

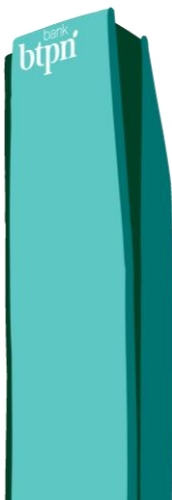
3Q 2021 Results Update

October 2021

Corporate Updates



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 12k employees with ~95% female and ~45% high school graduates.
- **Rating :** Upgraded on November 2020 to AAA (idn) Fitch with stable outlook
- **Vaccinated employee:** 84% already vaccinated; majority of non vaccinated due to below 3 months positive Covid19 & new employee

3Q 2021 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.0 mn active



Coverage ~236k communities,
in ~ 2,600 sub-districts

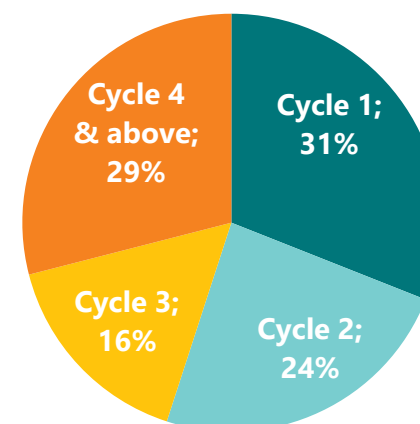
Assets
17.8 trillion

NPF
2.4%

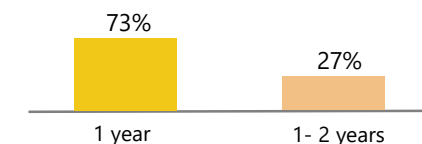
ROE
24.2%

ROA
10.9%

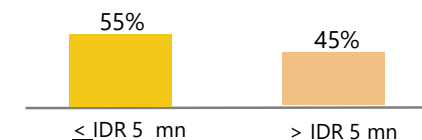
Customers by Cycle



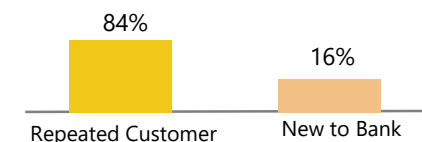
Maturity Composition*



Ticket Size*



Financing Composition*



Serving Sumatera, Java, NTT, Kalimantan and Sulawesi



Tepat Peduli Vaksin #forgoodintensions

BTPN Syariah Commitment to Provide Sustainable Positive Impact for Customers and The Community



Health is the main resource to achieve overall prosperity and empowerment. For this reason, we facilitate customers to continue to be able to achieve their dreams, one of which is through Tepat Peduli Vaksin program which is provided in 4 cities in Indonesia with total coverage of up to more than 2k customers. We will continue the vaccination process for customer in other cities in 4Q 2021.



Sukabumi,
6 Oct 2021

Palembang,
9 Oct 2021

Sukoharjo,
14 Oct 2021

Mataram,
14 Oct 2021



Financial Scorecard

Social Impact

Others

Management Highlights

3Q 2021 Balance Sheet

Strong and Resilient Balance Sheet



Unit: IDR billion	<u>Sep-20</u>	<u>Dec-20</u>	<u>Mar-21</u>	<u>Jun-21</u>	<u>Sep-21</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Cash	705	1,110	1,033	892	776	-13%	10%
Reserve Requirement	356	378	391	401	405	1%	14%
Net Liquid Investment	5,266	5,432	6,092	5,927	6,263	6%	19%
Financing (gross)	9,104	9,523	9,697	10,048	10,212	2%	12%
Allowance for losses	(847)	(849)	(755)	(651)	(682)	5%	-19%
Total Asset	15,469	16,435	17,297	17,407	17,798	2%	15%
CASA	1,977	2,024	2,091	2,267	2,633	16%	33%
TD	7,267	7,756	8,432	8,346	8,000	-4%	10%
Total Third-Party Funds	9,244	9,780	10,523	10,613	10,634	0%	15%
Securities Issued	200	200	-	-	-	-	-100%
Total Liabilities	9,930	10,556	11,042	11,012	11,076	1%	12%
Equity	5,539	5,879	6,255	6,395	6,722	5%	21%

3Q 2021 Income Statement

Reached 1 Trillion NPAT, Growth 116% (YoY)



Unit: IDR billion	<u>9M'20</u>	<u>FY'20</u>	<u>1Q'21</u>	<u>2Q'21</u>	<u>3Q'21</u>	<u>9M'21</u>	<u>ΔQoQ</u>	<u>ΔYoY</u>
Margin Income	2,935	4,037	1,114	1,172	1,143	3,430	-2%	17%
Margin Expense	382	498	110	105	94	310	-10%	-19%
Net Margin Income	2,553	3,540	1,004	1,068	1,049	3,120	-2%	22%
Operating Income	2,570	3,562	1,009	1,073	1,054	3,136	-2%	22%
Operating Expense and Bonus Wadiah	1,129	1,592	421	420	402	1,242	-4%	10%
Pre-Provision Profit	1,441	1,970	589	653	653	1,894	0%	31%
Loan Loss Provision	768	850	108	141	236	485	67%	-37%
Profit After Tax	507	855	375	395	326	1,096	-17%	116%

3Q 2021 Key Ratios

Robust Key Ratios



Unit: %	<u>9M'20</u>	<u>FY'20</u>	<u>1Q'21</u>	<u>2Q'21</u>	<u>3Q'21</u>	<u>9M'21</u>
Cost to Income	44%	45%	42%	39%	38%	40%
BOPO	77.2%	72.4%	57.2%	56.4%	63.7%	59.1%
RoA	5.8%	7.2%	11.4%	11.8%	9.5%	10.9%
RoE	12.8%	16.1%	25.8%	26.4%	20.6%	24.2%
NPF Gross	1.9%	1.9%	2.1%	2.4%	2.4%	2.4%
Cost of Financing	11.5%	9.4%	4.4%	5.7%	9.3%	6.5%
Loan provision coverage	496%	467%	372%	272%	281%	281%
CAR	43.1%	49.4%	50.7%	52.0%	55.0%	55.0%



Financial Scorecard

Social Impact

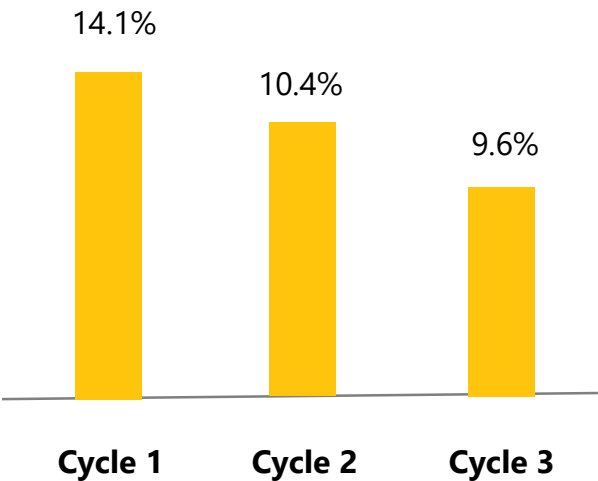
Others

Management Highlights

Social Impact Scorecard: Positive Changes, Better for Community

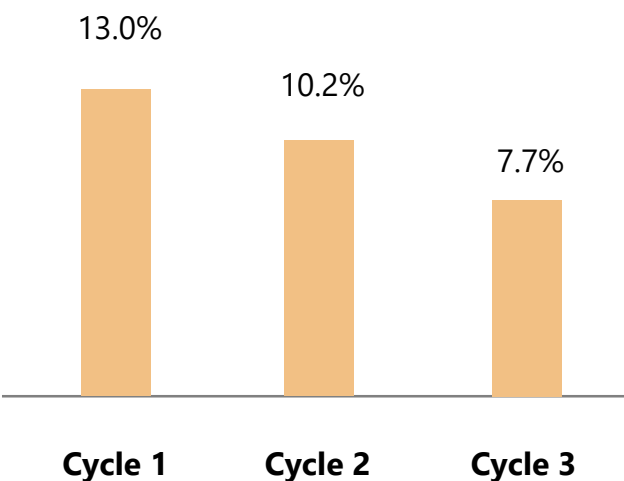


Improved children education



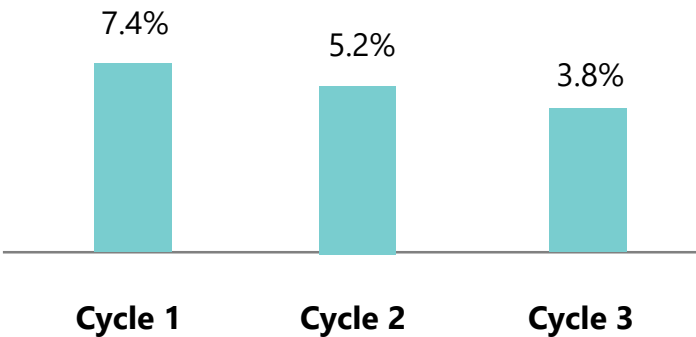
Number of children who do not go to school were decreasing

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*

Social Impact Programs as of 3Q 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 - monitoring



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

Ongoing - monitoring





Financial Scorecard

Social Impact

Others

Management Highlights

Government Economic Recovery Program

Impact Updates on BTPN Syariah



Direct Impact

➤ **Financing Restructuring Relaxation (POJK 17/2021 & POJK 48/2020)**

- Accumulative as of Sep 2021: Rp 8.4 trillion
- As of Sep 2021: Rp 2.0 trillion

➤ **Interest Subsidy (50/PMK.05/2021 & Permenko 8/2020)**

No participation from customer

➤ **Financing Guarantee for MSMEs (PMK 71/2020)**

Ongoing – We have registered more than 75% of new account from August 2020 to Sep 2021

Indirect Impact

Social Protection
Budget: IDR186.64 trillion
Realization: IDR112.87 trillion
(60.6%) of budget

- PKH (9.9mn families)
- Basic Food/SEMPAKO Card (117mn families)
- Cash Social Assistance (10mn families) & Cash transfer – Village Fund (5.62mn families)
- Electricity Discount (32.6mn beneficiary)
- Job Loss Guarantee Contribution (4.61mn workers)

MSME Support
Budget: IDR262.40 trillion
Realization: IDR68.35 trillion
(42.1%) of budget

- Micro business assistance (BPUM – 12.71mn business)
- Guarantee Service Fee (IJP) for MSMEs (2.12mn MSMEs)
- Fund Placement (IDR428.52tn for 5.31mn debtors)
- Interest Subsidy for KUR (4.96mn debtors) and non-KUR (5.79mn business)

source: Ministry of Finance – Fiscal & Economic Updates as of September 2021

Financial Ratios Benchmark – Jul 2021



CAR

52.1%

24.6%

24.3%

BTPNS

Konven

BUS

BOPO

57.8%

84.3%

83.5%

BTPNS

Konven

BUS

NOM

12.2%

4.6%

2.1%

BTPNS

Konven

BUS

ROA

11.3%

1.9%

1.9%

BTPNS

Konven

BUS

NPF

2.4

3.4%

3.2%

BTPNS

Konven

BUS

FDR

97.6%

80.2%

74.1%

BTPNS

Konven

BUS

Source : Indonesia Banking Statistic Report

Awards



Best of The Best Companies – The 50 Best Companies
(Forbes Indonesia - 5 Sep 2021)



- Predicate Excellent for Financial Performance Full Year 2020
 - The Most Profitable Bank in 2020
 - Predicate Excellent for Performance During 2015 - 2020
- (26th Infobank Awards 2021 – 7 Sep 2021)



- Predicate Excellent for Financial Performance in 2020
 - The Most Profitable Sharia Bank in 2020
 - The Most Efficient Sharia Bank 2020
- (10th Infobank Sharia Awards 2021 – 31 Sep 2021)



- Gold Awards for Annual Report
- (LACP 2020 Vision Awards Annual Report Competition – 31 Sep 2021)



- Platinum Awards for Sustainability Report
- (LACP 2020 Vision Awards Sustainability Report Competition – 31 Sep 2021)



Financial Scorecard

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Management Highlights

Platform Development and Release as of 9M 2021



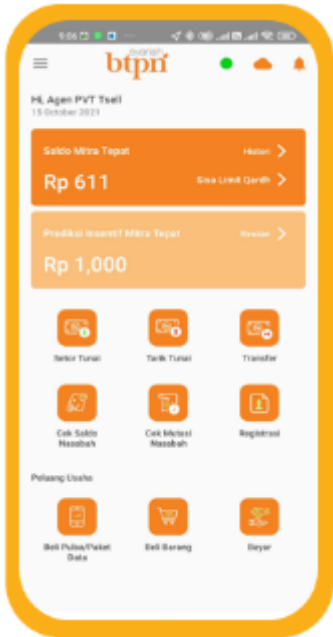
Terra



Simple n Secured Field Officers Daily Activity Apps

Iterative Continuous Improvement – Roll Out
To 100% of CO & BM

Agent Apps



New Channel to Support Agent Banking Business

Piloting
To 500 Agent

Warung Tepat



New Channel to Provide Access to Supply/Goods

Mobile Banking



e-Channel Services Provided for Customers to do Banking Transactions using Mobile Device

Tested to Employee
Soft launch in Dec'21

Technology for Good

Mobile Banking Development



Mobile Banking

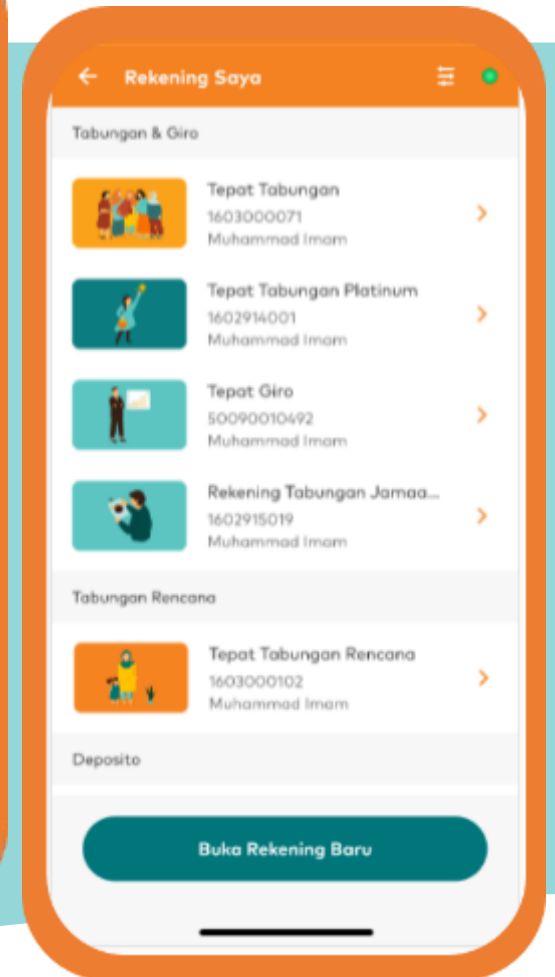
Current Features :

- ✓ Convenient and user friendly
- ✓ Self service for existing customer registration and user maintenance
- ✓ Transfer/send money online, SKN & RTGS
- ✓ Additional account opening (include Saving & Time Deposit)
- ✓ Additional biller partners for payments and bills
- ✓ Scheduled transaction feature
- ✓ E-statements feature

Upcoming Features* :

- ✓ E-KYC
- ✓ Withdrawal through third-party
- ✓ QRIS
- ✓ More biller partners

*available in 1H 2022



Corporate Updates: PT BTPN Syariah Ventura

The Disclosure of Information in Related to The Establishment of Subsidiary Company



No	Name	Description
1.	Date of Events	21 October 2021
2.	Type of Information or material facts	The Establishment of 1 (one) Subsidiary Company that is effective in carrying out its line of business upon obtaining approval from the relevant authorities
3.	Company Name	PT BTPN Syariah Ventura
4.	Domicile	Menara BTPN Lantai 33 Jl. Dr. Ide Anak Agung Gde Agung Kav. 5.5-5.6 Kuningan, Jakarta Selatan 12950
3.	Business Sector	The Company that carries out Sharia Venture Capital Business activities, Venture Fund Management and other business activities upon the approval of relevant authorities, all of which are carried out based on sharia principles <i>(effective after approval from OJK)</i>
4.	Capital	<ul style="list-style-type: none"> Authorized Capital Rp 80.000.000.000,- (eighty billion Rupiah) Issued Capital and Paid Up Capital Rp 20.000.000.000,- (twenty billion Rupiah)
5.	Shareholders	<ul style="list-style-type: none"> PT Bank BTPN Syariah Tbk in the amount of 99% (ninety nine percent) or equivalent to Rp 19.800.000.000,- (nineteen billion eight hundred million Rupiah) PT Bank BTPN Tbk in the amount of 1% (one percent) or equivalent to Rp 200.000.000,- (two hundred million Rupiah)
6.	The Purpose of Establishment of The Subsidiary	The purpose of the establishment of The Subsidiary is to support the business activities and its aspiration of BTPN Syariah in realizing a digital ecosystem for the segment served by the Bank



Thank you