

bank  
btpn

 SMBC A MEMBER OF  
SMBC Group

**1Q 2024**  
**Results Update**

## About Bank BTPN

Bank BTPN Business Activities

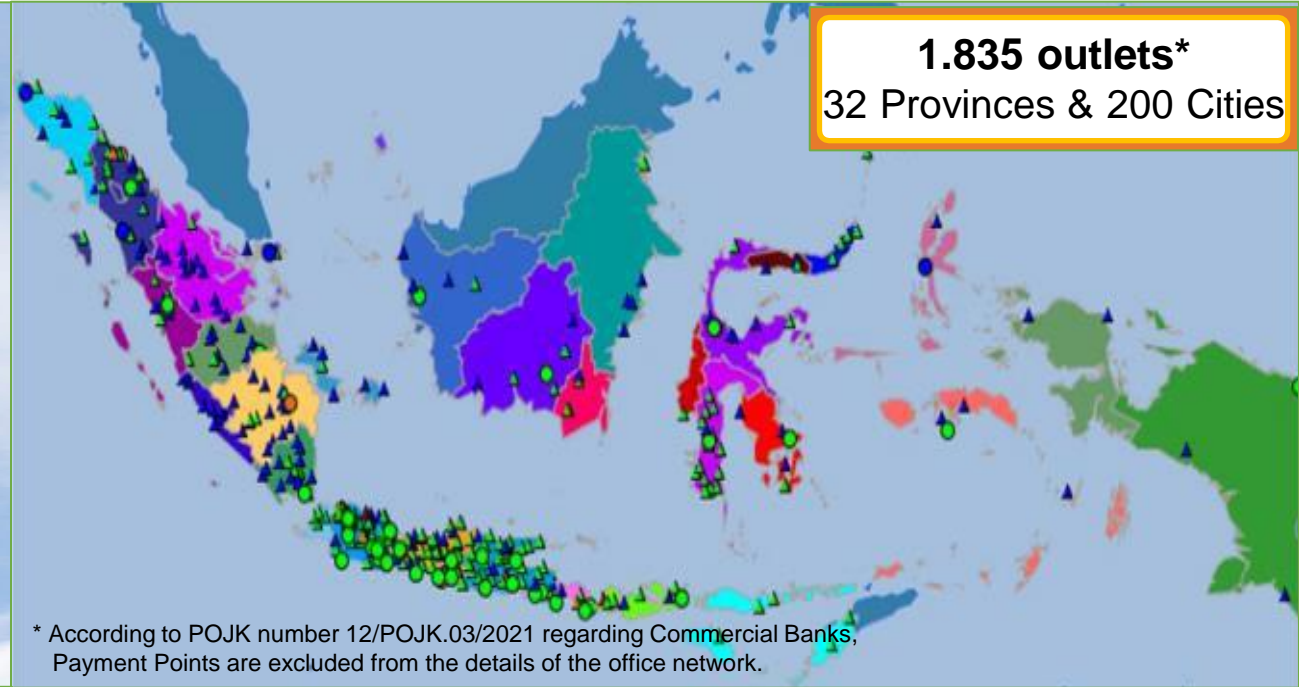
Banking Industry Overview

1Q 2024 Financial Performance

CSR & Awards

# Bank BTPN Profile (Consolidated)

as of 31 March 2024



\* According to POJK number 12/POJK.03/2021 regarding Commercial Banks, Payment Points are excluded from the details of the office network.

<b>Total Assets</b>	IDR 240.2 trillion	<b>Total Employees</b>	21,221 (80% 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>	~9.7 million customers

# Shareholders

as of 31 March 2024

Bank BTPN Shareholders	Percentages	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	91.05%	9,692,826,975	193,857
PT Bank Central Asia Tbk *	1.03%	109,742,058	2,195
PT Bank Negara Indonesia (Persero) Tbk **	0.11%	12,007,137	240
Public	7.81%	831,369,578	16,627
<b>Total</b>	<b>100%</b>	<b>10,645,945,748</b>	<b>212,919</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 Directors

as of 31 March 2024



**Henoeh Munandar**  
*President Director*



**Kaoru Furuya**  
*Deputy President Director*



**Darmadi Sutanto**  
*Deputy President Director*



**Dini Herdini**  
*Compliance Director*



**Keishi Kobata**  
*Director*



**Atshusi Hino**  
*Director*



**Merisa Darwis**  
*Director*



**Hanna Tantani**  
*Director*

# Board of Commissioners

as of 31 March 2024

**Chow Ying Hoong**  
*President Commissioner*



**Takeshi Kimoto**  
*Commissioner*



**Ninik Herlani M. Ridhwan**  
*Independent Commissioner*



**Onny Widjanarko**  
*Independent  
Commissioner*



**Edmund Tondobala**  
*Independent  
Commissioner*



**Ongki Wanadjati Dana**  
*Commissioner*



# Bank BTPN's Value



## 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.

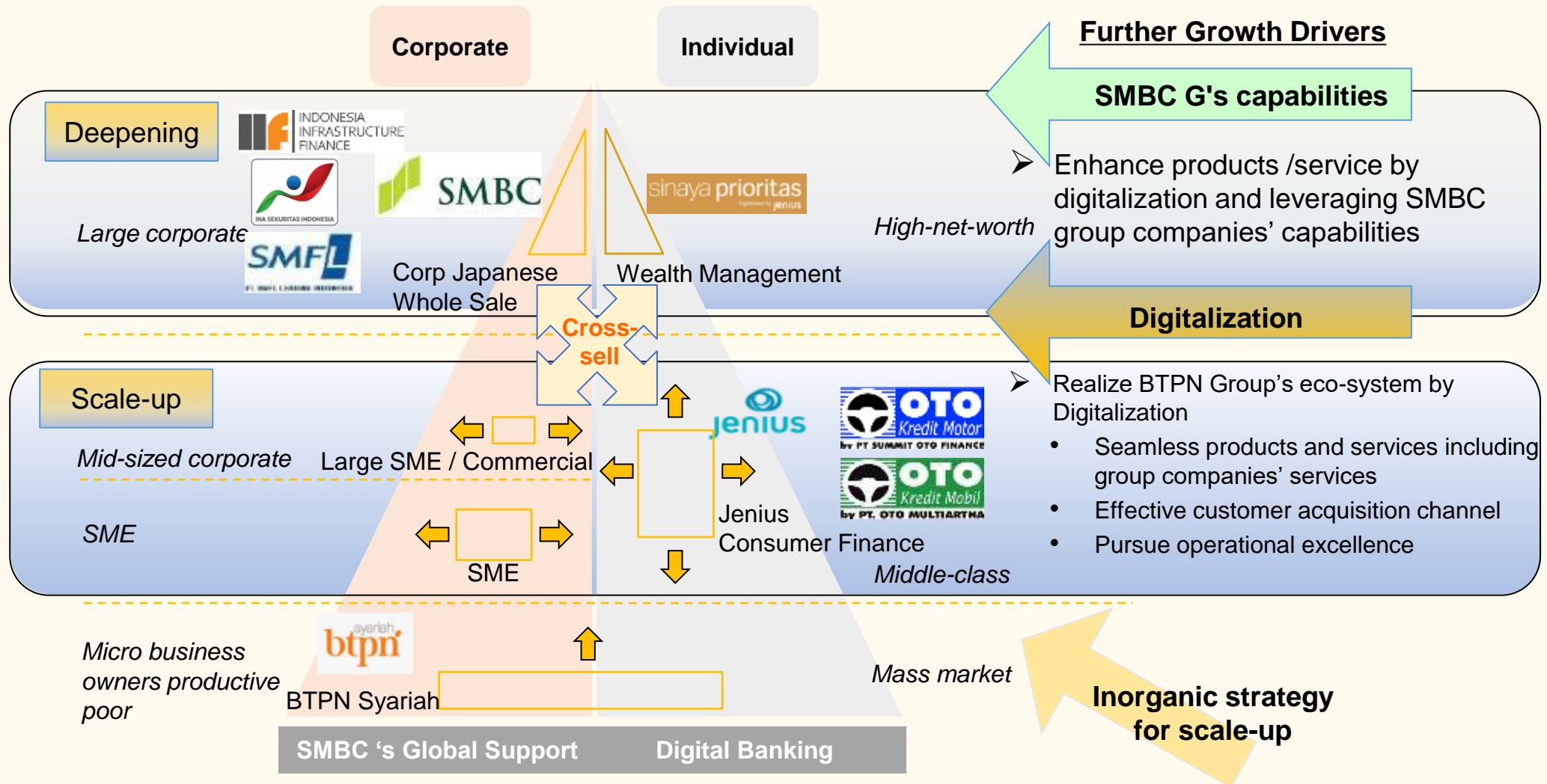


## Synergy

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





# Bank BTPN Finalizes Acquisition of PT Oto Multiartha (OTO) and PT Summit Oto Finance (SOF), Ready to Serve a Wider Customer Segment

The acquisition of OTO and SOF is an important milestone for Bank BTPN in encouraging product and service innovation that is increasingly relevant to the banking and financing needs of the Indonesian people.

Company Name

**PT Oto Multiartha**

Line of Business  
Financing



Company Name

**PT Summit Oto Finance**

Line of Business  
Financing



After completion of the acquisition on 27 March 2024, the ownership composition of OTO and SOF as follows:

OTO Shareholders	Percentages	Nominal (in IDR million)	SOF Shareholders	Percentages	Nominal (in IDR million)
PT Summit Auto Group	34.0%	315,760	PT Summit Auto Group	34.0%	830,301
PT Bank BTPN Tbk	51.0%	473,641	PT Bank BTPN Tbk	51.0%	1,245,451
PT Sinar Mas Multiartha Tbk	15.0%	139,306	PT Sinar Mas Multiartha Tbk	15.0%	366,309
<b>Total</b>	<b>100%</b>	<b>928,707</b>	<b>Total</b>	<b>100%</b>	<b>2,442,060</b>

This acquisition will strengthen the synergy between Bank BTPN and OTO Group in capturing opportunities for growth in the four-wheeled and two-wheeled vehicle financing market in Indonesia. The participation of Bank BTPN as a new shareholder is a positive step so that OTO Group can continue to provide financing products and services that are increasingly comprehensive and more relevant to the community.

# BTPN Syariah Profile

as of 31 March 2024

## 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 26 provinces, with ~14.6k employees (~ 96% female and ~ 50% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in March 2024

## Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



## 1Q 2024 Performance

### Customer & Coverage

Serving ~7 mn customers,  
~4.10 mn active



Coverage ~255.4k communities,  
in ~2,600 sub-districts

Assets

**21.2 trillion**

NPF

**3.0%**

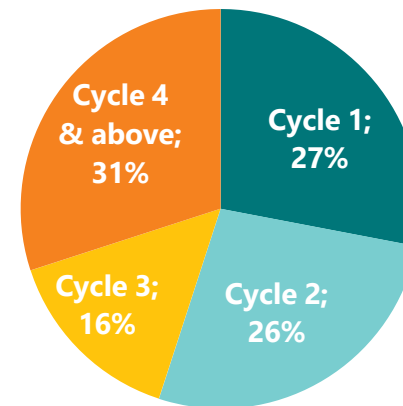
ROE

**12.8%**

ROA

**6.3%**

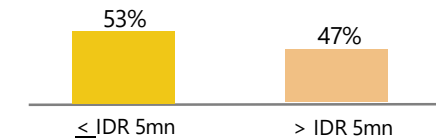
### Customers by Cycle



### Maturity Composition\*



### Ticket Size\*



### Financing Composition\*



\*based on outstanding

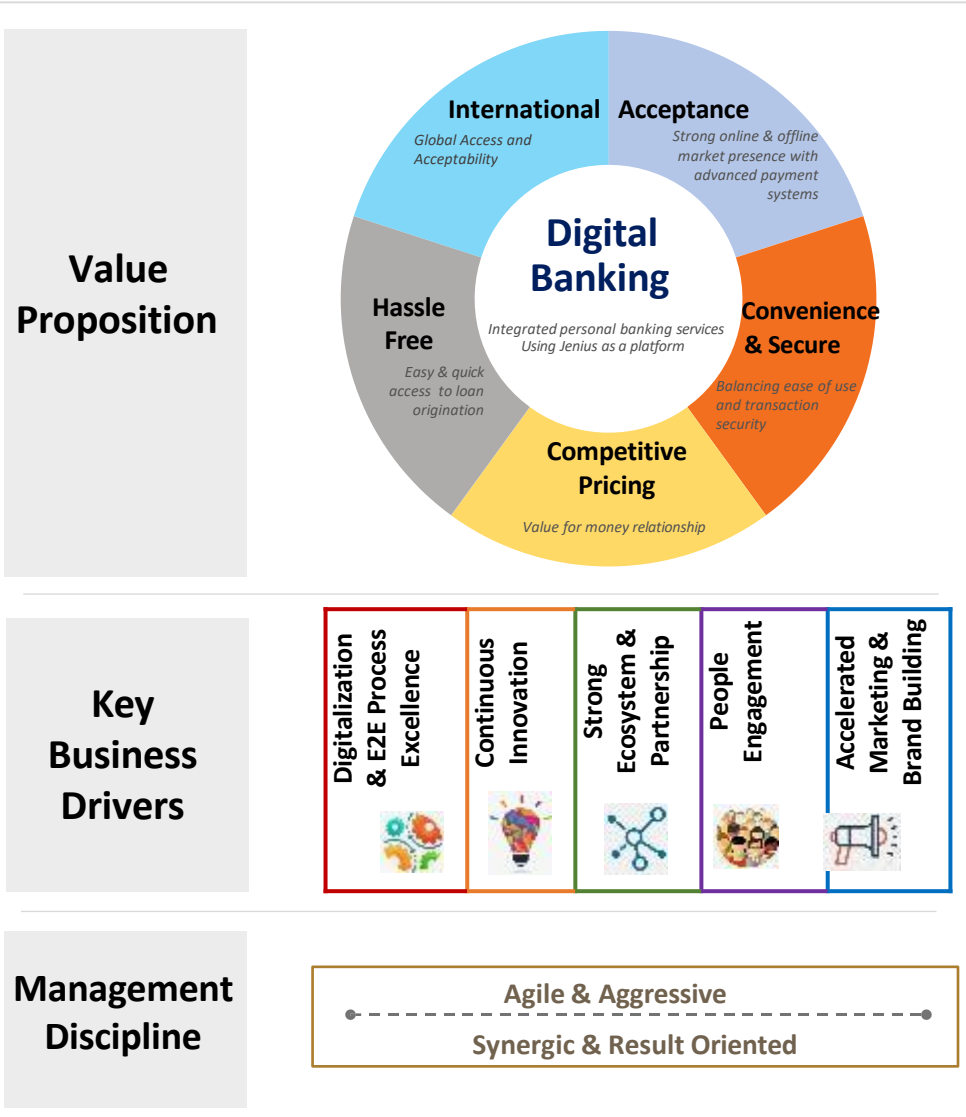
**About Bank BTPN**

**Bank BTPN Business Activities**

**Banking Industry Overview**

**1Q 2024 Financial Performance**

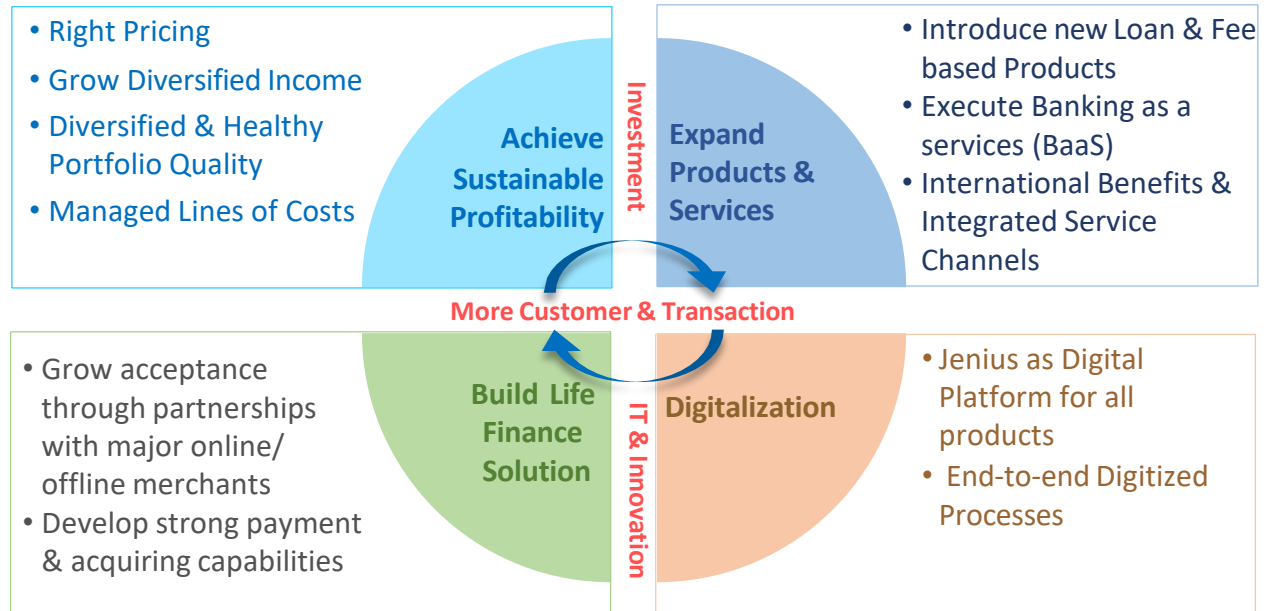
**CSR & Awards**



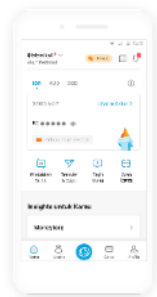
## Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking

## Execution Strategy



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

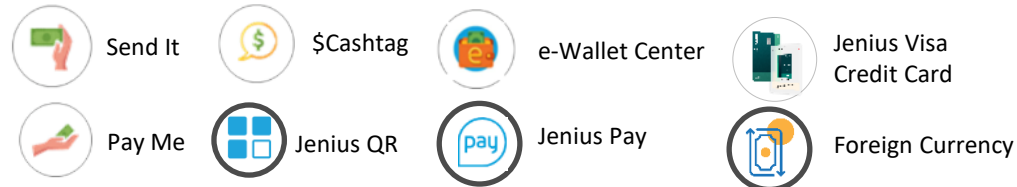


Value Proposition

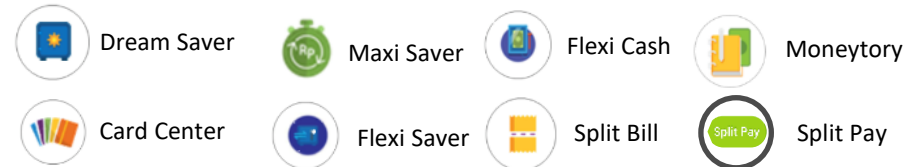
"Life finance solutions that help digital savvy to manage their life and finance to achieve their dreams and aspiration through innovation"

Key Features

Simpler Life



Smarter Finance



Safer Transactions

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

# Retail Banking

Jenius: Simple. Smart, Safe

More than **5.5 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, transactions, investment connected all in one place

## Smart

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

## Safe

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

# Retail Banking

Jenius: Registered Users continue to increase to ~5.5 million



334 Mn  
YouTube views



62.3K  
followers



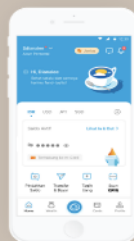
90.2 K  
followers



280K  
followers



135 K  
page likes



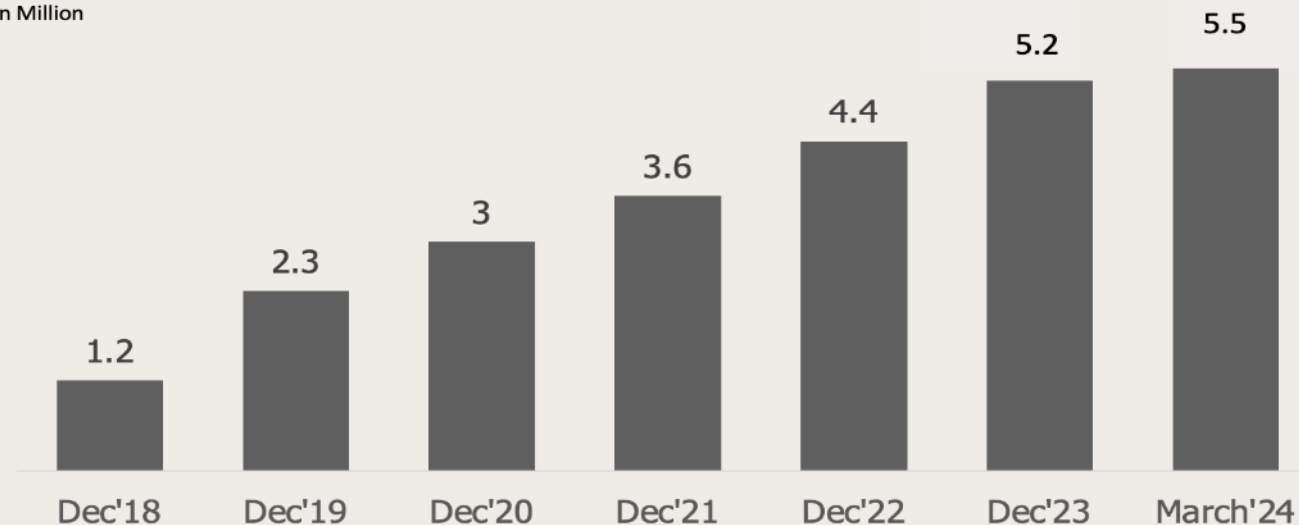
22.4 Mn+  
installs



2.7 Mn+  
installs

## REGISTERED USERS

In Million





### 24 Hour Foreign Currency Exchange

Experiencing the world shouldn't be limited by your home time zone and banking hours. With Jenius, now you can enjoy the freedom to exchange 9 foreign currencies 24 hours a day, 7 days a week straight from the app. We follow your time, not the other way around, allowing you to experience your destination the way you prefer with peace of mind.



### Protection Against Financial Risks

Now, you can buy Insurance products in Jenius to help you protect your finances from the consequences of any unwanted occurrences. This includes homecoming trips during Eid Al-Fitr which may involve long travels and may impose various risks.



# Retail Banking

## Jenius: Marketing Campaign



## NEW BRAND CAMPAIGN – THINK UNTHINKABLE

At the end of January 2024 Jenius launched a new brand campaign "Think Unthinkable."

ThinkUnthinkable is an encouragement and invitation to everyone to reassess their true desires in life. An original mindset, which cannot possibly be the same from one person to another. Because each of us lives a different life. Jenius believes, ThinkUnthinkable is the first step to start living the life we want.

This spirit of "Think Unthinkable" is not only applied to the context of life, but also already be instilled in Jenius since the beginning so that it continues to innovate in products and features to help digital savvy community' lives become easier in managing finances.

### The New Concept of Co.Create Event: Co.Create On



Date: 7 March 2024  
Time: 17.30 -21.00 WIB



#### Speakers:

- TB Putra (Creative Marketer)
- Febrian Ditra (Co – Founder / Creative Lead)



52 participants

We also embody the spirit of Think Unthinkable in a new concept of Co.Create event namely Co.Create On. The spirit of Think Unthinkable is manifested starting from the selection of venues, discussion topics, and event concepts that are more engaging through open and two-way discussions.

**co.create ON**  
Sebuah inisiatif baru Jenius Co.Create

## Think Unthinkable Melalui Kacamata Kreatif

Moderator : Ivan Loviano (Digital Banking Community Lead)  
Pembicara :

 <b>TB Putra</b> (Creative Marketer)	 <b>Febrian Ditra</b> (Co - Founder / Creative Lead Animal3)
---	--

<b>Kamis, 7 Maret 2024</b>	<b>17.30 - 21.00 WIB</b>	<b>its.obo, Haus of Fantasia</b> Jl. Haji Saidi I No.38B, Jakarta Selatan
--------------------------------	------------------------------	--

bank  
btpn A MEMBER OF  
SMBC Group PT Bank BTPN Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK).  
Bank Indonesia (BI) dan merupakan peserta program LPS

**Jenius**  
co.create



Volume I: [click here](https://www.jenius.com/pages/money-language)

<https://www.jenius.com/pages/money-language>

**Money Language** is an educational talk in a form of a video-podcast that focused on unraveling how individuals perceive, manage, spend, and treat money, with the aim of understanding how their financial behavior reflects on their way of life and provides insights into their self-perception.

The first Money Language episode, we invited Aulion, a content creator who consistently produces enjoyable and entertaining content.

However, he often faces financial difficulty due to impulsivity, which affects his cash flow especially for concerts or traveling.

The first episode of this podcast also provides with tips for content creators particularly freelancers, on how to manage their finance better.

# Retail Banking

Wealth Management Business: New Digital Wealth Product in Jenius



## Biweekly Investment Education Series in Jenius

11 Jan 2024

← Investment Talks

### Resolusi Finansial di Tahun Baru

Wealth Management 11 Januari 2024



*"Tomorrow is the first blank page of a 365 page book. Write a good one."*

## Bonds Portfolio View in Jenius

14 Mar 2024

**Kemudahan Pantau Portofolio Investasi Anda, Prioritas Kami**  
Kini, Anda dapat melihat portofolio Obligasi Anda dengan mudah melalui aplikasi Jenius.

**Pantau Obligasi Lebih Mudah di Jenius**  
Klik menu **Wealth**, lalu klik tab **Investment**.

**Praktis Pantau Rincian Kepemilikan Aset**  
Pilih produk **Obligasi**, lalu klik tab **Rincian** untuk melihat Info Produk & Kepemilikan Aset Anda.

**Lihat Detail Transaksi Lebih Sempel**  
Pilih tab **Transaksi**, untuk melihat detail transaksi Obligasi Anda.

Untuk transaksi Jual dan Beli Obligasi, hubungi Relationship Manager BTPN Sinaya atau kunjungi cabang BTPN Sinaya terdekat.

Segera update aplikasi Jenius dan pantau Obligasi Anda

**Selengkapnya**

**021 2942 0000**  
**021 2942 0000**

**bank btpn** A MEMBER OF SMBC GROUP

## Mutual Fund Switching in Jenius

21 Mar 2024

**Say Hi to Smart Switch!**  
#CaraSimpel Alihkan Reksa Dana, Tanpa Kehilangan Momen Investasi

**Think Unthinkable**  
jenius

**bank btpn** A MEMBER OF SMBC GROUP

## Bancassurance SEKOCI in Jenius

26 Mar 2024

**Allianz**

**Saatnya persiapan *starter pack* mudikmu dan selalu waspada dari risiko perjalanan dengan Sekoci by Allianz.**

**Think Unthinkable**  
jenius

**bank btpn** A MEMBER OF SMBC GROUP

# Retail Banking

Wealth Management Business



## Exclusive Bancassurance Partnership 10 Jan 2024

BTPN and Allianz have signed 5 years extension of their exclusive bancassurance distribution agreement



## Medical Tour Program & Sinaya Prioritas Customer Luncheon 2 February 2024 – Shangrila Jakarta

BTPN and JTS have signed collaboration agreement for medical tour program to Iseikai International General Hospital in Osaka, Japan and continued with Sinaya Prioritas customer luncheon.

# Business Banking

## 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* untuk memudahkan Nasabah dalam berhubungan dengan *supplier* dan *buyer*

Financial

Market

Growth

Business owner

### CAPACITY DEVELOPMENT

- Mitra Bisnis Info
- Mitra Bisnis Club

## UVP

Financial Solution

Access to marketing and business network expansion

Customer Business Success

daya

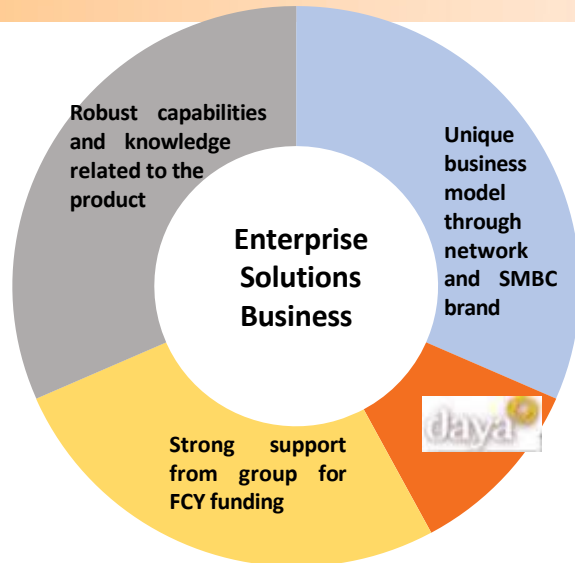
## Target Market

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



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

## UVP



## Target Segments

### Target Company under Corporate/Wholesale Banking Group:

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

## Products and Services

### Hedging Products (\*):

- IRS/CCS
- Forex Transactions
- Government Bonds to FI/NBFI Clients (\*) But not limited to the above products

### Funding Products:

- ESG Deposit
- Green Deposit

### Loan Products:

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

### 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
- Lending Program

### 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
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization
- Bank Guarantee Online

# CBD & DAYA

CBD Japanese and DAYA continuously hold empowerment programs for customers.

In the 1<sup>st</sup> Half of 2024, CBD Japanese and DAYA joint effort, conducted 2 (two) Offline Empowerment Seminar program for Japanese corporate customer which engaging our client in F&B Company (in 5 different venue) and Distributor Automotive Company with a total of 118 participants. DAYA seminar events with the topic of personal finance always get a good response from participants.

Personal Financial still 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. The level of satisfaction of participants in this program is also very good, from 390 participants who took the survey, 97% strongly agreed that the program was as needed, improved and applicable





# 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 through webinars or offline events with topics ranging from business, healthy lifestyle, personal development as well as finances.

21<sup>st</sup> February 2024, DAYA BTPN gave online seminar about Financial Literacy and Mental Health for a leading multinational building solutions company in Indonesia attended by 492 employees.

While March 7<sup>th</sup>, DAYA BTPN collaborated with *one of streaming service video in* Indonesia socializing about managing loan and illegal online loan. This offline seminar was attended by 34 participants.

From 23 participants who completed the survey 96% stated that the content is relevant, 96% found the webinar helps to increase their knowledge, and 96% felt the content is applicable and, 96% agreed that the facilitator is expert in his field.

Learn & Share  
**Financial Planning #2**  
**Menjaga Kesehatan Mental Melalui Pengaturan Keuangan yang Tepat**

Rabu  
21 Februari  
2024  
09.00 - 11.30 WIB

Microsoft Teams Meeting  
(Link via email)

Go Beyond Next

daya

The graphic features a white background with orange and yellow accents, including several gold coins with Indonesian Rupiah symbols. The DAYA logo is prominently displayed on the right side.

# Bank BTPN's Achievement in Supporting Sustainable Business Activities in Indonesia

## Examples of Bank BTPN's Category of Sustainable Business Activities Financing

2020

- Bank BTPN as Lead Arranger Refinancing Facility UPC Sidrap Wind Energy (First Wind Power Plant in Indonesia) in total amount of loan USD 114.7 million.



UPC Sidrap Bayu Energi, First Wind Power Plant in Indonesia. (2020)

2021

- Bank BTPN as security agent and SMBC as lender Cirata Floating Power (Largest Floating Solar Power Plant in Indonesia).
- Bank BTPN as sole lender Green Loan in the amount of IDR 1.06 trillion to PT Kepland Investama for refinancing of Green Property certified building.



Cirata Floating Power Plant, Largest Floating PP in Indonesia (2021)

2022

- Bank BTPN as Mandated Lead Arranger of Syndicated Sustainability-linked Loan in the amount of IDR 4.15 trillion and IDR 2.74 trillion to PT Semen Indonesia & PT Solusi Bangun Indonesia.
- Bank BTPN as Green Loan Coordinator for the Syndicated Green Loan Facility in total amount of USD 750 million to PT Perusahaan Listrik Negara.



Signing of Syndicated Credit PT Air Bersih Jakarta (2023)

2023

- Bank BTPN as Mandated Lead Arranger & Bookrunner (MLAB) for the syndicated facility for PT Air Bersih Jakarta (ABJ) in the total amount of IDR 8.87 T for construton of clean water network pipes in DKI Jakarta.
- Bank BTPN as Mandated Lead Arranger (MLA) for Syndicated Sustainability-linked Loan facility for PT Sarana Multi Infrastruktur (Persero) in the total amount of USD 700 Mio.

2024

- Bank BTPN provided social loan for a Non Bank Financial Institution that focuses on socioeconomic advancement and empowerment for MSMEs and unbanked target population.
- Bank BTPN provided a Green Dealer Financing to facilitate the distribution of electric vehicle (EV).
- Bank BTPN provided a Green Account Payable Financing for a company operating in the ICT sector, enabling them to supply equipment related to renewable energy.
- BTPN BTPN provided a Sustainability Linked-loan for a textile company to support its decarbonization journey and to adopt environmentally responsible practices.

## ESG Seminar with 32% above expected participants (264 vs 200)

Bank BTPN arranged the 2023 Sustainability Seminar "Addressing Climate Change through Decarbonization Initiatives across Wider Business Sectors" to share knowledge with corporate customers regarding decarbonization efforts which can not only be carried out by the energy sector that can be carried out by various business sectors.

With the headline "Beyond Energy Transition: Seizing Opportunities in The Pathway to Net Zero Economy", this seminar was held in the second year and was attended by at least 247 invited guests from 95 companies, ranging from energy, manufacturing, until agriculture, and took place at the Java Ballroom of the Westin Hotel, Jakarta (12/10).



**About Bank BTPN**

**Bank BTPN Business Activities**

**Banking Industry Overview**

**1Q 2024 Financial Performance**

**CSR & Awards**

# Banking Industry

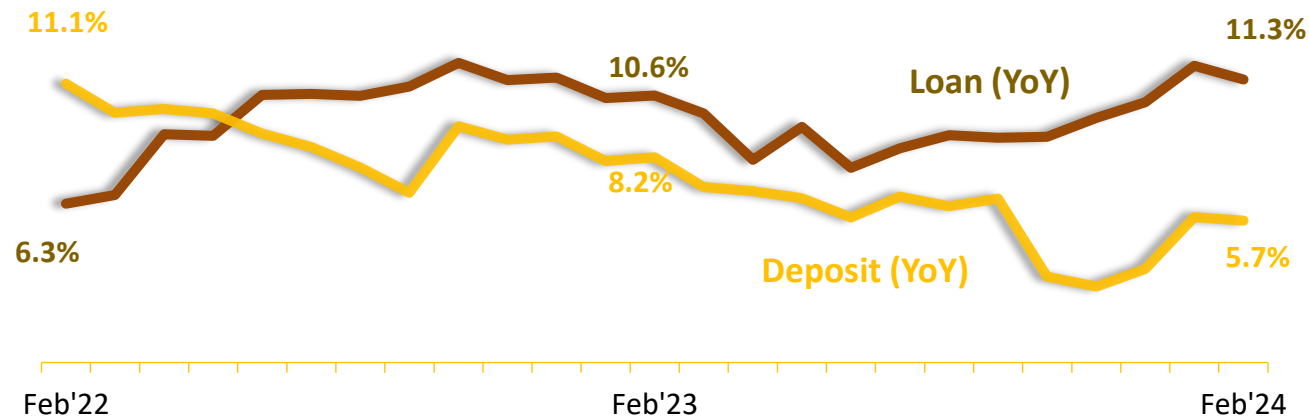
Loan outstanding increased by 11.3% YoY in Feb'24. Customer Deposits in Feb'24 recorded growth of 5.7% YoY



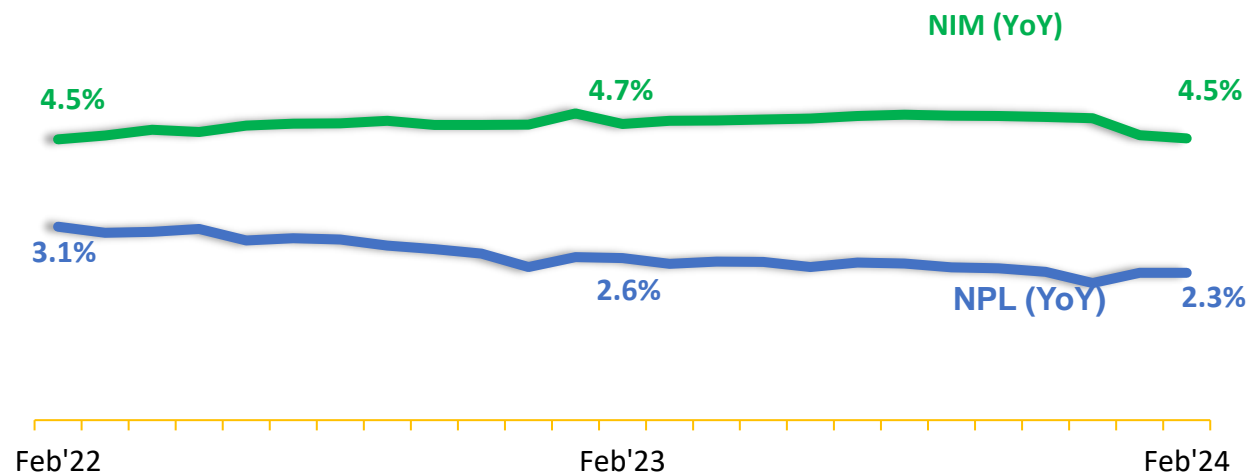
## Indonesia Banking Industry Financial Summary

IDR trillion	Feb'23	Dec'23	Feb'24	ΔYoY
Total Assets	10,948	11,766	11,708	6.9%
Total Loans	6,375	7,090	7,095	11.3%
Customer Deposits	7,989	8,458	8,441	5.7%
CASA	4,972	5,332	5,263	5.8%
Current Accounts	2,440	2,663	2,618	7.3%
Savings	2,532	2,669	2,644	4.4%
Time Deposits	3,017	3,126	3,178	5.3%
Net Profit	40	243	39	-1.8%
LDR	79.8%	83.8%	84.0%	4.2%
NIM	4.7%	4.8%	4.5%	-0.2%
NPL	2.6%	2.2%	2.3%	-0.2%
CAR	26.0%	27.7%	27.7%	1.7%

## Loan and Deposit YoY growth



## NIM & NPL



Source: Indonesian Banking Statistics – February 2024, Indonesia Financial Services Authority (OJK)

**About Bank BTPN**

**Bank BTPN Business Activities**

**Banking Industry Overview**

**1Q 2024 Financial Performance**

**CSR & Awards**



# Financial Performance - Consolidated

## 1Q 2024 Key Highlights



- Bank BTPN recorded IDR 186.6 trillion in outstanding loans as of March 2024, up by 24% year-on-year (yoy) from IDR 149.9 trillion booked a year ago. The loan growth includes financing from PT Oto Multiartha (OTO) and PT Summit Oto Finance (SOF)— OTO Group, following the completion of Bank BTPN's corporate action on 27 March 2024 for the acquisition of these two financing companies, which are now part of Bank BTPN. Bank BTPN organically recorded an increase in loan (exclude the OTO Group) of 8.5% (yoy).
- Total Customer Deposits increased by 3% (yoy) to IDR 120.3 trillion as of end of March 2024 from IDR 116.4 trillion as of end of March 2023. CASA balance increased by 25% (yoy) from the Bank's efforts to grow CASA and optimize the cost of funds. CASA Ratio increased to 41.0% as of March 2024 from 34.0% a year ago, while, Time Deposits decreased by 8%.
- 1Q24 Net profit after tax of Bank BTPN (consolidated) attributable to owners of the parent entity was IDR 544 billion, lower by 32% (yoy). The increase in costs was to support business volume and initiatives undertaken by the Bank. Higher cost of credit was associated with the loan growth and the company's decision to increase credit provision as anticipation for the end of POJK restructuring loan relaxation on 31 March 2024.
- In the midst of high interest rate environment, Bank BTPN's net interest income increased by 3% (yoy) to IDR 3.02 trillion from IDR 2.94 trillion, was contributed by higher interest income from loans led which to an increase in . Total Operating Income (consolidated) increase by 1% (yoy). Net Interest Margin (NIM) which was maintained at the level of 6.27%.
- The Bank's total assets at the end of March 2024 were recorded at IDR 239.8 trillion, increased by 18% (yoy).
- Gross NPL was at 1.83%, lower than industry's average.
- Healthy liquidity and funding ratios were maintained. As end of March 2024, LCR was recorded at 233.64% and NSFR at 115.72%.
- CAR at strong level at 27.84%.

# Financial Performance - Consolidated

Balance Sheet (IDR billion)	Mar'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	44,843	35,487	41,746	18%	-7%
Loans (gross)	149,905	156,561	186,562	19%	24%
<b>Total Assets</b>	<b>203,999</b>	<b>201,448</b>	<b>239,842</b>	<b>19%</b>	<b>18%</b>
CASA	39,566	44,188	49,268	11%	25%
TD	76,806	64,011	71,003	11%	-8%
Total Customer Deposits	116,372	108,199	120,271	11%	3%
Borrowings & Subordinated Loan	40,988	45,299	57,602	27%	41%
<b>Total Liabilities</b>	<b>163,647</b>	<b>160,165</b>	<b>187,689</b>	<b>17%</b>	<b>15%</b>
<b>Equity *)</b>	<b>40,352</b>	<b>41,283</b>	<b>52,153</b>	<b>26%</b>	<b>29%</b>

- Total Loan increased by 24% (yoy) to IDR 186.6 trillion. Total assets were recorded at IDR 239.8 trillion.
- CASA balance increased by 25% (yoy), CASA Ratio increased to 41.0% in Mar'24 from 34.0% in Mar'23.
- Customer Deposits reached IDR 120.3 trillion, increased by 3% (yoy).

# Financial Performance - Consolidated

Income Statement (IDR billion)	1Q'23	4Q'23	1Q'24	ΔQoQ	ΔYoY
Net Interest Income	2,938	3,048	3,017	-1%	3%
Other Operating Income	486	577	457	-21%	-6%
Operating Income	3,424	3,625	3,474	-4%	1%
Operating Expense	(1,815)	(2,090)	(2,052)	-2%	13%
Cost of Credit	(416)	(1,147)	(631)	-45%	51%
Profit Before Tax	1,194	390	797	104%	-33%
Net Profit After Tax	933	287	623	117%	-33%
<b>Net Profit After Tax attributable to Owners of the Parent</b>	<b>805</b>	<b>265</b>	<b>544</b>	<b>106%</b>	<b>-32%</b>
Net Profit After Tax - BTPN Syariah	425	75	264	250%	-38%

- Bank BTPN's 1Q 2024 Net Profit After Tax attributable to Owners of the Parent was lower by 32% (yoy). Cost increased to support growth in business volume and initiatives undertaken by the Bank. Higher cost of credit was associated with loan growth and the company's decision to add credit provision as anticipation for the end of POJK restructuring loan relaxation on 31 March 2024.



# Financial Performance - Consolidated

Ratios (%)	Mar'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.21	6.45	6.27	(0.18)	0.06
NSFR	126.65	113.79	115.72	1.94	(10.93)
LCR	240.66	199.68	233.64	33.96	(7.01)
Loan to Funding	95.26	102.00	105.47	3.47	10.20
NPL (gross)	1.38	1.36	1.83	0.47	0.45
ROA	2.35	1.73	1.53	(0.20)	(0.82)
ROE	9.04	6.54	5.86	(0.68)	(3.18)
CAR	29.29	29.90	27.84	(2.06)	(1.44)

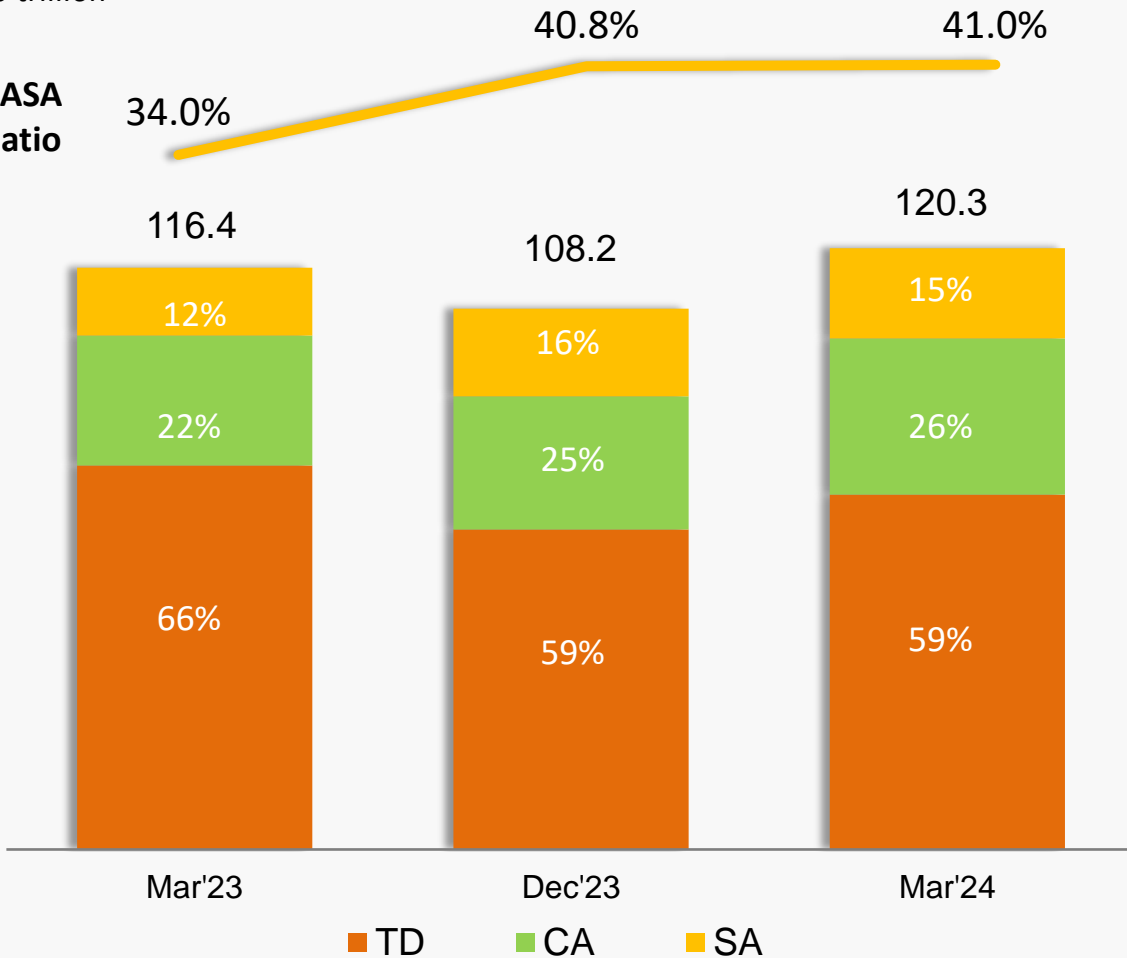
- NIM ratio at 6.27%
- LCR and NSFR were at healthy levels, LCR was recorded at 233.64% and NSFR 115.72% as end of March 2024.
- Gross NPL 1.83%, lower than industry's average.
- CAR was recorded at 27.84%, proportion of core capital is 90% of total capital.

# Deposits Growth

## CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA  
Ratio



Customer Deposits (IDR billion)	Mar'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	ΔYoY
CASA	39,566	44,188	49,268	25%
Current Account	26,007	26,629	31,222	20%
Savings	13,559	17,559	18,046	33%
Time Deposits	76,806	64,011	71,003	-8%
<b>Total Customer Deposits</b>	<b>116,372</b>	<b>108,199</b>	<b>120,271</b>	<b>3%</b>

- CASA balance increased by 25% YoY. CASA ratio increased to 41.0% as of March 2024 from 34.0% 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

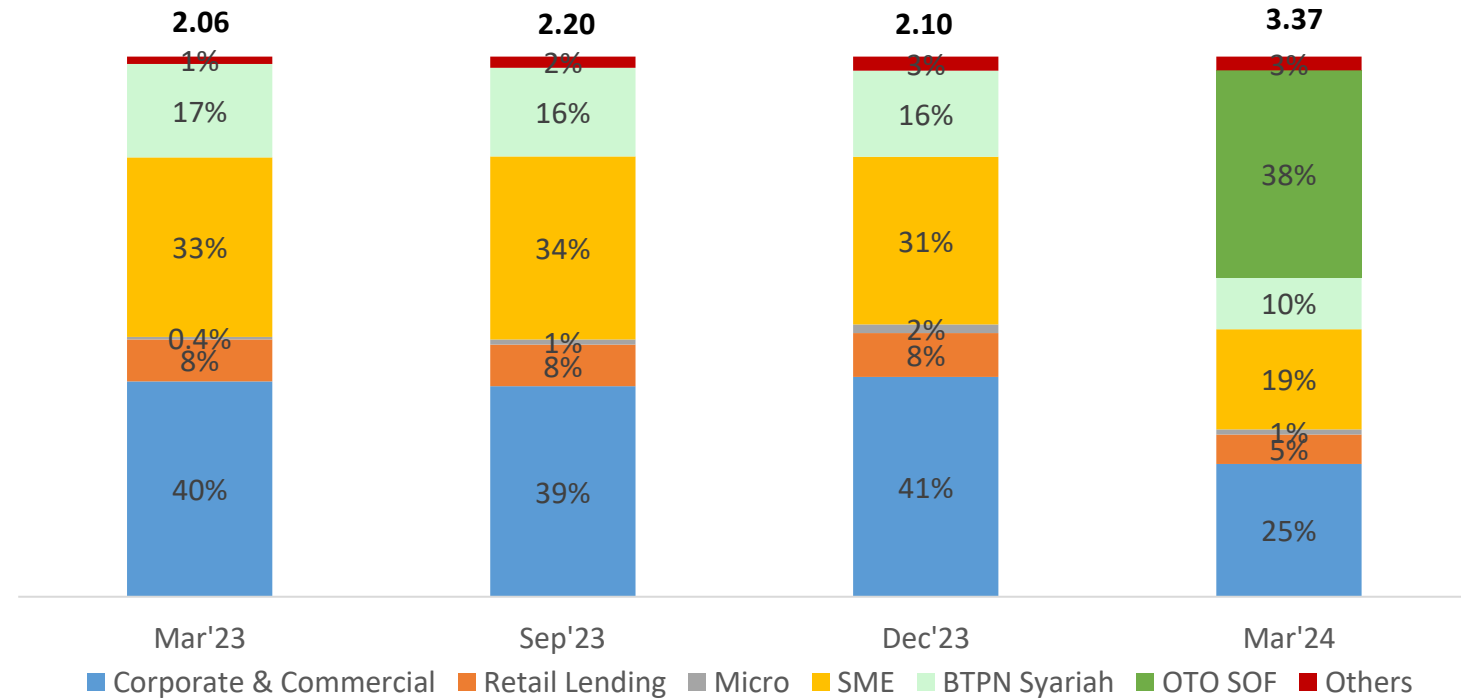
Loan Growth (IDR billion)	Mar'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	ΔQoQ	ΔYoY
<b>Total Loan</b>	<b>149,905</b>	<b>156,561</b>	<b>186,562</b>	<b>19%</b>	<b>24%</b>
<i>Transforming Businesses:</i>	24,398	23,709	23,870	1%	-2%
- Retail Lending	23,542	22,403	22,394	0%	-5%
- Micro	856	1,306	1,476	13%	72%
<i>Growth Businesses :</i>	125,389	132,735	162,580	22%	30%
- Corporate & Commercial	100,689	104,904	109,751	5%	9%
- SME	11,597	13,255	13,635	3%	18%
- BTPN Syariah	11,829	11,388	10,876	-4%	-8%
- Joint Finance	243	1,139	1,714	50%	607%
- Jenius	1,032	2,049	2,617	28%	154%
- OTO & SOF	-	-	23,987	0%	0%
Others	117	117	113	-4%	-4%

# Asset Quality - Consolidated

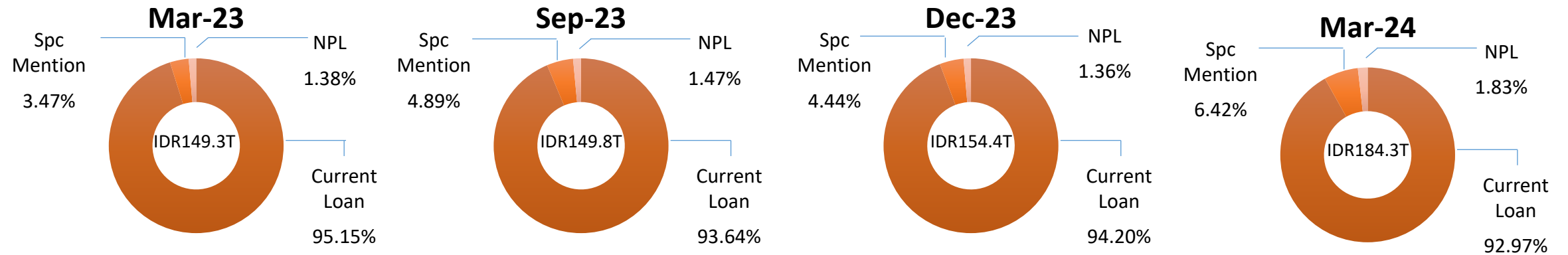
## Asset Quality

%	Mar-23	Dec-23	Mar-24
Gross NPL	1.38	1.36	1.83
Net NPL	0.45	0.40	0.74
Gross Cost of Credit	1.13	2.02	1.73
Loan Loss Provision/NPL	170.36	220.72	174.44

## Gross NPL Composition by Segment Rp trillion



## Loan by Collectability (% of Total Loan)



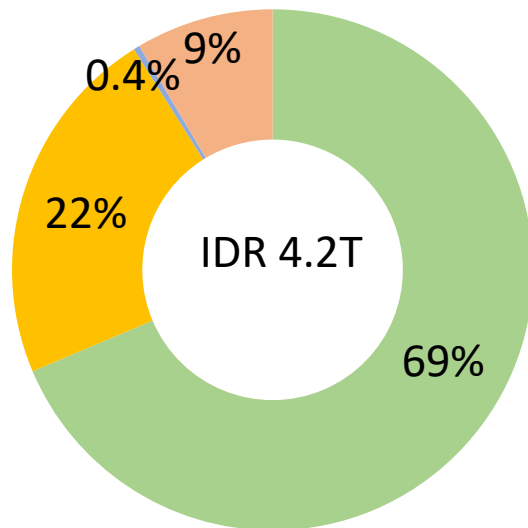
Note: - NPL calculation using total loan exclude loan to bank

# COVID-19 Restructured Loan

as of March 2024

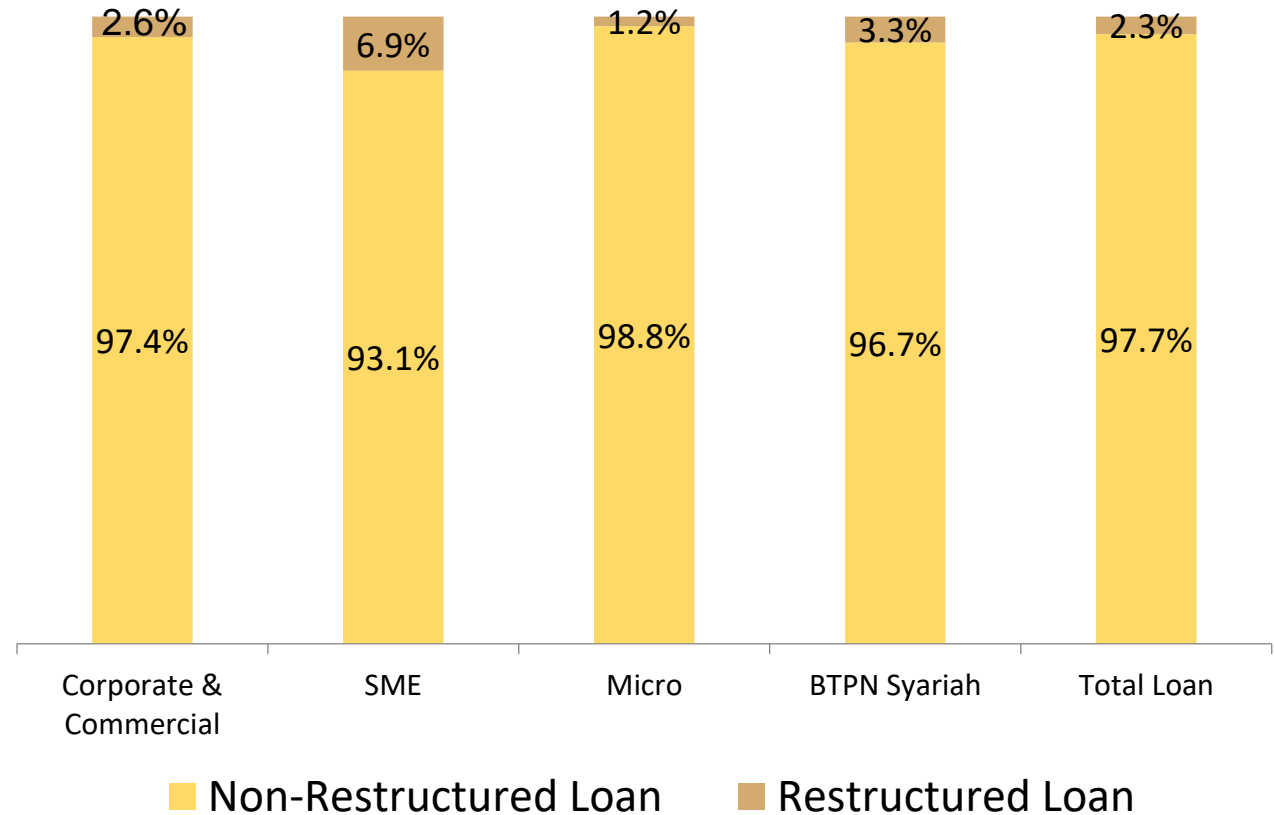
## Restructured Loan

end of March 2024



- Corporate & Commercial
- SME
- Micro
- BTPN Syariah

## Proportion to Total Loan



**About Bank BTPN**

**Bank BTPN Business Activities**

**Banking Industry Overview**

**1Q 2024 Financial Performance**

**CSR & Awards**



## Customer Segment

## Program Pillars

High net-worth  
Large Corporation

Middle class  
Mid Size  
Corporation

Mass Market  
Micro business  
Productive Poor



Financial Management Training for Customers and the Community

Self-Capacity Development in Collaboration with Various Parties

Business Management Training for MSMEs

Concern for the Environment





Bank BTPN has succeeded in increasing its environmentally friendly financing portfolio

This financing supports the Sustainable Development Goals:



**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.



**Number 1**  
Financing products for the retail, micro, MSME and corporate segments



**Number 2**  
Sustainable food and agricultural financing products



**Number 6**  
Clean water pipe network financing products in Jakarta



**Number 7**  
Financing products for corporations in the renewable energy and electricity supply sectors



**Number 8**  
Financing products in the MSME segment



**Number 10**  
Retail, micro and SME segment financing products



**Number 11**  
Green property sector financing products



**Number 12**  
Infrastructure financing and waste/recycling management products



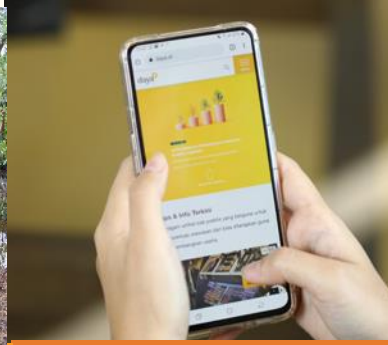
**Number 13**  
Regarding Handling Climate Change



Bank BTPN's role in realizing sustainable finance.



Bank BTPN's Employee Volunteer Activities through the Sahabat Daya program succeeded in planting 625 mangrove trees.



Provides 3,639 practical tips regarding entrepreneurship and health which can be accessed via Daya.id.



The Financial Literacy Program which was held offline/online and through digital channels succeeded in reaching 2,705,138 people from various circles in Indonesia.



Providing various training related to entrepreneurship and relevant health to 2,723,288 people.



In 2023, reduce energy use by 34.2% through the Work From Home program.



## 7th Infobank Satisfaction, Loyalty, and Engagement 2024

Jenius from Bank BTPN has received the “7th Infobank Satisfaction, Loyalty, and Engagement 2024” awards from Infobank Magazine.

This event was held to appreciate banks with the best service in maintaining trust, emotional attachment, and loyalty of customers. The assessment was determined from the results of surveys and data studies conducted by Marketing Research Indonesia (MRI).

Jenius from Bank BTPN received eight award categories as follows:

1. The Best Digital Bank in Satisfaction Index
2. The Most Satisfying Digital Bank in Mobile Banking
3. The 2nd Strongest Customer Engagement Digital Bank
4. The 2nd Most Satisfying Digital Bank in Services
5. Top 3rd Rank Digital Bank in Satisfaction, Loyalty, & Engagement 2024
6. The 3rd Best Digital Bank in Brand Interactivity
7. The 3rd Best Digital Bank in Customer Loyalty
8. The 3rd Best Digital Bank in Marketing Engagement



## The Asset Triple A Awards

Bank BTPN has received awards in the “The Asset Triple A Sustainable Finance Awards 2024” from The Asset, a prestigious financial industry publication media in the Asia Pacific region.

Bank BTPN received two award categories as follows:

1. Best Issuer for Sustainable Finance in Indonesia
2. Best Sustainability Bond in Indonesia

The awards was achieved through Bank BTPN's collaboration with the International Finance Corporation (IFC), which is a member of the World Bank Group, in an investment of US\$ 500 million consisting of the issuance of social bonds and green bonds in 2023.

## 500 Most Outstanding Women 2024

The April 2024 edition of Infobank Magazine features the “500 Most Outstanding Women 2024” Forum. This forum is a collection of female leaders selected by Infobank who are considered to have an influence on their industry or environment.

The female leaders featured are company leaders from the financial services industry, namely banks, life insurers, general insurers, multifinance companies, securities, financial technology companies, and State-Owned Enterprises (SOEs), at the directors and commissioners level.

A number of criteria in determining these leaders are based on performance, consideration of position, experience, character, term of office, contribution to the company and industry, as well as considerations of the Infobank Editorial Board.

Bank BTPN Compliance Director Dini Herdini, Bank BTPN Finance Director Hanna Tantani, and Bank BTPN Operational Director Merisa Darwis are included in the “500 Most Outstanding Women 2024”.

## 13th Infobank Digital Brand Awards

Bank BTPN has received awards at the annual “13th Infobank Digital Brand Awards 2024” event organized by Infobank Magazine.

The awards were given based on public assessments and social media users’ feedbacks on the bank's digital-based banking products and services. Infobank Magazine partnered with Isentia, a global media intelligence solution provider, in determining the awardees.

Bank BTPN received four awards as follows:

1. The 3rd Best Conventional Commercial Bank 2024 - KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) - Asset Rp150 Trillion up to <Rp200 Trillion
2. The 2nd Best Debit Card Conventional Commercial Bank 2024 - KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) - Asset Rp150 Trillion up to <Rp200 Trillion
3. The Best Bank with Digital Services - KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) - Asset Rp150 Trillion up to <Rp200 Trillion
4. The 2nd Best Overall Bank with Digital Services 2024



**Thank you**

bank  
**btpn**  
A MEMBER OF  
SMBC Group