

bank
btpn

 SMBC A MEMBER OF
SMBC Group

1H 2024
Results Update

About Bank BTPN

Bank BTPN Business Activities

Banking Industry Overview

1H 2024 Financial Performance

CSR & Awards

Bank BTPN Profile (Consolidated)

as of 30 June 2024

Company Overview

Total Aset

IDR 235.8 Trillion



Corporate Ratings

- Fitch Ratings: 'AAA(idn)'; Stable Outlook
- Pefindo: 'idAAA'; Stable Outlook



Extensive Network Across Indonesia

- BTPN: 248
- BTPN Syariah: 55 (MMS*: 1,541)
- OTO & SOF: 418



Resilient Resources

- BTPN: 6,536
- BTPN Syariah: 14,428
- OTO & SOF: 8,179



Total Customers

- BTPN: 5.9 million
- BTPN Syariah: 3.9 million
- OTO & SOF: 1.0 million



32 Provinces & 200 Cities



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



SMBC: 91.05%



BCA: 1.03%



BNI: 0.11%



Public: 7.81%

bank **btpn**



BTPNS: 70%



OTO: 51%

SOF: 51%

Shareholders

as of 30 June 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
Total	100%	10,645,945,748	212,919

* 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 30 June 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 30 June 2024

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani M. Ridhwan
Independent Commissioner



Onny Widjanarko
Independent Commissioner



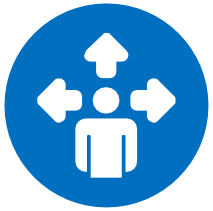
Edmund Tondobala
Independent Commissioner



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.

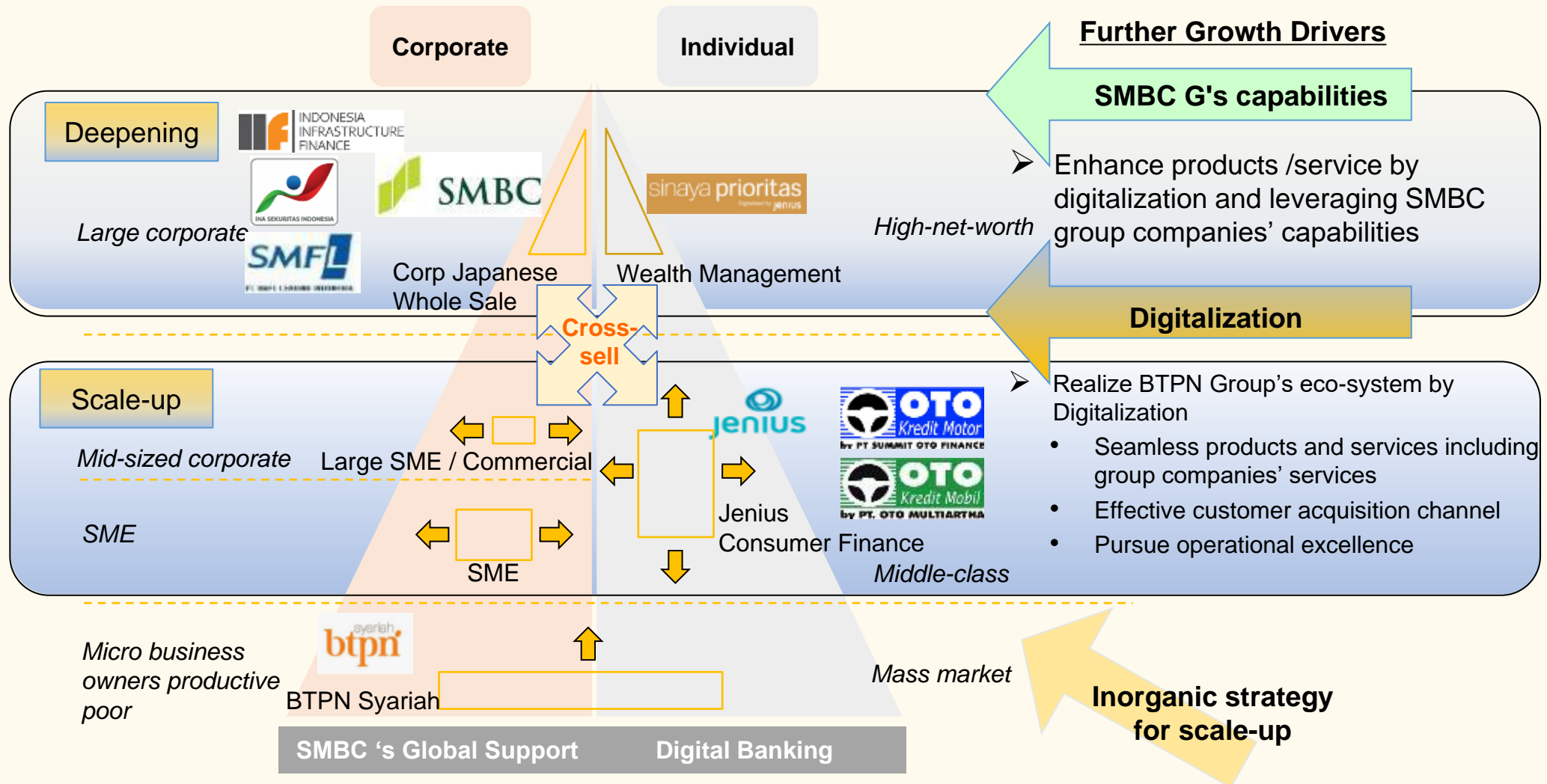


Synergy

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



BTPN Syariah Profile

as of 30 June 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 ~14.4k employees (~ 96% female and ~ 51% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in March 2024

1H 2024 Performance

Customer & Coverage

Serving ~ 7 mn customers,
~ 3.9 mn active



Coverage ~ 260.0k communities,
in ~ 2,600 sub-districts

Assets
21.0 trillion

NPF
3.0%

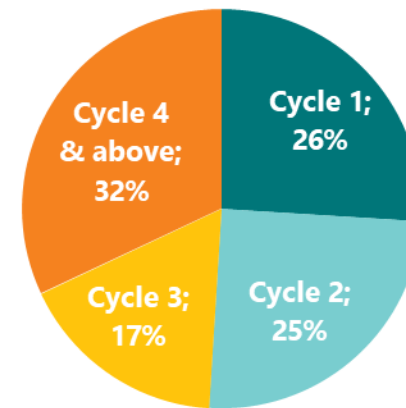
ROE
13.4%

ROA
6.6%

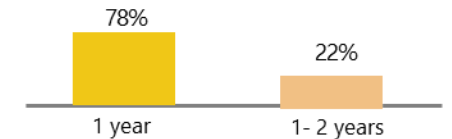
Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



Customers by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding

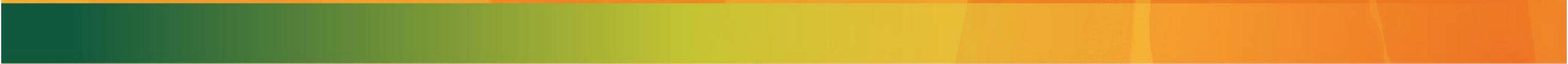
About Bank BTPN

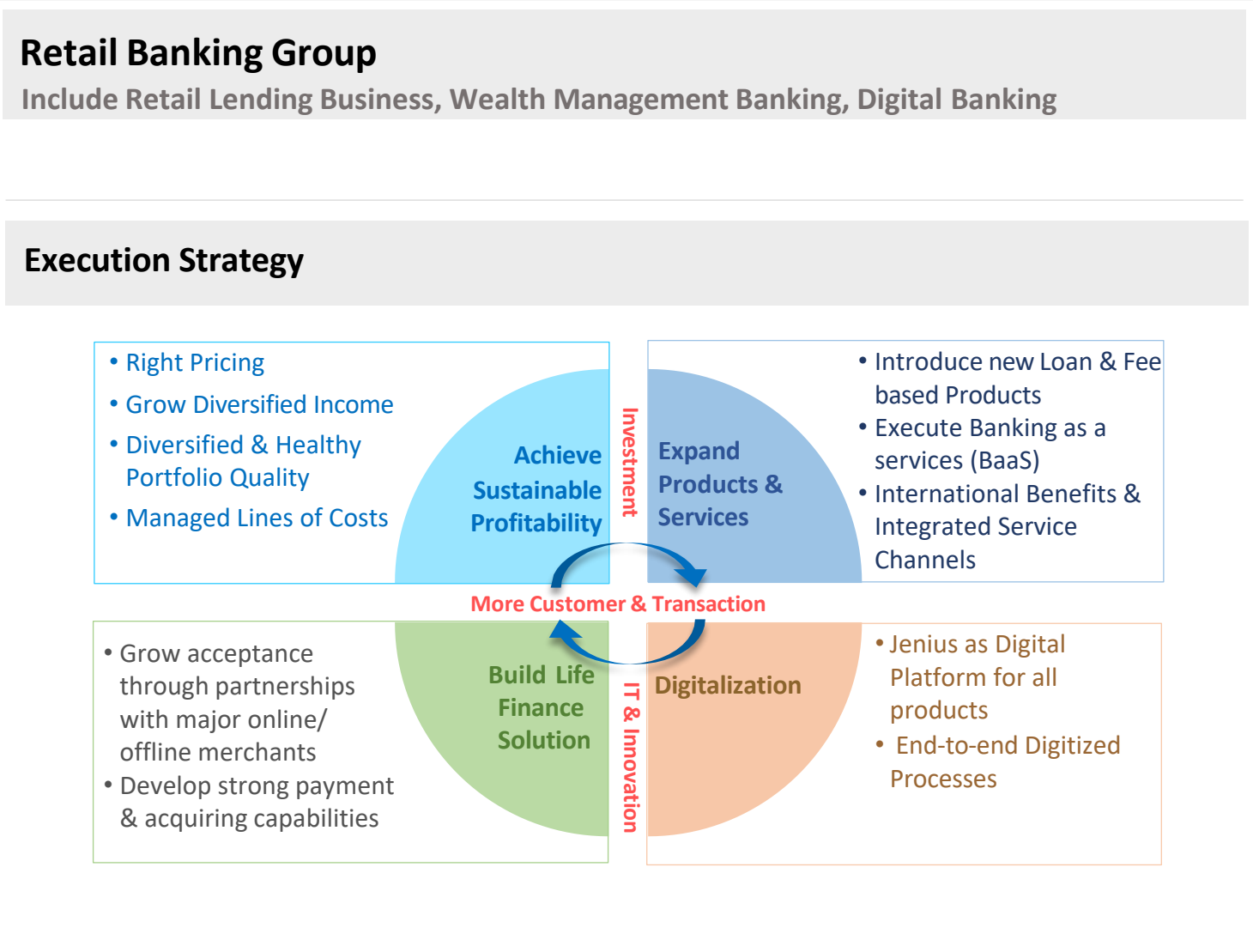
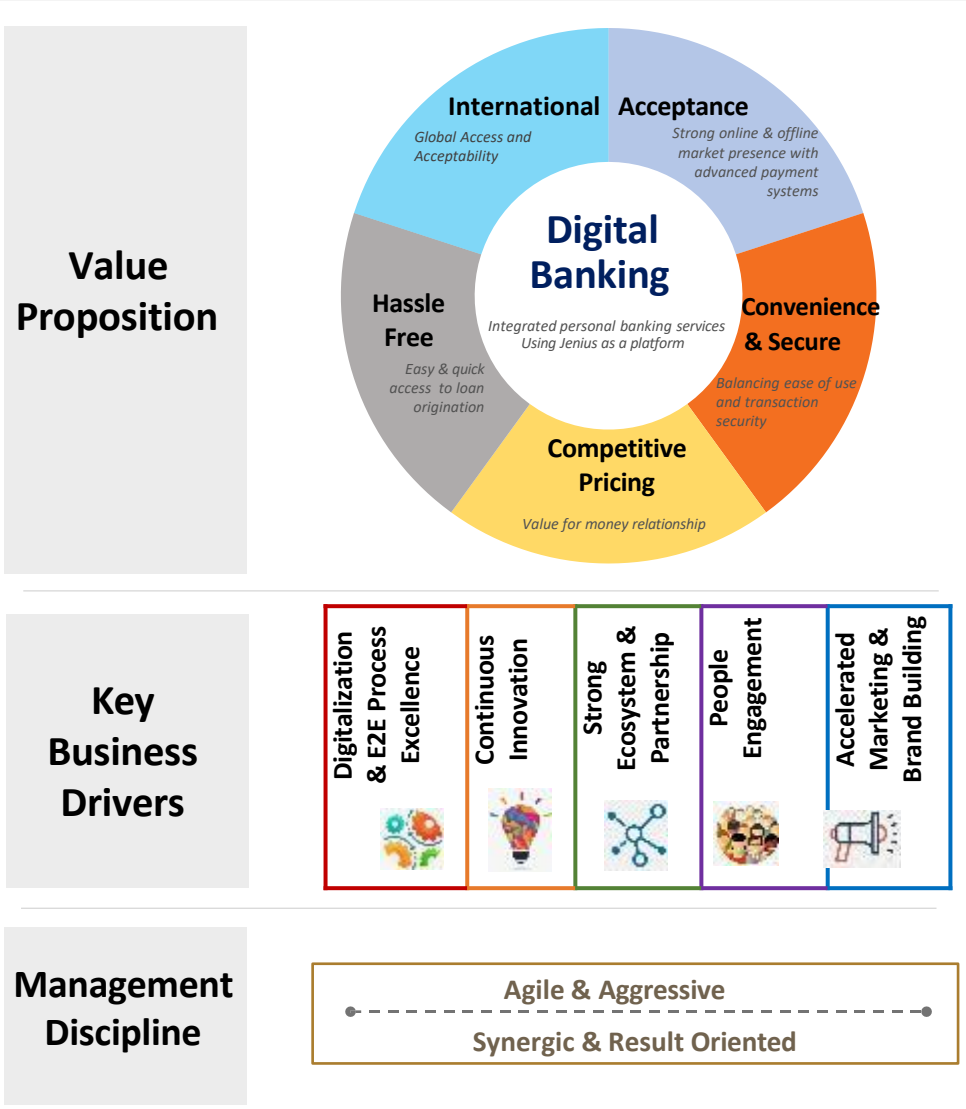
Bank BTPN Business Activities

Banking Industry Overview

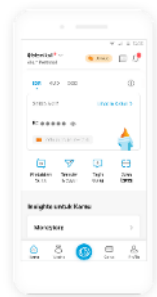
1H 2024 Financial Performance

CSR & Awards





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

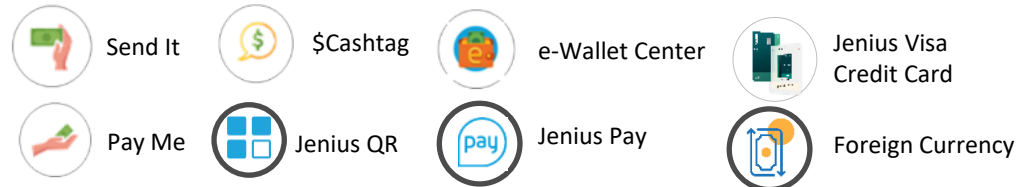


Value Proposition

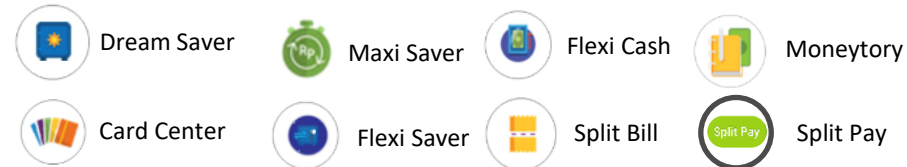
"Life finance solutions that help digital savvy to manage their life and finance to achieve their dreams and aspiration through innovation"

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. 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 ~5.8 million



338 Mn
YouTube views



61.4K
followers



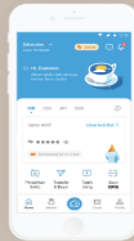
90.2 K
followers



287K
followers



142 K
page likes



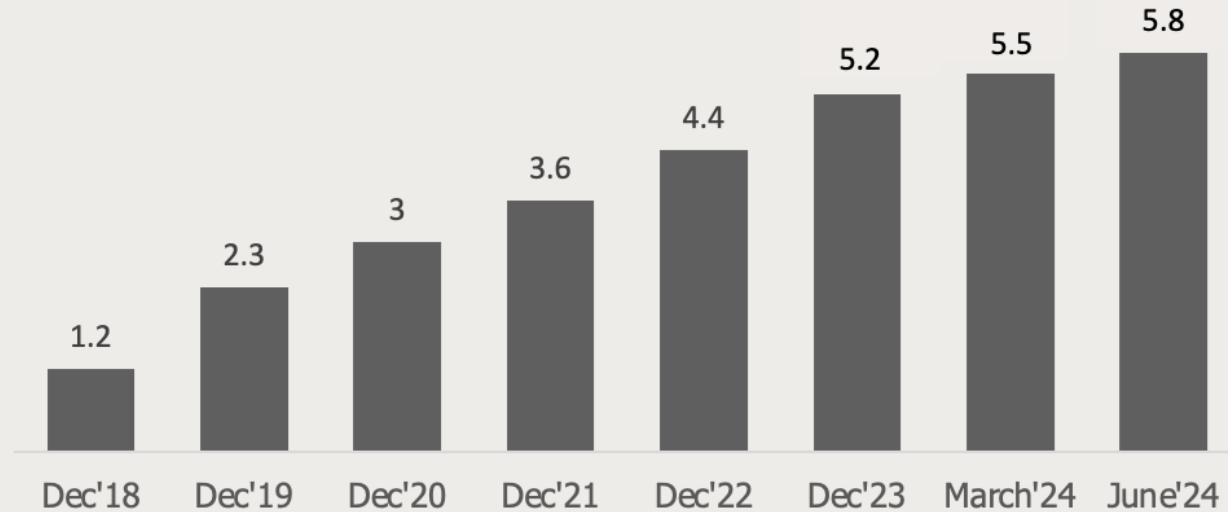
22.7 Mn+
installs



2.7 Mn+
installs

REGISTERED USERS

In Million





New Interest Rate for Flexi Saver

The flexible savings account where you can top up and withdraw anytime you need is now with new interest rate. You can reach interest rate tier up to 5% p.a. by saving more!



New Redemption Partner for Yay Points

In addition to the existing partners for Yay Points redemption, Jenius Credit Card users are now able to have more options to redeem their Yay Points as Jenius introduced 2 new partners in Travel category: AirAsia Move & LinkMiles by Citilink, and 1 new partner in Eat & Shop category: MAPCLUB by MAP Group.

Retail Banking

Jenius: Marketing Campaign



TRAVEL CAMPAIGN - MID YEAR

Jenius launched a Travel Campaign to welcome the mid-year holidays and wants to continue to strengthen the image that Jenius is the best travel companion for local and international destinations. Through this campaign, Jenius wants to inspire its users to plan trips, not only in terms of destinations, but also in terms of financial management. Many unexpected things happened while we were traveling, even it can be the highlight of our trip. Jenius encourages people to embrace all the experience that occurs during traveling and step out from the ordinary life and do the unthinkable things. Features on Jenius can help you to be prepared to face all the unexpected things that may happen during your traveling:

- Plan and manage your vacation finances by saving in various Jenius savings accounts.
- Ease of transactions at domestic and abroad with 1 Jenius Debit Card. Use it for Rupiah currency transactions and 9 foreign currencies managed in 1 application.
- Ease of transactions and managing Jenius Credit Cards at domestic and abroad. Get Yay Points and Double Yay for every transaction abroad.
- Simple to allocate your holiday needs, before and after, planned or impromptu with flexible funds, Flexi Cash and Jenius Pay Later that can help you and simple to access.

Jenius is committed to always being helpful by its users' side, ensuring that every trip has a unique story and will an unforgettable experience.

Use Jenius in Your Journey, Unlock The Other Side Of Your Trip Both Domestic & Abroad! #Jalan2Jenius #ThinkUnthinkable

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



Date: 31 Mei 2024
Time: 19.30 – 23.00 WIB



Speakers:

- Chaca Thaib, Book Writer & K-Pop Enthusiast
- Chika Nadya, Teman Jenius & K-Pop Enthusiast



54 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 Vol. 2
From Delulu Becomes Trululu:
K-Pop Fandom Up Close & Personal

Moderator : Raisya Widjaya
Pembicara :

Chaca Thaib
(Penulis Buku & K-Pop Enthusiast)

Chika Nadya
(Teman Jenius & K-Pop Enthusiast)

Jumat, 31 Mei 2024 | 19.30 - 23.00 WIB | IROTIKAY INFINITY - Yakitori Bar
Jl. Suryo No.50, Kota Jakarta Selatan, Jakarta 12180

With: **:DIZKOREA**

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

jenius
co.create

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



VOLUME II

In volume II, we invited Indra Priawan, who is known as old money. He explains commonly misinterpreted facts concerning old money practices, ranging from money management tactics to societal misconceptions and whispers. Even though he is considered old money, Indra is still trying to achieve financial freedom for his family. Apart from that, we can also learn the financial values taught by his extended family.



VOLUME III

Given great trust by her father, Angel Lukito was daring and succeeded in entirely altering the identity of Exsport, a brand that had long been known as a school bag, into a bag for a variety of purposes. Money Language Vol. 3 will delve into Angel's stories and strategies, business tips and tricks, and the invaluable life lessons she learned from her parents. Also, we learn about debt as a tool for business and personal development.

Retail Banking

Wealth Management Business: Digital Wealth Campaign in Jenius

Program Cashback Ramadhan (Mutual Fund)

21 Mar – 30 Apr 2024

Unthinkable, Ramadan % Jenius %

Promo Fitur Pilihan

Beli Reksa Dana Min. Rp500rb
Ekstra Bonus
Rp **50rb**

Periode
21 Mar - 30 Apr 2024

Maks. bonus Rp50 rb
Keuall Reksa Dana Pasar Uang

jenius.cc/URJreksadana

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Think
Unthinkable
jenius

Travel Campaign Sekoci (Digital Bancassurance)

20 Jun 2024

Beli Sekoci di Jenius Proteksi

Cashback
Rp **99.999**

Periode 20 Juni - 31 Juli 2024
Khusus pembelian pertama Paket Platinum Rp177.600
Terbatas untuk 500 polis/bulan

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PT Bank BTPN Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK),
Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.

Think
Unthinkable
jenius

Sinaya Prioritas Privilege: Free Visa Transaction Fee in Overseas ATM Withdrawal

22 Jun 2024

sinaya
prioritas
Digitalized by jenius

**Jadi Sinaya Prioritas,
privilege-nya lintas negara!**

Kini, bisa bebas biaya tarik tunai jaringan VISA
dari saldo mata uang asing di luar negeri



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 penjaminan LPS.

Think Unthinkable  jenius



SERI FRO065

Tingkat Kupon :
6.625% P.A ✓

Sisa Tenor :
+/- 9 TAHUN ✓
15 Mei 2033

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 FRO065
Kode Produk Penerbit	FRO065
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	23 Agustus 2022
Tingkat Kupon	6,625% p.a
Sisa Tenor	9 (Sembilan) Tahun
Tanggal Jatuh Tempo	15 Mei 2033
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 Mei dan 15 November
Rating Produk	Konservatif Moderat



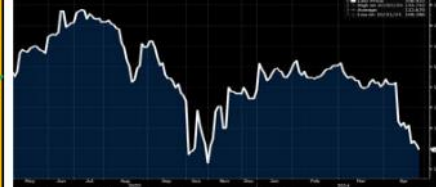
SERI FRO068

Tingkat Kupon :
8.375% P.A ✓

Sisa Tenor :
+/- 10 TAHUN ✓
15 Maret 2034

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 FRO068
Kode Produk Penerbit	FRO068
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	30 Juli 2023
Tingkat Kupon	8,375% p.a
Sisa Tenor	10 (Sepuluh) Tahun
Tanggal Jatuh Tempo	15 Maret 2034
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 Maret dan 15 September
Rating Produk	Konservatif Moderat



SERI FRO082

Tingkat Kupon :
7.000% P.A ✓

Sisa Tenor :
+/- 6 TAHUN ✓
15 Sept 2030

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 FRO082
Kode Produk Penerbit	FRO082
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	30 Juli 2019
Tingkat Kupon	7,000% p.a
Sisa Tenor	6 (Enam) Tahun
Tanggal Jatuh Tempo	15 September 2030
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 Maret dan 15 September
Rating Produk	Konservatif Moderat



SERI FRO072

Tingkat Kupon :
8.250% P.A ✓

Sisa Tenor :
+/- 12 TAHUN ✓
15 Mei 2036

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 FRO072
Kode Produk Penerbit	FRO072
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah
Tanggal Terbit	02 Juli 2015
Tingkat Kupon	8,250% p.a
Sisa Tenor	12 (Dua Belas) Tahun
Tanggal Jatuh Tempo	15 Mei 2036
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	Rp 25.000.000,- dengan kelipatan Rp 5.000.000,-
Periode Kupon	15 Mei dan 15 November
Rating Produk	Moderat

Business Banking

Business Model

FINANCIAL SOLUTION

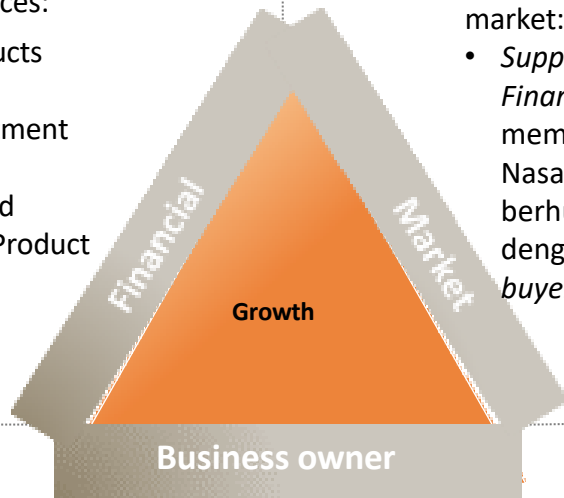
Simple – flexible – fast financial services:

- 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*



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

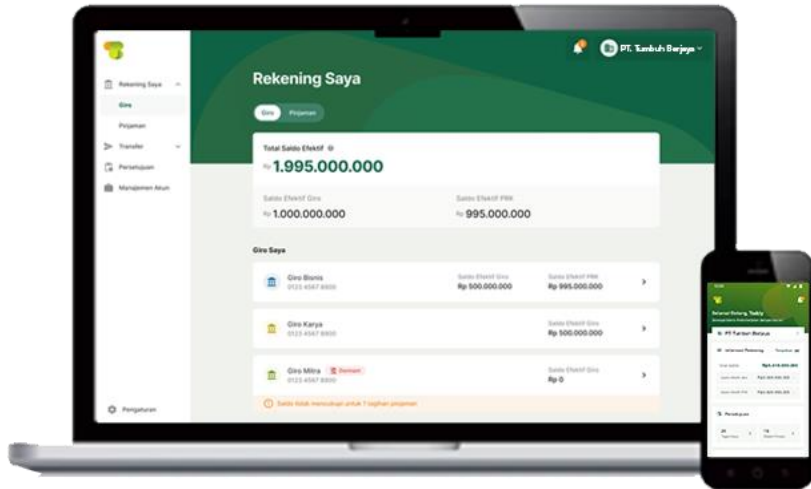


Business Banking

Date : 4 June 2024
Topic : Business Trends in the Supply Chain Industry
Participant : 60 entrepreneur
Place : BTPN Tower
Speaker : Ibu Dewi Ekha Harlasyanti

The founder of the UKM Exporter Indonesia and Womenpreneur communities provides motivation and knowledge about export and import.





<https://touchbiz.btpn.com/>

**TOUCHBIZ is now available for SME
Corporate customers – June 2024**

Complete Features for Easy Company Management



Multi-Layer Transaction

Transaction approval flow that can be adjusted according to the Company's function and needs.



Set Limits According to Needs

Ease of setting daily transaction limits up to 10 Billion online



Soft-Token Security

Ease of transaction approval with Soft-Token on your smartphone's TOUCHBIZ Application.



Complete Information

Access complete Current Account and Loan Facility information from the Dashboard



Access Management

Ease of setting access for each account and adding accounts online



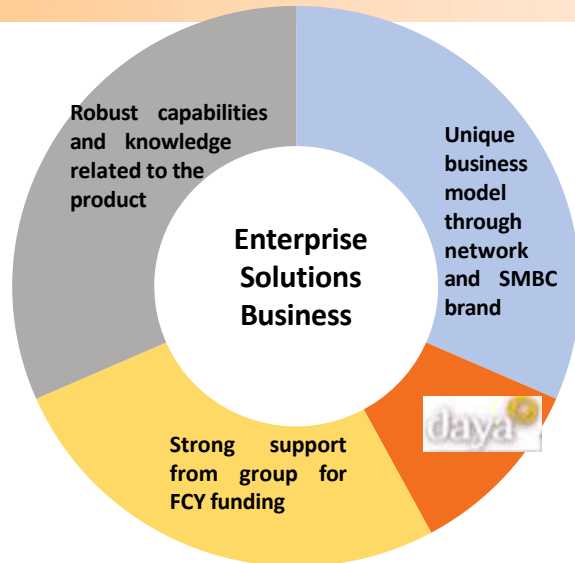
Transaction Notification

Get real-time notifications for every transaction activity

Designed for Corporate Needs

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

Empowerment Programs for Customers



CBD Japanese and DAYA Initiatives:

- Seminar and Webinar Program Focus to business, healthy lifestyle, self-development, and finance.
- Joint Efforts in Q2 2024: 3 Empowerment Mini Seminars for Japanese corporate customers.

Event Details:

1. Automotive parts manufacturer company
 - Participants : 45 participants
 - Topic : Financial management for the future and what needs to be prepared.
2. Automotive components manufacturer company
 - Participants : 128 participants
 - Topic : Money mindset to achieve financial goals.
3. Car manufacturing company
 - Participants : 72 participants
 - Topic : Building good money habits for a peaceful life

Key Insights:

Focus on Financial Health: Continues to be the favorite subject due to its relevance to daily activities.
Positive Feedback: 245 survey respondents rated their satisfaction between 4.44 and 4.53 out of 5, highlighting the seminars relevance and the quality of interactions with speakers.

Corporate Banking

Wholesale Banking Group – Collaboration with Daya



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.

June 27th 2024, DAYA BTPN gave online seminar about Financial Literacy for an electric power distribution company in Indonesia for Jakarta Region attended by 256 employees.

From participants who completed the customer satisfaction index (CSI) stated that from the scale of 1-5, the program reached 4,53 scale of satisfaction number





2024 Conference

WBG Syndications & ESG Solutions Head Bank BTPN join as speaker in **APLMA Indonesia Loan Market Conference** on 27 June 2024 at the Four Seasons Jakarta. This year's theme is 'Financing the Future of Southeast Asia's Biggest Economy'. Key topics to be discussed will include:

- Infrastructure & Energy Financing
- Borrowers' Panel
- Opportunities in the Indonesia and South East Asian Markets.



2023 Awards

- "2023 Best Creditor/Investor – Private Bank" SOE Award by Ministry of State-Owned Enterprises.
- "2023 Best long-term loan bank" from Pertamina appreciation award.
- "Best Issuer for Sustainable Finance" by The Asset Triple A.
- "Best Sustainability Bond" for cooperation with IFC worth US\$ 500 million by The Asset Triple A.
- "Indonesia Best Green Loan, Utility" Award by The Asset Triple A.

APLMA Indonesia Loan Market Conference (2024)



2023 Pertamina appreciation award (2023)



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

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 **IDR1.06 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 IDR4.15 trillion and IDR2.74 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 **USD750 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.
- Bank BTPN provided a Sustainability Linked-loan for PT Indo-Rama Synthetics Tbk to support its decarbonization journey and to adopt environmentally responsible practices.
- Bank BTPN and SMBC are mandated as Coordinating Mandated Lead Arranger and Bookrunner and Lead Green Loan Coordinator for PT IMG Sejahtera Langgeng (IMGSL) syndicated loan of US\$450 million. This syndication includes a green tranche of US\$225,8 million to support IMGSL's effort towards a greener economy through the EV ecosystem. This syndication involves 32 lenders in total.
- Bank BTPN provided a Sustainability-linked Loan for an agriculture company to support their sustainability initiatives, including to reduce carbon emissions intensity and adopt environmentally responsible practices in agricultural sector.
- Bank BTPN provided Green Loan for a leasing company to support their environmentally friendly business activities, e.g. provision of clean transportation and its infrastructure.



Signing of SLL PT Indo-Rama Synthetics Tbk (2024)

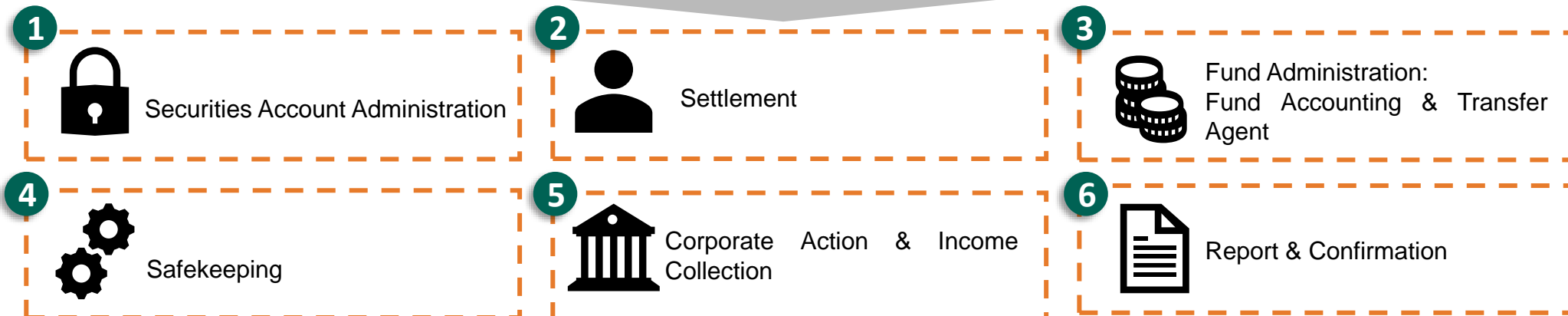


Indorama and BTPN partner on SUSTAINABILITY LINKED LOAN

Custody & Securities Services

Kami menyediakan Solusi Kustodian yang bertanggung jawab, berkelanjutan, dan terpercaya untuk pengelolaan aset Anda.

Bank BTPN officially becomes custodian bank after obtaining approval from **Financial Services Authority (OJK) KEP-31/PM.02/2024**. As a custodian bank, Bank BTPN provides the custody services for Institutional and Individual Investor, both local and foreign. As a bank that has listed its company's shares on the stock exchange and a bank that has the function of Selling Agent for Bonds and Mutual Funds as well as custodian, BTPN has many opportunities to offer complete products and services to customers.



Embracing Health, Social, and Economic Pillars

As we look back on the first semester of the year, OTO-SOF proudly reflects on a series of impactful events centered around our three core pillars: Health, Social, and Economy. These initiatives have not only fostered a sense of community and well-being among our employees but have also strengthened our connections with external partners and the broader community.

Fostering Wellness Through Sports Activities

At OTO-SOF, we recognize that the well-being of our employees is the utmost importance. To promote a healthier lifestyle, we organized a variety of sports from monthly Car Free Day session, weekly fitness classes, yoga session even to team sports tournaments. These events encouraged our employees to stay active and maintain a balanced lifestyle. The enthusiasm and participation in these activities were remarkable, highlighting our commitment to fostering a culture of health and wellness within the company.



OTO – SOF Badminton Team



OTO – SOF Basketball Team



Jakarta Car Free Day

Social



Strengthen Corporate Responsibilities

Our dedication to social responsibilities was prominently showcased during the annual OTO Group Blood Donations and monthly Financial Literacy on Social Medias. These event was a celebration of kindness and lifelong learning spirit. At first edition of Blood Donation, OTO-SOF successfully donated 277 blood bags that distributed to Indonesian Red Cross (PMI).

During 1st semester of 2024, we also delivered monthly Financial Literacy Content & Quiz to attract followers and user to learn or even participates that simultaneously increased by this year. These activities reinforcing our commitment for a better impact to the employees and society.



The 1st edition of annual OTO Group Blood Donations on June 2024.



The 1st edition of annual OTO Group Blood Donations on June 2024.



Financial Literacy Attractive Content & Quiz on Instagram @otogroup_official

Supporting Local Businesses and Small Medium Sized Enterprises

OTO-SOF is also deeply committed to contributing to the local economy. Throughout the semester, we partnered with numerous small and medium-sized enterprises (UMKM) to support their growth and development. These collaborations included sourcing products and services from local businesses for our company events and activities. By doing so, we not only helped these enterprises thrive but also promoted a sustainable and resilient economic ecosystem. Our partnerships with UMKM have been mutually beneficial, underscoring our role as a responsible corporate citizen.



The Phenomenal 'Starling' at SOFestival 2024



The Famous 'Mie Ayam' at Car Free Day



The Legitness 'Gorengan' at SOFestival 2024

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Banking Industry

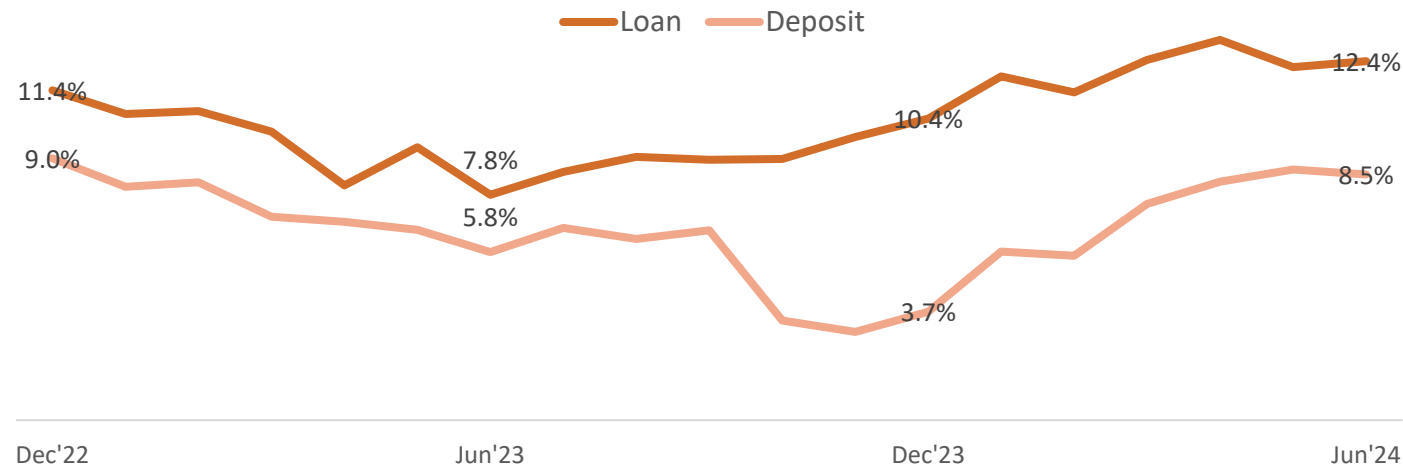
Loan outstanding increased by 12.4% YoY in Jun'24. Customer Deposits in Jun'24 recorded growth of 8.5% YoY



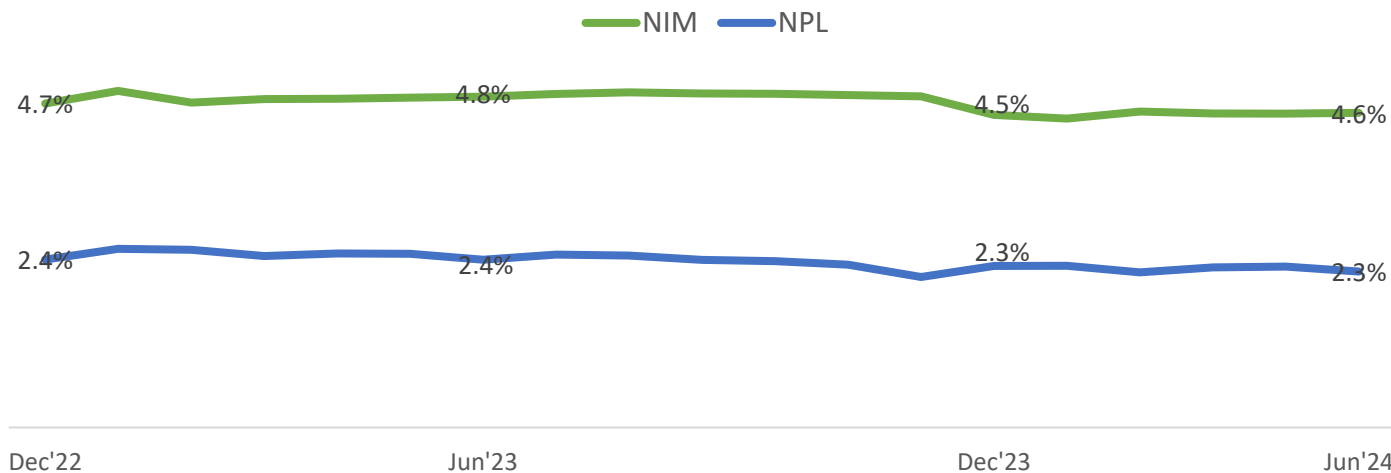
Indonesia Banking Industry Financial Summary

IDR trillion	Jun'23	Dec'23	Jun'24	ΔYoY
Total Assets	11,052	11,766	12,048	9.0%
Total Loans	6,656	7,090	7,478	12.4%
Customer Deposits	8,042	8,458	8,722	8.5%
CASA	5,008	5,332	5,487	9.6%
Current Accounts	2,415	2,663	2,741	13.5%
Savings	2,593	2,669	2,746	5.9%
Time Deposits	3,034	3,126	3,235	6.6%
Net Profit	120	243	127	5.5%
LDR	82.8%	83.8%	85.7%	3.6%
NIM	4.8%	4.8%	4.6%	-4.9%
NPL	2.4%	2.2%	2.3%	-7.1%
CAR	26.7%	27.7%	26.1%	-2.4%

Loan and Deposit YoY growth



NIM & NPL



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Financial Performance

1H 2024 Key Highlights



- Bank BTPN showed double digit loan growth in Retail and SME segments, overall loan grew by 5% (yoy) to IDR 143.0 trillion.
- Third Party Funds increased by 14% (yoy), CASA ratio increased to 42% (vs. 36% in Jun'24). Higher for longer interest rates pushed COF higher & put pressure on NII. However, the bank has been able to maintain NIM at 4.05%, net interest income grew by 7%.
- Operating Expenses were higher vs. prior year to support business growth, impacting the NPAT. Credit quality was well maintained with gross NPL of 1.35%. Liquidity and funding ratio were healthy.
- On a consolidated basis, the financial report for the period January-June 2024 has taken into account the financial performance of PT Oto Multiartha and PT Summit Oto Finance, which Bank BTPN acquired at the end of March 2024. Both financing companies are part of the OTO Group, the majority shares of which are now owned by Bank BTPN.
- Bank BTPN's acquisition of the OTO Group played a major role in loan and asset growth. Loan distribution through the OTO Group is used to support the mobility of the wider community. Bank BTPN's assets grew 22% year-on-year (yoy) to IDR 235.8 trillion. Meanwhile, Bank BTPN's loan distribution increased by 19% (yoy) to IDR 176.2 trillion at the end of June 2024. After the acquisition, positioning Bank BTPN in number 9th based on total asset and number 8th based on total loan in the banking industry.
- Consolidated Customer Deposits increased by 11% (yoy) to IDR 118.9 trillion as of end of June 2024 from IDR 107.3 trillion as of end of June 2023. CASA balance increased by 29% (yoy). CASA Ratio increased to 40.4% as of June 2024 from 34.8% a year ago.
- In the current challenging situation in the ultra-micro segment, Sharia subsidiary is focusing on maintaining financing quality and more selective in channeling financing, higher credit cost was reported for the 1H-2024. On consolidated basis, this gave impact to the increased credit costs along with the inclusion of OTO Group credit cost post-acquisition. Operating costs increased to IDR 4.6 trillion, in line with the growth in business volume and initiatives that Bank BTPN is working on. On the operating income, Bank BTPN's efforts to generate net interest income have increased, reflected in the net interest margin (NIM) that rose to 6.41% at the end of June 2024 from 6.33% a year earlier. Bank BTPN's net interest income also rose by 17% (yoy) to almost IDR 7.0 trillion amidst still-high interest rates. With these dynamics, in 1H-2024 Bank BTPN recorded consolidated NPAT attributable to owners of the parent entity of IDR 1,240 billion.
- Gross NPL was at 2.21%, lower than industry's average.
- Healthy liquidity and funding ratios were maintained. As end of June 2024, LCR was recorded at 234.91% and NSFR at 115.61%.
- CAR at strong level at 28.84%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	Jun'24 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	34,055	35,487	41,746	47,766	14%	40%
Loans (gross)	148,714	156,561	186,562	176,245	-6%	19%
Total Assets	193,105	201,448	239,842	235,830	-2%	22%
CASA	37,366	44,188	49,268	48,116	-2%	29%
TD	69,983	64,011	71,003	70,872	0%	1%
Total Customer Deposits	107,349	108,199	120,271	118,988	-1%	11%
Borrowings & Subordinated Loan	38,964	45,299	57,602	54,479	-5%	40%
Total Liabilities	152,808	160,165	187,689	183,006	-2%	20%
Equity *)	40,297	41,283	52,153	52,824	1%	31%

- Total Loan increased by 19% (yoy) to IDR 176.2 trillion. Total assets were recorded at IDR 235.8 trillion.
- CASA balance increase by 29% (yoy), CASA Ratio increased to 40.4% in Jun'24 from 34.8% in Jun'23.
- Customer Deposits reached IDR 119.0 trillion, increased by 11% (yoy).

Financial Performance - Consolidated

Income Statement (IDR billion)	1H'23	1Q'24	2Q'24	1H'24	ΔQoQ	ΔYoY
Net Interest Income	5,955	3,017	3,935	6,952	30%	17%
Other Operating Income	1,004	457	787	1,244	72%	24%
Operating Income	6,958	3,474	4,722	8,196	36%	18%
Operating Expense	(3,638)	(2,052)	(2,526)	(4,579)	23%	26%
Cost of Credit	(1,162)	(631)	(1,072)	(1,703)	70%	46%
Profit Before Tax	2,161	797	1,004	1,801	26%	-17%
Net Profit After Tax	1,687	623	793	1,416	27%	-16%
Net Profit After Tax attributable to Owners of the Parent	1,462	544	697	1,240	28%	-15%
Net Profit After Tax - BTPN Syariah	753	264	288	552	9%	-27%

In the current challenging situation in the ultra-micro segment, Sharia subsidiary is focusing on maintaining financing quality and more selective in channeling financing, higher credit cost was reported for the 1H-2024. On consolidated basis, this gave impact to the increased credit costs along with the inclusion of OTO Group credit cost post-acquisition. Operating costs increased to IDR 4.6 trillion, in line with the growth in business volume and initiatives that Bank BTPN is working on. On the operating income, Bank BTPN's efforts to generate net interest income have increased by 17% (yoy) to almost IDR 7.0 trillion amidst still-high interest rates. With these dynamics, in 1H-2024 Bank BTPN recorded consolidated NPAT attributable to owners of the parent entity of IDR 1,240 billion.

Financial Performance - Consolidated

Ratios (%)	Jun'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	Jun'24 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.33	6.45	6.27	6.41	(0.18)	0.06
NSFR	123.99	113.79	115.72	115.61	1.94	(10.93)
LCR	223.31	199.68	233.64	234.91	33.96	(7.01)
Loan to Funding	101.64	102.00	104.89	101.60	2.89	9.62
NPL (gross)	1.39	1.36	1.83	2.21	0.47	0.45
ROA	2.14	1.73	1.53	1.61	(0.20)	(0.82)
ROE	8.20	6.54	5.86	6.30	(0.68)	(3.18)
CAR	29.77	29.90	27.84	28.84	(2.06)	(1.44)

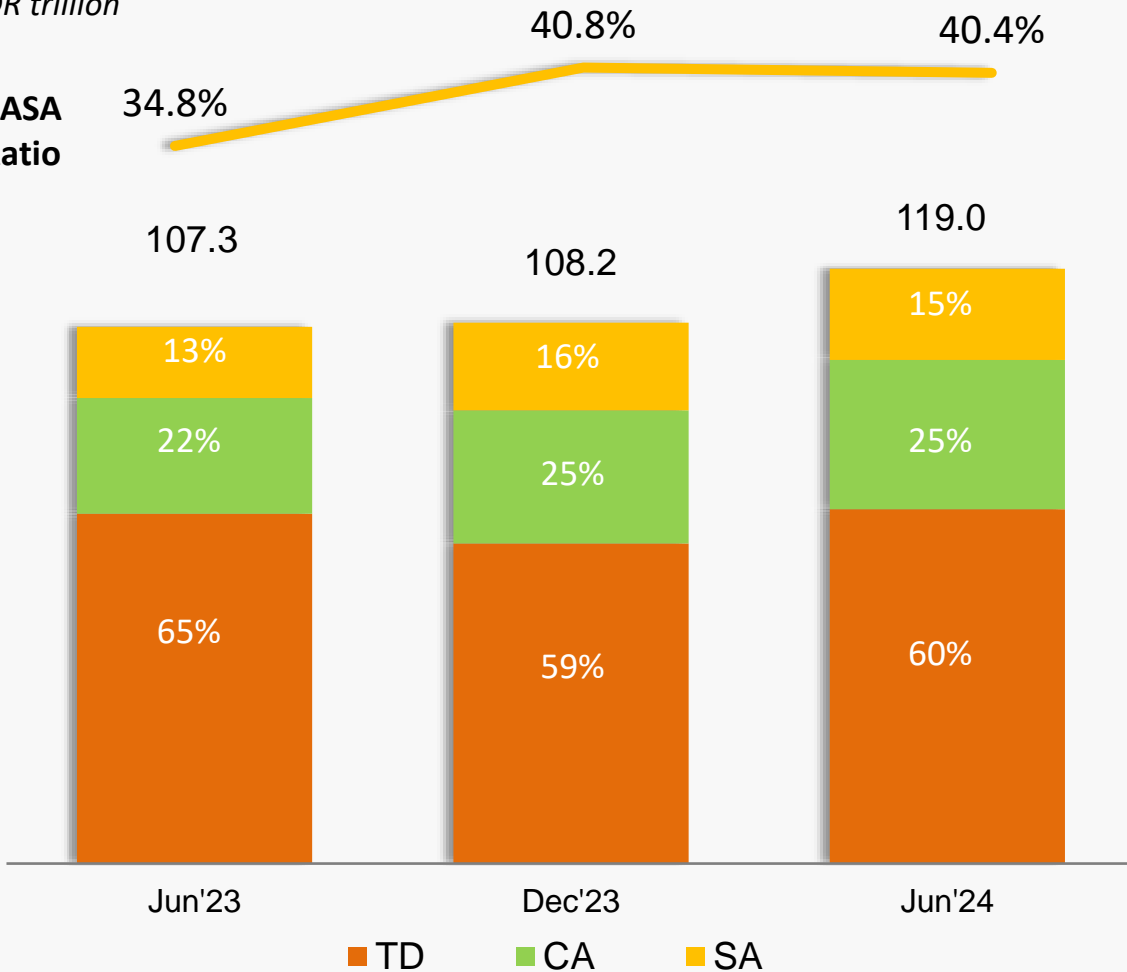
- NIM ratio at 6.41%.
- LCR and NSFR were at healthy levels, LCR was recorded at 234.91% and NSFR 115.61% as end of June 2024.
- Gross NPL 2.21%, lower than industry's average.
- CAR was recorded at 28.84%, proportion of core capital is 90% of total capital.

Deposits Growth

CUSTOMER DEPOSITS COMPOSITION

IDR trillion

CASA
Ratio



Customer Deposits (IDR billion)	Jun'23 (Unaudited)	Dec'23 (Audited)	Jun'24 (Unaudited)	ΔYoY
CASA	37,366	44,188	48,116	29%
Current Account	23,127	26,629	29,871	29%
Savings	14,239	17,559	18,245	28%
Time Deposits	69,983	64,011	70,872	1%
Total Customer Deposits	107,349	108,199	118,988	11%

- CASA balance increased by 29% YoY. CASA ratio increased to 40.4% as of June 2024 from 34.8% 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.
- Bank BTPN also issued Sustainable Bonds V Phase I Year 2024 with a principal amount of IDR 355 billion in early July 2024 as an effort to diversify funding sources and maintain a better funding maturity profile.

Loan Growth by Segment

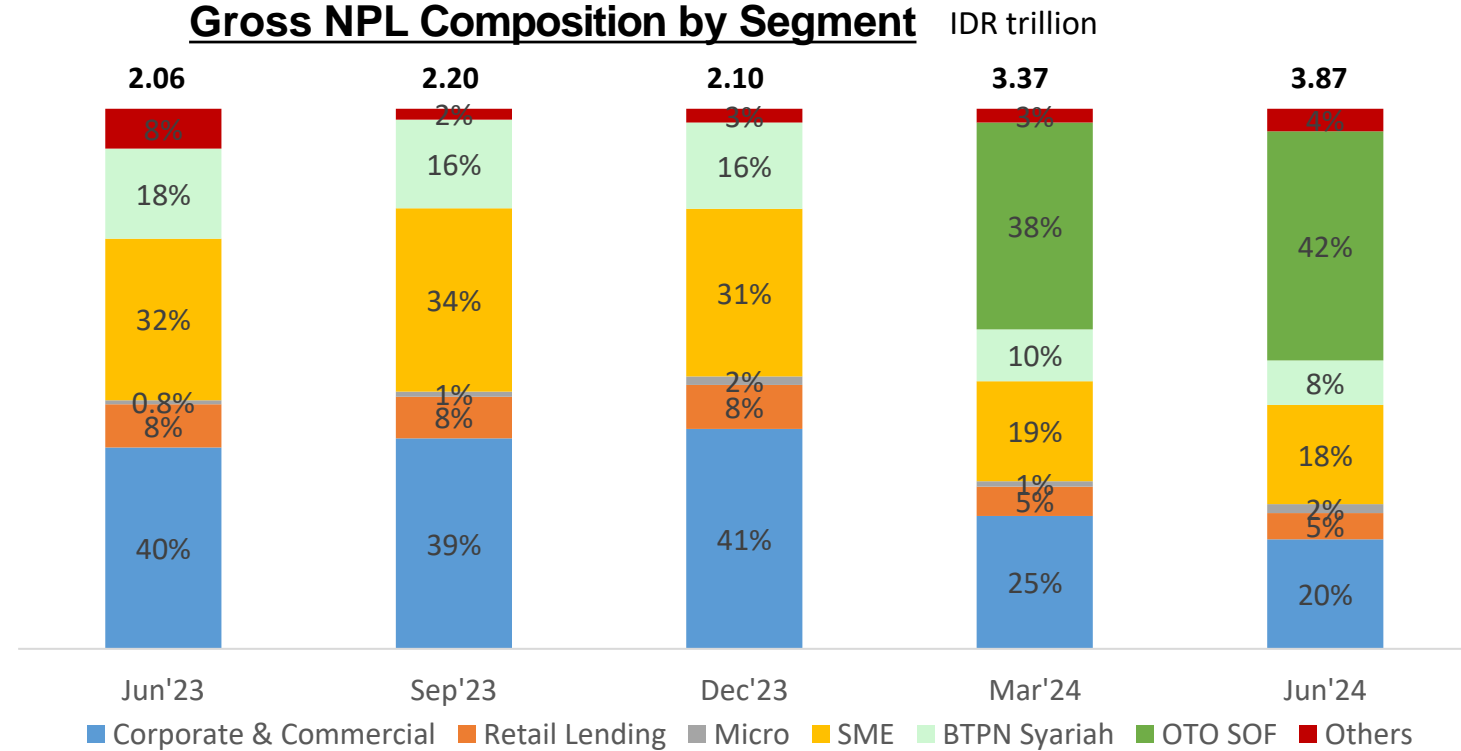
Loan Growth (IDR billion)	Jun'23 (Unaudited)	Dec'23 (Audited)	Mar'24 (Unaudited)	Jun'24 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	148,714	156,561	186,562	176,245	-6%	19%
<i>Transforming Businesses:</i>	23,946	23,709	23,870	23,793	0%	-1%
- Retail Lending	23,011	22,403	22,394	22,185	-1%	-4%
- Micro	935	1,306	1,476	1,608	9%	72%
<i>Growth Businesses :</i>	124,650	132,735	162,580	152,340	-6%	22%
- Corporate & Commercial	98,961	104,904	109,751	99,534	-9%	1%
- SME	12,122	13,255	13,635	14,083	3%	16%
- BTPN Syariah	12,090	11,388	10,876	10,448	-4%	-14%
- Joint Finance	308	1,139	1,714	2,526	47%	721%
- Jenius	1,170	2,049	2,617	2,933	12%	151%
- OTO & SOF	-	-	23,987	22,816	-5%	-
Others	117	117	113	112	0%	-4%

Asset Quality - Consolidated

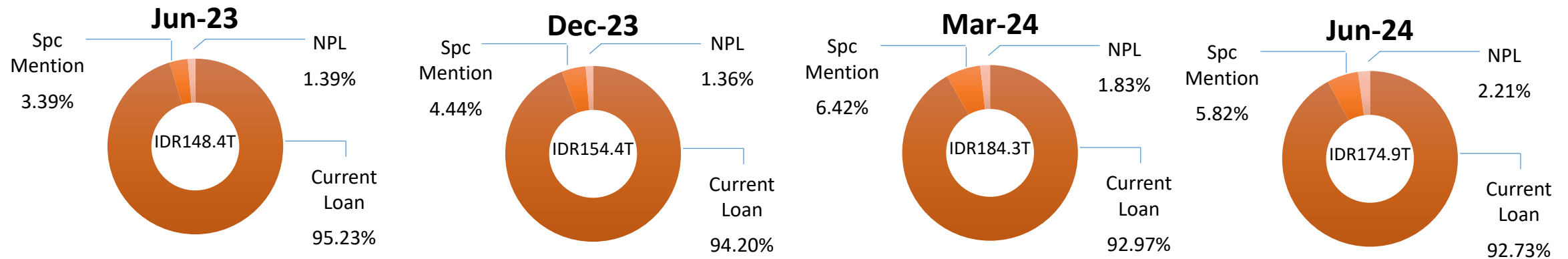
Asset Quality

%	Jun-23	Dec-23	Jun-24
Gross NPL	1.39	1.36	2.21
Net NPL	0.45	0.40	0.92
Gross Cost of Credit	1.56	2.02	2.09
Loan Loss Provision/NPL	186.05	220.72	154.11

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



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

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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 Management Training for Customers and the Community

Self-Capacity Development in Collaboration with Various Parties

Business Management Training for MSMEs

Concern for the Environment



June 2024



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



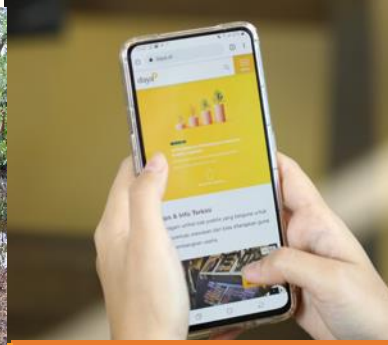
Number 13
Regarding Handling Climate Change



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 is in 96th position, Bank BTPN Finance Director Hanna Tantani is in 176th position, and Bank BTPN Operational Director Merisa Darwis is in 308th position in the “500 Most Outstanding Women 2024”.

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”.

Bank Service Excellence Monitor 2024

The May 2024 edition of Infobank Magazine features the “Bank Service Excellence Monitor 2024” survey.

The survey involved 20 commercial banks, 11 regional development banks, 12 sharia banks (6 sharia commercial banks and 6 sharia business units), as well as 10 digital banks which have the best service quality so they were able to provide a satisfying banking experience to customers.

This series of studies consist of desk research, various qualitative and quantitative research, such as in-depth interview, focus group discussion, and online survey. In addition, usability testing involved various consumer segments to understand the user experience of digital banking products.

Jenius from Bank BTPN obtained:

1. The 3rd Best Performance of Mobile Banking Bank with Digital Services in 2023-2024
2. The 3rd Best Performance of Call Center Bank with Digital Services in 2023-2024
3. The 3rd Best Performance of Chatbot Bank with Digital Services in 2023-2024
4. The 2nd Best Performance of Email Service Bank with Digital Services in 2023-2024
5. The 2nd Best Performance of Live Chat Bank with Digital Services in 2023-2024
6. The 2nd Best Performance of Website Bank with Digital Services in 2023-2024
7. The 2nd Best Performance of Opening Account via Mobile Application/Mobile Browser Bank with Digital Services in 2023-2024
8. The 4th Best Performance of Social Media Bank with Digital Services in 2023-2024

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



2024 Awards

HR Asia Best Companies to Work for in Asia 2024

Bank BTPN has received the “HR Asia Best Companies to Work for in Asia 2024” award for the fourth time.

The award is dedicated to the companies with the best performance in the field of human resources in Asia. This is reflected in the high level of employee engagement and superior work culture.

Bank BTPN is committed to creating a work culture that provide meaningful change for its employees. One of them is realized through the implementation of the employee value proposition (EVP) in various employer branding activities that focus on employee welfare and development (employee wellbeing), including creating an inclusive work environment that respects diversity (Diversity & Inclusion), and supported by digital-based human resources services.



Bisnis Indonesia Corporate Social Responsibility Award 2024

Bank BTPN has received a Gold Champion award in the “Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2024”.

The award is dedicated to the companies with the best Corporate Social Responsibility (CSR) programs that give significant impact to the community.

Bank BTPN received the award for its program called "Digital Community Empowerment with Daya.id."

There were 4 banks participating in the BISRA and Bank BTPN was the only private bank among more than 40 companies from various industries which received the award. There were five winner categories: Special Mention, Silver Champion, Gold Champion, Platinum Champion, and Top 5 Platinum Champion.

The assessment is determined through qualitative data from survey and interview as well as quantitative data based on the Social Return on Investment (SROI) value to measure the program's impact. The SROI value of Daya.id in 2023 was 2.46, indicating that the Daya.id website has generated social value benefits 2.46 times greater than the investment value issued.



ASABRI Payment Partner Awards 2024

Bank BTPN has obtained the Payment Partner Awards from PT ASABRI (Persero). The event is designed to appreciate ASABRI's payment partners for their cooperation and good performance throughout 2023.

Bank BTPN has been collaborating with ASABRI since 2011 in providing services in the form of payment of social insurance benefits and data management of credit facility recipients to ASABRI's participants.

Bank BTPN received an award in the "Top Performer Partner" category, namely the partner with the best performance in all categories. These categories include timeliness of payment, digital innovation, data and reporting.



Thank you

bank
btpn
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SMBC Group