



1Q 2023 Results Update

About BTPN

BTPN Business Activities

Banking Industry Overview

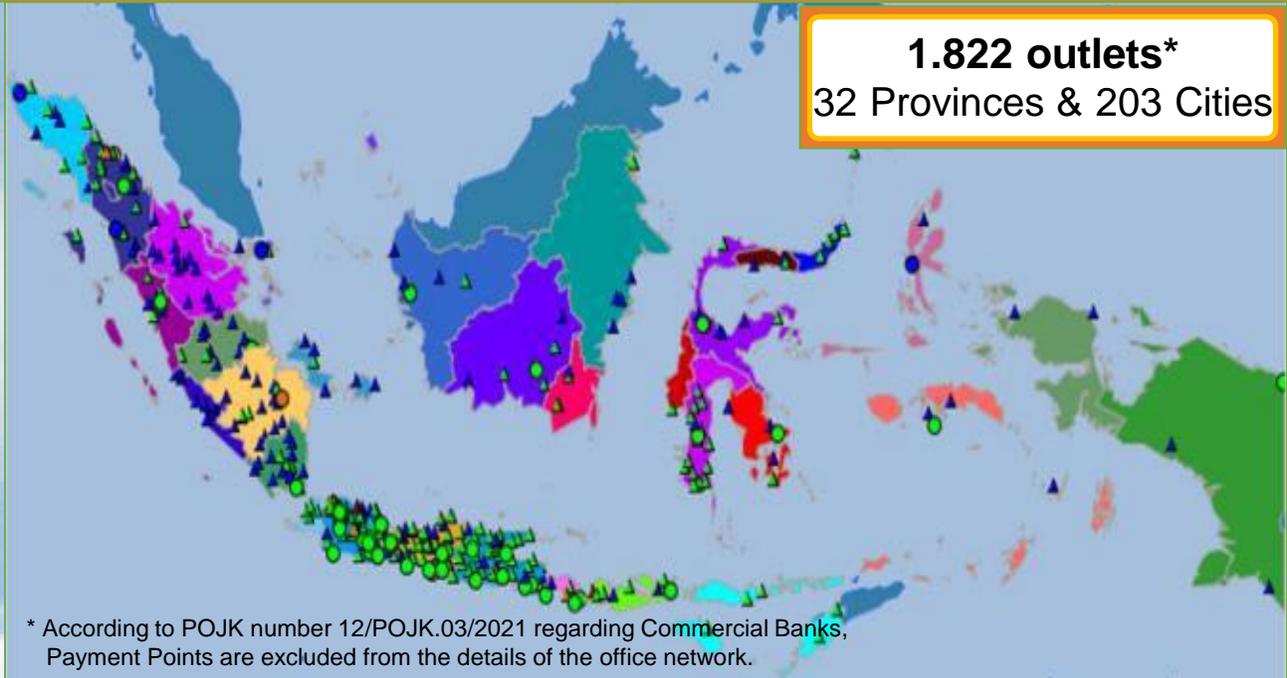
1Q 2023 Financial Performance

CSR & Awards



Bank BTPN Profile (Consolidated)

as of 31 March 2023



Total Assets	IDR 204.0 trillion	Total Employees	20,333 (78% Female)
Corporate Rating	<ul style="list-style-type: none">Fitch Ratings: AAA(idn); Stable OutlookPefindo: idAAA; Stable Outlook	Total Customers	~8.8 million customers

Shareholders

as of 31 March 2023

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	92.43%	7,532,311,297	150,646
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 Stocks	1.13%	92,462,798	1,849
Total	100%	8,149,106,869	162,982

* 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

as of 31 March 2023

bank
btpn
A MEMBER OF
SMBC Group

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



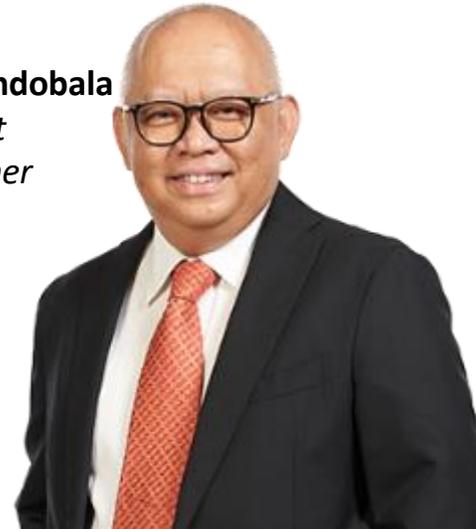
Ninik Herlani M. Ridhwan
Independent Commissioner



Irwan M. Habsjah
*Independent
Commissioner*



Edmund Tondobala
*Independent
Commissioner*



Ongki Wanadjati Dana
Commissioner



Board of Directors

as of 31 March 2023

bank
btpn' A MEMBER OF
SMBC Group



Henoch Munandar
President Director



Kaoru Furuya
Deputy President Director



Darmadi Sutanto
Deputy President Director



Dini Herdini
Compliance Director



Hiromichi Kubo
Director



Kan Funakoshi
Director



Merisa Darwis
Director



Hanna Tantani
Director

Bank BTPN's Values



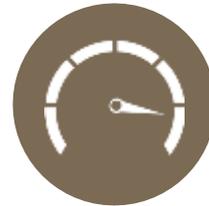
Customer First

Always look at it from the customers' point of view to provide additional value



Proactive & Innovative

Step up and relentlessly innovate



Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery



Integrity

As a professional, always act with sincerity and a high ethical standard.

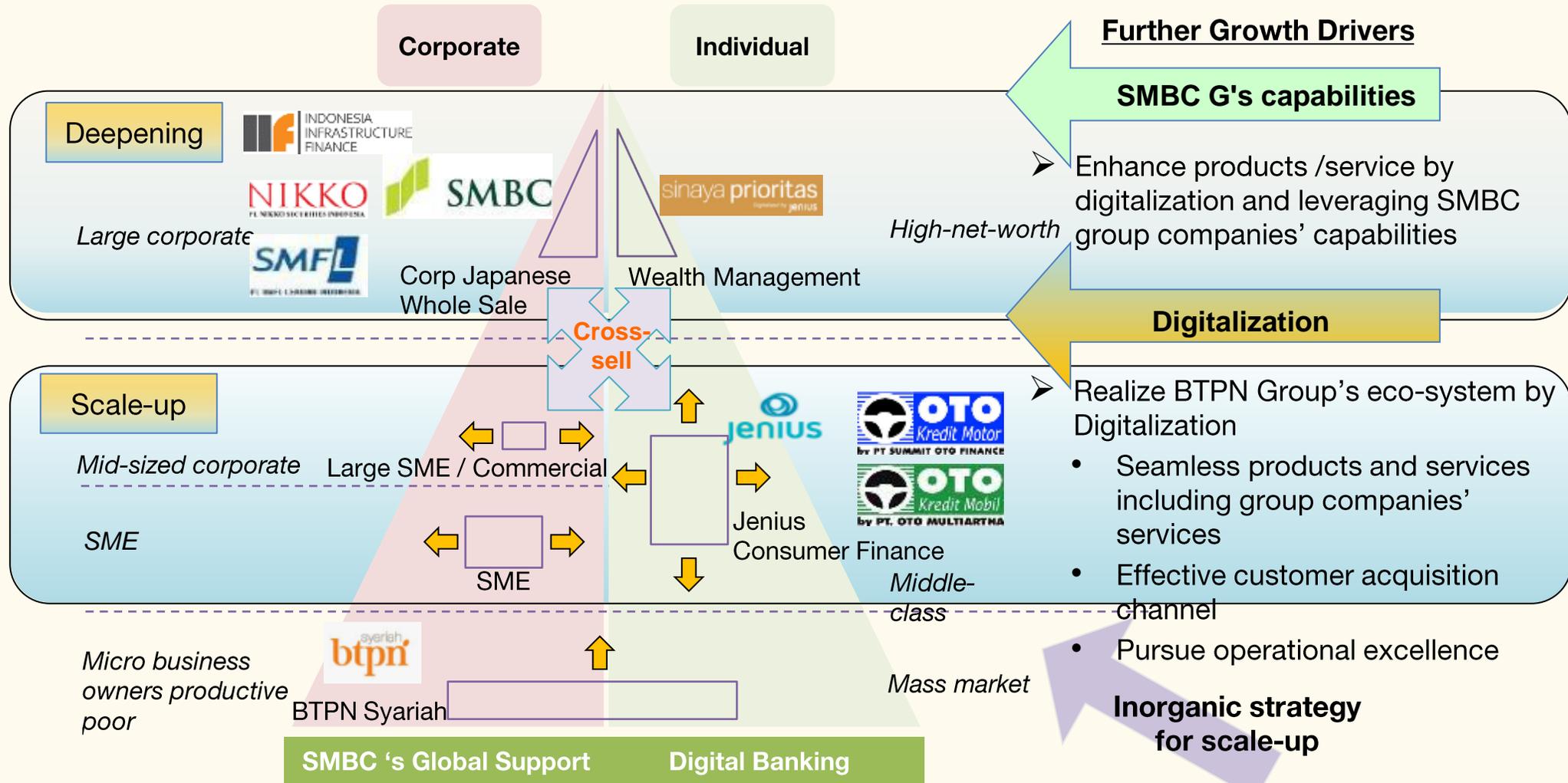


Synergy

Collaborate as one team

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

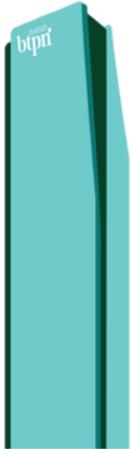
Enhance, synergize & expand the business to provide full-banking services, capitalizing digitalization and SMBC group's capabilities



BTPN Syariah Profile

as of 31 March 2023

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 13k employees (~ 95% female and ~ 47% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed September 2022
- Planned **additional teams** in 2023 = 57 team (status 33%)

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



1Q 2023 Performance

Customer & Coverage

Serving ~ 6 mn customers,
~ 4.25 mn active



Coverage ~ 256k communities,
in ~ 2,600 sub-districts

Assets

22.1 trillion

NPF

3.0%

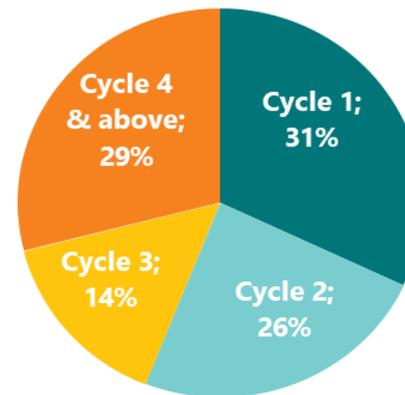
ROE

20.5%

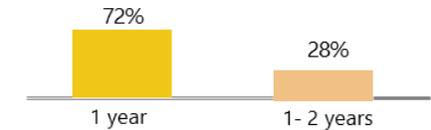
ROA

10.0%

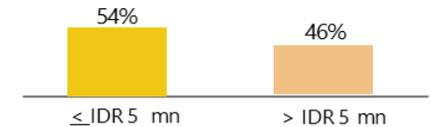
Customers by Cycle



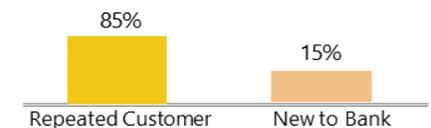
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



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1Q 2023 Financial Performance

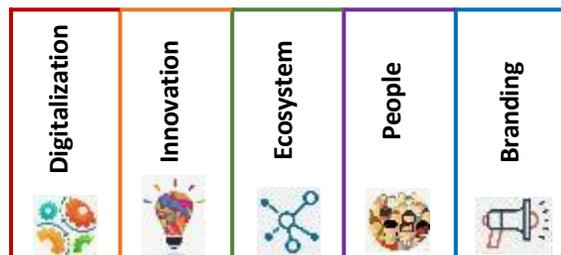
CSR & Awards

Retail Banking

Value Proposition



Key Business Drivers



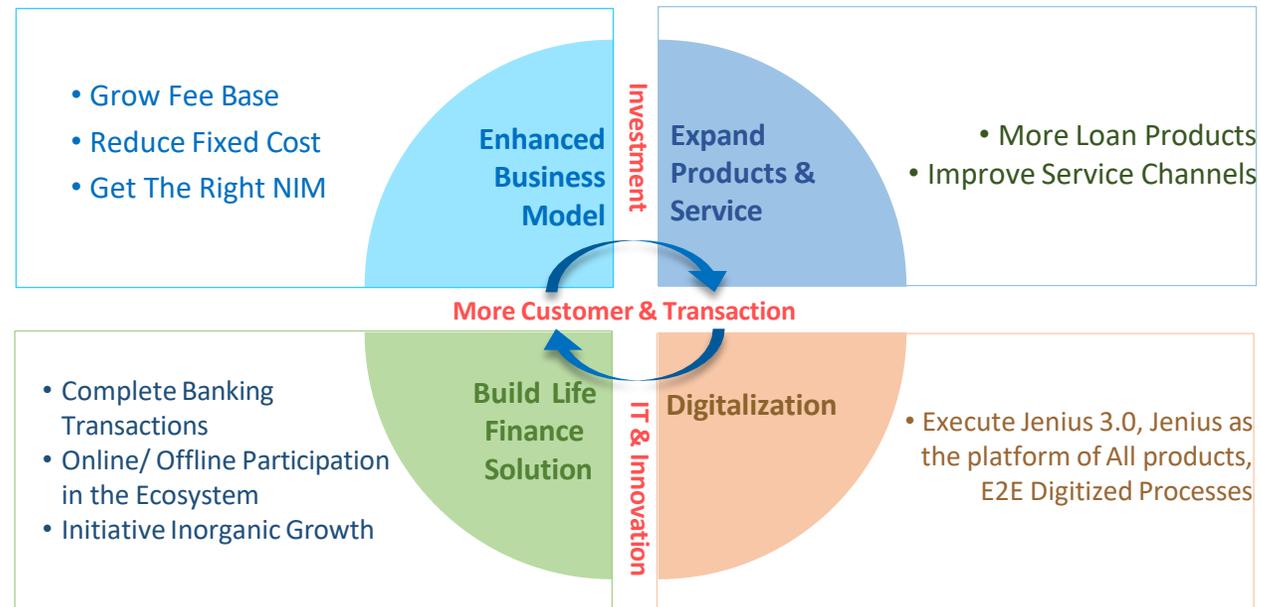
Management Discipline



Retail Banking Group

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

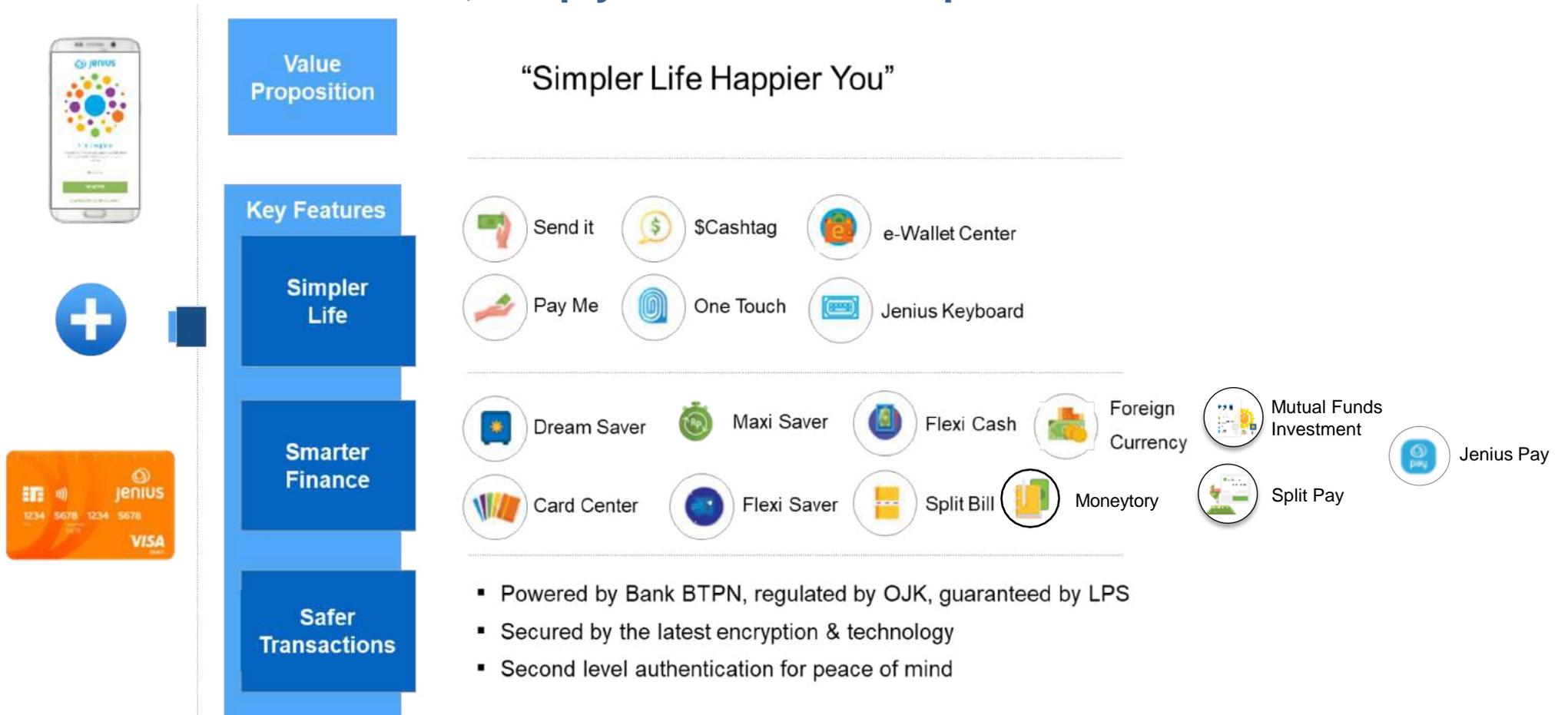
Execution Strategy



Retail Banking

Jenius: Value Proposition and Key Features

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



Retail Banking

Jenius: Simple, Smart, Safe

More than **4.6 million Jenius registered users**
spread in **38 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 customized based on your needs and preferences
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

Safe

- Powered by Bank BTPN, licensed and supervised by the Financial Services Authority (OJK) and guaranteed by the Deposit Insurance Corporation (LPS).
- Secured by the latest encryption & technology
- Layered level authentication for peace of mind

Retail Banking

Jenius: Registered Customers continue to increase to ~4.6 million



251 Mn
YouTube views



83.4 K
followers



112K
page likes



223K
followers



58.5K
followers



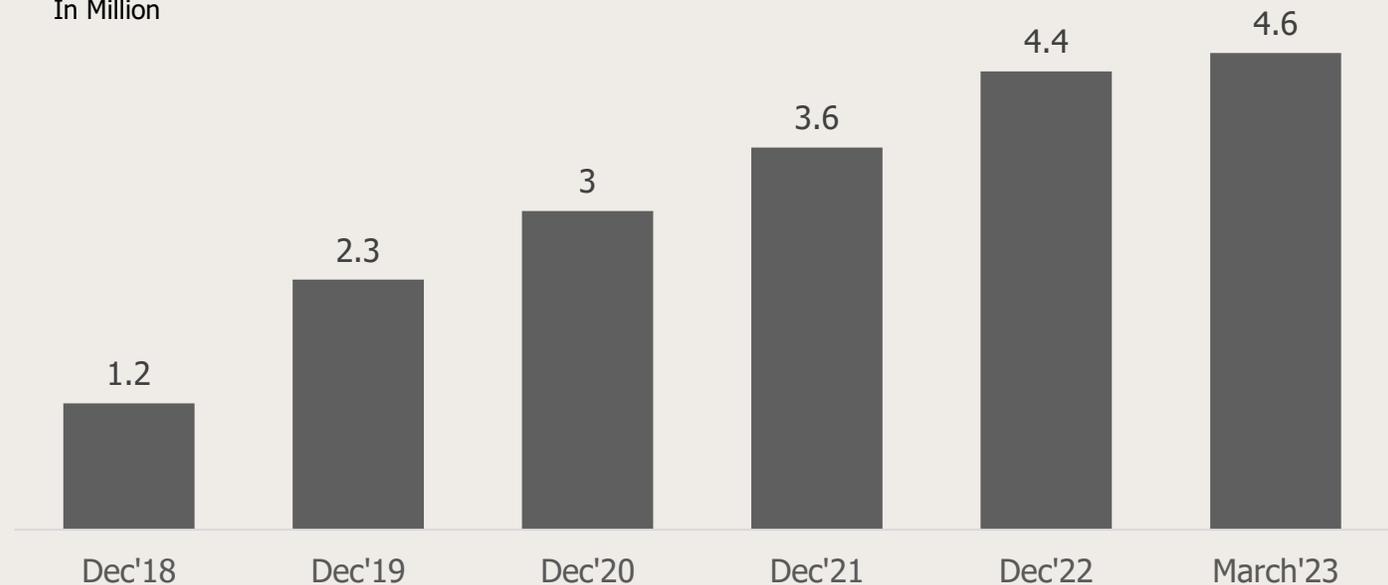
19.4 Mn+
installs



2.1 Mn+
installs

REGISTERED CUSTOMERS

In Million



Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Jenius Paylater

Jenius Paylater is now available for selected Jenius users. Users who have received the Jenius Paylater offer can start their #LangkahKecilHariini with daily shopping, buying their favorite iced coffee, and buying afternoon snacks at QRIS merchants using Jenius QR and choose Jenius Paylater as their source of funds.

From activation to payment, users can do it directly from the Jenius app and there are no interest or hidden fees.



Jenius Pay

MAPCLUB is now one of the big merchants for Jenius Pay. Users can experience the simpler and safer way of paying with their name! Simply select Jenius Pay on MAPCLUB as the payment method, input their \$Cashtag, and then confirm our purchase on Jenius.

Retail Banking

Jenius: New Innovations & Updates

NEW FEATURE & ENHANCEMENT



Flexi Cash

In February 2023, Jenius made Flexi Cash available for all customers to apply. Flexi Cash is a fund that is flexible to help you fulfill your needs and wants. It can be disbursed multiple times without having to lodge an application each time, and you can also choose your repayment period that suited you: up to 60 months with interest rates from 1.75% - 2.75% per month.

Retail Banking

Jenius: New Innovations & Updates

MARKETING CAMPAIGN & PROJECT

Nabung mulai dari
3 bulan bisa dapat
hadiah langsung



Berlangsung hingga 31 Maret 2023

btpn A MEMBER OF SMBC GROUP
PT Bank BTPN Tbk. (Bank BTPN Tbk. adalah anggota dari PT Bank BTPN Tbk. dan PT Bank BTPN Tbk. adalah anggota dari PT Bank BTPN Tbk.)
JENIUS

Flexi Rasa Maxi

Now, users can join #FlexiRasaMaxi starting from 3 months saving program! Users can save at Flexi Saver on the Jenius app and then choose a prize and a lock period of 3, 6, or 12 months to get cashback, gold, gadgets, and electronics, to the Toyota Alphard.

#langkahkecilhariini
Sekarang nabung USD
dapat bunga



*Bunga dapat berubah mengikuti ketentuan yang berlaku.

btpn A MEMBER OF SMBC GROUP
PT Bank BTPN Tbk. (Bank BTPN Tbk. adalah anggota dari PT Bank BTPN Tbk. dan PT Bank BTPN Tbk. adalah anggota dari PT Bank BTPN Tbk.)
JENIUS

USD Saving Program

Besides being able to get a competitive exchange rate, now users can get a savings interest of 3% p.a* specifically for USD Foreign Currency savings!
*Interest can change at any time and any changes will be notified to the customer in accordance with applicable regulations.

Retail Banking

Jenius: New Innovations & Updates

AWARDS



Public Relations Indonesia Awards 2023

Jenius won two categories at Public Relations Indonesia Awards 2023:

1. Gold Winner – Sub Category Social Media (TikTok)
2. Silver Winner - Sub Category Digital PR (#LangkahKecilHariIni)



BAZNAS Awards 2023

Jenius won the category of Financial Technology Platform as the Best Zakat Payment by Badan Amil Zakat Nasional (BAZNAS) Republic of Indonesia 2023.

Retail Banking

Wealth Management Business: Additional Government Bonds Benchmark Series



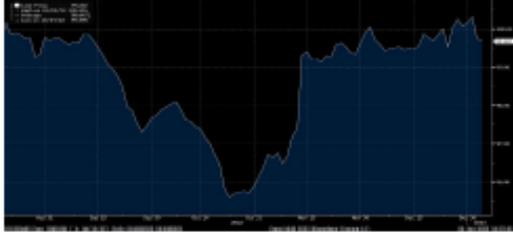
FR SERI 0097

SURAT UTANG NEGARA SERI FR0097

Tingkat Kupon :
7.125% P.A ✓
Sisa Tenor :
+/- 21 TAHUN ✓
15 JUNI 2043

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (Capital Gain)
4. Pembayaran Kupon secara teratur



DETAIL PRODUK :

Nama Produk	Surat Utang Negara Seri FR0097
Kode Produk Penerbit	FR0097
Penerbit	Kementerian Keuangan Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	29 Agustus 2022
Tingkat Kupon	7,125% p.a
Jangka Waktu Sejak Penerbitan	21 (Dua Puluh Satu) Tahun
Tanggal jatuh Tempo	15 Juni 2043
Tribunal Penyelesaian Sengketa	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 10.000.000,- dengan kelipatan Rp 5.000.000,-
Rating Produk	Moderate

Launched Government Bonds FR Seri 0097
(Tenor 20 yrs & 15 yrs, Coupon 7,125%)
Launched on 9 Jan 2023



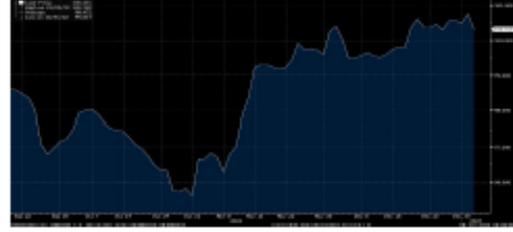
FR SERI 0098

SURAT UTANG NEGARA SERI FR0098

Tingkat Kupon :
7.125% P.A ✓
Sisa Tenor :
+/- 15 TAHUN ✓
15 JUNI 2038

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (Capital Gain)
4. Pembayaran Kupon secara teratur



DETAIL PRODUK :

Nama Produk	Surat Utang Negara Seri FR0098
Kode Produk Penerbit	FR0098
Penerbit	Kementerian Keuangan Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	25 September 2022
Tingkat Kupon	7,125% p.a
Jangka Waktu Sejak Penerbitan	16 (Enam Belas) Tahun
Tanggal jatuh Tempo	15 Juni 2038
Tribunal Penyelesaian Sengketa	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 10.000.000,- dengan kelipatan Rp 5.000.000,-
Rating Produk	Moderate

Launched Government Bonds FR Seri 0098
(Tenor 20 yrs & 15 yrs, Coupon 7,125%)
Launched on 9 Jan 2023

Retail Banking

Wealth Management Business: Launched Government Bonds denominated in USD
(INDON)



INDON SERI 25
SURAT UTANG NEGARA DENOMINASI USD (SERI INDON 25)

Tingkat Kupon :
4.125% P.A ✓

Sisa Tenor :
+/- 2 TAHUN ✓
15 JANUARI 2025 ✓

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur
5. Kupon & Keuntungan tidak dipotong pajak



INDON25
(Tenor 2 Yrs, Coupon 4.125%)
Launched on 14 Feb 2023



INDON SERI 28 (N)
SURAT UTANG NEGARA DENOMINASI USD (SERI INDON 28)

Tingkat Kupon :
4.55% P.A ✓

Sisa Tenor :
+/- 5 TAHUN ✓
11 JANUARI 2028 ✓

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur
5. Kupon & Keuntungan tidak dipotong pajak



INDON28N
(Tenor 5 Yrs, Coupon 4.550%)
Launched on 14 Feb 2023



INDON SERI 32 (N)
SURAT UTANG NEGARA DENOMINASI USD (SERI INDON 32 N)

Tingkat Kupon :
4.650% P.A ✓

Sisa Tenor :
+/- 9 TAHUN ✓
20 September 2032 ✓

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur
5. Kupon & Keuntungan tidak dipotong pajak



INDON32N
(Tenor 9 Yrs, Coupon 4.650%)
Launched on 14 Feb 2023



INDON SERI 42
SURAT UTANG NEGARA DENOMINASI USD (SERI INDON 42)

Tingkat Kupon :
5.250% P.A ✓

Sisa Tenor :
+/- 20 TAHUN ✓
17 JANUARI 2042 ✓

Benefit :

1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito
2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio
3. Memberi potensi untuk mendapatkan keuntungan (*Capital Gain*)
4. Pembayaran Kupon secara teratur
5. Kupon & Keuntungan tidak dipotong pajak



INDON42
(Tenor 20 Yrs, Coupon 5.250%)
Launched on 06 March 2023

Retail Banking

Wealth Management Business: Bancassurance Revamp Product

The advertisement for Allianz Guardia Ultima features the Allianz logo at the top left. The title "Guardia Ultima" is prominently displayed in the center, with the tagline "Perlindungan untuk pengembangan ketahanan masa depan Anda dan keluarga" below it. The right side of the ad shows a family of four (a man, a woman, and two children) smiling and looking towards the right. The left side contains a large block of fine print in Indonesian, detailing the policy terms and conditions.

Guardia Ultima
(Launched on 21 Feb 2023)

The advertisement for Allianz Guardia Prima features the Allianz logo at the top left. The title "Guardia Prima" is prominently displayed in the center, with the tagline "Perlindungan prima dalam mewujudkan mimpi Anda dan keluarga" below it. The right side of the ad shows a family of four (a man, a woman, and two children) smiling and looking towards the camera. The left side contains a large block of fine print in Indonesian, detailing the policy terms and conditions.

Guardia Prima
(Launched on 6 Feb 2023)

Retail Banking

Wealth Management Business: Launched New MF : Schroder Dana Liquid – Feb'23



Schroders

Schroder Dana Liquid

Launched Money Market Fund to complete
Schroder's product offering in BTPN on 9th February

Business Banking

Business Banking Group includes SME and Consumer Finance Business

Business Model

FINANCIAL SOLUTION

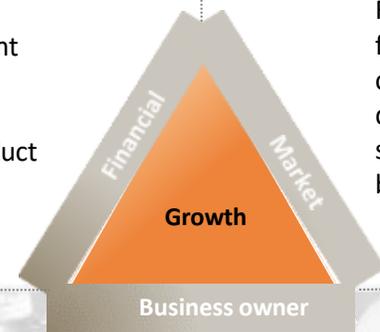
Simple – flexible – fast financial services:

- 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

- Mitra Bisnis Info
- Mitra Bisnis Club

UVP

Financial Solution

Access to marketing and business network expansion

Customer Business Success

daya

Target Market

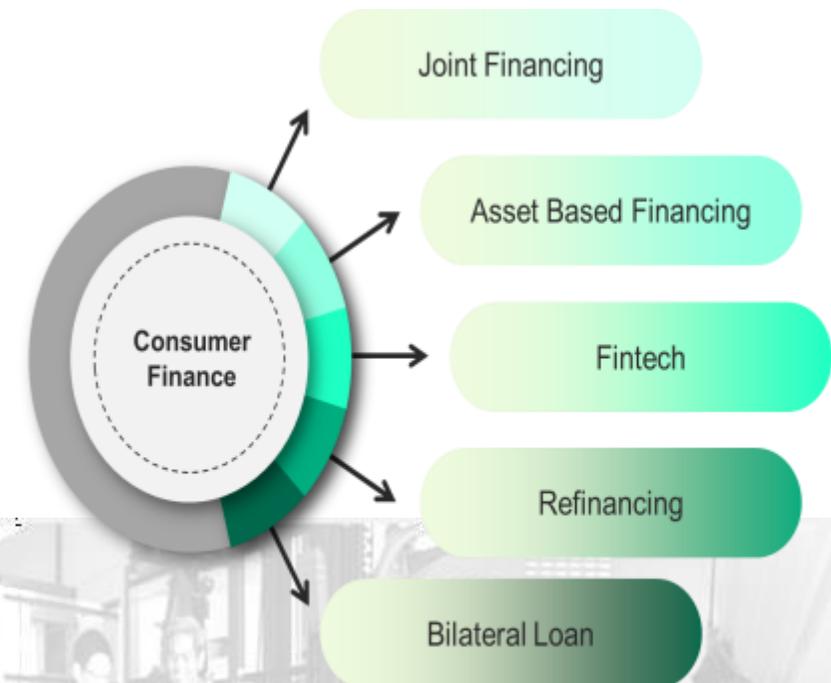
SME

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.

Business Information

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

January 2023

Upah Minimum Kota Industrial 2023

Upah minimum merupakan upah bulanan terendah yang ditetapkan setiap tahun sebagai jaring pengaman di setiap wilayah, upah ini akan menjadi batas bawah nilai upah karena aturan melarang pengusaha membayar upah pekerjaannya lebih rendah dari upah minimum. Setiap tahunnya upah minimum mengalami kenaikan. Kenaikan upah minimum pada tahun 2023 akan lebih tinggi dibandingkan 2022 akibat pertumbuhan ekonomi dan inflasi yang juga meningkat.

Jenis Upah Minimum
Menurut Undang-Undang

- Upah Minimum Provinsi
- Upah Minimum Kabupaten / Kota
- Upah Minimum Sektoral Provinsi
- Upah Minimum Sektoral Kabupaten/Kota

Upah Minimum 2023
Berdasarkan Upah Minimum Provinsi

DKI Jakarta	Rp 4.901.798	5,65%
Sulawesi Selatan	Rp 3.385.145	6,90%
Bali	Rp 2.713.672	7,81%
Sumatera Utara	Rp 2.710.493	7,45%
Banten	Rp 2.661.280	6,40%
Kalimantan Barat	Rp 2.608.601	7,16%
Nusa Tenggara	Rp 2.371.407	7,44%
Jawa Timur	Rp 2.040.244	7,80%
Jawa Barat	Rp 1.986.670	7,80%
Yogyakarta	Rp 1.981.782	7,65%
Jawa Tengah	Rp 1.958.169	8,01%

Formula Perhitungan Upah Minimum 2023

$$UM(t+1) = UM(t) + (Penyesuaian\ Nilai\ UM \times UM(t))$$

Keterangan
UM (t+1) Upah minimum tahun 2023 yang akan ditetapkan
UM (t) Upah minimum yang akan ditetapkan

Penyesuaian nilai UM
Perjumlahan inflasi dengan perkalian pertumbuhan ekonomi dan alpha.

BPJS Watch pesimistis Permenaker Nomor 18 Tahun 2022 tentang Penetapan Upah Minimum 2023, dapat menjamin daya beli buruh terjaga di tengah ancaman krisis dan lonjakan inflasi tahun depan. Pasalnya, aturan itu muncul dari formula baru perhitungan upah minimum yang salah satu unsurnya dikalikan dengan pertumbuhan ekonomi.

February 2023

Para Penguasa Produk Food & Beverage Di E-Commerce

Pada tahun 2022, FMCG di Tokopedia dan Shopee sebesar Rp50,8T GMV (Gross Merchandise Value). Kategori Food & Beverage mendapat pencapaian angka market share 17,7% dari seluruh FMCG. Kategori ini berhasil mencapai angka sebesar Rp 9,8T dengan 396 juta unit terjual

5 Kategori Market Share Teratas
Kategori Produk Food & Beverages

- 1 Minuman 17,7%
- 2 Makanan Segar & Beku 17,0%
- 3 Bahan Pokok 16,0%
- 4 Makanan Ringan 12,9%
- 5 Susu Olahan 12,3%

Menurut Kementerian Perindustrian menilai industri makanan dan minuman berpotensi terus tumbuh meski ada ancaman resesi global pada 2023.

Probabilitas Brand Menjadi Top 5
Untuk Menjadi Market Leaders pada Kategori Food & Beverages

- 1 Makanan Ringan 1:135
- 2 Bahan Pokok 1:141
- 3 Susu Olahan 1:170
- 4 Makanan Segar & Beku 1:271
- 5 Minuman 1:303

5 Merek Market Share Teratas
Kategori Produk Food & Beverages

- 1 Kapal Api 5,50%
- 2 KANZLER Kanzler 5,42%
- 3 Realfood 4,66%
- 4 Oreo 2,68%
- 5 MILO Milo 2,67%

Brand Kapal Api menduduki peringkat pertama sebagai merek produk teratas dalam food and beverage. Kapal Api sendiri berhasil mencatatkan lebih dari 50.000 transaksi sepanjang tahun 2022

March 2023

Para Penguasa Produk Mom & Baby Di E-Commerce

Pada tahun 2022, FMCG di Tokopedia dan Shopee memiliki Market sebesar Rp50,8T GMV (Gross Merchandise Value). Kategori Mom & Baby mendapat pencapaian angka market share 13,7% dari seluruh FMCG. Kategori ini berhasil mencapai angka sebesar Rp 6,9T dengan 134 juta unit terjual

5 Kategori Market Share Teratas
Kategori Produk Mom & Baby

- 1 Susu Formula & Makanan Bayi 24,1%
- 2 Popok Bayi 16,6%
- 3 Perawatan Bayi 12,5%
- 4 Mainan Bayi 10,5%
- 5 Perlengkapan Makan 9,5%

Berdasarkan Riset Tim Compas, subkategori Susu Formula & Makanan Bayi berpeluang untuk berkembang sebesar 1,91. Dengan angka tersebut, maka brand hanya mengukus 91 brand saja untuk menjadi market leader.

Probabilitas Brand Menjadi Top 5
Untuk Menjadi Market Leaders pada Kategori Mom & Baby

- 1 Susu Formula & Makanan Bayi 1:91
- 2 Popok Bayi 1:161
- 3 Perawatan Bayi 1:180
- 4 Mainan Bayi 1:182
- 5 Perlengkapan Makan 1:280

5 Merek Market Share Teratas
Kategori Produk Mom & Baby

- 1 Mamy Poko 38,5%
- 2 Pediasure Pediasure 13,1%
- 3 MY BABY My Baby 8,8%
- 4 Pigeon Pigeon 8,4%
- 5 PMB 6,6%

Brand yang berasal dari Negeri Sakura sejak tahun 2000 ini menjadikan produk popok bayi sebagai hero product mereka. Mamyoko menduduki peringkat pertama di subkategori Popok Bayi dengan strategi pemasaran berupa iklan di TV maupun kanal daring.

Market Mom and Baby diprediksi akan meningkat hampir dua kali lipat di tahun 2027, dikarenakan meningkatnya penggunaan platform online untuk belanja serta tingginya populasi Indonesia membuat market ini menjanjikan.

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.

Expert Hours

Webinar that discuss various topics that are relevant to SMEs

February 2023

START
Solution | Transformation | Acceleration | Result | Take action

WORKSHOP - LIVE PRACTICE
PANDUAN LENGKAP PELAPORAN PAJAK
DENGAN ACCURATE ONLINE

Exclusive Only 30 Seat

SPEAKER
Ridwan Zanuwar
Regional Accounting Taxation Manager

SPEAKER
Rendli Santoso
Supervisor SAC

HOST
Ajeng Kalika
Customer Support SAC

TIPS & TRICK LANCAR PELAPORAN PAJAK

Materi Pembahasan :

- Cara membuat dan setup database yang benar
- Cara setting pajak PPN dan PPh di Accurate
- Penginputan Pembelian dan Penjualan barang include PPN
- Penginputan Pembelian dan Penjualan Jasa
- Pencatatan PPh 23 dan 4 ayat 2 di Accurate
- Laporan SPT dan Bukti Potong di Accurate
- Setting perpajakan di Accurate
- Export PPN to csv

Investment :

Early Bird 250K*
*) Hingga 26 Februari 2023

Normal Price 400K
Grab It Fast!

SAVE YOUR SEAT

Selasa
28 Februari 2023
09.00 - 16.00 WIB

Lokasi : Start Space
Coworking Space
Tanah Abang

Benefit :

Link registration :
<https://bit.ly/reg-plpp>

Organized by: **accurate**
Supported by: **Bank btpn** A MEMBER OF SMBC Group
#lebihbaik #StrongerTogetherWithSAC

Workshop BTPN X Accurate with topic:

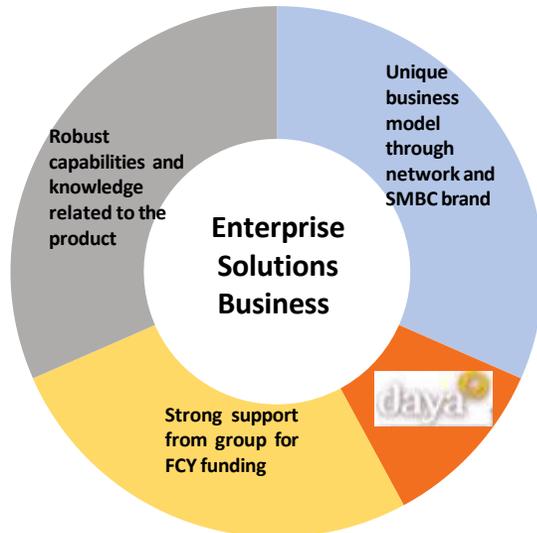
- Full guidance of tax reporting
- Introduction to Invoice Flexi



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
- Government Bonds to FI/NBFI Clients
- (*) 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



Loan Products:

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

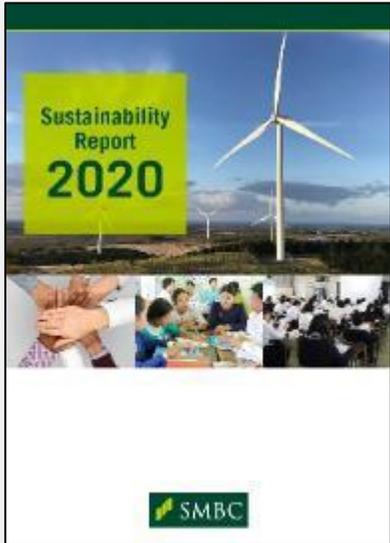
Domestic, Export and Import Trade Products:

- 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

Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing
- Structured Loan

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. Award in 2022 from PFI for Cirata Solar deal of the year.

About BTPN

BTPN Business Activities

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1Q 2023 Financial Performance

CSR & Awards



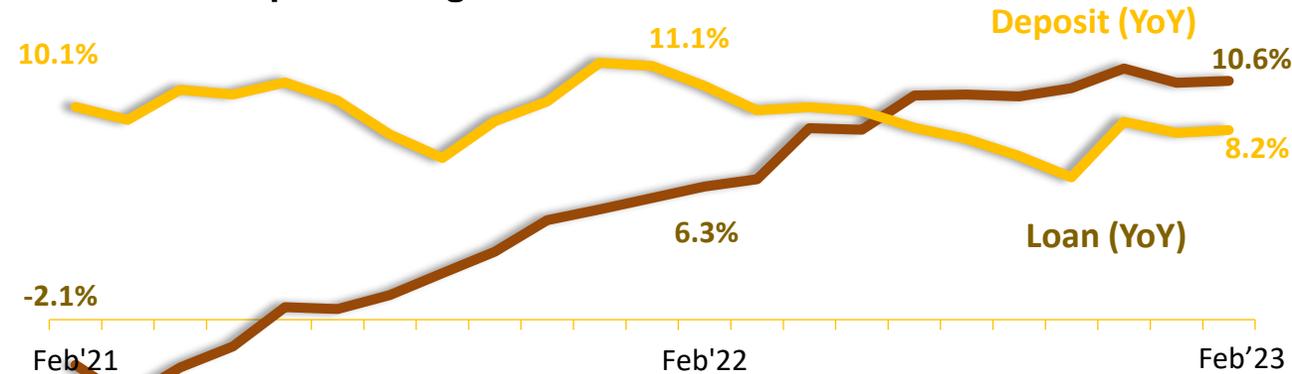
Banking Industry

Loan outstanding increased by 10.6% YoY in Feb'23. Customer Deposits in Feb'23 recorded growth of 8.2% YoY

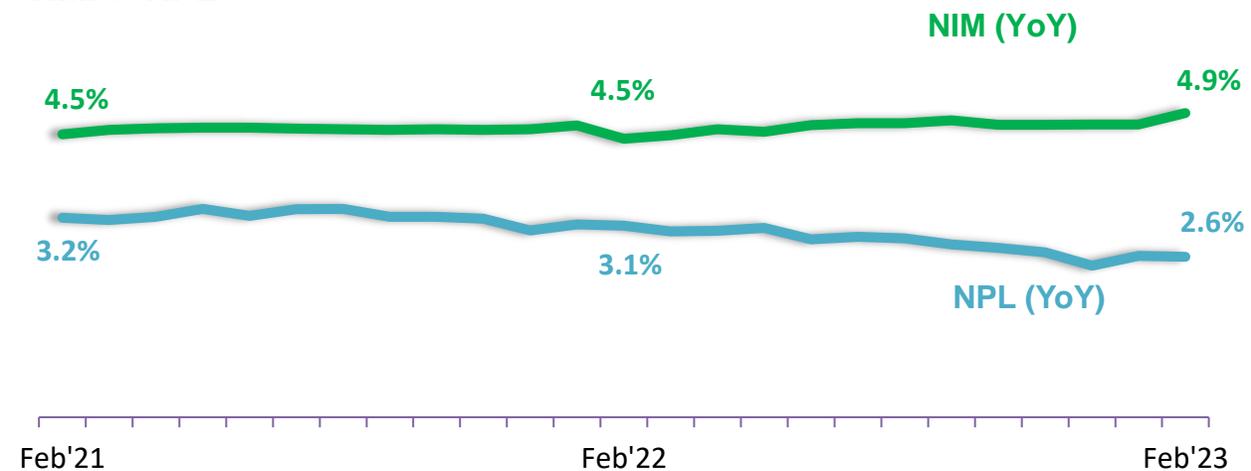
Indonesia Banking Industry Financial Summary

IDR trillion	Feb'22	Dec'22	Feb'23	ΔYoY
Total Assets	10,062	11,113	10,948	8.8%
Total Loans	5,762	6,424	6,375	10.6%
Customer Deposits	7,384	8,154	7,989	8.2%
CASA	4,507	5,161	4,972	10.3%
Current Accounts	2,100	2,546	2,440	16.2%
Savings	2,408	2,615	2,532	5.2%
Time Deposits	2,877	2,992	3,017	4.9%
Net Profit	31	202	22	-28.6%
LDR	78.0%	78.8%	79.3%	1.3%
NIM	4.5%	4.7%	4.9%	0.4%
NPL	3.1%	2.4%	2.6%	-0.5%
CAR	25.9%	25.7%	25.9%	0.0%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance - Consolidated

1Q'23 Key Highlights



- Total Assets increased by 6% YoY to IDR 204.0 trillion, from IDR 192.4 trillion.
- The Bank recorded IDR 149.9 trillion in outstanding loans as of Mar'23, up by 5% year-on-year (YoY) from IDR 142.4 trillion booked a year ago, with growth business loan up by 9% (IDR 10.6 trillion), transforming business down by 11% (IDR 3.1 trillion).
- Bank BTPN's consolidated net profit after tax attributable to owners of the parent entity recorded at IDR 805 billion, up 7% YoY from IDR 752 billion in the same period last year.
- The growth in net profit was mainly due to an increase in operating income by 3% and a decrease in cost of credit by 4% yoy. The increase in operating income was driven by an increase in interest income of 26% YoY in line with an increase in the corporate loans and sharia financing and an increase in other operating income of 4% YoY.
- Customer Deposits increased by 9% YoY to IDR 116.4T, contributed by 10% YoY increase in TD balance and 7% YoY increased in CASA balance.
- Gross NPL was at 1.38%, lower than the gross NPL ratio reported in the same period last year of 1.40%.
- Healthy liquidity and funding ratios were maintained. As end of March 2023, LCR was recorded at 240.7% and NSFR at 126.7%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Mar'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	42,543	52,870	44,843	-15%	5%
Loans (gross)	142,366	146,124	149,905	3%	5%
Total Assets	192,378	209,170	203,999	-2%	6%
CASA	37,018	40,162	39,566	-1%	7%
TD	69,715	74,705	76,806	3%	10%
Total Customer Deposits	106,733	114,867	116,372	1%	9%
Borrowings & Subordinated Loan	44,138	48,391	40,988	-15%	-7%
Total Liabilities	155,443	169,757	163,647	-4%	5%
Equity *)	36,935	39,413	40,352	2%	9%

* including non-controlling interests

- Total assets increased by 6% YoY, reached IDR 204.0 trillion. Total Loan increased by 5% YoY, reached IDR 149.9 trillion.
- Customer Deposits reached IDR 116.4 trillion.
- CASA balance increased by 7% YoY.

Financial Performance - Consolidated

Income Statement (IDR billion)	1Q'22	4Q'22	1Q'23	ΔQoQ	ΔYoY
Net Interest Income	2,848	3,010	2,938	-2%	3%
Other Operating Income	467	485	486	0%	4%
Operating Income	3,315	3,494	3,424	-2%	3%
Operating Expense	(1,749)	(1,908)	(1,815)	-5%	4%
Cost of Credit	(435)	(546)	(416)	-24%	-4%
Profit Before Tax	1,130	1,038	1,194	15%	6%
Net Profit After Tax	875	813	933	15%	7%
Net Profit After Tax attributable to Owners of the Parent	752	678	805	19%	7%
Net Profit After Tax - BTPN Syariah	411	452	425	-6%	3%

- BTPN's 1Q 2023 Net Profit After Tax attributable to Owners of the Parent up by 7% YoY.
- Net interest income grew by 3% YoY. Other operating income up by 4% YoY.
- Operating expenses increased by 4% YoY.
- Cost of Credit decreased by 4% YoY

Key Financial Ratios - Consolidated

Ratios (%)	Mar'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.40	6.32	6.20	(0.12)	(0.19)
NSFR	117.94	133.72	126.65	(7.07)	8.71
LCR	203.47	229.30	240.66	11.36	37.19
Loan to Funding	94.36	89.50	95.26	5.76	0.90
NPL (gross)	1.40	1.43	1.38	(0.05)	(0.02)
ROA	2.39	2.36	2.35	(0.01)	(0.04)
ROE	9.20	9.15	9.04	(0.11)	(0.16)
CAR	25.59	27.29	29.29	2.00	3.69

- NIM was lower 0.19% from higher cost of funds.
- LCR and NSFR were at healthy levels, LCR was recorded at 240.66% and NSFR 126.65% as end of March 2023.
- Gross NPL 1.38%, lower than the gross NPL ratio reported in the same period last year of 1.40%.
- CAR was recorded at 29.29%, proportion of core capital is 89% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA
Ratio

34.7% 35.0% 34.0%

106.7

114.9

116.4

11%

14%

12%

23%

21%

22%

65%

65%

66%

Mar'22

Dec'22

Mar'23

■ TD ■ CA ■ SA

Customer Deposits (IDR billion)	Mar'22 Unaudited)	Dec'22 (Audited)	Mar'23 Unaudited)	ΔYoY
CASA	37,018	40,162	39,566	7%
Current Account	24,808	23,766	26,007	5%
Savings	12,209	16,396	13,559	11%
Time Deposits	69,715	74,705	76,806	10%
Total Customer Deposits	106,732	114,867	116,372	9%

- CASA balance increased by 7% YoY. CASA ratio decreased to 34.0% as of March'23 from 34.7% 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

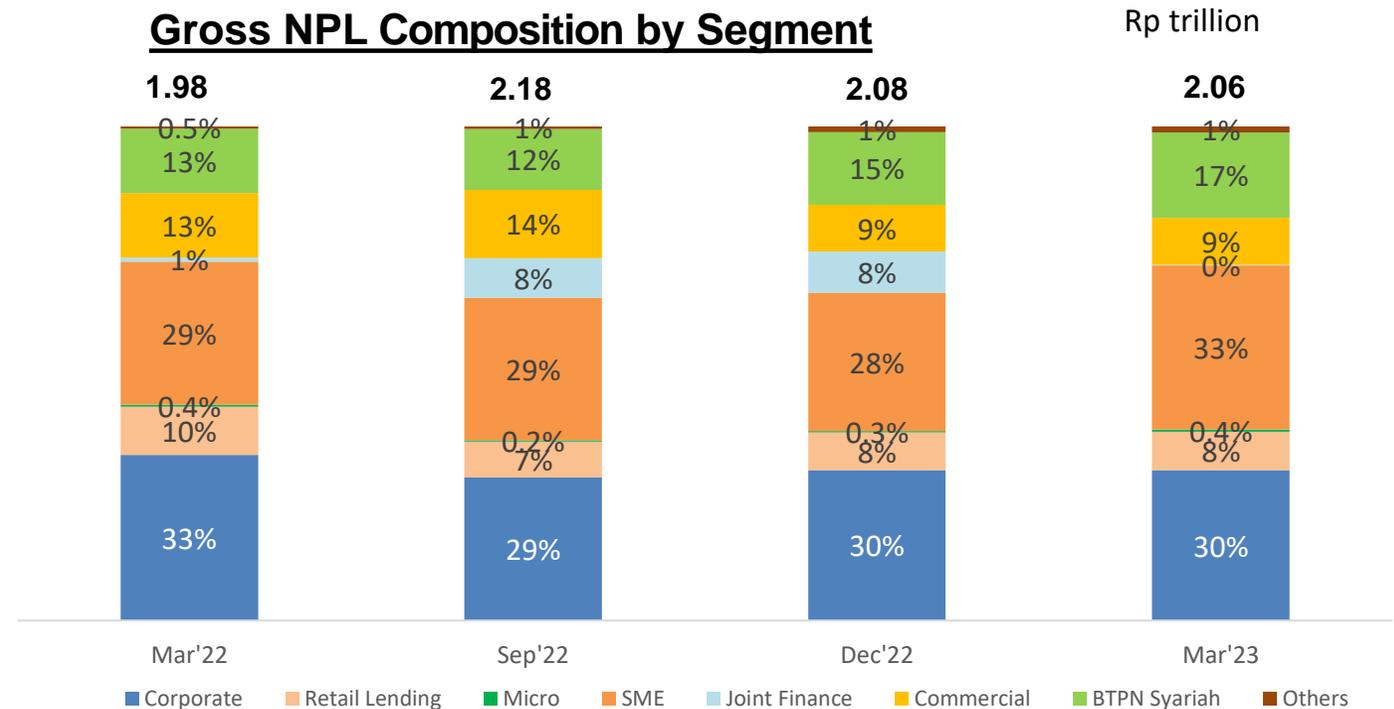
Loan Growth (IDR billion)	Mar'22 (Unaudited)	Dec'22 (Audited)	Mar'23 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	142,366	146,124	149,905	3%	5%
<i>Transforming Businesses:</i>	26,737	24,145	23,666	-2%	-11%
- Retail Lending	26,432	23,948	23,493	-2%	-11%
- Micro	177	74	56	-25%	-69%
- Others	128	123	117	-5%	-8%
<i>Growth Businesses :</i>	115,629	121,978	126,239	3%	9%
- Corporate	90,588	93,954	97,025	3%	7%
- SME	10,198	11,257	11,597	3%	14%
- Commercial	3,284	3,496	3,663	5%	12%
- BTPN Syariah	10,647	11,527	11,829	3%	11%
- Joint Finance	125	146	243	66%	94%
- Micro Transformation	301	554	664	20%	121%
- Retail Banking	487	1,044	1,218	17%	150%

Asset Quality

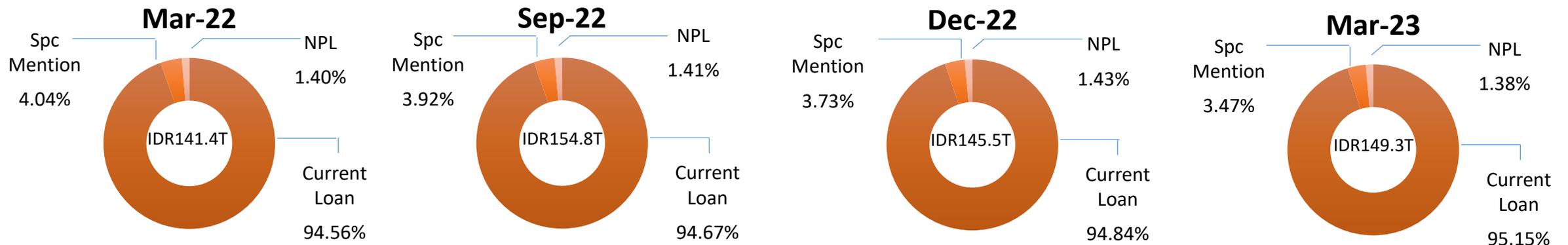
Asset Quality

%	Mar-22	Dec-22	Mar-23
Gross NPL	1.40	1.43	1.38
Net NPL	0.34	0.44	0.45
Gross Cost of Credit	1.27	1.26	1.13
Loan Loss Provision/NPL	194.63	172.75	170.36

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



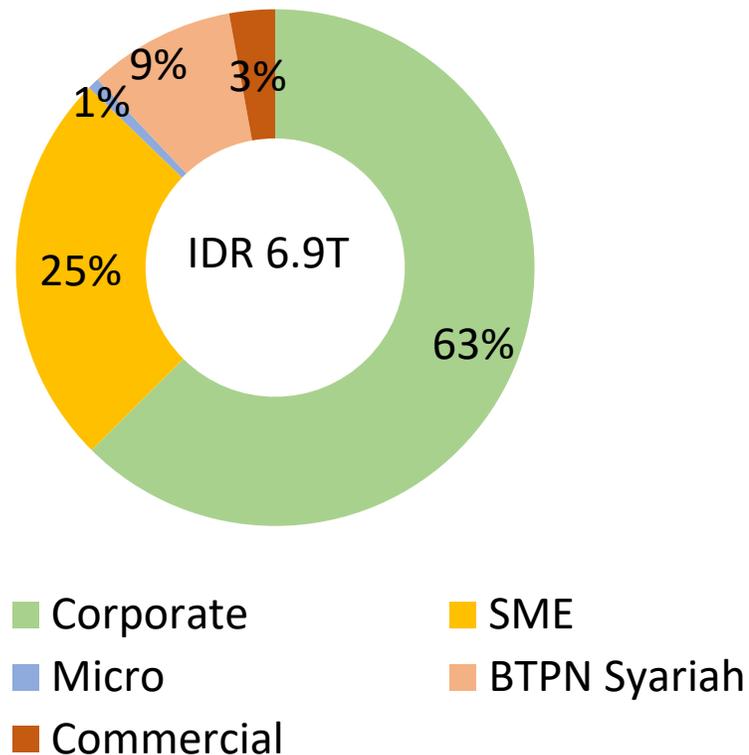
Note: - NPL calculation using total loan exclude loan to bank

COVID-19 Restructured Loan

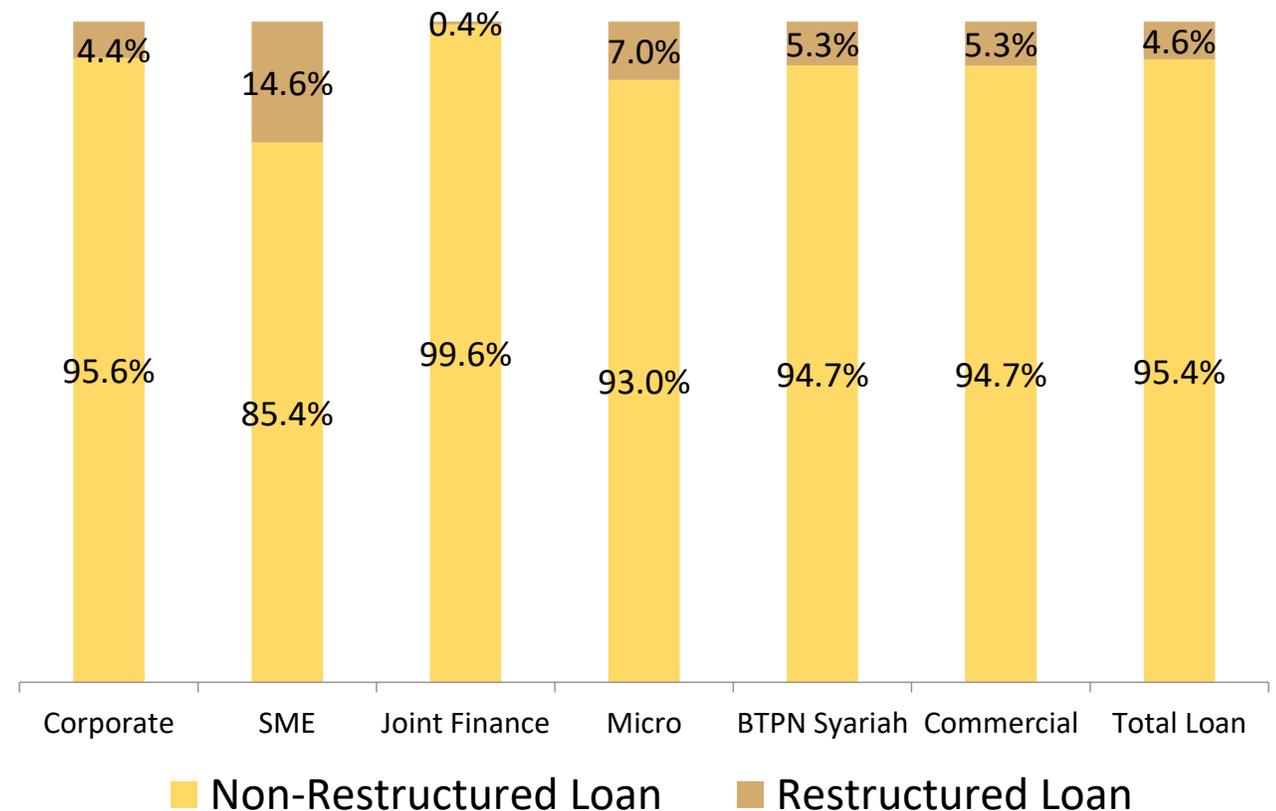
as of March 2023

Restructured Loan

end of March 2023



Proportion to Total 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

Program Pillars

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Financial
Literacy



Self-Capacity
Development



daya

Business Capacity
Improvement



Sustainable
Life



Digital Access:
www.daya.id



Medical Examination
Service



Digital Marketing
Training



Collaboration with
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

2023

Participant: 1,187,599
Activities: 52,639

Participant: 1,527,134
Activities: 90,183

Participant: 1,770,299
Activities: 143,277

Participant: 1,410,368
Activities: 101,976

Participant: 1,322,997
Activities: 225,589

Participant: 1,148,097
Activities: 134,383

Participant: 1,698,555
Activities: 237,255

Participant: 1,413,527
Activities: 312,236

Participant: 839,367
Activities: 813,968

Participant: 2,266,923
Activities: 5,763

Participant: 2,279,766
Activities: 6,384

Participant: 723,870
Activities: 1,830

Sustainable Finance



Bank BTPN has succeeded in managing its environmentally friendly financing portfolio

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



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.

2023 Awards

4th Anniversary Indonesia's Popular Digital Products Awards 2023 – The Iconomics: KBMI 3 Group for Mobile Banking

The award is presented to appreciate institutions that have innovated in digital in Indonesia hence they are able to face opportunities, challenges, and competitions from waves of technological disruption.

Jenius from Bank BTPN received an award under the KBMI 3 category, or banks with core capital of more than Rp14 trillion up to Rp70 trillion, for Mobile Banking in the 4th Anniversary Indonesia's Popular Digital Products Awards 2023.

Indonesia Public Relations Award (IPRA) 2023 – Warta Ekonomi: Conventional Bank Best Public Relations in Company Management on Expanding Mass Market Product and Services

Bank BTPN received an award in public relations at the annual "Indonesia Public Relations Awards (IPRA) 2023: Winning Economic Growth through Consistent Collaboration" event organized by Warta Ekonomi.co.id.

Bank BTPN won the "Best Public Relations in Company Management on Expanding Mass Market Products and Services" award in the Conventional Bank category.

The award is dedicated to public relations' role and function in a company that has significantly improved the quality and performance of the company through innovative public relations strategy in the midst of increasingly fierce industrial competition and Indonesia's improving economic conditions. The assessment is determined through a desk research approach to assess the company's financial performance, media monitoring to assess the company's strategic policies by analyzing the number of positive reports related to company performance, and expert panels to validate the entire series of assessments from a panel of judges who are experts in their fields.



2023 Awards

Triple A Country Awards 2022 – The Asset: Best Green Loan and Best Local Currency Green Loan

In February 2023, PT Bank BTPN Tbk ("Bank BTPN") has received awards in the "Triple A Country Awards 2022" from The Asset in Hong Kong.

Bank BTPN received two awards in the 2022 Sustainable Finance category, namely "Best Green Loan" and "Best Local Currency Green Loan".

The first one was "Best Green Loan" was achieved through a green financing program worth a total of \$750 million which was provided by Bank BTPN to PT Perusahaan Listrik Negara (PLN) in December 2022. In this program which aims to support PLN's energy transition activities to renewable energy, Bank BTPN and Sumitomo Mitsui Banking Corporation (SMBC) collectively act as coordinating mandated lead arranger and bookrunner, and green loan coordinator. Bank BTPN received another award, namely "Best Local Currency Green Loan" by providing a green financing facility worth IDR 1.06 trillion to PT Kepland Investama since October 2021. In this program, Bank BTPN acts as the sole lender.

PR Indonesia Awards (PRIA) 2023 – PR Indonesia: 2022 Most Popular in Print and Online Media

Bank BTPN received an award in the "Public Relations Indonesia Awards (PRIA) 2023" which was organized by PR Indonesia.

There are several categories in this event, namely Owned Media, Digital Channels, Crisis Management, Annual Reports, Corporate Social Responsibility (CSR) Programs, Public Relations Programs, and Public Relations Department, to Most Popular in Print and Online Media.

Bank BTPN received award in the category "2022 Most Popular in Print and Online Media" with the sub category National and Multinational Private Companies Tbk.

The assessment was determined through monitoring the news coverage of hundreds of companies (including ministries, agencies, regional governments, State-Owned Enterprises, Regional-Owned Enterprises) in local print and online media, from January 1 st to December 31st 2022. Monitoring used a quantitative method in real time and qualitative analysis in collaboration with Indonesia Indicator.



THANK YOU

bank
btpn
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SMBC Group