard

Social impact

Others

Takeaways



Social Impact Programs as of 1Q 2021



Development empowerment training program for productive underprivileged customers (education & empowerment).
Sahabat Daya Universitas

ON-GOING
Jan – Dec 2021



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

ON-GOING
Mar – Apr 2021



Educational assistance
~10,000 children of the productive underprivileged customers who have achievements (including webinar & apprentice opportunity).

LAUNCHED
Apr 2021 – Jul 2022



Financial scorecard

Social impact

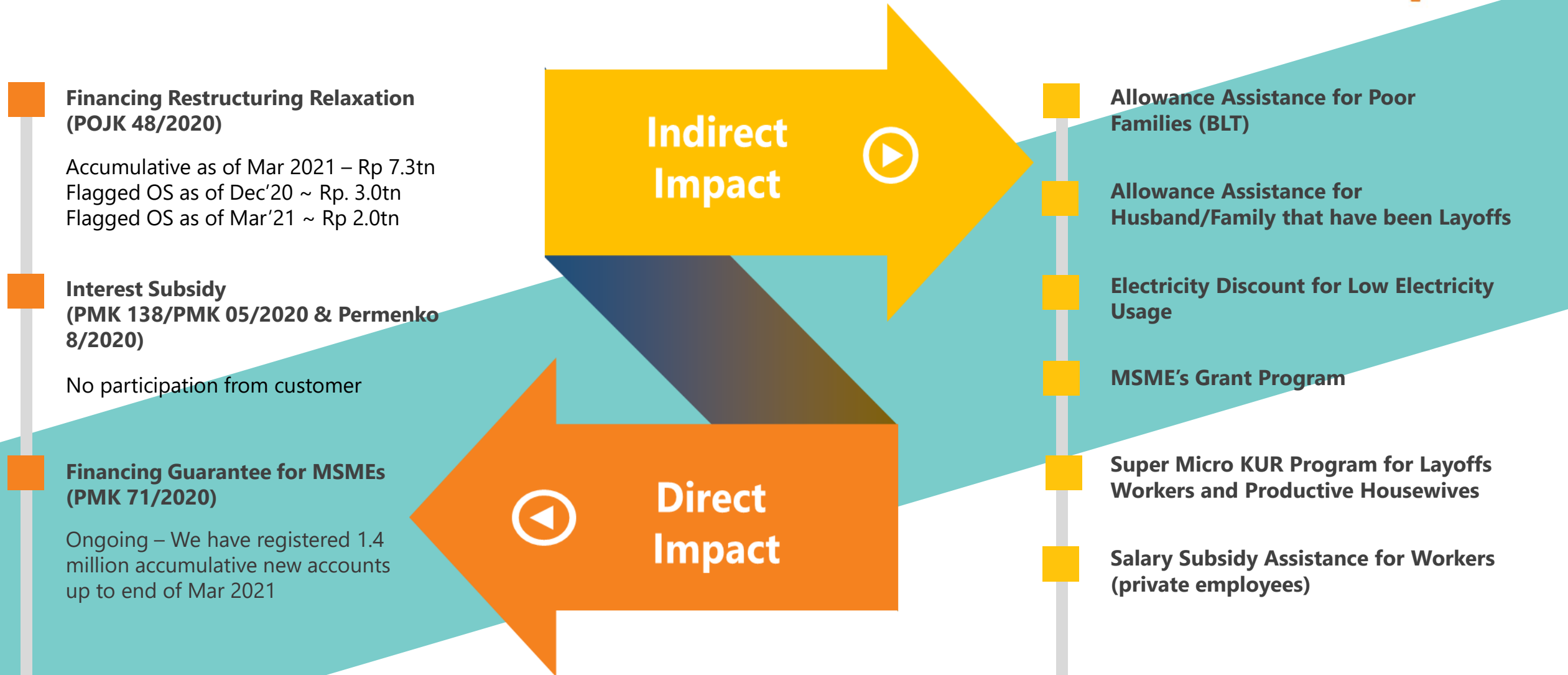
Others

Takeaways

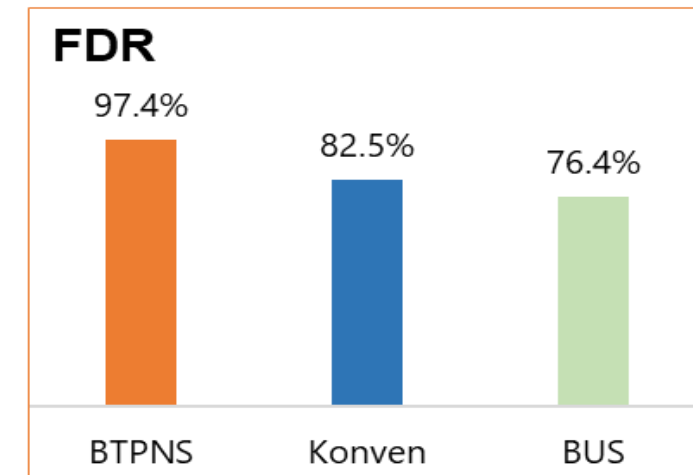
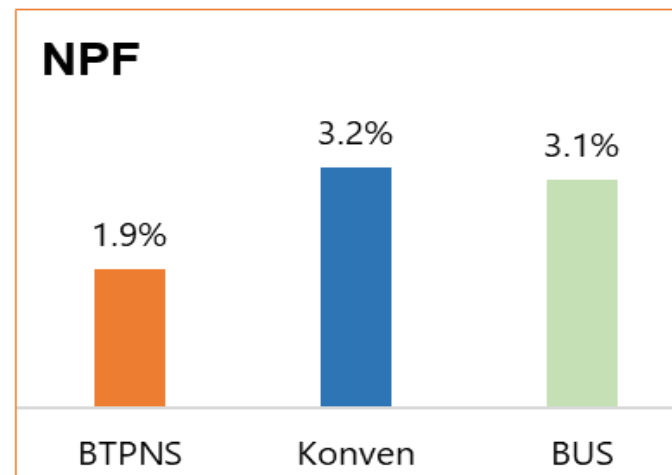
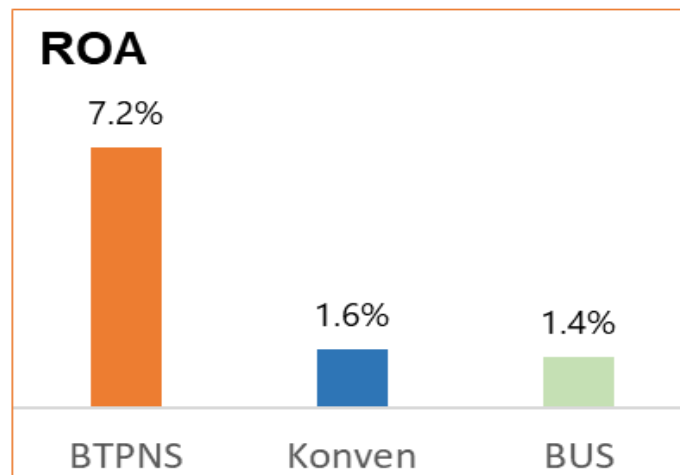
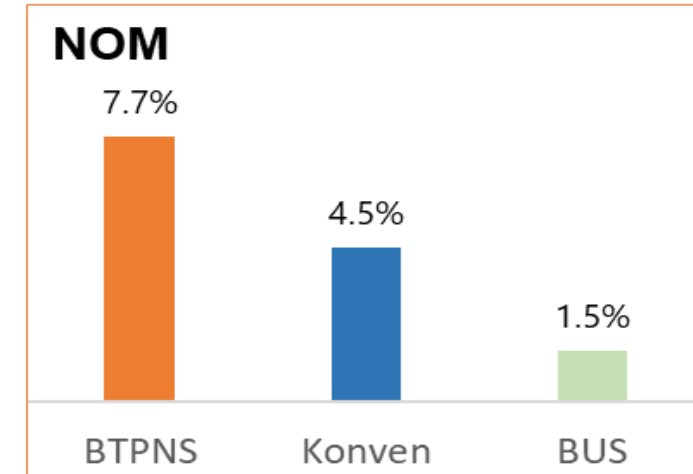
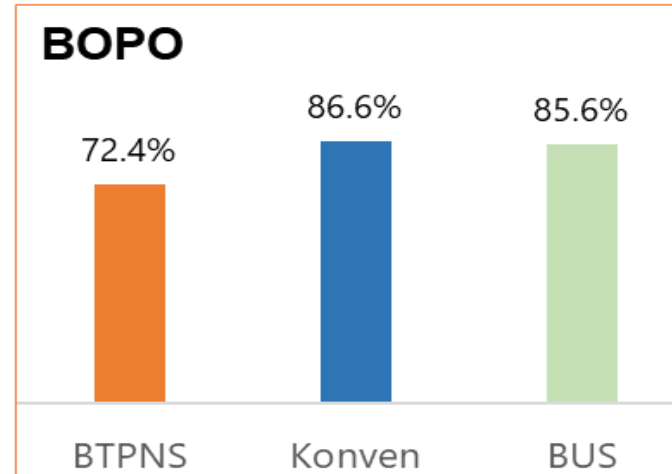
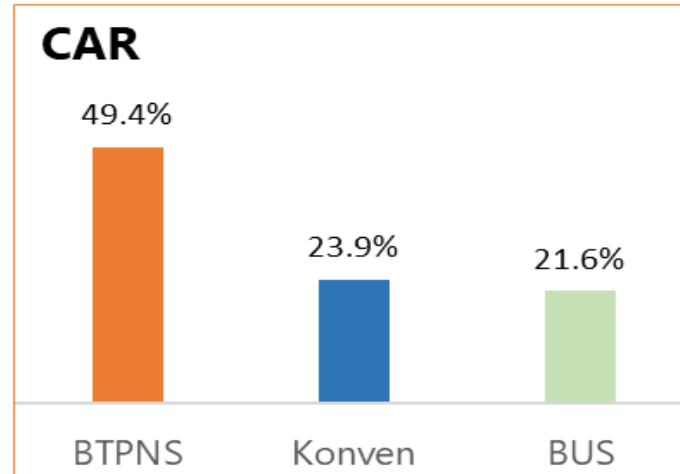


Government Economic Recovery Program

Impact Update on BTPN Syariah



Financial Ratios Benchmark – FY 2020



Source : Indonesia Banking Statistic Report



Financial scorecard

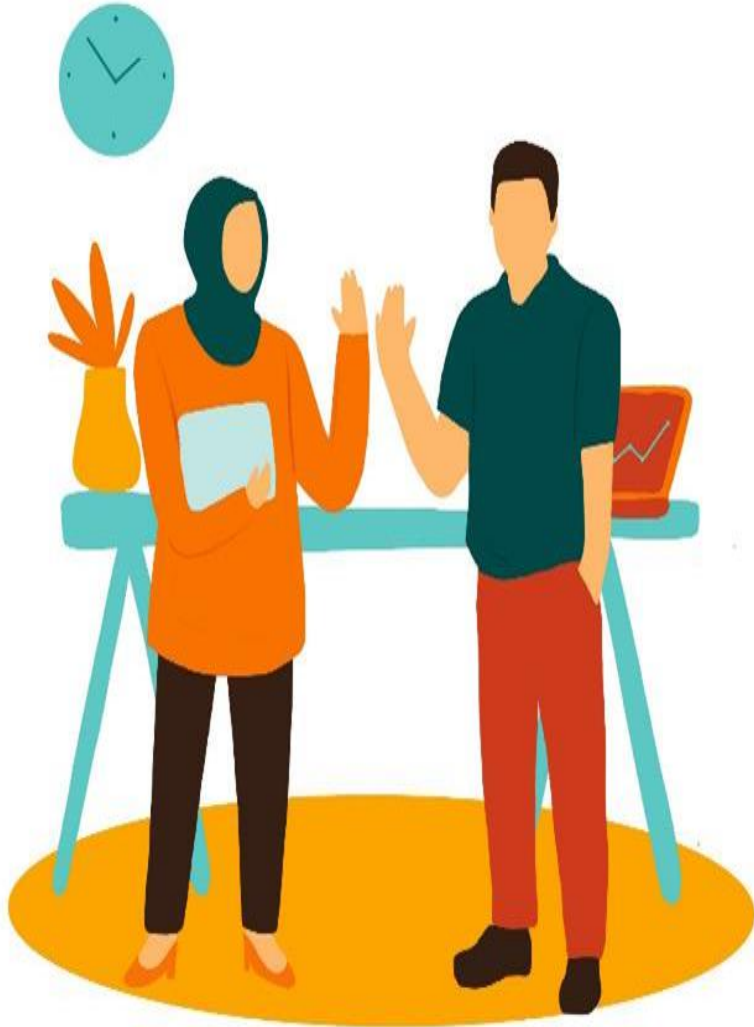
Social impact

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Takeaways



Management's Highlights: 1Q 2021 Results



01

Reached 17tn Assets (1Q's profit nearly half from FY 2020) with Stronger Ratios

02

Rewarding more than 200 inspiring customers in Mar 21 and launched Educational Assistance Program for targeted ~10,000 customer's children

03

Increase Dividend Payout to 30%

04

Strengthening Organization - Mr. Dwiyono as Financing Business Director and 2 new member of BOM (IT and Human Capital)

05

Decrease outstanding of financing restructuring relaxation from Rp 3tn (Dec 20) to Rp 2tn (Mar 21) – delayed payment from 1.4tn to 1.0tn

Strategic Direction 2021: Continue Our Resilient Journey

Still on track as of 1Q 2021



1 Develop Operational Excellence and Digital Platforms

- ☐ Improving CO Front End System
- ☐ Improving Agent Platform (including “Trusted Person” platform)
- ☐ Launching Internet Banking and Mobile Banking
- ☐ Automating most activities in branch offices (KC) and operation functional offices (KFO)

2 Strengthen Organization Capability

- ☐ Enhancing our IT Infrastructure and Core Banking for financing system
- ☐ Developing Information Security Culture
- ☐ Enhancing Security Operation Center

3 Customer Focused

- ☐ Revamping DAYA (Empowerment Program)
- ☐ Rolling out buy and sell program for customer needs in several area
- ☐ Introducing several new program to improve engagement and relationship with our customers

