



# 12M 2021 Results Update

**About BTPN**

**BTPN Business Activities**

**Banking Industry Overview**

**12M 2021 Financial Performance**

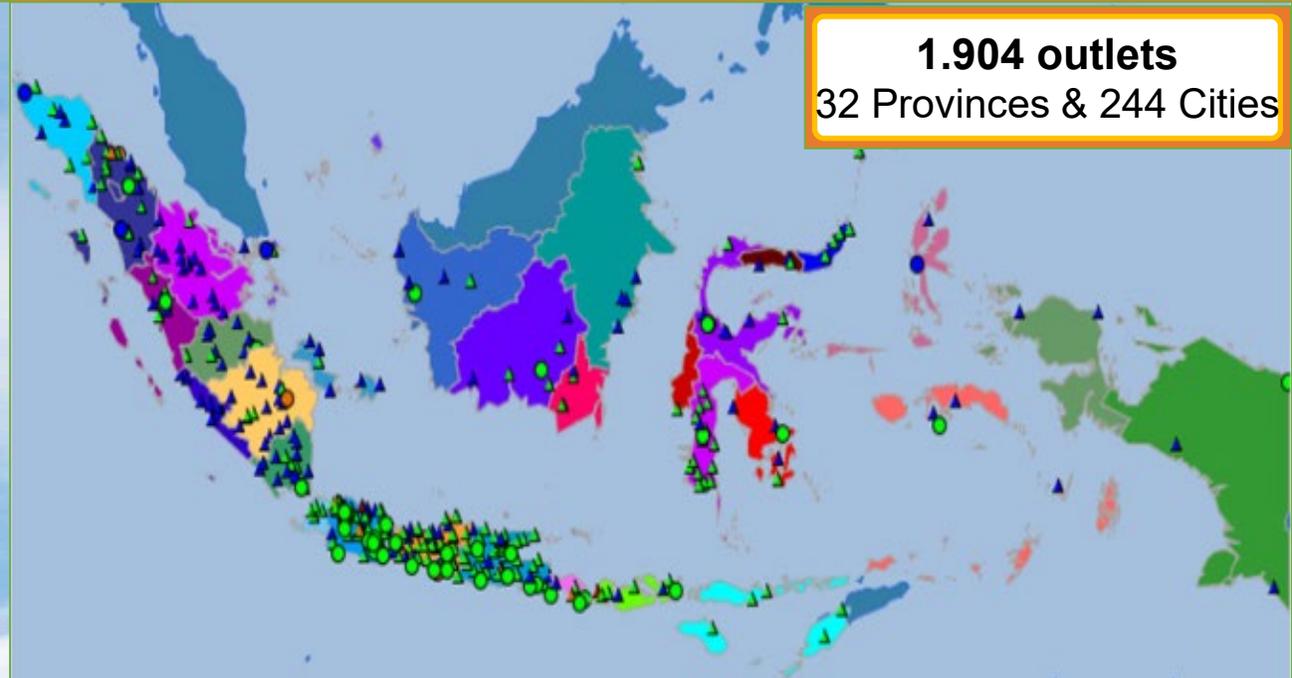
**CSR & Awards**

**COVID-19 Update at BTPN**



# Bank BTPN Profile (Consolidated)

As of December 2021 (Audited)



<b>Total Assets</b>	IDR 191.9 trillion	<b>Total Employees</b>	19,334 (76% Female)
<b>Corporate Rating</b>	<ul style="list-style-type: none"><li>Fitch Ratings: <b>'AAA(idn)'</b>; Stable Outlook</li><li>Pefindo: <b>'idAAA'</b>; Stable Outlook</li></ul>	<b>Total Customers</b>	~11.7 million customers

# Shareholders as of 31 December 2021

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	92.43%	7,532,311,297	150,647
PT Bank Central Asia Tbk *	1.02%	83,052,408	1,661
PT Bank Negara Indonesia (Persero) Tbk **	0.15%	12,007,137	240
Public	5.27%	429,273,229	8,585
Treasury Shares	1.13%	92,462,798	1,849
<b>Total</b>	<b>100%</b>	<b>8,149,106,869</b>	<b>162,982</b>

\* Meets the provisions of PP No.29 of 1999 concerning Purchase of Commercial Bank Shares and is a shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

\*\* Shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

# Board of Commissioners



**Chow Ying Hoong**  
*President Commissioner*



**Takeshi Kimoto**  
*Commissioner*



**Ninik Herlani Masli Ridhwan**  
*Independent Commissioner*



**Irwan M. Habsjah**  
*Independent Commissioner*



**Edmund Tondobala**  
*Independent Commissioner*

# Board of Directors



**Ongki Wanadjati Dana**  
*President Director*



**Kaoru Furuya**  
*Deputy President Director*



**Darmadi Sutanto**  
*Deputy President Director*



**Dini Herdini**  
*Compliance Director*



**Henoch Munandar**  
*Director*



**Adrianus Dani Prabawa**  
*Director*



**Kan Funakoshi**  
*Director*



**Merisa Darwis**  
*Director*



**Hiromichi Kubo**  
*Director*



**Hanna Tantani**  
*Director*

# Bank BTPN's Values



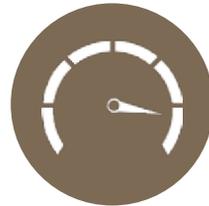
## Customer-centric

Focus on stakeholder interests



## Proactive & Innovative

Step up and continue to innovate



## Agile

Embrace change and move fast



## Achieving The Best

Maintain and provide the best service quality

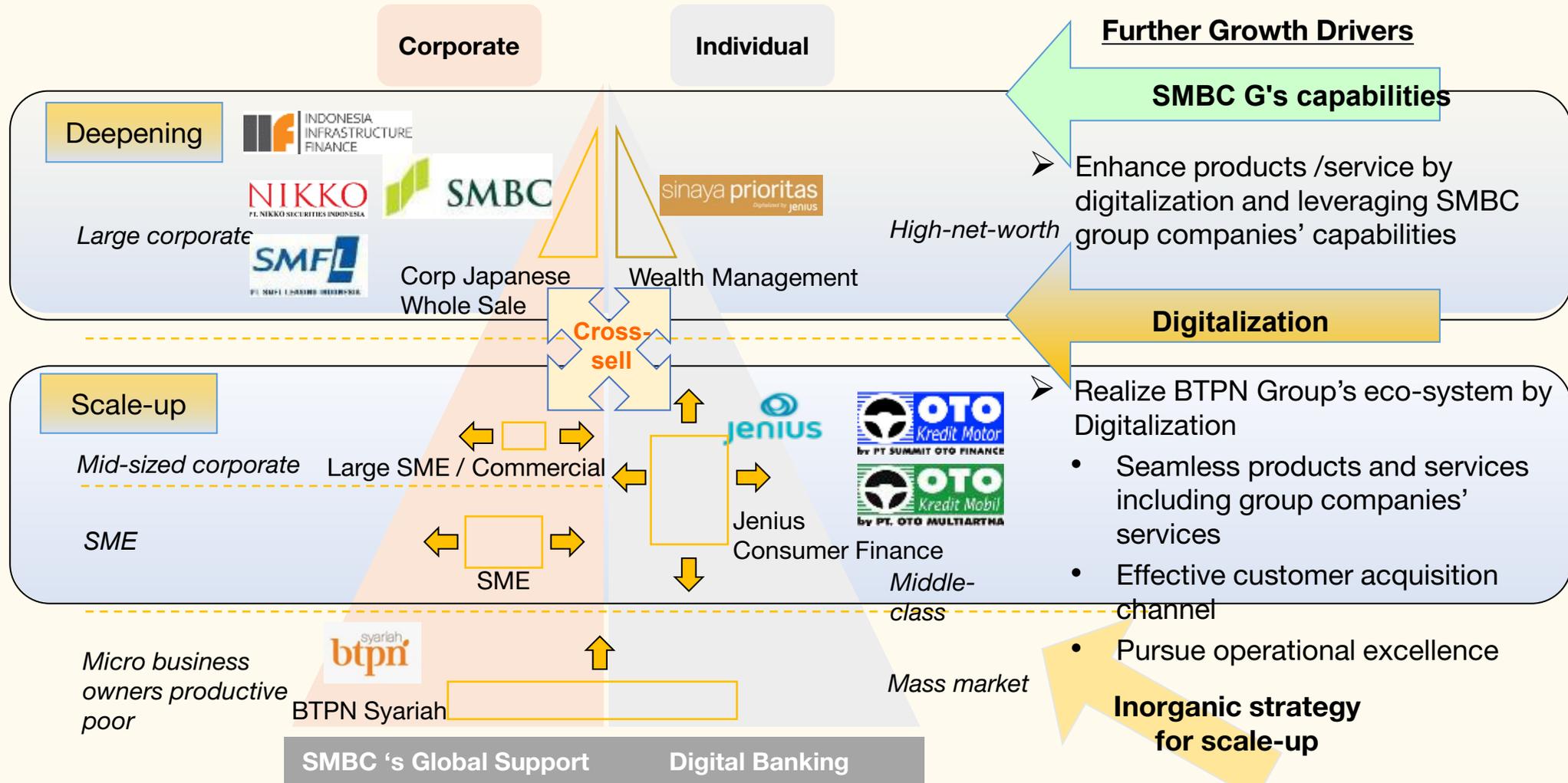


## Synergy

Collaborate as one team

# Goal: To become a Top Class Full Service Financial solution provider

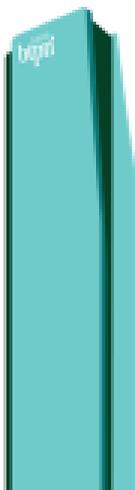
Enhance, synergize & expand the business to provide full-banking services, capitalizing digitalization and SMBC group's capabilities



# BTPN Syariah Profile

as of December 2021

## 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.
- Classified as **KBMI 2** (Bank With Core Capital Above IDR 6tn) in Oct-21.
- **Today:** Spread across 23 provinces, with 12k employees (~ 95% female and ~ 45% high school graduates).
- **Rating:** AAA (Idn) Fitch with stable outlook as of November 2021
- **Vaccinated employee:** 1st shot: 12.460 (99%); 2nd shot: 10.976 - (8.286 using VGR). Assisting more than 2k customer to get vaccinated.

## FY 2021 Performance

### Customer & Coverage

Serving ~ 6 mn customers,  
~ 4.0 mn active



Coverage ~ 241k communities,  
in ~ 2,600 sub-districts

### Assets

18.6 trillion

### NPF

2.4%

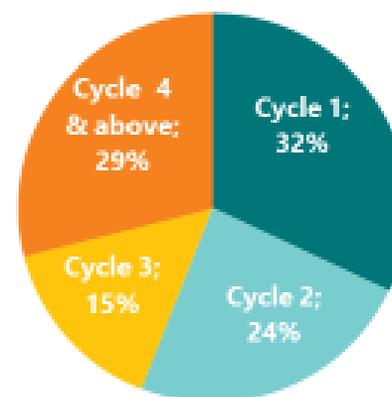
### ROE

23.7%

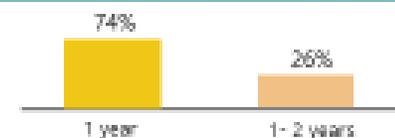
### ROA

10.7%

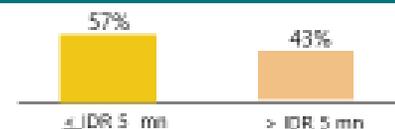
### Customers by Cycle



### Maturity Composition\*



### Ticket Size\*



### Financing Composition\*



## Serving Sumatera, Java, NTT, Kalimantan and Sulawesi





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# Retail Banking

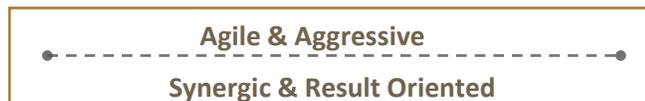
## Value Proposition



## Key Business Drivers



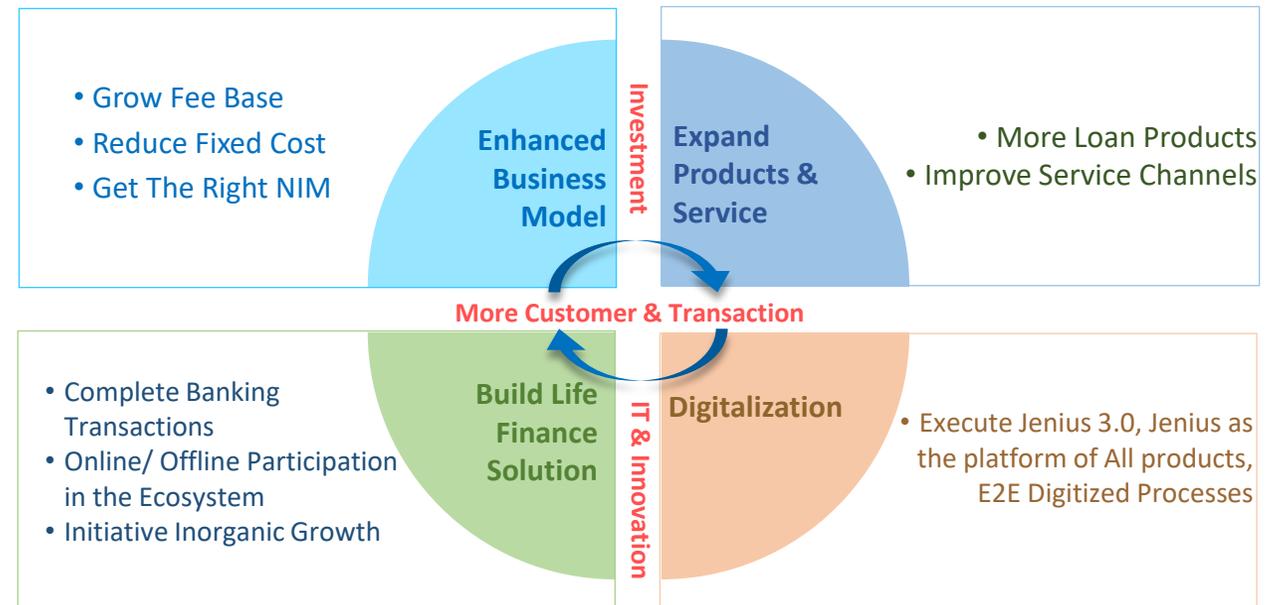
## Management Discipline



## Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking, Branchless Banking & Micro Business

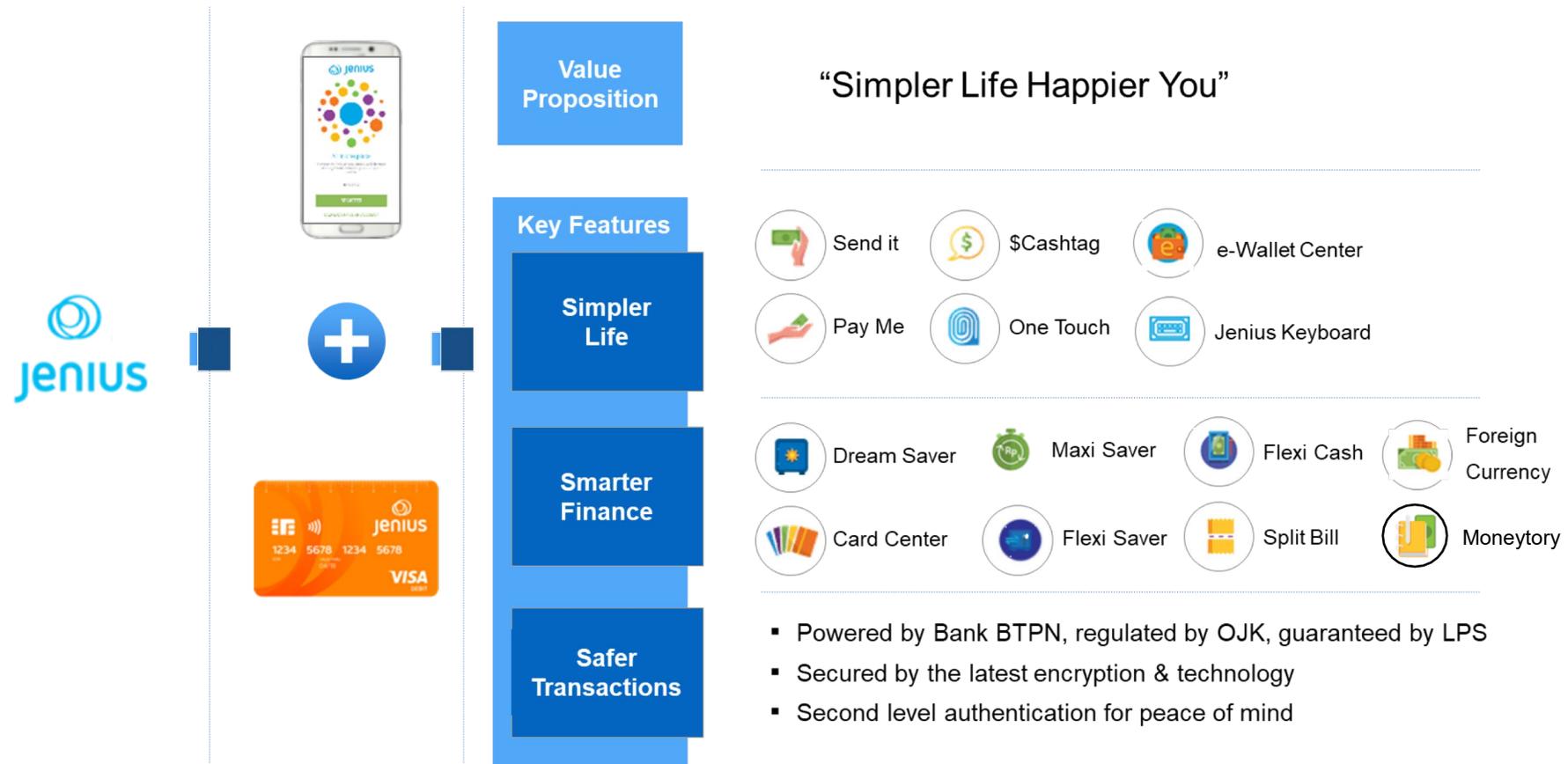
## Execution Strategy



# Retail Banking

Jenius: Value Proposition and Key Features

## A Simpler, Smarter, and Safer Way to Manager Your Life and Finance, Simply from Your Smartphone



# Retail Banking

Jenius: Simple, Smart, Safe

More than **3.7 million Jenius registered users**  
spread in **34 provinces** across Indonesia



## Simple

- Your Life Finance access in one touch
- Manage your Life Finance in 3 easy steps
- Saving, payment, transaction connected all in one place

## Smart

- Can be customize based on your needs and preferences
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

## Safe

- Powered by Bank BTPN, regulated by OJK and guaranteed by LPS
- Secured by the latest encryption & technology
- Second level authentication for peace of mind

# Retail Banking

Jenius: Registered Customers continue to increase to ~3.664.171



202 Mn  
YouTube views



81.2 K  
followers



111K  
page likes



193K  
followers



11.1 Mn+  
installs

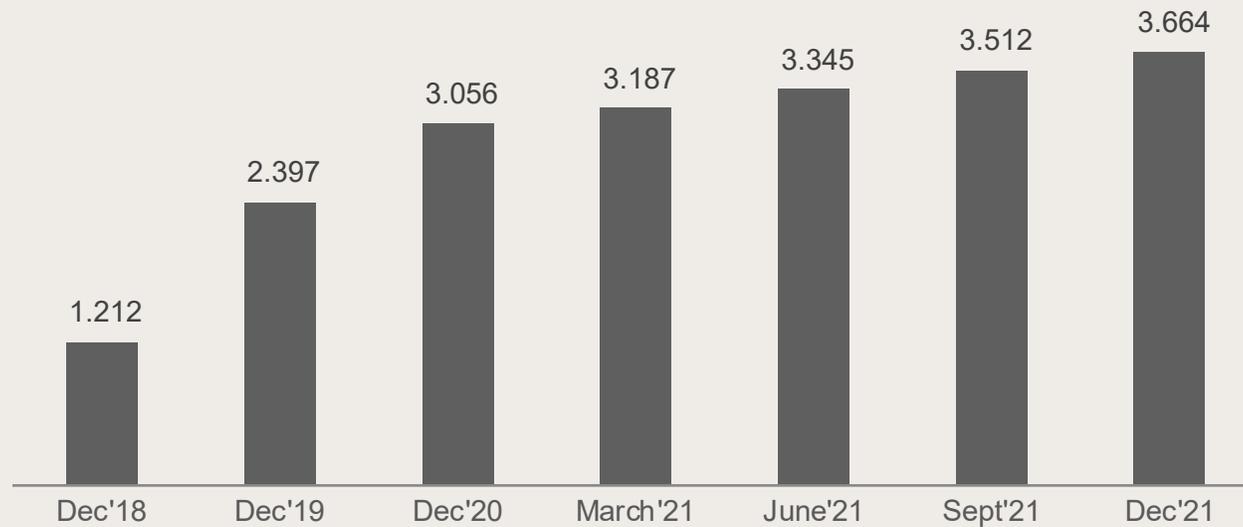


1.5 Mn+  
installs

## CUSTOMERS

In Thousand

### Registered



# Retail Banking

Jenius: New Innovations & Updates Introduced



## Jenius Bank BTPN Supports the Arrestment of Suspected Banking Crime Actors

PT Bank BTPN Tbk ("Bank BTPN") appreciates the hard work of the Greater Jakarta Metropolitan Police (Polda Metro Jaya) in investigating fraud cases that harmed Jenius Bank BTPN customers, as well as pursuing and arresting the alleged perpetrators – the social engineering case.

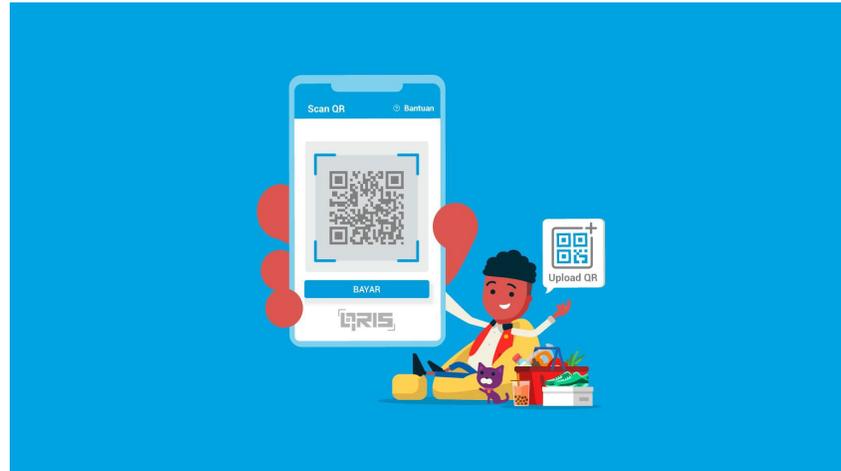


## Jenius Aman Campaign

Jenius from PT Bank BTPN Tbk, launched the 'Jenius Aman' program as a form of continuous digital security education. Through this program, Jenius wants to increase public literacy on the importance of keeping confidential personal data safe, especially in the digital realm. User safety and comfort is a top priority, and for that Jenius continues to innovate and educate the digital savvy community on a regular basis through [www.jenius.com/pages/jeniusaman](http://www.jenius.com/pages/jeniusaman) and Jenius official channels.

# Retail Banking

Jenius: New Innovations & Updates Introduced



## ORIS TTM

To make all your payments easier, Jenius QR launched a new feature, namely QRIS TTM. QRIS TTM is a feature that complements QRIS innovation and allows users to make transactions simply by scanning an image of the QRIS code stored in their smartphone gallery. Thus, the buyer does not need to meet face-to-face with the seller to scan the QRIS code and make payments



## Berani Lebih Hemat Pay Day Promo

During the Pay Day moment, Jenius offers various discounts up to hundreds of thousands rupiah, for shopping at various marketplaces, e-commerce, and Jenius selected merchants & partners.

# Retail Banking

Jenius: New Innovations & Updates Introduced



## Jenius Co.Creation Week 2021

The annual co-creation and collaboration event between Co.Creators, namely Co.Creation Week, is held with the theme of recreation this year. Unlike the previous year, Co.Creation Week 2021 held in a hybrid method (online and offline), from December 6 to 10, 2021. Co.Creation Week 2021 invited the digital savvy to embrace change during pandemic and reform the life after pandemic through exciting events ranging from financial workshops, competitions, conferences, to talks.



## Moneymojo Christmas Edition

Jenius launched the Christmas edition of Moneymojo, Moneymojo season's greetings. Users can send money more expressively using this Moneymojo.

# Retail Banking

Jenius: New Innovations & Updates Introduced



## Life in x-Card

To welcome a more special new year, Jenius released a special edition x-Card, namely Life in x-Card. With a more colorful Life in x-Card, users can make resolutions to make better financial habits.

Life in x-Card is designed with a variety of symbols that are related to our daily activities, from snacking, eating, shopping, to hobbies. Therefore, Life in x-Card suits to support your lifestyle while controlling your expenses according to your needs.



## Penuh Untung di Jenius

Jenius has a new program called "PUNDI Jenius" – Penuh Untung di Jenius, a lucky draw program for all Jenius customers which can be participated by increasing the average balance every month.

All customers who have an active account in the Jenius application, have the opportunity to get a prize of an iPhone 13 by drawing lots. The program period starts from 9 November 2021 to 31 December 2021.

# Retail Banking

Jenius: New Innovations & Updates Introduced

KLINIK JENIUS  
**HASIL FINANCIAL CHECKUP**  
PERIODE JANUARI-DESEMBER 2021

NO: 110/2018713/9900

No. Lab : 200001      Tanggal Periksa : 01/01/2021  
Nama : 200001K      Hasil Tes/Hasil : 01/01/2021  
Rusia : 200001

**HASIL PEMERIKSAAN**

Dari analisis kami, keuanganmu tidak sepenuhnya  
prima apa pun dan terlihat sehat namun (Selalu  
HATI-hati atur BUDGET dan Anggaran). Maka dari itu,  
kondisi keuanganmu termasuk kategori:

**KEUANGAN TANPA / GEJALA**

PERISTIWA	HASIL	WALAI BUDHAK	SATUAN
<b>PENDAPAH</b>			
Deman Bayar	3.40	2.3-3.0	Poin
Final Bayar	3.00	2.3-3.0	Poin
Masi Bayar	3.00	2.3-3.0	Poin
<b>Nilai Rata-rata</b>	<b>3.47 Poin</b>		
<b>PENGALIAN</b>			
Jenius Pay	2.03	2.3-3.0	Poin
e-Wallet	2.75	2.3-3.0	Poin
Tagihan	3.75	2.3-3.0	Poin
<b>Nilai Rata-rata</b>	<b>3.78 Poin</b>		

**RESEP ANAK KESEHATAN BAKARIN SEHAT**

**MAKIN DI:**  
Deman Bayar: 1 x sebulan setelah gaji  
Masi Bayar: 1 x sebulan setelah bonus & THR-an

**WALAKA PAKAI:**  
Jenius Pay: 4 x sebulan setelah sebulan

**PERIKSAAN DI:**  
Pemas Dana: 2 x sebulan sebelum bulan

**SISTEM PAKAI:**  
Moneyapp: 1 x sebulan sesudah tanggal 1  
e-Statement: 1 x sebulan sesudah tahun baru

**PROMO KLINIK**

Dikirim oleh:

KLINIK JENIUS  
**HASIL FINANCIAL CHECKUP**  
PERIODE JANUARI-DESEMBER 2021

**HASIL PEMERIKSAAN**

Dari analisis kami, keuanganmu terlihat:

**SEHAT BUGAR**  
(Selalu HATI-hati atur BUDGET dan Anggaran)

Sehingga, kondisi keuanganmu termasuk kategori:

**KEUANGAN TANPA GEJALA**

Diperiksa oleh:

Jenius tidak pernah meminta data pribadi atau memungut biaya  
apa pun kepada nasabah. Selalu waspada terhadap oknum yang  
mengatasnamakan Jenius.

## Rapor Akhir Tahun Jenius 2021

- Every end of year, we create a simple summary of Jenius user historical transaction data & put them in different segmentation.
- The objective is to drive user engagement & reactivate current inactive user by asking them to check/log in through their Jenius app and see their financial checkup .
- This campaign raise high engagement towards our user whether through emails and a lot engagement from our social media channels where users share their results.
- This campaign has **88 mentions** on social media and reached **52 (100%) positive sentiment** conversations

# Retail Banking

Jenius: Jenius Co.Create Activity Q4

## Co.Creation Week 2021 (6-10 Dec 2021)

### Total Attendance



5 Days, 5 ConferenceS, 1 Financial Workshop,  
7 Live Talks, 3 Competitions

<https://www.ccw.cocreate.id/>

**Jenius Talks**  
8 Des 2021  
16.30-18.00 WIB

**Proud Indonesian:  
What is Your  
Endgame?**

Speaker:  
**Gita Wirjawan**  
Menteri Perdagangan Republik Indonesia  
(2011-2014), Pendidik, dan Entrepreneur

Host:  
**Desy Bachir**  
CMO Samara Media & Entertainment

Ikuti acaranya gratis di  
[bit.ly/ccw21talks1](https://bit.ly/ccw21talks1)

RECREATION

**Jenius Talks**  
8 Des 2021  
19.00-20.30 WIB

**The Era of Subscription  
Based Business**

Speaker:  
**Fidelis Novan Terryan**  
Vice GM Marketing KompasID  
**Hermawan Sutanto**  
COO Vidio

Host:  
**Dita Guritno**  
Co-founder & Chief of  
Content Inspigo

Ikuti acaranya gratis di  
[bit.ly/ccw21talks7](https://bit.ly/ccw21talks7)

RECREATION

**Jenius Talks**  
9 Des 2021  
16.30-18.00 WIB

**Discover The 2022  
Investment Trend**

Speaker:  
**Adrian Maulana, CFP**  
Senior VP Schroders

Host:  
**Aliyah Natasya**  
Financial Educator & Planner

Ikuti acaranya gratis di  
[bit.ly/ccw21talks3](https://bit.ly/ccw21talks3)

RECREATION

**Jenius Talks**  
10 Des 2021  
16.30-18.00 WIB

**Recreating How People  
Interact and Hangout  
Amidst Pandemic**

Speaker:  
**Jacob Gatot S**  
Co-Founder M-Bloc Spazio Group  
**Yuanita Agata**  
Head of Marketing and Communications  
Tencent Technology Indonesia (JOOX)

Host:  
**Yuda Wiyasa**  
Co-Founder & Business Director  
of Malika Collective

Ikuti acaranya gratis  
Online: [bit.ly/ccw21talks5](https://bit.ly/ccw21talks5)  
Offline: JNM Bloc, Jogja

RECREATION

**Jenius Talks**  
10 Des 2021  
14.30-16.00 WIB

**The Value of Investing  
for Your Life in the Long Run**

Speaker:  
**Budi Raharjo**  
CFP, Pendidik dan Direktur OneShotid  
Financial Independence  
**Jessica Wijaya**  
Founder JIC and CEO Sayakaya

Host:  
**Astari Aslam**  
Stock Market Enthusiast,  
Part of JS Portfolio

Ikuti acaranya gratis  
Online: [bit.ly/ccw21talks4](https://bit.ly/ccw21talks4)  
Offline: JNM Bloc, Jogja

RECREATION

# Retail Banking

Jenius: Jenius Marketing Communications

## Promotions



## Donations



## Partners & Events



# Retail Banking

Wealth Management Business (Additional Bancassurance Product – Oct 2021)

**Guardia Supreme Life** – New Insurance product from Allianz, a Regular Premium Unit Link with payment frequency of annually, semester, quarterly or monthly (minimum basic premium Rp 60,000,000,- per annum). The positioning of Guardia Supreme Life is as complementary to existing regular premium products : Guardia Premium and Guardia Signature

**Allianz**

## Guardia Supreme Life

Perlindungan untuk pengembangan kekayaan masa depan Anda dan keluarga

**Tentang Grup Allianz**  
Allianz adalah salah satu asuransi asuransi dan manajemen aset terkemuka di dunia dengan 100 juta nasabah individu, dan perusahaan di lebih dari 70 negara. Perusahaan Allianz mendapatkan manfaat dari berbagai layanan asuransi individu dan keluarga, mulai dari asuransi properti, jiwa dan kesehatan sampai layanan perbankan asuransi health dan asuransi jiwa secara global. Allianz adalah salah satu insuror terbesar di dunia, dengan lebih dari 100 juta nasabah asuransi jiwa dan 170 juta di Eropa. Bermitra dengan bank btpn, BTPN dan Allianz Global Insurance mengoperasikan perusahaan asuransi jiwa btpn yang telah bekerja dengan Allianz selama lebih dari 20 tahun. Allianz memiliki lebih dari 100.000 karyawan dan lebih dari 30.000 titik layanan di seluruh dunia. Allianz memiliki lebih dari 100.000 karyawan dan lebih dari 30.000 titik layanan di seluruh dunia.

**Tentang Allianz di Asia**  
Allianz adalah salah satu wilayah perantara asuransi jiwa Allianz yang berdiri dengan pengalaman budaya layanan yang sangat baik. Allianz telah hadir di Asia sejak 1918, menyediakan asuransi kehidupan dan investasi di seluruh Asia Tenggara. Saat ini, Allianz adalah 18 negara di wilayah tersebut, menawarkan berbagai asuransi dengan biaya yang sangat rendah, asuransi jiwa, pertanggungjawaban dan kesehatan, dan manajemen aset. Dengan lebih dari 30.000 titik layanan di seluruh Asia, Allianz memiliki lebih dari 21 juta nasabah di wilayah ini melalui berbagai saluran distribusi dan platform digital.

**Tentang Allianz Indonesia**  
Allianz memiliki bisnis di Indonesia dengan mendirikan kantor perwakilan di tahun 1961. Pada tahun 1995, Allianz mendirikan PT Asuransi Allianz Life (Indo) Indonesia, perusahaan asuransi jiwa terkemuka. Allianz Indonesia memiliki lebih dari 100 juta nasabah dengan membina PT Asuransi Allianz Life Indonesia di tahun 2006. Di tahun 2008, Allianz kembali ke Asia Tenggara dengan mendirikan PT Asuransi Allianz Life Indonesia dengan lebih dari 1.200 karyawan dan lebih dari 100.000 titik layanan dan dukungan ahli peragaan jiwa profesional dan lebih dari 30.000 titik layanan. Saat ini, Allianz memiliki lebih dari 100 juta nasabah di Indonesia yang dipaparkan untuk melindungi lebih dari 6,5 juta keluarga.

PT Asuransi Allianz Life Indonesia telah terdaftar pada dan diawasi oleh Otoritas Jasa Keuangan, dan sebagai perantara telah memegang lisensi dari Asuransi Asuransi Jasa Indonesia.

**Catatan Penting untuk Diperhatikan**

- Guardia Supreme Life adalah produk asuransi yang diterbitkan oleh PT Asuransi Allianz Life Indonesia. PT Asuransi Allianz Life (Indo) Indonesia adalah perusahaan asuransi jiwa terkemuka di Indonesia.
- Guardia Supreme Life adalah produk asuransi jiwa yang diterbitkan oleh PT Asuransi Allianz Life Indonesia. PT Asuransi Allianz Life (Indo) Indonesia adalah perusahaan asuransi jiwa terkemuka di Indonesia.
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**PT Asuransi Allianz Life Indonesia**  
Customer Lounge  
World Trade Center, Ground Floor  
Jl. Jend. Sudirman No. 29-31  
Jakarta Selatan 12101, Indonesia

Copies: 10/2021  
FAX: +62 21 2904 9080  
Email: +62 21 2904 9080  
Website: +62 21 2904 9080  
Facebook: +62 21 2904 9080



# Retail Banking

Wealth Management Business (Additional Mutual Fund Product – Nov 2021)

## Ashmore Digital Equity Sustainable Fund (ADESFE)

New investment product is the result of a collaboration between Bank BTPN and PT Ashmore Asset Management Indonesia Tbk (Ashmore) and is the first environmental, social and governance (LST) and digital-themed equity mutual fund in Indonesia that is actively managed in rupiah denominations.



**Reksa Dana Ashmore Digital  
Equity Sustainable Fund**

*The Future of Indonesia, Our Future of Investment*

www.btpn.com  
BTPN Call 1500 300 atau +62 21 2450 5500 (luar negeri)  
PT Bank BTPN Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK) serta dijamin oleh Lembaga Penjamin Simpanan (LPS)

# Retail Banking

Wealth Management Business (Q4 – Webinar with Partner)

**sinaya**  
prioritas  
*Digitalized by genius*  
digitalizing your priority

**Ashmore**

## Market Outlook 2022: Indonesia Reopening (A New Hope)

**Keynote Speaker:**



**Henry Wibowo**  
Executive Director, Head of  
J.P. Morgan Indonesia Research  
and Country Strategist



**David Audy**  
Operating Partner of East Ventures



**Steven Satya Yudha**  
Head Sales & Marketing at  
PT Ashmore Asset Management  
Indonesia

**19** Okt **15.00** WIB **LIVE** Microsoft Teams **Moderator:** Fanni Imaniar  
*News Anchor CNN Indonesia*

**Ikuti webinar dan dapatkan:**

- Hadiah utama **iPhone 12 Pro Max** bagi pemenang program **LUCKY PRIZE Sinaya Gift** yang diundi di dalam acara ini
- Beragam Doorprize dari BTPN Sinaya & Nissan bagi peserta yang beruntung
- Spesial Promo Nissan Leaf (Electric Car) khusus bagi Nasabah Sinaya Prioritas

Segera daftarkan diri Anda untuk mengikuti acara webinar ini  
<https://bit.ly/IndonesiaReopening>  
(Khusus bagi Nasabah BTPN Sinaya)

Sinaya Gift, *Your preference is your privilege.*

**sinaya** Aplikasi ini tersedia bagi pengguna Android dan iOS  
Available on the App Store | GET IT ON Google Play

**Info & registrasi:**  
Hubungi Relationship Manager Anda  
Pastikan sudah download aplikasi Microsoft Teams di HP/Tablet/Laptop/PC  
PT Bank BTPN Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK) serta dijamin oleh Lembaga Penjamin Simpanan (LPS)

bank  
**btpn**  
A MEMBER OF  
SMBC Group

**sinaya**  
prioritas  
*Digitalized by genius*  
digitalizing your priority

**Allianz**

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by participating in webinar:

## Post Covid Healthy Lifestyle



**Dr Mohana Vale Saki Tazan**  
Consultant Rehabilitation Medicine Physician  
MBBS (Manipal), M Fiched Med (UM)



**13** Oct **3PM** **LIVE** Microsoft Teams

**Info & registration: Contact Your Relationship Manager**

**sinaya** This app is available for Android and iOS users  
Available on the App Store | GET IT ON Google Play

Download Microsoft Teams in Mobile Phone Tablet/Laptop/PC to join this event

PT Bank BTPN Tbk is registered and supervised by the Financial Services Authority (OJK) and guaranteed by the Indonesia Deposit Insurance Corporation (LPS).

International Assistance  
Subang Jaya Medical Centre  
bank  
**btpn**  
A MEMBER OF  
SMBC Group

# Retail Banking

Wealth Management Business (Q4 – Webinar with Daya)

## Webinar: 6 – 7 October 2021



**Yuk Cari Tahu Tips Cara Menjaga Kesehatan Mental dan Mencintai Diri Sendiri dari Ahlinya**

**JOIN OUR WEBINAR**

RABU  
**6 Oktober 2021**  
15.00 - 17.00 WIB

Melalui *online platform*



Registrasi sekarang juga melalui link:  
<http://bit.ly/PendaftaranWebinar6Okt>  
Link webinar akan dikirimkan menjelang hari H

Dapatkan kesempatan memperoleh **poin Sinaya Gift setara Rp 100.000** bagi Anda yang beruntung



**Analisa Widyaningrum,**  
M.PSI., PSIKOLOG  
*Clinical Psychologist/CEO@apdcIndonesia*

[daya.id](http://daya.id)

Kesehatan Mental Adalah Modal Utama Tetap Sehat di Masa Pandemi.  
Kunjungi [Daya.id](http://Daya.id) untuk Mendapatkan Informasi Terpercaya Dalam Mengelola Stress dan Meningkatkan Imunitas Diri Anda.

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).



Aplikasi ini tersedia bagi pengguna Android dan iOS

bank  
**btpn**  
A MEMBER OF  
SMBC Group

## Webinar: 7 & 9 December 2021



SEMINAR ONLINE

Building New Lifestyle in New Normal:

**Scientific Fengshui for Business & Living**



**Suntoro Suciatmaja**  
Praktisi Fengshui

**JOIN OUR WEBINAR**

KAMIS  
**9 Desember 2021**  
15.00 - 17.00 WIB

Melalui *online platform*



**FREE**

Registrasi sekarang juga melalui link:  
<http://bit.ly/PendaftaranWebinar9Des>

Dapatkan kesempatan memperoleh **poin Sinaya Gift setara Rp 100.000** bagi Anda yang beruntung

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# Business Banking

Business Banking Group includes SME and Consumer Finance Business

## Business Model

### FINANCIAL SOLUTION

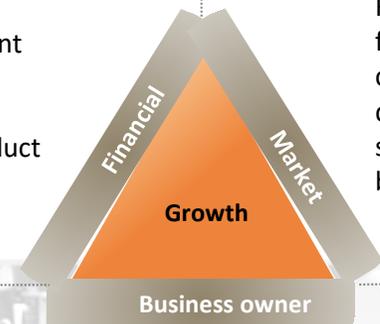
Simple – flexible – fast financial services:

- Loan products (PRK, PB, PAB/Investment Loans)
- Asset Based Financing Product

### ACCESS TO MARKET

Open access to the market:

- Supply Chain Financing to facilitate customers in dealing with suppliers and buyers



### CAPACITY DEVELOPMENT

- Bisnis Info Partner
- Bisnis Club Partner

## UVP

Financial Solution

access to marketing and business network expansion



## Target Market

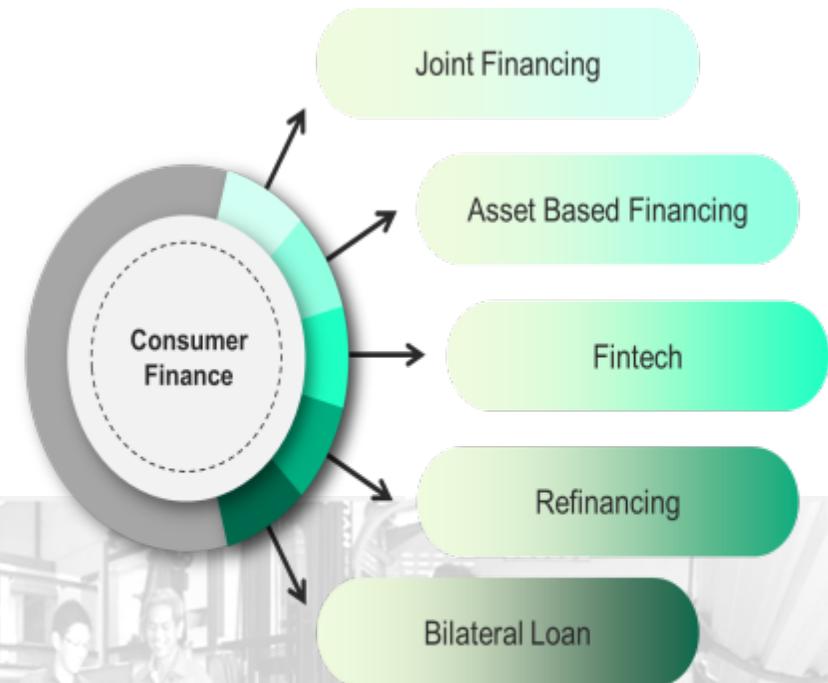
### SME

SMEs (under Individual names and PT Company) with annual sales turnover between IDR 2,5 bio and IDR 500 bio

### Consumer Finance

- Multifinance Company
- Fintech
- Others

## Consumer Finance Products



### Underlying Transaction

- 4 Wheeler • 2 Wheeler • Truck (Light & Heavy) • Medical Equipment
- Durable Goods • Others Asset Based Finance • Non Collateral

# Business Banking

**NFS or Non-Financial Solutions** is one of the beyond banking proposition which is offered to SME Customers.

The objective of this initiative is to support the SMEs with business insights and knowledge that could benefit them in making new business opportunities and help their business more sustainable.

## Ongoing Programs:

**Topic:**  
**Refill and recycle: Mengintip model bisnis yang ramah lingkungan**

**REFILL DAN RECYCLE:**  
**MENGINTIP MODEL BISNIS YANG RAMAH LINGKUNGAN**

Indonesia merupakan penghasil sampah plastik terbesar kedua di dunia dengan jumlah 64 ton per tahun. Kepedulian masyarakat terhadap isu ini mendorong tingginya permintaan pasar terhadap alternatif berbelanja yang ramah lingkungan. Berbagai produsen produk kebutuhan sehari-hari pun mulai mengambil langkah untuk bertanggung jawab sekaligus menangkap peluang bisnis baru terkait isu lingkungan.

**RECYCLE PROGRAM**

Program daur ulang sampah plastik melalui pengambilan kemasan bekas.

**1 GARNIER**  
"Garnier Green Beauty"  
Program daur ulang sejak 2019 secara online berbasis aplikasi, dimana konsumen dapat mengumpulkan sampah plastik di rumah untuk kemudian sampah plastik tersebut dijemput, atau secara offline di titik pengumpulan sampah.

**Mitra**  
Recycle  
Penjemputan sampah plastik

**HERO**  
19 titik pengumpulan sampah melalui Green Beauty Box di Jabodetabek

**Target**  
25 ribu masyarakat bergabung mengurangi 100 ton plastik setiap tahun

**Pencapaian**  
Mengumpulkan 10 ton sampah  
Pengunduh aplikasi sebanyak 95.238 orang

didukung oleh: **ibcsd**

## Business Information

Provide SMEs with market and business insights to keep them updated and help them getting information that they need for their business

## Expert Hours

Seminar that discuss various topics that are relevant to SMEs

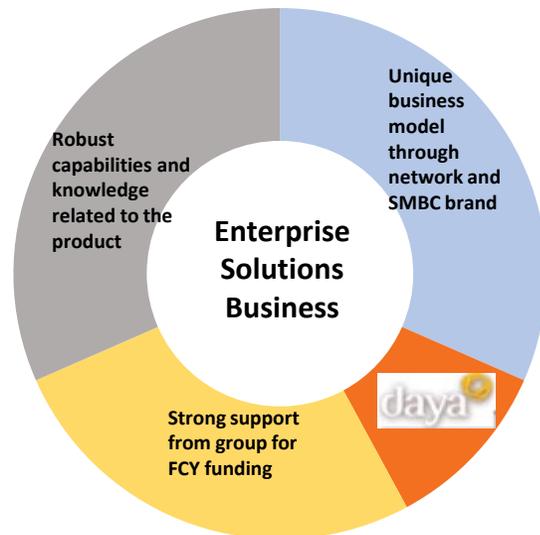
Seminar with topic :  
**Financial Intelligence in New Era**  
Seminar conducted for employee of PT Vadco Prospe Mega



# Corporate Banking

Corporate/Wholesale Banking Group includes Corporate/Wholesale Banking, Commercial Banking, Transactional Banking, Supply Chain Financing and Wholesale Funding

## UVP



## Target Segments

Target Company under Wholesale Banking Group:

1. Local Companies
2. MNC
3. State-owned Enterprises
4. Japanese Corporations
5. Bank and Non-Bank FI
6. Commercial Companies

## Products and Services

### Hedging Products (\*):

- IRS/CCS
- Forex Transactions

(\*) But not limited to the above products

### Cash Management Products:

- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border Pooling)
- Auto Debit



### Supply Chain Financing

#### Products:

- Distributor Financing
- Supplier Financing
- Structured Loan

### Loan Products:

- Bilateral and Syndication Loans (IDR, USD, and JPY)
- Project/ Structured Finance
- ECA
- Green Loan /Sustainability Linked Loan (SLL)

### Domestic, Export and Import Trade Products:

- Import LC Issuance / Import Bill Negotiation
- Export LC Advising / Confirmation / Export Bill Collection
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance (Supply Chain Financing)
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization
- Bank Guarantee Online

# Corporate Banking Japanese

CBD and Daya

## **CBD & DAYA**

**In line with BPTN's commitment to increase the capacity to its customers in providing opportunities for growth and improving the quality of life of customers, CBD Japanese and DAYA continuously hold empowerment programs for customers.**

**In the 4<sup>th</sup> Quarter of 2021, CBD Japanese and DAYA joint effort, conducted an Online Empowerment Webinar program for several Japanese corporate customers which engaging in Manufacture business and IT Business with a total of 155 participants and 3 (three) times webinar series that conduct to all corporate customer during Q4 with total of 424 participants, so that customers can increase and develop their knowledge.**

**Personal Financial Health, Healthy lifestyle and Mental Health during the Pandemic always get a good response from the participant because the material is relevant for daily basis and the participant also gave excellent impression on the interaction with the speaker.**

**The level of satisfaction of participants in this program is also very good, from 422 participants who took the survey, 99% strongly agreed that the program was as needed, improved and applicable**

# Wholesale Banking Group

The Wholesale Banking Group and DAYA initiated an empowerment program for its customers by providing them with an opportunity to grow and have a more living meaningful life during this pandemic period through series of webinar events with topics ranging from healthy lifestyle, personal development as well as finances.

On Q4 2021, we held several webinars for our customers. October 14<sup>th</sup>, 2021 we held personal financial webinars for multi companies attended with 140 participants, talking about how to maximize asset, October 27<sup>th</sup> for one of the largest Indonesian telecommunication companies with 208 participants talking about how to achieve harmonious family in digital era, and October 28<sup>th</sup> for one of prime property companies with 357 participants talking about how to build effective communication skills.

On November 24<sup>th</sup>, 2021 we held the webinar for one of the largest Indonesian fuel and lubricants distributors with 194 participants talking about smart financial for better future.

In December, other webinars were held for some customers. On December 6<sup>th</sup> we held webinar for one of the largest cold chain distribution companies with 46 participants talking about finance for non finance. December 10<sup>th</sup> for one of prime financing companies with 157 participants talking about how to motivate the employee to work from heart. On December 14<sup>th</sup> we held another personal financial webinar for multi companies' customers attended by 148 participants and December 15<sup>th</sup> & 16<sup>th</sup> for one of leading shipping companies with 114 participants talking about finance for non finance.

From 487 participants completed the survey, 96% stated that the content is relevant, 98% found the webinar helps to increase their knowledge, and 93% felt the content is applicable and 94% agreed that the facilitators are experts in their field.

**daya** **bank btpn**  
A MEMBER OF SMBC Group

SEMINAR ONLINE  
**Harmonious Family in the Digital Era**  
Sustainable Living Program

JOIN OUR SEMINAR **RABU 27 Oktober 2021**  
13.30 - 15.30 WIB

Live event melalui **zoom**

ID: 815 7918 3443  
Passcode: SSOFinance

Pendaftaran Webinar: [bit.ly/webinar14](https://bit.ly/webinar14)

Link Webinar: [https://bit.ly/LTY\\_SSOZF](https://bit.ly/LTY_SSOZF)

Kunjungi [www.daya.id](http://www.daya.id) dan temukan informasi gaya hidup sehat, keuangan dan bisnis serta beragam fitur menarik lainnya.

**daya ID**

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).

**daya** **bank btpn**  
A MEMBER OF SMBC Group

SEMINAR ONLINE  
**Finance For Non-Finance**  
How to understand Financial Statement

JOIN OUR SEMINAR **RABU 15 Desember 2021**  
13.00 - 15.00 WIB

KAMIS 16 Desember 2021  
10.00 - 12.00 WIB

Live event melalui **Microsoft Teams**

ID: 815 7918 3443  
Passcode: SSOFinance

Pendaftaran Webinar: [bit.ly/webinar14](https://bit.ly/webinar14)

Link Webinar: [https://bit.ly/LTY\\_SSOZF](https://bit.ly/LTY_SSOZF)

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**daya** **bank btpn**  
A MEMBER OF SMBC Group

SEMINAR ONLINE  
**Smart Financial For Better Future**  
Personal Financial Program

JOIN OUR SEMINAR **RABU 24 November 2021**  
14.00 - 16.00 WIB

Live event melalui **Microsoft Teams**

ID: 815 7918 3443  
Passcode: SSOFinance

Pendaftaran Webinar: [bit.ly/webinar14](https://bit.ly/webinar14)

Link Webinar: [https://bit.ly/LTY\\_SSOZF](https://bit.ly/LTY_SSOZF)

Kunjungi [www.daya.id](http://www.daya.id) dan temukan informasi gaya hidup sehat, keuangan dan bisnis serta beragam fitur menarik lainnya.

**daya ID**

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).

**daya** **bank btpn**  
A MEMBER OF SMBC Group

SEMINAR ONLINE  
**Building Effective Communication Skills**

JOIN OUR SEMINAR **KAMIS 28 Oktober 2021**  
13.00 - 15.30 WIB

Live event melalui **zoom**

ID: 817 2982 4707  
Passcode: 689122

Pendaftaran Webinar: [bit.ly/webinar14](https://bit.ly/webinar14)

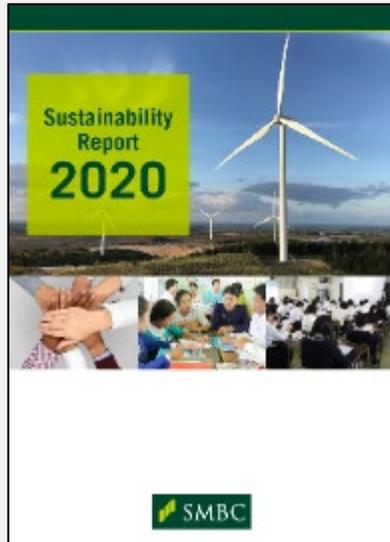
Link Webinar: [https://bit.ly/LTY\\_SSOZF](https://bit.ly/LTY_SSOZF)

Kunjungi [www.daya.id](http://www.daya.id) dan temukan informasi gaya hidup sehat, keuangan dan bisnis serta beragam fitur menarik lainnya.

**daya ID**

PT Bank BTPN Tbk terdaftar dan diawasi Otoritas Jasa Keuangan (OJK), serta dijamin oleh Lembaga Penjamin Simpanan (LPS).

# Green Banking: New Way to Next Level Banking



**SMBC Group  
Green x Globe 2030**

SMBC Group's Sustainability  
Roadmap into 2030

**Translating Global  
Strategies into Local  
Initiatives**

**Strategic intent is to be  
at the forefront of SLL  
(Sustainability Loan  
Linked)/Green  
Financing Projects in  
Indonesia**

**Example:**

**1) Wind Power Plant in  
Sidrap: Indonesia's first  
'Wind Farm' with a  
capacity of 75 MW**

**2) Hydroelectric Power  
Plant in Asahan**

**3) Sarulla Geothermal  
Power Plant which is the  
largest in the world.**

**4) Cirata Floating Solar  
Power Plant which is the  
first large-scale solar  
power project in  
Indonesia**

**5) Green Loan to Kepland  
Investama**

**Bank BTPN together  
with its parent company  
SMBC received three  
awards from The Asset  
Triple A Infrastructure  
Awards 2021:**

- 1. Renewable Energy  
Deal of The Year-  
Wind related to  
Sidrap PLTB  
financing.**
- 2. Renewable Energy  
Deal of The Year-  
Hydro related to the  
Asahan hydropower  
plant financing.**
- 3. Project Finance  
House of the Year.**

A group of three young people (two women and one man) are looking at a smartphone together in a modern, industrial-style setting. The man is holding the phone, and the two women are looking at it with interest. The background features large windows and a staircase, suggesting a contemporary office or public space. The overall tone is warm and collaborative.

**About BTPN**

**BTPN Business Activities**

**Banking Industry Overview**

**12M 2021 Financial Performance**

**CSR & Awards**

**COVID-19 Update at BTPN**

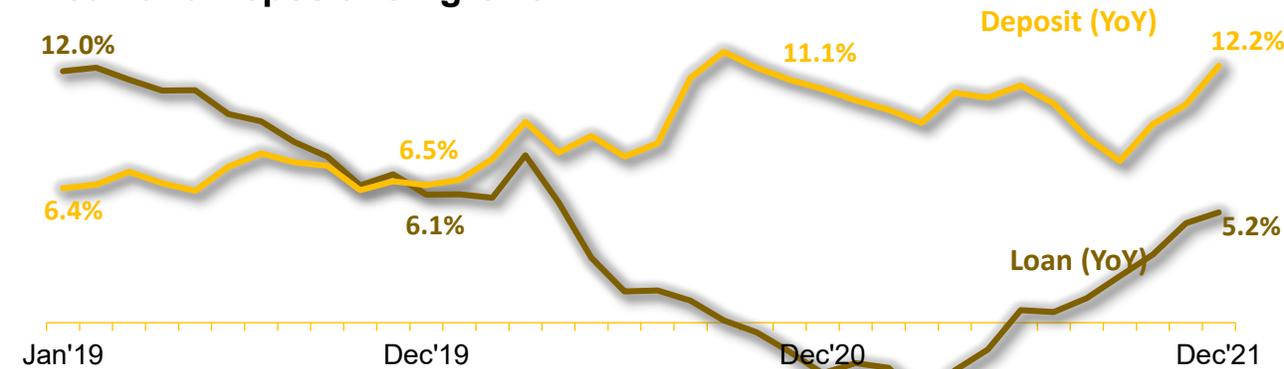
# Banking Industry

Gradual revival of the bank intermediation function continues

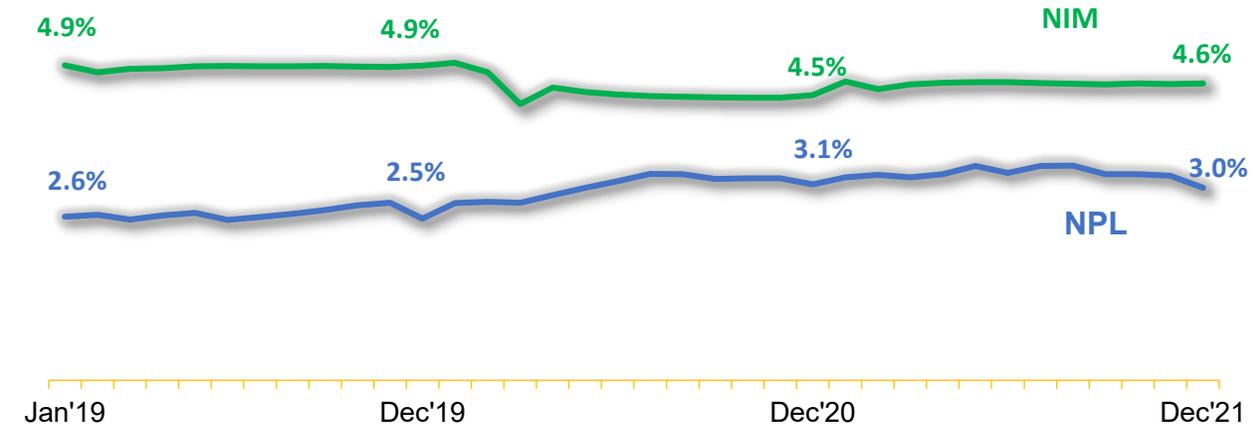
## Indonesia Banking Industry Financial Summary

IDR trillion	Dec'20	Dec'21	ΔYoY
Total Assets	9,178	10,112	10.2%
Total Loans	5,482	5,769	5.2%
Customer Deposits	6,665	7,479	12.2%
CASA	3,861	4,576	18.5%
Current Accounts	1,687	2,144	27.1%
Savings	2,174	2,432	11.9%
Time Deposits	2,805	2,904	3.5%
Net Profit	105	140	33.9%
LDR	82.5%	77.5%	-5.1%
NIM	4.4%	4.6%	0.2%
NPL	3.1%	3.0%	-0.1%
CAR	23.9%	25.7%	1.8%

## Loan and Deposit YoY growth



## NIM & NPL



**About BTPN**

**BTPN Business Activities**

**Banking Industry Overview**

**12M 2021 Financial Performance**

**CSR & Awards**

**COVID-19 Update at BTPN**



# Financial Performance - Consolidated

12M'21 Key Highlights



- NPAT Attributable to Owners of the Parent increased by 52% YoY. Operating Income increased by 6% YoY mainly contributed by growth in fee income and lower cost of fund. Operating expense were well maintained. Cost of Credit decreased by 25% YoY.
- IDR Cost of Fund reduced from 5.0% YTD 12M'20 to 3.3% YTD 12M'21. NIM is well maintained.
- Customer Deposits increased by 9% YoY to IDR 109T, contributed by 37% increase in CASA balance. CASA ratio increased to 34.6% compared to 27.5% last year. Healthy liquidity and funding ratios were maintained. As end of December 2021, LCR was recorded at 187.26% and NSFR at 126.60%.
- Total Assets reached IDR 191.9T (grew by 5%). Total Loan balance reached IDR 135.6T.
- Gross NPL 1.68%, better than industry average.
- Solid capital structure. CAR at a healthy level of 26.17%.

# Financial Performance - Consolidated

Balance Sheet (IDR billion)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	Dec'21 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	39,426	35,004	32,994	37,525	49,477	32%	25%
Loans (gross)	136,213	132,680	135,565	137,656	135,599	-1%	0%
<b>Total Assets</b>	<b>183,166</b>	<b>174,720</b>	<b>175,929</b>	<b>183,024</b>	<b>191,918</b>	<b>5%</b>	<b>5%</b>
CASA	27,690	30,557	28,285	35,575	37,877	6%	37%
TD	73,099	68,371	68,356	67,652	71,503	6%	-2%
Total Customer Deposits	100,789	98,927	96,641	103,226	109,380	6%	9%
Borrowings & Subordinated Loan	44,718	37,196	41,038	40,521	42,489	5%	-5%
<b>Total Liabilities</b>	<b>150,201</b>	<b>140,703</b>	<b>141,165</b>	<b>147,733</b>	<b>155,839</b>	<b>5%</b>	<b>4%</b>
<b>Equity *)</b>	<b>32,965</b>	<b>34,018</b>	<b>34,764</b>	<b>35,291</b>	<b>36,079</b>	<b>2%</b>	<b>9%</b>

\* including non-controlling interests

- Total assets reached IDR 191.9 trillion. Total Loan reached IDR 135.6 trillion.
- Customer Deposits reached IDR 109.4 trillion.
- CASA balance increased by 37% YoY.

# Financial Performance - Consolidated

Income Statement (IDR billion)	FY'20 (audited)	1Q'21	2Q'21	3Q'21	4Q'21	FY'21 (audited)	ΔQoQ	ΔYoY
Net Interest Income	10,624	2,785	2,803	2,722	2,833	11,143	4%	5%
Other Operating Income	1,689	466	493	492	508	1,960	3%	16%
Operating Income	12,313	3,251	3,297	3,215	3,340	13,103	4%	6%
Operating Expense	(6,883)	(1,697)	(1,748)	(1,676)	(1,863)	(6,983)	11%	1%
Cost of Credit	(2,800)	(164)	(532)	(892)	(524)	(2,112)	-41%	-25%
Profit Before Tax	2,633	1,392	1,013	647	955	4,007	47%	52%
Net Profit After Tax	2,006	1,084	788	503	729	3,104	45%	55%
<b>Net Profit After Tax attributable to Owners of the Parent</b>	<b>1,749</b>	<b>971</b>	<b>670</b>	<b>405</b>	<b>619</b>	<b>2,665</b>	<b>53%</b>	<b>52%</b>
Net Profit After Tax - BTPN Syariah	855	375	395	326	369	1,465	13%	71%

- BTPN's FY'21 Net Profit After Tax attributable to Owners of the Parent up by 52% YoY.
- Net interest income grew 5% YoY (lower interest income due to pressure in yields was offset by lower interest expense). Other Operating income up by 16% mainly from fee income, FX transaction and investment product.
- Operating expense were well maintained with a slight increase of 1% YoY.
- Cost of Credit decreased by 25% YoY.

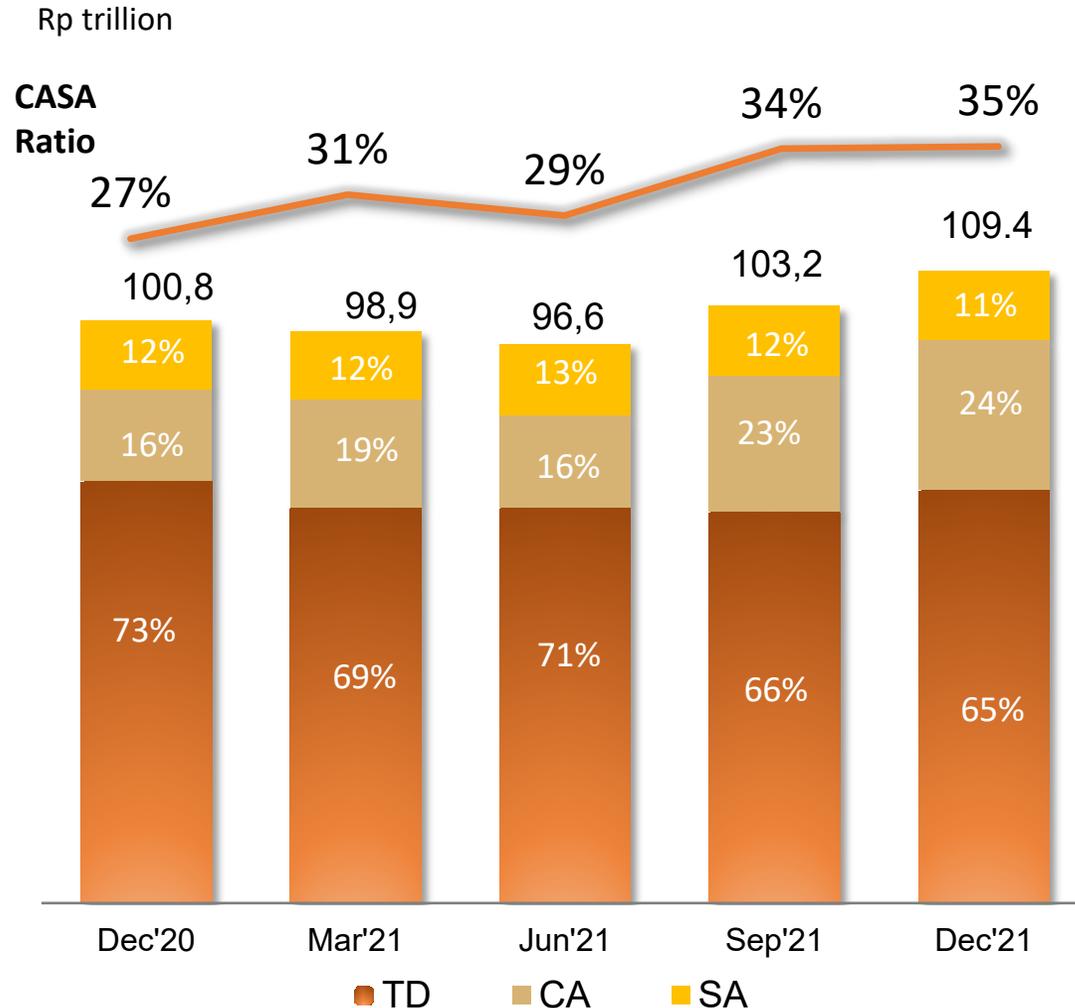
# Key Financial Ratios - Consolidated

Ratios (%)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	Dec'21 (Audited)	ΔQoQ	ΔYoY
NIM	6.11	6.73	6.76	6.63	6.56	(0.06)	0.46
NSFR	115.34	115.59	116.09	114.68	126.60	11.92	11.26
LCR	281.70	199.70	237.84	224.71	187.26	(37.45)	(94.44)
Loan to Funding	93.60	97.47	98.46	95.76	89.29	(6.48)	(4.31)
NPL (gross)	1.21	1.42	1.46	1.56	1.68	0.13	0.47
ROA	1.41	3.16	2.74	2.29	2.23	(0.07)	0.82
ROE	6.12	12.94	10.78	8.86	8.57	(0.28)	2.45
CAR	25.55	27.53	27.36	25.59	26.17	0.58	0.62

- NIM is well maintained.
- LCR and NSFR were at healthy levels, LCR was recorded at 187.26% and NSFR 126.60% as end of December 2021.
- Gross NPL 1.68%, better than industry's average.
- CAR was recorded at 26.17%, proportion of core capital is 88% of total capital.

# Deposits Growth

## CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	Dec'21 (Audited)	ΔQoQ	ΔYoY
CASA	27,690	30,557	28,285	35,575	37,877	26%	37%
Current Account	15,761	18,730	15,941	23,576	25,923	48%	64%
Savings	11,929	11,827	12,344	11,999	11,954	-3%	3%
Time Deposits	73,099	68,371	68,356	67,652	71,503	-1%	-10%
<b>Total Customer Deposits</b>	<b>100,789</b>	<b>98,927</b>	<b>96,641</b>	<b>103,226</b>	<b>109,380</b>	7%	2%

- CASA balance increased by 37% YoY. CASA ratio increased to 35% as of December '21 from 27% in the same period last year.
- Beside Customer Deposits, BTPN has diversified funding sources from bonds, bilateral loans and inter-bank borrowings. BTPN also has a long-term borrowing facility from SMBC.

# Loan Growth by Segment

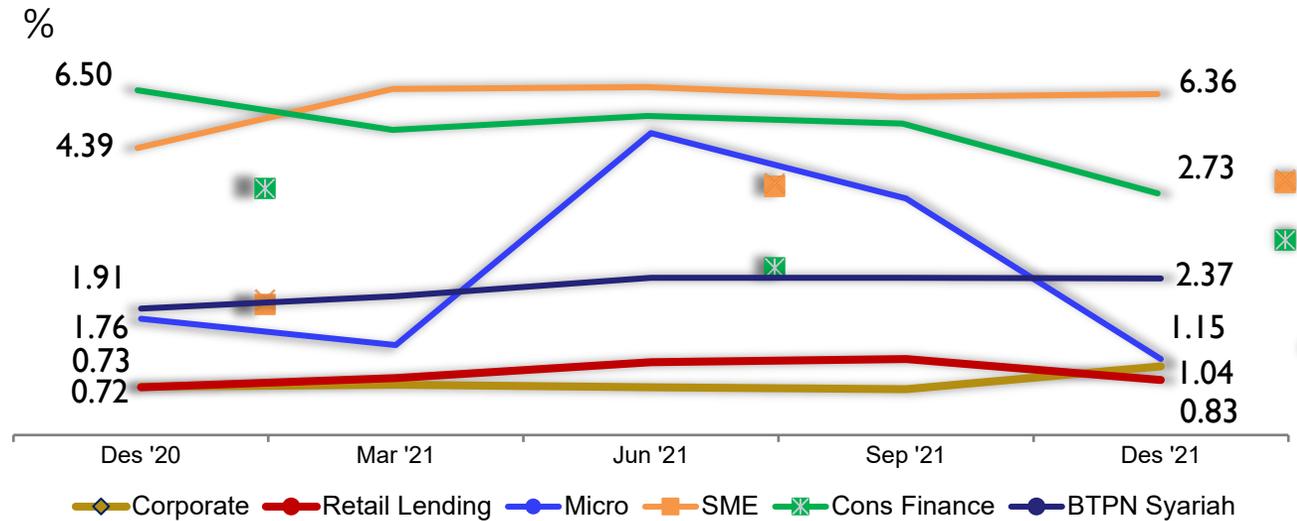
Loan Growth (IDR billion)	Dec'20 (Audited)	Mar'21 (Unaudited)	Jun'21 (Unaudited)	Sep'21 (Unaudited)	Dec'21 (Audited)	ΔQoQ	ΔYoY
<b>Total Loan</b>	<b>136,213</b>	<b>132,680</b>	<b>135,565</b>	<b>137,656</b>	<b>135,599</b>	<b>-1%</b>	<b>0%</b>
<i>Mature Businesses :</i>	33,013	31,829	30,589	29,171	27,854	-5%	-16%
- Retail Lending	32,108	31,073	29,946	28,640	27,380	-4%	-15%
- Micro	905	756	643	531	473	-11%	-48%
<i>Growth Businesses :</i>	103,199	100,851	104,977	108,485	107,745	-1%	4%
- Corporate	77,456	75,818	79,829	83,784	82,572	-1%	7%
- SME	12,545	11,240	11,107	10,643	10,366	-3%	-17%
- Commercial	1,186	2,243	2,460	2,523	3,007	19%	153%
- BTPN Syariah	9,523	9,697	10,048	10,212	10,443	2%	10%
- Consumer Finance	2,181	1,515	1,146	906	895	-1%	-59%
- Others	308	338	386	416	461	11%	50%

# Asset Quality

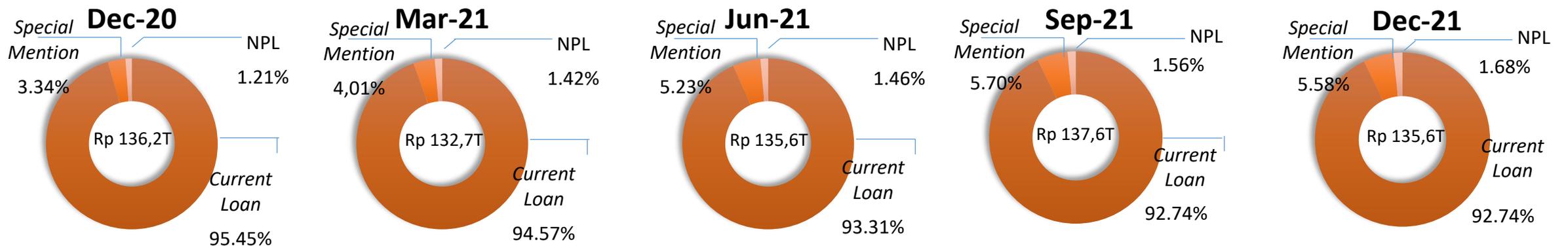
## Asset Quality

%	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21
Gross NPL	1.21	1.42	1.46	1.56	1.68
Net NPL	0.50	0.58	0.58	0.46	0.37
Gross Cost of Credit	1.89	0.49	1.04	1.59	1.58
Loan Loss Provision/NPL	208.79	174.50	170.84	180.42	173.46

## Gross NPL by Segment



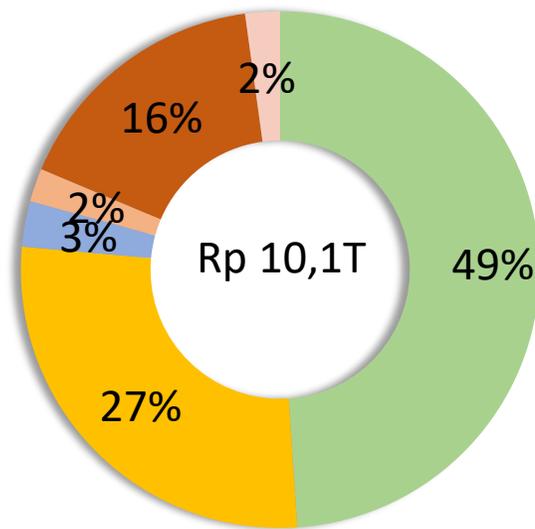
## Loan by Collectability (% of Total Loan)



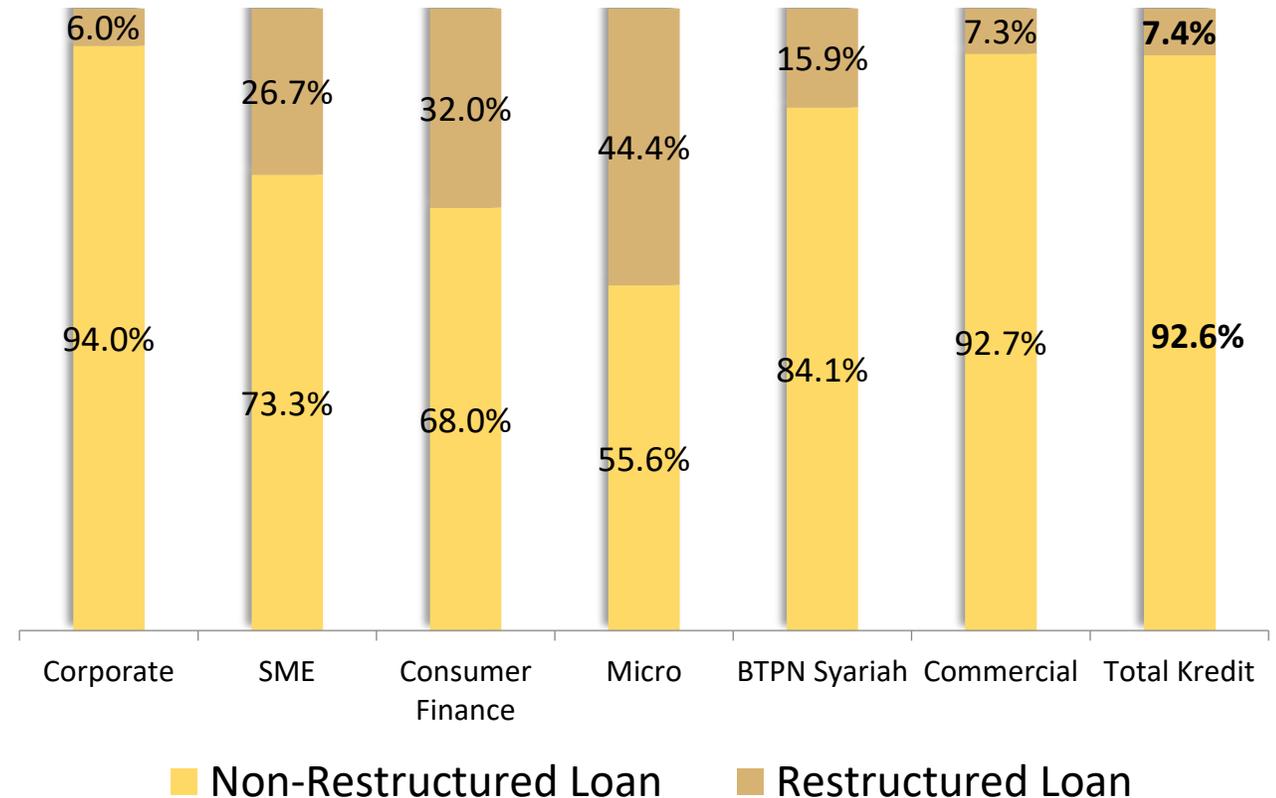
# Loan Restructuring as of 4Q-2021

## Restructured Loan

end of December 2021



## Proportion to Total Loan



■ Non-Restructured Loan    ■ Restructured Loan

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# Daya

The embodiment of Bank BTPN's commitment to continuously improve the capacity of its customers by providing opportunities for growth and a more meaningful life.



## Customer Segment

High net-worth  
Large Corporation

Middle class  
Mid Size  
Corporation

Mass Market  
Micro business  
Productive Poor

## Program Pillars

Financial  
Literacy



Self-Capacity  
Development



daya

Business Capacity  
Improvement



Sustainable  
Life



Digital Access:  
[www.daya.id](http://www.daya.id)



Medical Examination  
Service



Digital Marketing  
Training



Collaboration with  
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

Participant: 1.187.599  
Activity: 52.639

Participant : 1.527.134  
Activity : 90.183

Participant : 1.770.299  
Activity : 143.277

Participant: 1.410.368  
Activity : 101.976

Participant : 1.322.997  
Activity : 225.589

Participant : 1.148.097  
Activity : 134.383

Participant : 1.698.555  
Activity : 237.255

Participant : 1.413.527  
Activity : 312.236

Participant : 839.367  
Activity : 813.968

Participant : 2.266.923  
Activity : 5.763

# Sustainable Finance



## Bank BTPN has succeeded in increasing its environmentally friendly financing portfolio

Bank BTPN managed to add 19.1% to its portfolio for environmentally friendly financing.

Total environmentally friendly financing reached Rp 2.8 trillion.

## It supports Sustainable Development Goals:



**Number 9**  
About Infrastructure, Industry and Innovation



**Number 11**  
About Sustainable Cities and Communities



**Number 13**  
Regarding Handling Climate Change



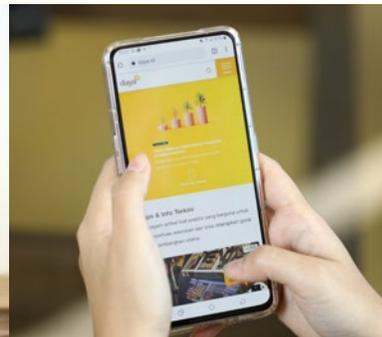
## Sustainable Development Goals (SDGs)

It is a global action plan agreed by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment.

## Bank BTPN's role in realizing sustainable finance.



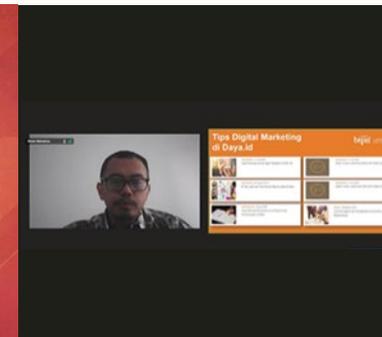
Provide breastfeeding facilities as a form of support for working mother. 92% of employees who took maternity leave returned to work.



Provides 1,415 tips about entrepreneurship and health that can be accessed via [daya.id](http://daya.id)



SMBC Group donates 100 million yen (equivalent to 13.7M) to UNICEF Indonesia to help ease the burden on Indonesian society related to COVID-19.



Provides various trainings related to entrepreneurial and health-related to 838,871 people.



Calculate the use of the amount of fuel and electricity (energy) every year in order to continuously improve its efficiency. In 2020, it was recorded that energy use fell by 97%. This sharp decline is due to the majority of employees working from home.

# 2021 Awards



Bank BTPN received an award from Telkomsel in their awarding program:

D'FRONTRUNNER AWARDS  
"Thriving in an Uncertain World Through Transformation"

This program aimed to support and accelerate business digital transformation. Bank BTPN was selected for Retail Banking Category.

Telkomsel  
D'FRONTRUNNER AWARDS  
Retail Banking Category



TOP CSR Awards 2021 is one of the prestigious award events organized by PT Madani Solusi Internasional and MSI Group where PT Bank BTPN Tbk received two awards, first is the 4-Star TOP CSR Awards 2021 with "VERY GOOD" level, on CSR business strategy alignment, CSV initiatives implementation and ISO 26000 Sustainability Report.

Secondly, Mr. Ongki Wanadjati Dana, President Director of PT Bank BTPN Tbk was awarded as Top Leader on CSR Commitment 2021 for his high commitment in implementing governance system and CSR programs within the company.

Top CSR Awards 2021  
Bintang 4 & TOP leader on  
CSR Commitment

# 2021 Awards



## Majalah Investor: Best Bank Awards 2021 Pionir Bank Digital Indonesia

Investor Magazine awarded Bank BTPN as a Pioneer of Digital Bank in Indonesia from Investor Magazine. With "Jenius," Bank BTPN is considered the pioneer who plays an active role in stimulating the evolution of the digital banking industry in Indonesia. Consistent technology adaptation in its service has made Bank BTPN the leader in the market. This award undoubtedly encourages Bank BTPN to continue contributing and providing the best financial service in Indonesia.



## HR Asia Award 2021 Best Companies to work For in Asia 2021

Bank BTPN was awarded as Best Companies to Work For in Asia 2021 by the HR Asia Award committee. The award was presented to various cross-industry companies throughout Asia which have high commitment, initiative, and innovation to create a positive and supportive work environment to continue improving welfare and developing the potential of all employees. In this second victory, Bank BTPN has the opportunity to become 1 of the 46 best companies in Indonesia.

# 2021 Awards



Jenius dari Bank BTPN meraih penghargaan  
**Pioneer Award in Digital Banking 2021**

## **CNBC Indonesia Awards 2021: Pioneer Award in Digital Banking 2021**

Jenius from Bank BTPN won the Pioneer Award in Digital Banking 2021 in CNBC Indonesia Award. It is the beginning of more innovative initiatives that Bank BTPN will develop to provide the best service for the people of Indonesia.



Bank BTPN berhasil memenangkan  
**The Best Contact Center Indonesia 2021**

## **The Best CCI 2021 - ICCA The Best Contact Center Indonesia 2021**

Bank BTPN won the award as The Best Contact Center Indonesia 2021! This activity, which is routinely held annually by ICCA, is a world-class contact center award event at the national level in Indonesia which has received international recognition by the Contact Center Association of Asia Pacific (CC-APAC).

# 2021 Awards



Bank BTPN meraih penghargaan  
Top 20 Financial Institutions 2021

## CNBC Indonesia Awards 2021: Pioneer Award in Digital Banking 2021

Bank BTPN won an award  
Top 20 Financial Institutions 2021 for  
the category of Banks with Assets  
above IDR 100 trillion and below IDR  
500 trillion.

Another achievement was also  
achieved by Hanna Tantani as Director  
of Finance of Bank BTPN who won the  
title as one of the Best CFO in  
Financial Institutions 2020 in the Book  
Bank Category 3. This assessment  
was carried out on companies that  
met the category with profits growing  
from positive to positive and had a  
very good reputation Infobank 2021  
rating, risk management profile  
aspect, and good corporate  
governance rating.



Hanna Tantani  
Direktur Keuangan Bank BTPN  
juga meraih gelar sebagai  
salah satu Best CFO  
in Financial Institutions 2020  
Kategori Bank Buku 3



Bank BTPN meraih penghargaan  
International Global Corporate  
Sustainability Award (GCSA) 2021

## Global Corporate Sustainability Award (GCSA) 2021: Great Practice Award The best Practice

Bank BTPN received the  
international “Great Practice Award”  
in the Best Practice category at the  
Global Corporate Sustainability  
Award (GCSA) 2021!

This award is a testament to Bank  
BTPN's efforts in contributing to the  
achievement of Sustainable  
Development Goals (SDGs) No. 3,  
namely good health and well-being,  
ensuring a healthy life and  
promoting prosperity for all at all  
ages, as well as being a challenge  
to continue to innovate. in carrying  
out its social responsibilities and  
continues to have a high level of  
concern regarding the community's  
economy, social and environment  
through the Daya program.

## Asia Sustainability Reporting Rating (ASRRAT): Platinum

Bank BTPN achieved Platinum rating in the Asia Sustainability Reporting Rating (ASRRAT) event. The Asia Sustainability Reporting Rating (ASRRAT) is an Asian level event in the form of awards to institutions that have successfully communicated sustainability performance to stakeholders through sustainability reports.

The rating obtained in this award is a testament to the commitment and seriousness of Bank BTPN in supporting the nation's efforts to achieve sustainable development goals in Indonesia, including during the COVID-19 pandemic. Bank BTPN applies the principles of sustainable finance and integrates them into various policies and every aspect of the company's operations to create economic, social and environmental value in Indonesia.



## Infobank TOP 100 CEO

Mr. Ongki Wanadjati Dana has successfully entered the list of Infobank TOP 100 CEO 2021 as a business leader who is considered successful in bringing his organization to survive and even grow during the COVID-19 pandemic. Several criteria that are important for business leaders include the ability to use the momentum of economic recovery effectively in times of crisis balanced by tactical and adaptive business expansion. With his leadership style, "Participative Leadership", namely by being ready to listen, engaging the team, collaborating and synergizing, it is hoped that he will be able to become the foundation of a healthy and growing business system.

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# COVID-19 Handling at BTPN



- COVID-19 Task Force led directly by President Director.
- High discipline on health protocol:
  - Mandatory to wear mask & maintain physical distance
  - Limitation for visitor at BTPN premise
  - Travel limitation (business & personal)
  - Limitation on WFO staff
  - Sanction for any violation
- Regular reminder on health protocol & latest situation on COVID-19 handling at BTPN to all staff.
- Booster Vaccination – Gotong Royong Vaccine & Government program:
  - Closed coordination with Kimia Farma for booster vaccination (Sinopharm) to permanent staff including main family member.
  - Encourage all staff to participate in Government vaccination program at the nearest staff residential area.

THANK YOU

bank  
**btpn**  
A MEMBER OF  
SMBC Group