



# 1Q 2022 Results Update

**About BTPN**

**BTPN Business Activities**

**Banking Industry Overview**

**1Q 2022 Financial Performance**

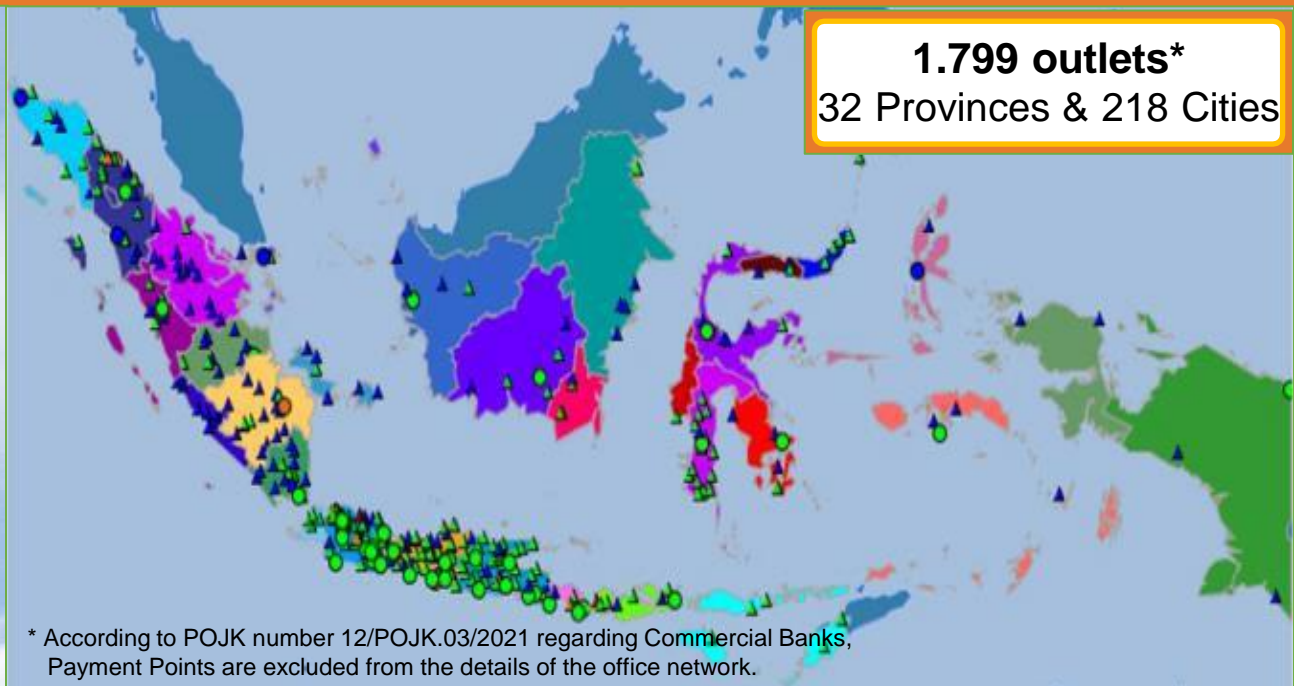
**CSR & Awards**

**COVID-19 Update at BTPN**



# Bank BTPN Profile (Consolidated)

as of 31 March 2022



<b>Total Assets</b>	IDR 192.4 trillion	<b>Total Employees</b>	19,446 (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>	~11.9 million customers

# Shareholders

as of 31 March 2022

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
<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

as of 31 March 2022

bank  
**btpn**  
A MEMBER OF  
SMBC Group



**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

as of 31 March 2022

bank  
**btpn**  
A MEMBER OF  
SMBC Group



**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<sup>\*)</sup>**  
*Director*



**Kan Funakoshi**  
*Director*



**Merisa Darwis**  
*Director*



**Hiromichi Kubo**  
*Director*



**Hanna Tantani**  
*Director*

<sup>\*)</sup> Adrianus Dani Prabawa passed away on 25 March 2022.

# 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

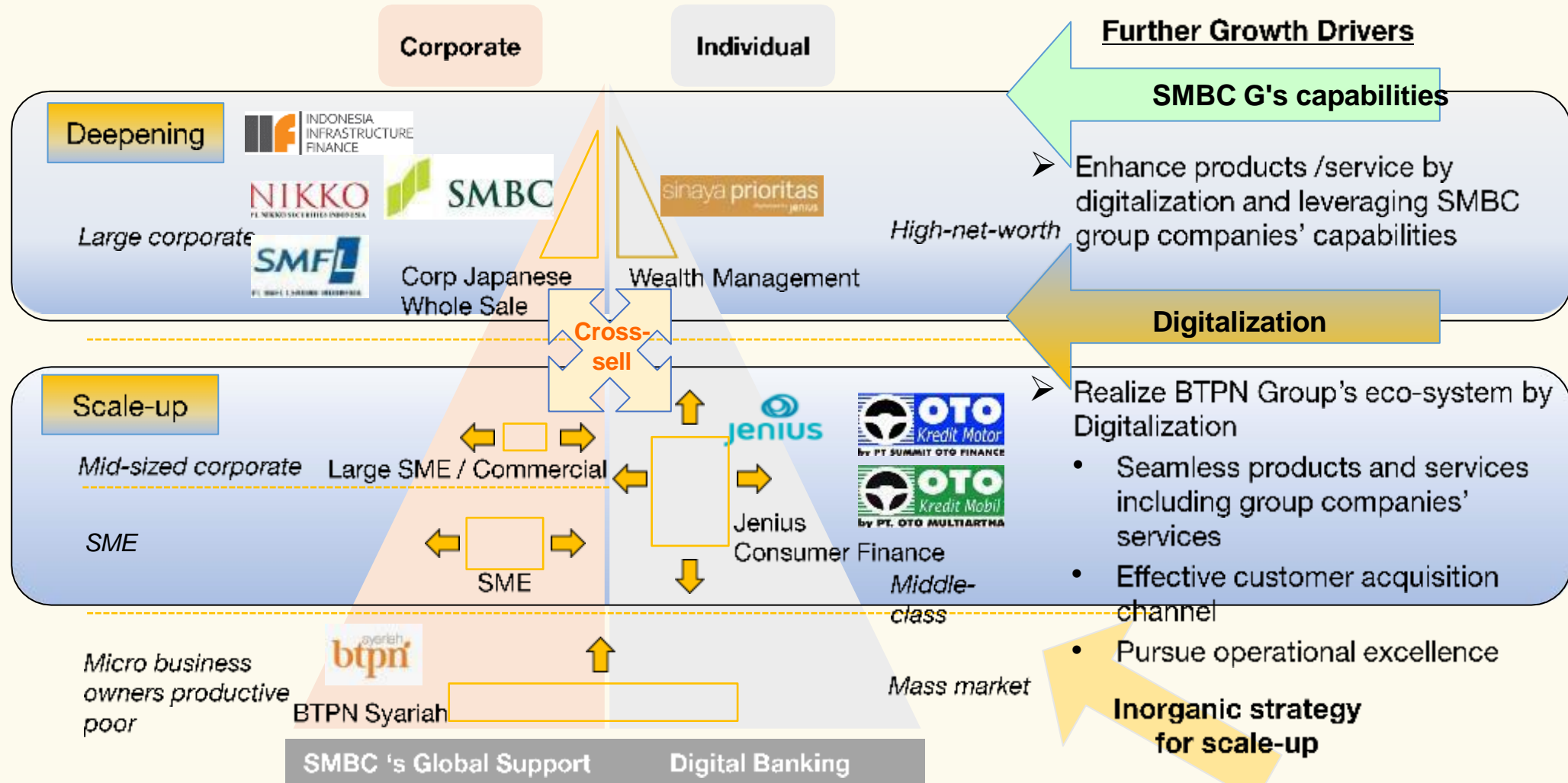


## Synergy

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 31 March 2022

## 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:** 1<sup>st</sup> shot: 12.886 (99%); 2<sup>nd</sup> shot: 11.154 - (8.802 using VGR); 3<sup>rd</sup> shot: 4.638 (2.596 using VGR)
- Planned **additional teams** in 2022 = 80 team (status 38%)

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



## 1Q 2022 Performance

### Customer & Coverage

Serving ~ 6 mn customers,  
~ 4.1 mn active



Coverage ~ 246k communities,  
in ~ 2,600 sub-districts

### Assets

19.2 trillion

### NPF

2.4%

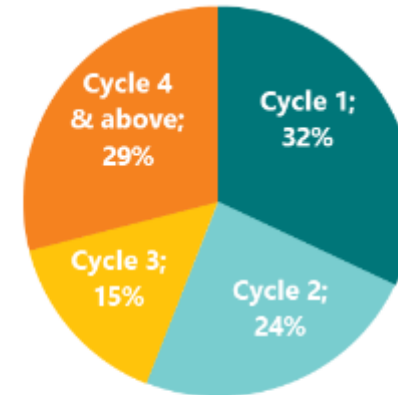
### ROE

23.4%

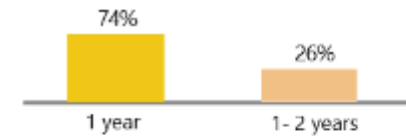
### ROA

11.1%

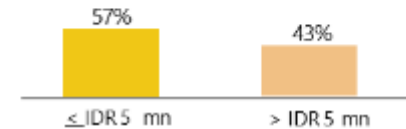
### Customers by Cycle



### Maturity Composition\*



### Ticket Size\*



### Financing Composition\*



\*based on outstanding



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**BTPN Business Activities**

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**1Q 2022 Financial Performance**

**CSR & Awards**

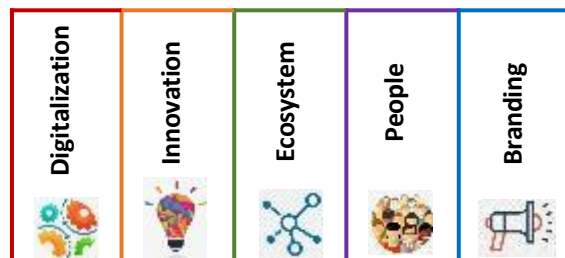
**COVID-19 Update at BTPN**

# Retail Banking

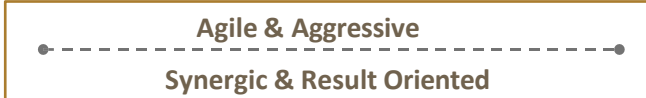
## Value Proposition



## Key Business Drivers



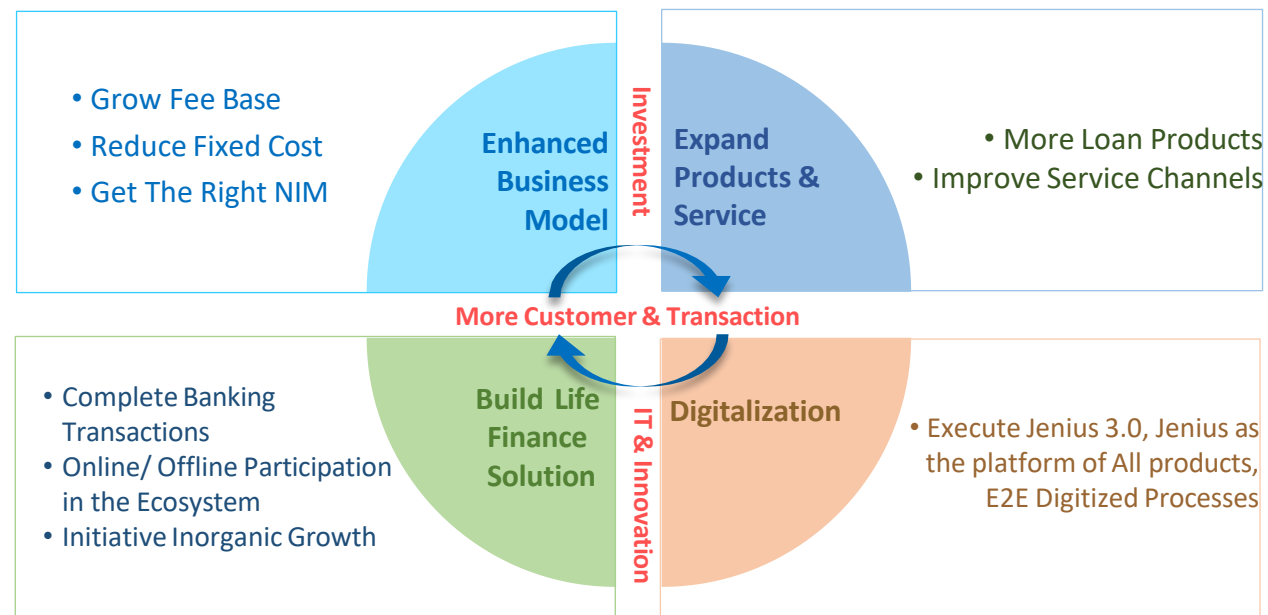
## Management Discipline



## Retail Banking Group

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

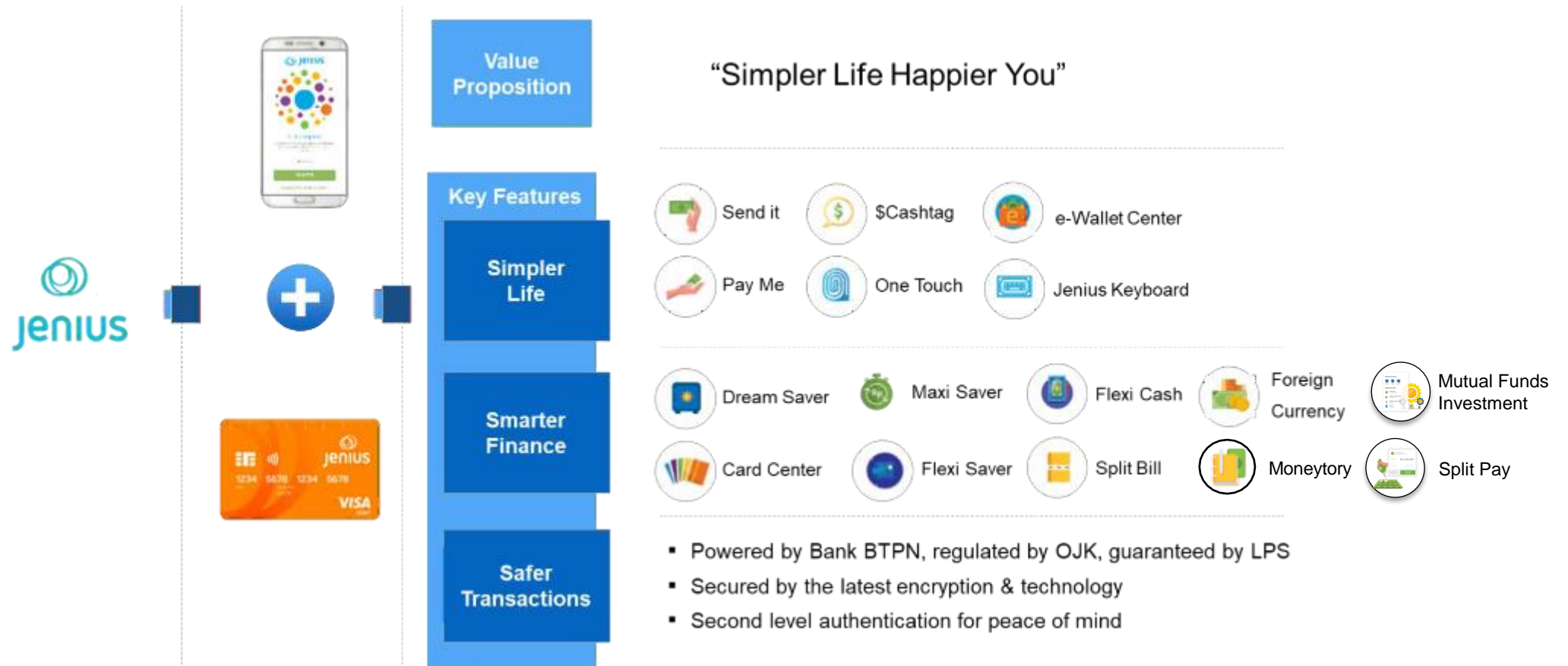
## Execution Strategy



# 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 ~3.79 million



226 Mn  
YouTube views



81.6 K  
followers



111K  
page likes



208K  
followers



30K  
followers



12.7 Mn+  
installs

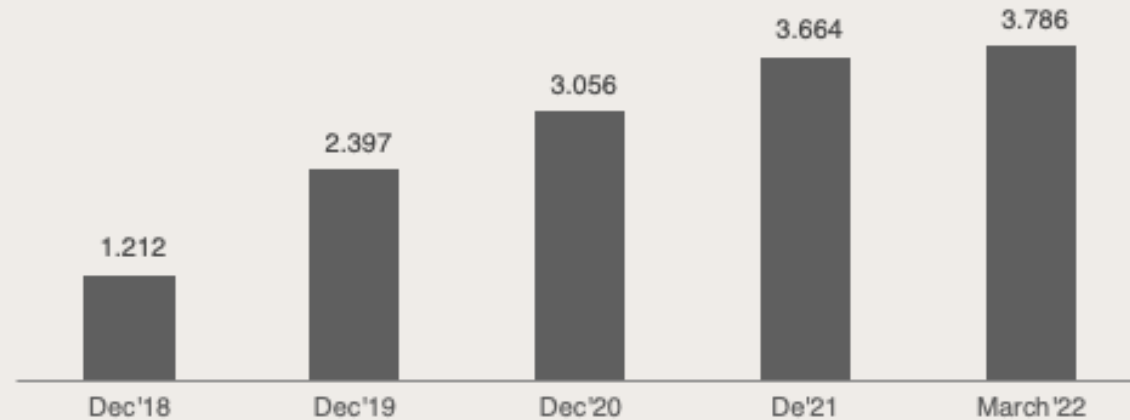


1.6 Mn+  
installs

## CUSTOMERS

In Thousand

Registered



# Retail Banking

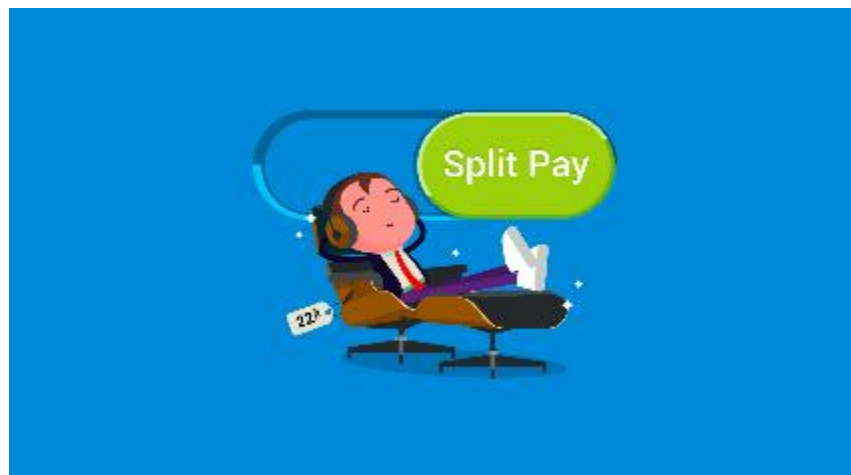
Jenius: New Innovations & Updates Introduced

## NEW FEATURE & ENHANCEMENT



### Launching Investment – Mutual Funds

Jenius launched its newest feature, Investment. Now, Jenius users can start investing in mutual funds easily and simply directly from the Jenius application. The investment feature in Jenius also provides a composition of investment product categories for users to use as a reference. Jenius has prepared this portfolio composition according to the risk profile of each user, so that investments can grow more optimally. Currently, there are 17 mutual fund investment products from three investment managers, namely Ashmore, Mandiri, and Schrodgers, as well as four product categories, namely money market, short-term bonds, long-term bonds, and equities.



### Split Pay

In February 2022, Jenius launched its newest feature, Split Pay. Split Pay helps users to convert transactions into instalments. With Split Pay, Jenius users who already have Flexi Cash or have met the requirements to get Flexi Cash will have peace of mind because transactions can be more manageable.

More information: [click here](#)

# Retail Banking

Jenius: New Innovations & Updates Introduced



## NEW FEATURE & ENHANCEMENT



## Jenius X Sinaya Prioritas

Jenius collaborated with Sinaya to present the Sinaya Prioritas service, which is an integration between BTPN Sinaya's priority services—which were previously available offline—with the convenience of managing finances online.

In the Jenius application, Sinaya Prioritas is present as a digital banking priority that provides a comprehensive digital experience for its users. Optimal services are available according to needs and the freedom to manage finances more simply through the application.

More information: [click here](#)



## Jenius Pay X Flexi Cash

In March 2022, Jenius has good news for those of you who have often used the Jenius Pay feature. Now, online transactions using Jenius Pay can be paid in installments with Flexi Cash. So, your purchases can be paid off not only when you have an Active Balance, but also with a Flexi Cash limit. Now, your transactions with Jenius Pay can be even more flexible!

More information: [click here](#)



# Retail Banking

Jenius: New Innovations & Updates Introduced

## MARKETING CAMPAIGN & PROJECT



### PUNDI Jenius 2.0

Jenius once again held PUNDI Jenius, a lottery program for all Jenius' active customers. This program runs from February 1 to April 30, 2022 with a total prize of 89 Samsung Z Flip3 5G as daily prize and 1 Nissan Kicks e-Power as the main prize by increasing the average balance every month.



### Jenius Expansion

From January to March 2022, Jenius launched its booth in several new cities in Indonesia, including Magelang, Cirebon, Batam, Pekanbaru, and Tasimlaya. With the presence of Jenius booths in these cities, digital savvy community can visit Jenius booths to get information, education, and Jenius activation.

# Retail Banking

Jenius: Co.Create Activity

**Ngopi Sambil Belajar Investasi**

2 kelas kolaborasi Co.Create bareng Coffee Meets Stock

24 Maret 2022  
17.00 - 21.00 WIB

Liberica  
Kali Koba, Sasarlanka

Dapatkan di  
<http://bit.ly/CCclass28>



jenius  
CO-CREATE

**Langkah Awal Biar Siap Investasi**

24 Maret 2022  
17.00 - 21.00 WIB

Liberica  
Kali Koba, Sasarlanka

Dapatkan di  
<http://bit.ly/CCclass28>

**Theo Derick**  
Head of Sales & Marketing

**Benedo Manuel, QWP**  
Head of Sales & Marketing

Yang bisa dipelajari dari kelas ini:

- Dasar-dasar investasi
- Studi kasus & budgeting
- Fondasi keuangan sebelum investasi
- Pengenalan instrumen investasi

jenius  
CO-CREATE

**Kenalan Sama Instrumen Investasi**

31 Maret 2022  
19.00 - 21.00 WIB

Liberica  
Kali Koba, Sasarlanka

Dapatkan di  
<http://bit.ly/CCclass29>

**Theo Derick**  
Head of Sales & Marketing

**Billy Tanhadl**  
Head of Sales & Marketing

Yang bisa dipelajari dari kelas ini:

- Pengenalan berbagai instrumen investasi
- Case study return investasi
- Trading vs investing

jenius  
CO-CREATE

## Local Communities Engagement in Pekanbaru:



# Retail Banking

Wealth Management Business

## Mutual Fund Transaction in Jenius

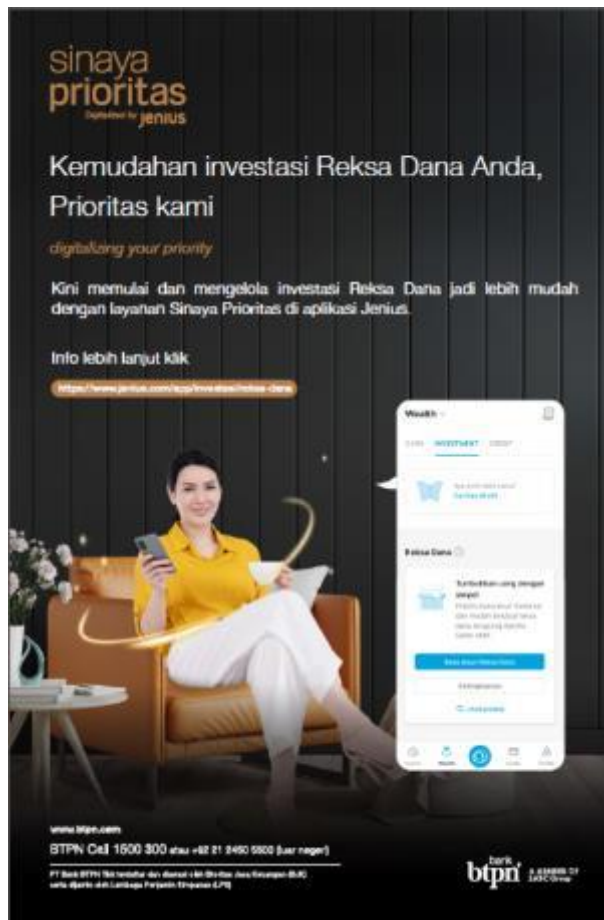
**sinaya prioritas**  
*digitalized by jenius*

Kemudahan investasi Reksa Dana Anda,  
Prioritas kami

*digitalizing your priority*

Kini memulai dan mengelola investasi Reksa Dana jadi lebih mudah dengan layanan Sinaya Prioritas di aplikasi Jenius.

Info lebih lanjut klik  
<https://www.jenius.com/app/feature/reksa-dana>



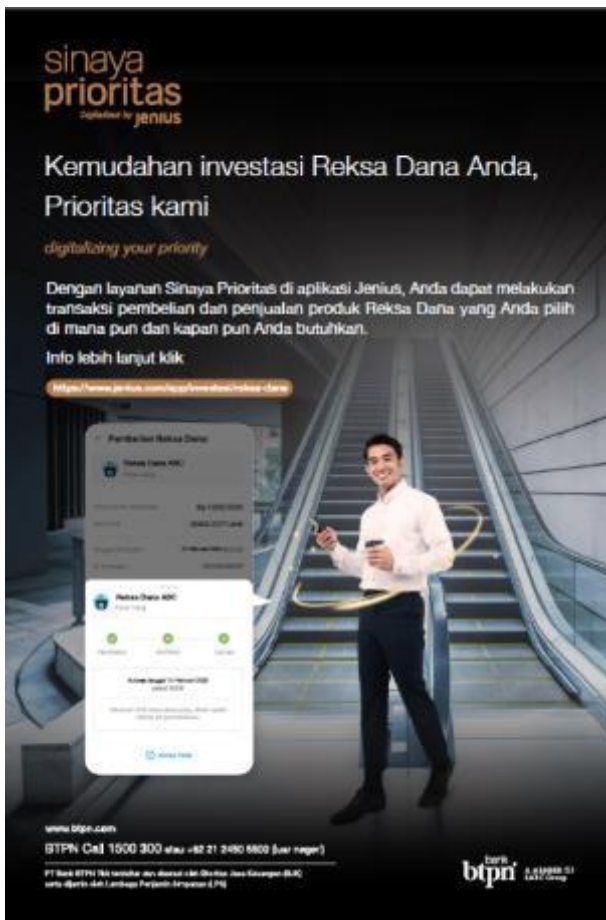
**sinaya prioritas**  
*digitalized by jenius*

Kemudahan investasi Reksa Dana Anda,  
Prioritas kami

*digitalizing your priority*

Dengan layanan Sinaya Prioritas di aplikasi Jenius, Anda dapat melakukan transaksi pembelian dan penjualan produk Reksa Dana yang Anda pilih di mana pun dan kapan pun Anda butuhkan.

Info lebih lanjut klik  
<https://www.jenius.com/app/feature/reksa-dana>



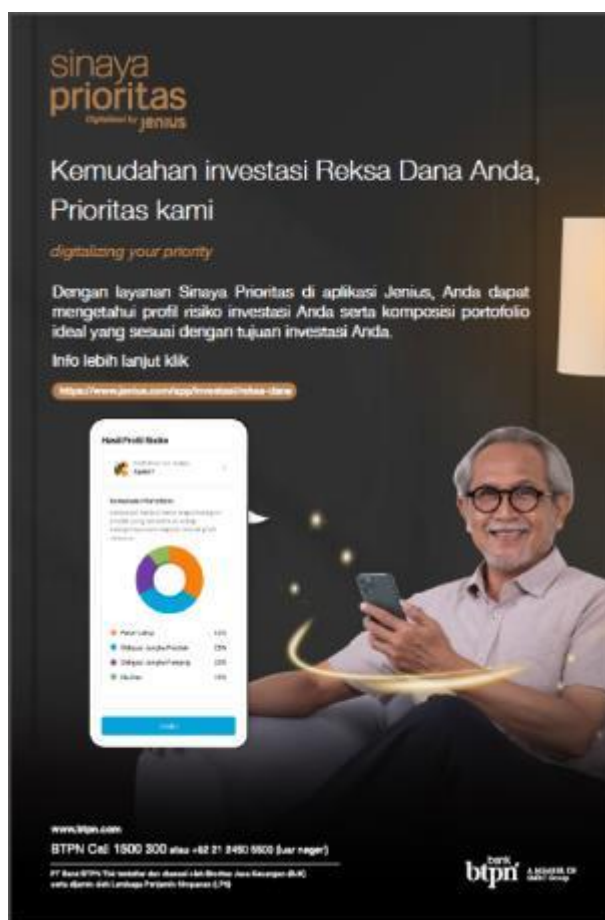
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Info lebih lanjut klik  
<https://www.jenius.com/app/feature/reksa-dana>

www.btpn.com  
BTPN Call 1600 300 atau +62 21 3490 5900 (Jasr negeri)  
PT Bank BTPN Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK)  
info@btpn.co.id | Lembaga Penyelenggara Pelayanan nasabah (LPN)

www.btpn.com  
BTPN Call 1600 300 atau +62 21 3490 5900 (Jasr negeri)  
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PT Bank BTPN Tbk terdaftar dan diawasi oleh Otoritas Jasa Keuangan (OJK)  
info@btpn.co.id | Lembaga Penyelenggara Pelayanan nasabah (LPN)



## Additional Government Bonds In Secondary Market

(Launched in Jan 2022)

- FR0091 (Tenor 10 Yrs, Coupon 6.375%)
- FR0092 (Tenor 20 Yrs, Coupon 7.125%)
- FR0093 (Tenor 15 Yrs, Coupon 6.375%)





# Retail Banking

## Wealth Management Business (1Q'22 Webinar)

**sinaya prioritas**  
Digital Wealth Priority

**Schroders**

Market Outlook 2022:  
**Coming Back Stronger**



**Keynote Speaker**  
**Inwanti, CFA**  
Investment Director  
PT Sekeloa Investment  
Management Indonesia

**Ikuti webinar & dapatkan:**

- Hadiah: Juara iPhone 13 Pro Max dan pemenang LUCKY PRIZE Sinaya Gift yang diundi dalam acara ini.
- 400 poin Sinaya Gift (setara Rp 100.000) untuk 5 peserta beruntung.
- 20 poin Sinaya Gift untuk seluruh peserta dengan mengisi e-survey webinar.

**28 Jan 15.30 WIB** **LIVE** Microsoft Teams

Info & registrasi:  
Hubungi Relationship Manager Anda

Apakah Anda memiliki akses ke aplikasi ini?  
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**sinaya prioritas**  
Digital Wealth Priority

**Allianz**

Dapatkan tambahan poin Sinaya Gift dengan mengikuti webinar

**Varian Omicron vs Delta  
Bagaimana kita harus bersikap?**



**Keynote Speaker**  
**dr. Lucrezia Renata, Sp.PD**  
RS BMC Rawasari

**9 Feb 15.00 WIB** **LIVE** Microsoft Teams

Info & registrasi:  
Hubungi Relationship Manager Anda

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**emc** **ASPM** **PT Sekeloa Investment Management Indonesia** **bank btpn** A MEMBER OF SMBC GROUP

**sinaya prioritas**  
Digital Wealth Priority

**Peluang Investasi Obligasi di Tengah  
Trend Kenaikan Suku Bunga**

**Keynote Speaker:**  
**Wiwig Santoso**  
Deputy Treasury Director PT BANK BTPN Tbk



**23 Mar 15.00 WIB** **LIVE** Microsoft Teams

Dapatkan tambahan poin Sinaya Gift dengan mengikuti webinar ini

Info & registrasi:  
Hubungi Relationship Manager Anda

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# Business Banking

Business Banking Group includes SME and Consumer Finance Business

## Business Model

### FINANCIAL SOLUTION

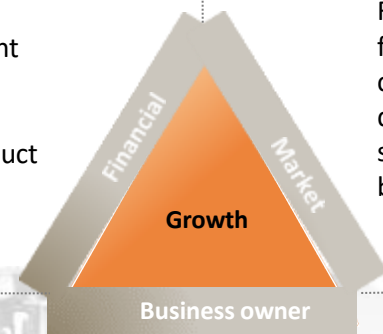
Simple – flexible – fast financial services:

- 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

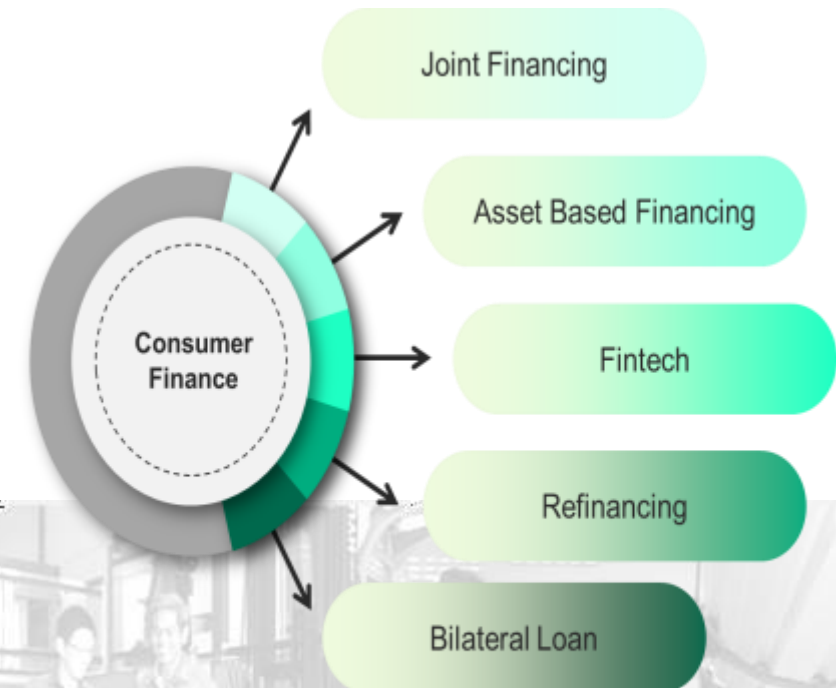
### SME

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:

Webinar  
**Peluang dan Tantangan Usaha di Tahun Macan Air 2022**

Speakers:  
H. Hana Yudhanegara  
H. Saiful Hudaib

Webinar  
**UNGKAP, BAYAR, LEGA (agL.)**

Speakers:  
H.C. Lisanti  
Hengky Hirsawan Hio

### Expert Hours

Seminar that discuss various topics that are relevant to SMEs

### Business Information

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

## February

**MENINGKATKAN KUALITAS UKM MELALUI SERTIFIKASI PRODUK DAN PELATIHAN SDM**

Menyasar UKM yang berkegiatan di pasar ekspor, pemerintah melalui Kementerian UKM dan tenaga berdaya meningkatkan kinerja UKM di berbagai daerah melalui program sertifikasi produk dan pelatihan SDM. Berdasarkan data Kementerian UKM, para pengusaha dapat sertifikasi produk melalui Sertifikasi Produk UKM dan Program UKM agar diakui UKM. Selama tahun 2022 hingga 2023, telah terdapat 4000 UKM yang telah disertifikasi. Untuk mendukung upaya ini, pemerintah meluncurkan program sertifikasi dan pelatihan UKM berbasis digital melalui berbagai platform digital seperti aplikasi sertifikasi produk UKM dan pelatihan SDM.

Menyasar UKM yang berkegiatan di pasar ekspor

- Menyasar UKM yang berkegiatan di pasar ekspor
- Menyasar UKM yang berkegiatan di pasar ekspor
- Menyasar UKM yang berkegiatan di pasar ekspor

Menyasar UKM yang berkegiatan di pasar ekspor

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Menyasar UKM yang berkegiatan di pasar ekspor

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- Menyasar UKM yang berkegiatan di pasar ekspor
- Menyasar UKM yang berkegiatan di pasar ekspor

## March

**Bangkitnya Industri Mobil Nasional 2021**

Produksi mobil nasional mengalami peningkatan signifikan pada tahun 2021, terutama di sektor mobil penumpang. Hal ini menunjukkan kebangkitan industri mobil nasional yang telah mengalami penurunan signifikan pada tahun-tahun sebelumnya.

Produksi Mobil Indonesia 2019 - 2021

Tahun	Produksi (Unit)
2019	1.387
2020	972
2021	1.332

Penjualan mobil domestik 2019 - 2021

Tahun	Penjualan (Unit)
2019	1.640
2020	910
2021	997

Merilis Penjualan Mobil CRU Indonesia 2019 - 2021

Tahun	Merilis (Unit)
2019	842
2020	504
2021	552

10 Penjualan Mobil Tercepat berdasarkan Brand 2021

Brand	Penjualan (Unit)
1	37.027
2	10.471
3	10.021
4	7.173
5	6.152
6	5.032
7	4.504
8	3.736
9	3.005
10	2.201

10 Mobil Tercepat 2021

Brand	Kecepatan (km/h)
1	54,11
2	54,62
3	55,65
4	55,75
5	57,75
6	57,75
7	57,75
8	57,75
9	57,75
10	57,75



# Business Banking

Digital SME: Ease Your Banking Activities with TOUCHBIZ



## TOUCHBIZ

Simple touch for your business

Launched on 10 February 2022

TOUCHBIZ, as the newest digital banking service to serve existing BTPN's SME individual customers, is actively committed to provide the right financial solutions for your business.

**Kini Hadir TOUCHBIZ**

Satu aplikasi digital untuk perbankan bisnis Anda

Available on Google Play and App Store

**btpn** TOUCHBIZ

### Satu Aplikasi untuk Mengatur Keuangan Bisnis Anda

**Mudah Akses Informasi ke Semua Rekening Giro**

- Melihat no giro untuk setiap rekening giro & acc
- Tetap monitor dengan menggunakan informasi Dashboard

**Personalisasi Rekening Bisnis dengan Mudah**

- Pilih PPI dan Nama Rekening sesuai kebutuhan
- Masukan data profil dan informasi sesuai kebutuhan

### Akses Mudah untuk Informasi Pinjaman Anda

Mudah dan lengkap jalan tempo dan periode fasilitas

Dapat lengkap akses nominal pinjaman, sisa pokok, dan keunggulan tarik fasilitas

Mudah lihat informasi bunga dan nominal angsuran

### Kirim Uang Lebih Cepat Tanpa Perlu Repot

- Transfer lebih cepat ke mitra bisnis (BTPN atau sesama bank)
- Tidak perlu kirim uang tunai, cukup melalui rekening bank mitra
- Tidak perlu ke transfer tunai ke lokasi transfer atau ke bank

### Atur Limit Transaksi Sampai dengan 2 Miliar per Hari

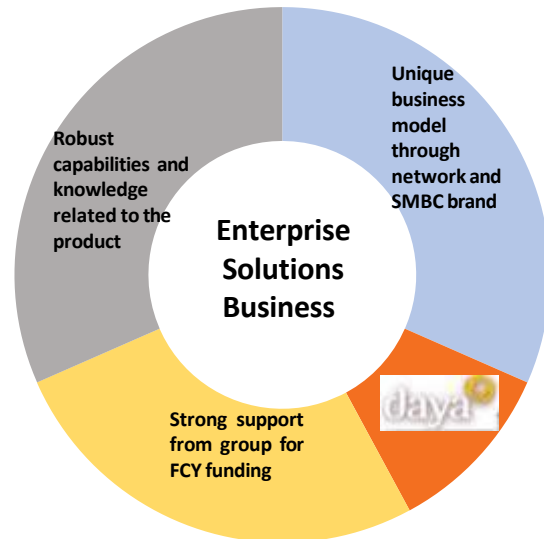
- Nikmati fitur transaksi sampai dengan 2 miliar per hari
- Kontrol penuh untuk mengatur limit transaksi harian Anda
- Dapatkan PPI dan data yang ada. Anda sebagai konfirmasi kecermatan



# 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

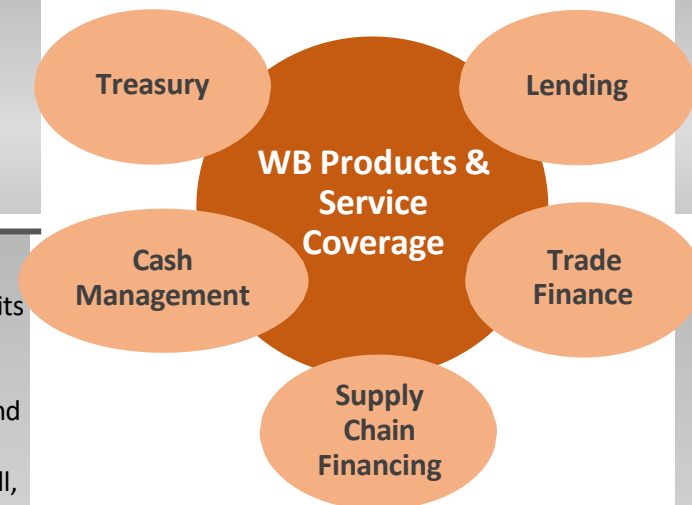
**Hedging Products (\*):**

- 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

CBD Japanese and Daya

## CBD & DAYA

CBD Japanese and DAYA continuously hold empowerment programs for customers.

In the 1<sup>st</sup> Quarter of 2022, CBD Japanese and DAYA joint effort, conducted 3 (three) Online Empowerment Mini Seminar program for Japanese corporate customer which engaging our client in Multi Finance company with a total of 835 participants. Also 1 (one) time webinar that conduct to all corporate customer during Q1 with total of 188 participants, so that customers can increase and develop their knowledge.

In 1<sup>st</sup> Quarter of 2022, Personal Financial Health is the favourite subject to presented because the material is relevant for daily activities and the participant also gave excellent impression on the interaction with the speaker.



# Corporate Banking

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 meaningful life during this pandemic period through series of webinar events with topics ranging from business, healthy lifestyle, personal development as well as finances.

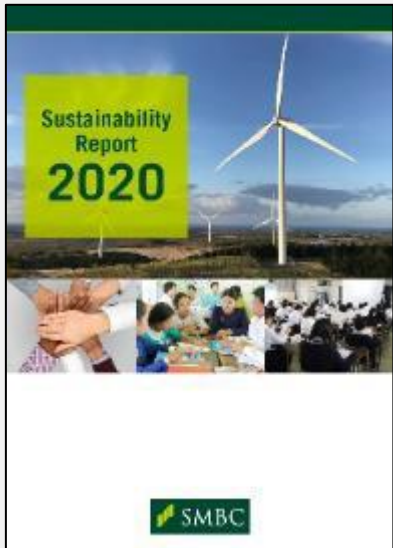
February 16<sup>th</sup>, we held webinars for Wholesale Banking Group and Cooperate Banking customers with 188 Participants talking about how to achieve financial freedom.

March 10<sup>th</sup>, 2022, we held the webinar for the employees of one of property players in Indonesia with 389 participants talking about working with heart.

From 229 participants completed the survey 97% stated that the content is relevant, 97% found the webinar helps to increase their knowledge, and 93% felt the content is applicable and, 96% agreed that the facilitators are experts in their field.



# 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.**



A group of three young adults (two women and one man) are looking at a smartphone together in a modern, industrial-style setting. The man is holding the phone, and all three are smiling. The background features large windows and a staircase.

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**COVID-19 Update at BTPN**

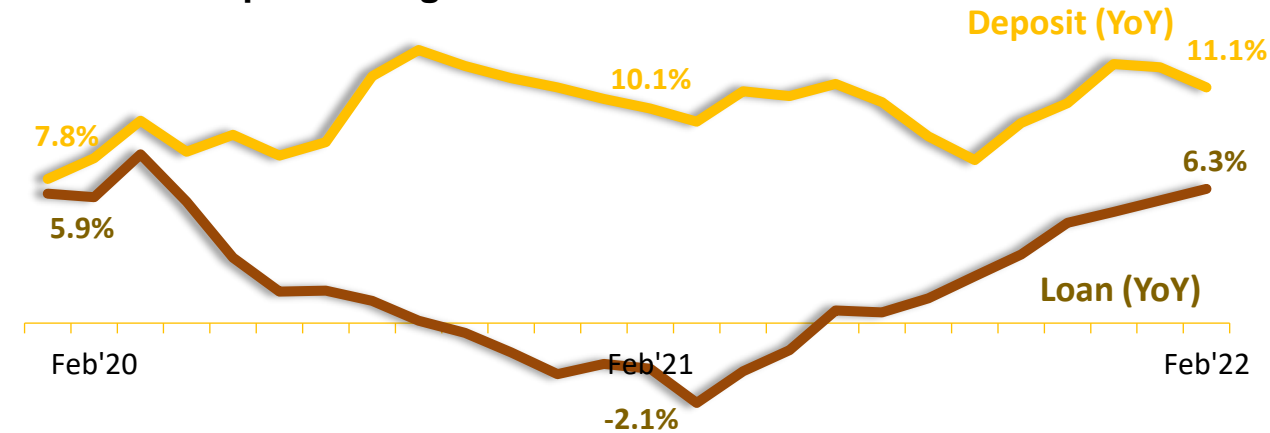
# Banking Industry

Gradual revival of the bank intermediation function continues

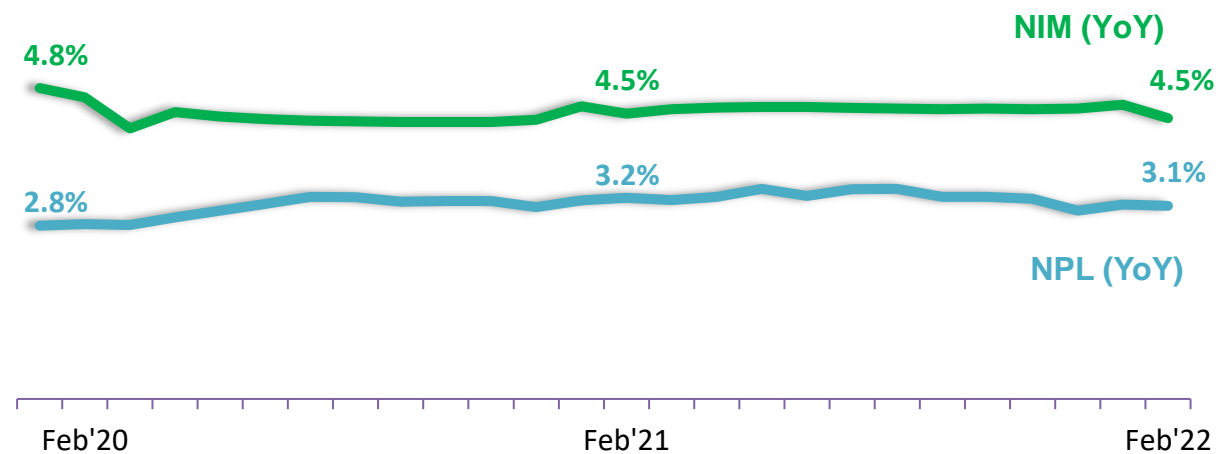
## Indonesia Banking Industry Financial Summary

IDR trillion	Feb'21	Dec'21	Feb'22	ΔYoY
Total Assets	9,122	10,112	10,062	10.3%
Total Loans	5,419	5,769	5,762	6.3%
Customer Deposits	6,646	7,479	7,384	11.1%
CASA	3,860	4,576	4,507	16.8%
Current Accounts	1,749	2,144	2,100	20.0%
Savings	2,111	2,432	2,408	14.1%
Time Deposits	2,786	2,904	2,877	3.3%
Net Profit	23	140	31	33.9%
LDR	81.8%	77.5%	78.0%	-3.8%
NIM	4.5%	4.6%	4.5%	-0.1%
NPL	3.2%	3.0%	3.1%	-0.1%
CAR	24.5%	25.7%	25.9%	1.3%

## Loan and Deposit YoY growth



## NIM & NPL





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# Financial Performance - Consolidated



## 1Q'22 Key Highlights

- The bank recorded Rp142.4 trillion in outstanding loans as of March'22, up by 7.3% year-on-year (YoY) from Rp132.7 trillion booked a year ago, with growth business loan up by 15% offset the reduction in matured business by 16%.
- Total Assets increased by 10% YoY to Rp192.4 trillion, from Rp 174.7 trillion.
- Operating income increased by 2% YoY contributed by the increase in Net Interest Income by 2% YoY to Rp2.85 trillion from Rp2.78 trillion, contributed by loan growth and lower interest expense by 17% YoY to Rp818 billion from Rp991 billion (from higher CASA balance as well as lower time deposit interest rate). However, reduction in yields caused reduction in NIM from 6.73% in 1Q'21 to 6.40% in 1Q'22.
- In March 2022, the Bank booked an additional cost of credit, this increased the cost of credit in the first quarter of 2022 from Rp164 billion to Rp435 billion in 1Q'22 (mostly from the corporate segment), thus affecting Bank BTPN's consolidated net profit after tax attributable to owners of the parent entity (decreased by 23 % YoY to Rp752 billion from Rp971 billion).
- Customer Deposits increased by 8% YoY to IDR 106.73T, contributed by 21% YoY increase in CASA balance. CASA ratio increased to 34.7% compared to 30.9% last year. IDR Cost of Fund reduced from 3.8% YTD 3M'21 to 2.9% YTD 3M'22.
- Gross NPL was at 1.40%, slightly lower than the gross NPL ratio reported in the same period last year of 1.42% and better than industry average.
- Healthy liquidity and funding ratios were maintained. As end of March 2022, LCR was recorded at 203.5% and NSFR at 117.9%.



# Financial Performance - Consolidated

Balance Sheet (IDR billion)	Mar'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	35,004	49,477	42,543	-14%	22%
Loans (gross)	132,680	135,599	142,366	5%	7%
<b>Total Assets</b>	<b>174,720</b>	<b>191,918</b>	<b>192,378</b>	<b>0%</b>	<b>10%</b>
CASA	30,557	37,877	37,018	-2%	21%
TD	68,371	71,503	69,715	-3%	2%
Total Customer Deposits	98,927	109,380	106,732	-2%	8%
Borrowings & Subordinated Loan	37,196	42,489	44,138	4%	19%
<b>Total Liabilities</b>	<b>140,703</b>	<b>155,839</b>	<b>155,443</b>	<b>0%</b>	<b>10%</b>
<b>Equity *)</b>	<b>34,018</b>	<b>36,079</b>	<b>36,935</b>	<b>2%</b>	<b>9%</b>

\* including non-controlling interests

- Total assets increased by 10% YoY, reached IDR 192.4 trillion. Total Loan increased by 7% YoY, reached IDR 142.4 trillion.
- Customer Deposits reached IDR 106.7 trillion.
- CASA balance increased by 21% YoY.

# Financial Performance - Consolidated

Income Statement (IDR billion)	1Q'21	4Q'21	1Q'22	ΔQoQ	ΔYoY
Net Interest Income	2,785	2,833	2,848	1%	2%
Other Operating Income	466	508	467	-8%	0%
Operating Income	3,251	3,340	3,315	-1%	2%
Operating Expense	(1,697)	(1,863)	(1,749)	-6%	3%
Cost of Credit	(164)	(524)	(435)	-17%	165%
Profit Before Tax	1,392	955	1,130	18%	-19%
Net Profit After Tax	1,084	729	875	20%	-19%
<b>Net Profit After Tax attributable to Owners of the Parent</b>	<b>971</b>	<b>619</b>	<b>752</b>	<b>22%</b>	<b>-23%</b>
Net Profit After Tax - BTPN Syariah	375	369	411	11%	10%

- BTPN's FY'21 Net Profit After Tax attributable to Owners of the Parent down by 23% YoY.
- Net interest income grew 2% YoY (lower interest income due to pressure in yields was offset by lower interest expense).
- Operating expenses were well maintained with a slight increase of 3% YoY
- Cost of Credit increased by IDR 435 billion YoY, mostly from the corporate segment.

# Key Financial Ratios - Consolidated

Ratios (%)	Mar'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.73	6.56	6.40	(0.17)	(0.33)
NSFR	115.59	126.60	117.94	(8.66)	2.35
LCR	199.70	187.26	203.47	16.21	3.77
Loan to Funding	97.47	89.29	94.36	5.08	(3.11)
NPL (gross)	1.42	1.68	1.40	(0.28)	(0.02)
ROA	3.16	2.23	2.39	0.17	(0.77)
ROE	12.94	8.57	9.20	0.62	(3.74)
CAR	27.53	26.17	25.59	(0.58)	(1.94)

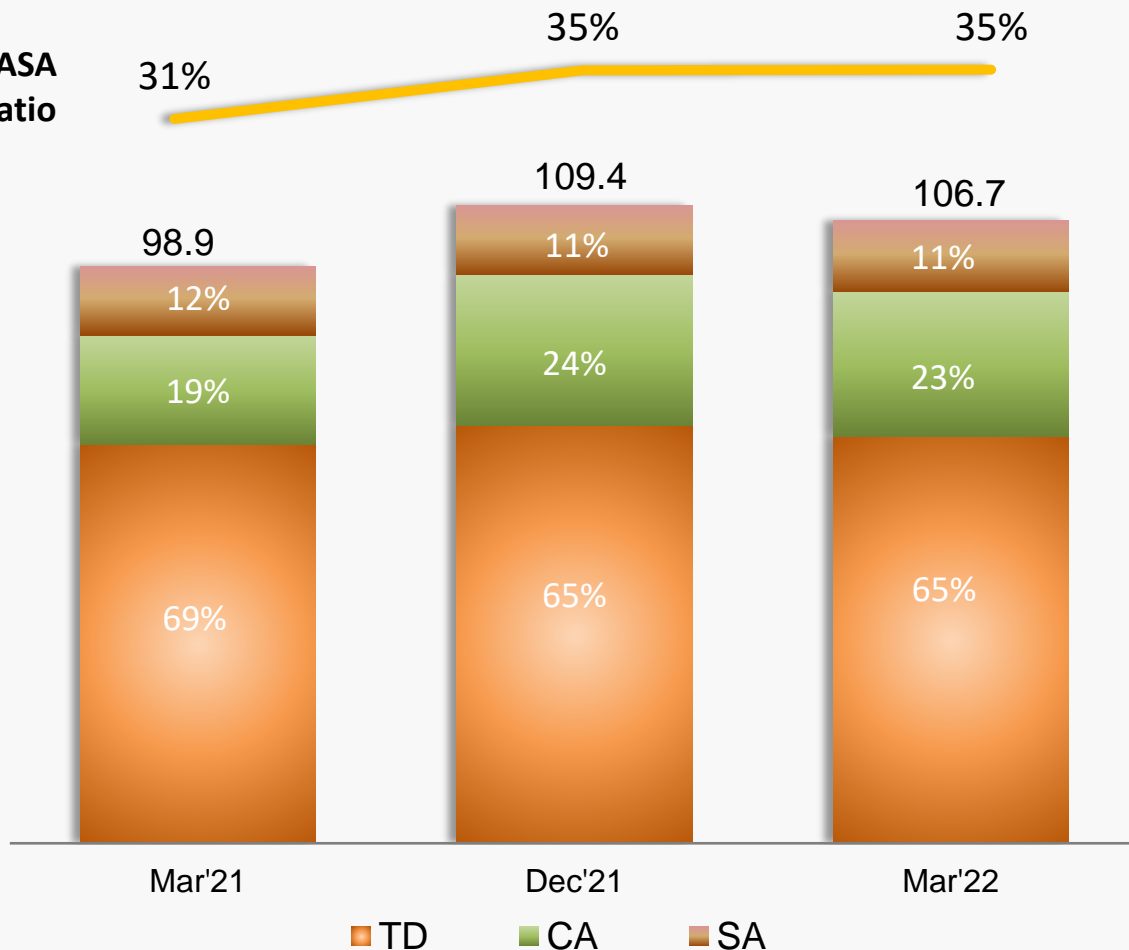
- NIM reduced to 6.40% in 1Q'22 due to reduction in yields.
- LCR and NSFR were at healthy levels, LCR was recorded at 203.47% and NSFR 117.94% as end of March 2022.
- Gross NPL 1.40%, slightly lower than the gross NPL ratio reported in the same period last year of 1.42% and better than industry average.
- CAR was recorded at 25.59%, proportion of core capital is 88% of total capital.

# Deposits Growth

## CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA  
Ratio



Customer Deposits (IDR billion)	Mar'21 (Unaudited)	Dec'21 (Audited)	Mar'22 Unaudited)	ΔQoQ	ΔYoY
CASA	30,557	37,877	37,018	-2%	21%
Current Account	18,730	25,923	24,808	-4%	32%
Savings	11,827	11,955	12,209	2%	3%
Time Deposits	68,371	71,503	69,715	-3%	2%
<b>Total Customer Deposits</b>	<b>98,927</b>	<b>109,380</b>	<b>106,732</b>	-2%	8%

- CASA balance increased by 21% YoY. CASA ratio increased to 35% as of March'22 from 31% 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

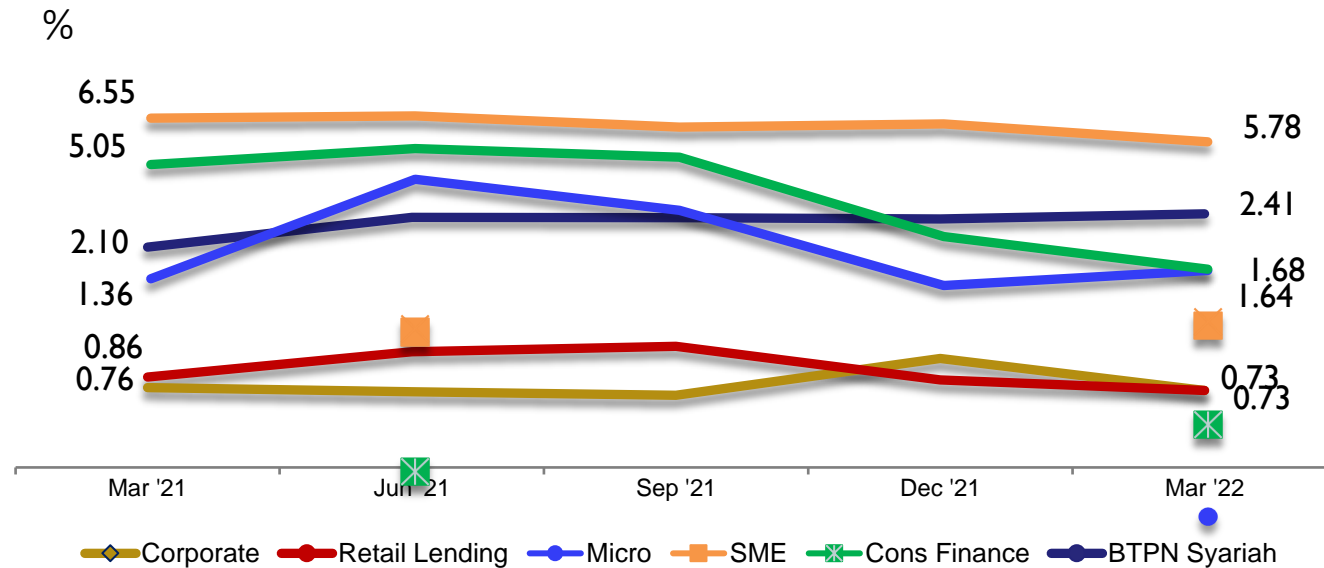
Loan Growth (IDR billion)	Mar'21 (Unaudited)	Dec'21 (Audited)	Mar'22 (Unaudited)	ΔQoQ	ΔYoY
<b>Total Loan</b>	<b>132,680</b>	<b>135,599</b>	<b>142,366</b>	<b>5%</b>	<b>7%</b>
<i>Mature Businesses :</i>	31,779	27,732	26,737	-4%	-16%
- Retail Lending	31,071	27,364	26,432	-3%	-15%
- Micro	563	232	177	-23%	-69%
- Others	144	136	128	-6%	-12%
<i>Growth Businesses :</i>	100,902	107,867	115,629	7%	15%
- Corporate	75,818	82,572	90,388	9%	19%
- SME	11,240	10,366	9,907	-4%	-12%
- Commercial	2,243	3,007	2,902	-4%	29%
- BTPN Syariah	9,697	10,443	10,647	2%	10%
- Consumer Finance	1,515	895	999	12%	-34%
- Retail Banking	389	583	787	35%	103%

# Asset Quality

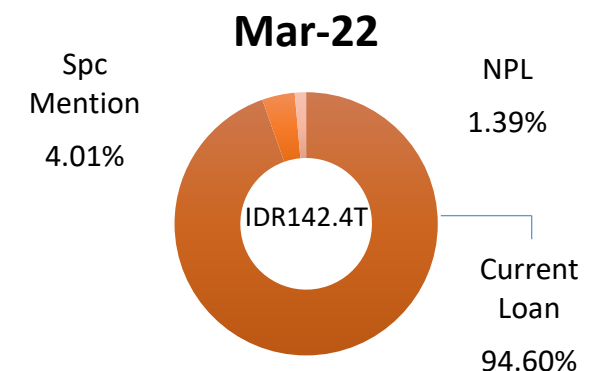
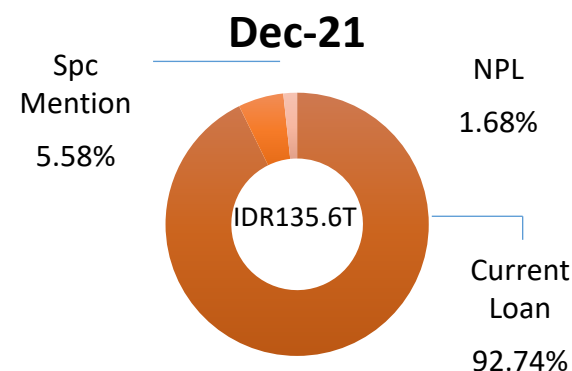
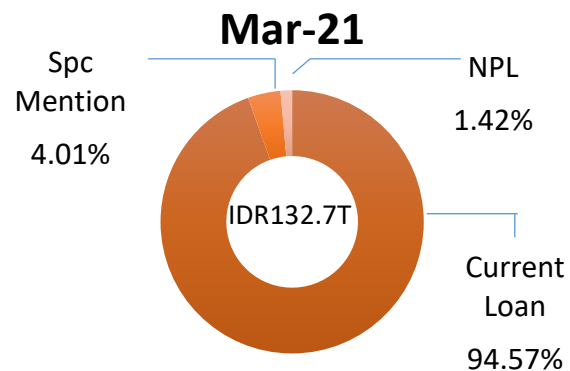
## Asset Quality

%	Mar-21	Dec-21	Mar-22
Gross NPL	1.42	1.68	1.40
Net NPL	0.58	0.37	0.34
Gross Cost of Credit	0.49	1.58	1.27
Loan Loss Provision/NPL	174.50	173.46	194.63

## Gross NPL by Segment



## Loan by Collectability (% of Total Loan)

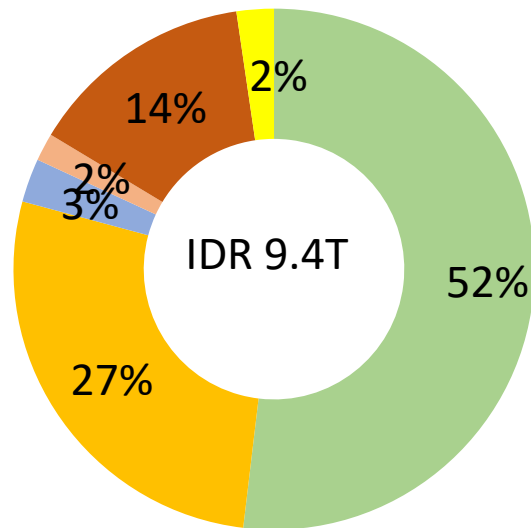


# Loan Restructuring

as of 31 March 2022

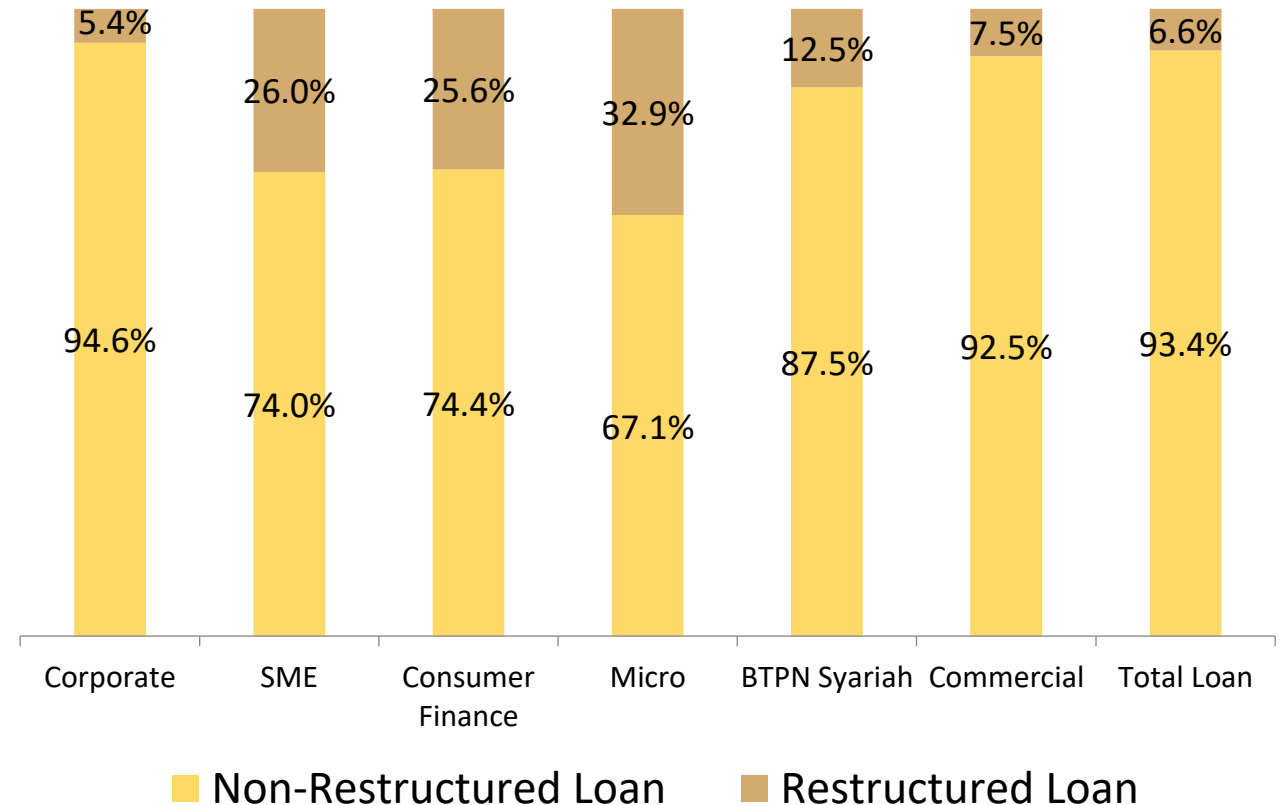
## Restructured Loan

end of March 2022



- Corporate
- SME
- Consumer Finance
- Micro
- BTPN Syariah
- Commercial

## 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](http://www.daya.id)



Medical Examination  
Service



Digital Marketing  
Training



Kolaborasi with  
Djarum Foundation

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

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: 767.233  
Activities: 1.714  
March 2022

# Sustainable Finance



**Bank BTPN has succeeded in managing its environmentally friendly financing portfolio**

Total environmentally friendly financing as of 1Q 2022 reached Rp 6.1 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.

# 2022 Awards

## **The Economics: 3rd Indonesia's Most Popular Digital Financial Brands Award 2022 (Millennial's Choice)**

Bank BTPN received an award for mobile banking category. Digital Financial Brands Award 2022 is The Economics event in the form of awards to institutions that have been able to face the opportunities and challenges from the wave of technological disruption through digital innovation in Indonesia.

## **Majalah Marketing: 3<sup>rd</sup> Rank of KBMI 3 Bank – Top Digital Company Award 2022**

Bank BTPN is ranked third in the Bank of KBMI 3 category, with a total index of 77.70. The award is given to companies with leading digital transformations.

## **11th Infobank Digital Brand Award 2022**

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.

## **Infobank Top 100 Most Outstanding Women 2022 – Hanna Tantani**

The Infobank Research Bureau maps and assesses Indonesian professional women in their contribution through their experiences and achievements to the development of the institutions/corporations they lead. Bank BTPN's Finance Director is listed as one of the Top 100 Most Outstanding Women 2022 according to the research.

## **Majalah Investor: Green and Platinum Category of Corporate Emission Transparency 2022 awards**

Bank BTPN won green and platinum category of Corporate Emission Transparency 2022 awards in emission reduction transparency and emission calculation transparency, respectively. The awards were given by Bumi Global Karbon (BGK) Foundation in collaboration with Investor magazine. As many as 87 companies recorded a significant growth in efforts to lower carbon emission, making them eligible for Corporate Emission Transparency 2022 awards. Those companies have achieved a significant development in carbon emission reduction after being selected from 124 companies that have issued sustainability reports.

# 2022 Awards



## Majalah TOPBUSINESS: 4-Star TOP CSR Awards 2022 and TOP Leader on CSR Commitment 2022

Bank BTPN received two awards, namely the 4-Star TOP CSR Awards and an award to President Director of Bank BTPN Ongki Wanadjati Dana as the TOP Leader on CSR Commitment 2022. The award is given to companies that are considered successful in implementing effective and quality CSR/ TJSL/ Community Development programs.





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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 min. 1 M
  - WFO: as per Government requirement (PPKM status)
  - WFO requirement at Menara BTPN: Pedulilindungi.id or vaccination status and PCR test result (from overseas)
  - Sanction for any violation
- Regular reminder & communication on health protocol & latest situation on COVID-19 handling at BTPN to all staff.
- Booster Vaccination – Gotong Royong Vaccine & Government program

THANK YOU

bank  
**btpn**  
A MEMBER OF  
SMBC Group