

Jakarta, 30 September 2022

No. S.095/CCS/IX/2022

Kepada Yth/To.

Direksi

PT Bursa Efek Indonesia

Gedung Bursa Efek Indonesia

Jl. Jend. Sudirman Kav.52-53

Jakarta 12190

**Perihal/Subject : Laporan Pelaksanaan Paparan Publik (*Public Expose*) PT Bank BTPN Tbk ("*Perseroan*")/
*Report of Public Expose of PT Bank BTPN Tbk (the "Company")***

Dengan hormat,

Dear Sir/Madam,

Dalam rangka memenuhi Keputusan Direksi PT Bursa Efek Indonesia Nomor: Kep-00015/BEI/01-2021 mengenai Perubahan Peraturan Nomor IE tentang Kewajiban Penyampaian Informasi serta merujuk pada Surat Bank No.S.077/CCS/IX/2022 tanggal 15 September 2022 tentang Rencana Pelaksanaan *Public Expose* 2022 dan No.S.090/CCS/IX/2022 tanggal 23 September 2022 tentang Penyampaian Materi *Public Expose* PT Bank BTPN Tbk, dengan ini kami sampaikan laporan pelaksanaan *Public Expose*, yang terdiri dari paparan kinerja dan *press conference* *Perseroan* pada hari Kamis, tanggal 29 September 2022 pukul 14.30 – 16.00 WIB yang dilakukan secara virtual, dengan dokumen pendukung sebagai berikut:

In compliance with the Decree of the Board of Directors of Indonesia Stock Exchange Number: Kep-00015/BEI/01-2021 regarding the changes on Rule Number I-E concerning the Mandatory Submission of Information as well as with reference to the Company's Letter No.S.077/CCS/IX/2022 dated 15 September 2022 on the Planned Public Expose of PT Bank BTPN Tbk and No.S.090/CCS/IX/2022 dated 23 September 2022 on the Submission of Public Expose Material of PT Bank BTPN Tbk, we hereby report the public expose and press conference of the Company in Thursday dated 29 September 2022 at 14.30 – 16.00 WIB which is conducted virtually, supported by the following documents:

1. Presentasi Paparan Kinerja dan update *Perseroan* terkini
 2. Press Release;
 3. Pertanyaan dan Jawaban pada saat *Public Expose* dan *Press Conference*; serta
 4. Daftar hadir pada saat *Public Expose* dan *Press Conference*.
1. *Presentation on The Company's Performance and recent update;*
 2. *Press Release;*
 3. *Questions and Answers during Public Expose and Press Conference; and*
 4. *Attendance List during Public Expose and Press Conference.*

Demikian laporan ini kami sampaikan, terima kasih atas perhatiannya.

Thus our report, we thank you for your kind attention.

Hormat kami/*Regards,*
PT Bank BTPN Tbk



Eneng Yulie Andriani
Sekretaris Perusahaan/*Corporate Secretary*

Tembusan/*Cc:*

1. Deputi Komisioner Pengawas Pasar Modal II – OJK
2. Direktorat Penilaian Keuangan Perusahaan Sektor Jasa – OJK
3. PT Kustodian Sentral Efek Indonesia (KSEI)
4. PT Datindo Entrycom - Biro Administrasi Efek (BAE)
5. Wali Amanat/*Trustee*

**LAPORAN PELAKSANAAN
PUBLIC EXPOSE TAHUN 2022
PT BANK BTPN TBK**

1. Ringkasan Hasil *Public Expose*

- *Public Expose* PT Bank BTPN Tbk (“Perseroan”) Tahun 2022 dilaksanakan dalam rangka memenuhi PT Bursa Efek Indonesia yang tertuang dalam Keputusan Direksi PT Bursa Efek Jakarta Nomor: Kep-00015/BEI/01-2021 tanggal 1 Februari 2021 tentang Perubahan Peraturan No. I-E tentang Kewajiban Penyampaian Informasi.
- Acara tersebut telah dilaksanakan pada tanggal 29 September 2022 secara virtual melalui Zoom Webinar. *Public Expose* tersebut berlangsung mulai pukul 14.30 – 15.35 WIB.
- *Public Expose* dimulai dengan penyampaian hasil keputusan RUPS Luar Biasa Perseroan yang diselenggarakan pada tanggal 29 September 2022 jam 10.00 – 10.37 WIB dan dilanjutkan dengan presentasi oleh Manajemen Perseroan terkait Kinerja Keuangan dan Bisnis untuk posisi 30 Juni 2022, kemudian dilanjutkan dengan Konferensi Pers yang dihadiri oleh wartawan dari berbagai media massa.
- Pada Acara tersebut, dari Manajemen Perseroan diwakili oleh 4 (empat) orang anggota Direksi dan dipandu oleh Investor Relations Head selaku Moderator untuk acara *Public Expose* dan Corporate Communications and Daya Head selaku Moderator pada saat Konferensi Pers. Dalam Acara tersebut, Direksi melakukan diskusi serta tanya jawab.
- Acara *Public Expose* ini ditutup pada pukul 15.35 WIB dan dilanjutkan dengan konferensi pers selama kurang lebih 45 menit.

1. Summary of *Public Expose* Results

- *Public Expose* PT Bank BTPN Tbk (“the Company”) 2022 was carried out to comply with Indonesian Stock Exchange regulations as stipulated into the Decree of the Board of Directors of Jakarta Stock Exchange Number: Kep-00015/BEI/01-2021 dated 1 February 2021 regarding Amendments to Regulation No. I-E regarding Mandatory Disclosure of Information.
- The event was held on 29 September 2022 virtually by Zoom Webinar. The *Public Expose* will take place from 14.30 – 15.35 Western Indonesia Time.
- The *Public Expose* begins with the submission of the resolution of the Extraordinary GMS of the Company which was held on 29 September 2022 at 10.00 – 10.37 West Indonesia Time and is continued with a presentation by the Company’s Management regarding Financial and Business Performance as of 30 June 2022, and followed with a Press Conference attended by journalists from various mass media.
- At the event, from the management of the Company is represented by 4 (four) members of the Board of Directors of the Company as a resource and is guided by Investor Relations Head as the Moderator for *Public Expose* and Corporate Communications and Daya Head as the Moderator for Press Conference. During the event, the Board of Directors held discussions and asked questions.
- This *Public Expose* event was closed at 15.35 Western Indonesia Time and was followed by a press conference for

approximately 35 minutes.

2. Peserta

a. Nara Sumber

Perwakilan Perseroan :

- a.1. Direktur Utama: Henoeh Munandar
- a.2. Wakil Direktur Utama: Darmadi Sutanto
- a.3. Direktur Kepatuhan: Dini Herdini
- a.4. Direktur Keuangan & Perencanaan: Hanna Tantani

b. Moderator

- b.1. *Public Expose*: Hendra Muliawan
- b.2. Konferensi Pers: Andrie Darusman

c. Peserta

Public Expose ini dihadiri oleh 96 peserta dan Konferensi Pers dihadiri oleh 26 wartawan. Daftar hadir sebagaimana tercantum pada lampiran.

3. Susunan Acara *Public Expose*

- a. Moderator membuka *Public Expose* pada pukul 14.30 WIB dengan memperkenalkan Nara Sumber Perseroan;
- b. Pemutaran *video company profile*;
- c. Direktur Kepatuhan Perseroan menyampaikan hasil keputusan RUPS Luar Biasa Perseroan;
- d. Direktur Utama Perseroan memulai presentasi paparan kinerja Perseroan yang dilanjutkan oleh Narasumber Perseroan lainnya;
- e. Sesi tanya jawab dipandu oleh Moderator;
- f. Penutupan *Public Expose* oleh Direktur Utama Perseroan;
- g. Konferensi Pers yang dimulai pada pukul 16.00 – 16.30 WIB.

2. Participants

a. Resources

Company Representative :

- a.1. *President Director*: Henoeh Munandar
- a.2. *Deputy President Director*: Darmadi Sutanto
- a.3. *Compliance Director* : Dini Herdini
- a.4. *Planning & Finance Director*: Hanna Tantani

b. Moderator

- b.1. *Public Expose*: Hendra Muliawan
- b.2. *Press Conference*: Andrie Darusman

c. Participants

The Public Expose was attended by 96 participants and the *Press Conference* was attended by 26 journalists. The complete list of attendees is as attached.

3. Rundown of *Public Expose* Events

- a. *The moderator* opened the *Public Expose* at 14.30 Western Indonesia Time by introducing the *Company Resource Persons*;
- b. *The playback* of *Company profile video*;
- c. *The Compliance Director* of the *Company* conveys the results of the resolution of the *Extraordinary GMS* of the *Company*;
- d. *The President Director* of the *Company* initiated the *Presentation* of *Company's performance* which was followed by the other *Company's Resources*;
- e. *The question and answer session* was guided by the *Moderator*;
- f. *Closing* of *Public Expose* by the *President Director* of the *Company*;
- g. *Press Conference* has started from 16.00 - 16.30 Western Indonesia Time.

4. Ringkasan Pertanyaan dan Jawaban/ *Summary of Questions and Answers*

No.	Nama/Name	Pertanyaan/Question	Jawaban/Answer
1.	Aurelia	<p>1. Berapa jumlah download Jenius dan berapa jumlah user aktif sampai Juni 2022? Berapa rata-rata penambahan user per bulan?</p> <p>2. Dengan tingkat LFR Mencapai 98% bagaimana strategi BTPN untuk meningkatkan DPK kedepannya? Mengapa justru deposito BTPN menurun secara YoY?</p> <p><i>1. How many Jenius downloads and how many active users until June 2022? What is the average user addition per month?</i></p> <p><i>2. With an LFR of 98%, what is BTPN's strategy to increase TPF in the future? Why did BTPN's deposits decline in YoY?</i></p>	<p>1. Saat ini download Jenius hampir mencapai 4.000.000 dan 60% (enam puluh persen) adalah pengguna aktif. Selain itu, setiap tahunnya rata-rata penambahan pengguna akun pertahun adalah sampai dengan 900.000 users.</p> <p>2. Bank BTPN senantiasa mengembangkan kapabilitas layanan, sehingga lebih banyak menjangkau nasabah dan dapat menyediakan solusi kepada nasabah. Bank BTPN mendapatkan peningkatan DPK yang cukup besar pada Q4 2021 sampai dengan awal tahun 2022. Bank BTPN menggunakan dana tersebut untuk mendukung pertumbuhan kredit. Bank BTPN mengoptimalkan permintaan kredit dan sumber pendanaan.</p> <p><i>1. Currently, Jenius downloads have almost reached 4,000,000 and 60% (sixty percent) are active users. In addition, each year the average addition of account users per year is up to 900,000 users.</i></p> <p><i>2. Bank BTPN continues to develop service capabilities, so that it reaches more customers and can provide solutions to customers. Bank BTPN received a large increase in TPF in Q4 2021 to early 2022. Bank BTPN used these funds to support credit growth. Bank BTPN optimizes credit demand and funding sources.</i></p>
2.	Peserta Anonim <i>Anonymous User</i>	<p>Mohon dijelaskan strategi funding Bank BTPN?</p> <p><i>Kindly explain Bank BTPN's funding strategy?</i></p>	<p>Statregi funding di Bank BTPN mencakup beberapa hal, termasuk dana pihak ketiga. Bank BTPN fokus terhadap pencapaian dana murah, yaitu rekening koran atau tabungan. Pencapaian pada Semester I cukup baik, sehingga membangun Cost of Fund lebih rendah. Namun, Bank BTPN mempunyai sumber pendanaan lain, seperti pinjaman billateral, penerbitan bonds, pinjaman jangka panjang kepada SMBC dan IFC, dan</p>

No.	Nama/Name	Pertanyaan/Question	Jawaban/Answer
			<p>pinjaman antar bank, hal ini adalah strategi untuk pendanaan loan portfolio yang ada di Bank BTPN. Melalui produk yang ada, Bank BTPN akan tetap meningkatkan dana pihak ketiga, seperti di Korporasi meningkatkan transaksi dan pelayanan supply chain. Sedangkan di dalam Retail Banking, Bank BTPN fokus membangun kapabilitas untuk digital banking. Demikian di dalam Wealth Management Business, yaitu priority segment melalui Digital Banking. Serta, pertumbuhan dana pihak ketiga di Korporasi, Commercial, SMEI, Business Banking dan Retail saat ini bertumbuh dengan baik.</p> <p><i>The funding strategy at Bank BTPN are including the third party funds. Bank BTPN focuses on achieving low-cost funds, namely checking accounts and savings accounts. The achievement in Semester I was quite good, thus building a lower Cost of Fund. However, Bank BTPN has other funding sources, such as bilateral loans, bonds issuance, long-term loans to SMBC and IFC, and interbank loans, this is a strategy for funding the loan portfolio at Bank BTPN. Through existing products, Bank BTPN will continue to increase third party funds, such as in the Corporation by increasing supply chain transactions and services. While in Retail Banking, Bank BTPN focuses on building capabilities for digital banking. Likewise in the Wealth Management Business, namely the priority segment through Digital Banking. In addition, the growth of third party funds in Corporate, Commercial, SMEI, Business Banking and Retail is currently growing well.</i></p>
3.	Peserta Anonim <i>Anonymous User</i>	Bagaimana Strategi Bank dalam mengelola kualitas aset apabila OJK tidak memperpanjang relaksasi/restrukturisasi yang akan berakhir pada Maret 2023?	Portfolio Restrukturisasi Bank BTPN sebanyak 5.9% dari total portfolio kredit yang diberikan. Sejak awal Bank BTPN telah memiliki suatu mekanisme monitoring yang cukup ketat untuk mengidentifikasi sesuai POJK dan

No.	Nama/Name	Pertanyaan/Question	Jawaban/Answer
		<p><i>What is the Bank's strategy in managing asset quality if OJK does not extend the relaxation/restructuring which will end in March 2023?</i></p>	<p>Bank BTPN sudah melakukan pemilahan terhadap Nasabah yang <i>Survive</i> dan <i>Non-Survive</i>. Bank BTPN juga melakukan metode pencadangan yang cukup baik, sehingga pencadangan yang dimiliki Bank BTPN terhadap restruktur portfolio sudah memadai. Bank BTPN akan tetap menjaga tingkat pencadangan sesuai dengan yang diperlukan.</p> <p><i>The Restructuring Portfolio of Bank BTPN accounts for 5.9% of the entire loan portfolio. Since the outset, Bank BTPN has had a very stringent monitoring system to identify customers in accordance with POJK, and Bank BTPN has divided customers into those who will survive and those who won't. In order to ensure that it has sufficient reserves for portfolio restructuring, Bank BTPN also employs a respectable backup strategy. Bank BTPN will continue to keep reserves at the appropriate level.</i></p>
4.	Siaw Li Li	<p>Memang Bank BTPN unggul di produk Jenius online, yang menjadi pertanyaan saya, bagaimana keamanan mengingat banyak data online yang bisa diambil?</p> <p><i>Indeed, Bank BTPN excels in online Jenius products, my question is, how safe is it considering that there is a lot of online data that can be retrieved?</i></p>	<p>Keamanan data menjadi sangat penting dalam bisnis digital. Secara teknologi dan security Bisnis Digital Bank BTPN, yaitu Jenius sangat aman. Bank BTPN tetap meningkatkan edukasi dan literasi dalam pemakaian Digital Banking. Sehingga seandainya data-data pribadi seperti password dan pin dapat dijaga dengan baik. Bank BTPN percaya bahwa Digital Banking dapat bertumbuh dengan sehat. Keamanan data adalah menjadi prioritas Bank BTPN. Untuk menambahkan keamanan transaksi di Jenius, Bank BTPN sedang melakukan proses penambahan verifikasi biometrik.</p> <p><i>Digital business places a high priority on data security. Bank BTPN's Digital Business, specifically Jenius, is exceptionally secure in terms of both technology and security. Bank BTPN is constantly enhancing digital banking literacy and education. So that if personal data such as passwords and pins can be maintained properly.</i></p>

No.	Nama/Name	Pertanyaan/Question	Jawaban/Answer
			<p><i>Bank BTPN believes that Digital Banking can grow healthily. Data security is a priority for Bank BTPN. To add security to transactions at Jenius, Bank BTPN is in the process of adding biometric verification.</i></p>
5.	Ludy Hammami Handojo	<p>Apakah Bank BTPN sudah dapat melakukan SBN? <i>Does Bank BTPN able to issue SBN?</i></p>	<p>Bank BTPN sudah dapat melakukan Jual-Beli Obligasi Pemerintah namun saat ini hanya dapat di pasar sekunder. Sedangkan di pasar primer, Bank BTPN sedang mempersiapkannya, dengan target Semester I 2023 sudah dapat dilakukan.</p> <p><i>Bank BTPN has been able to buy and sell Government Bonds, but currently it is only available on the secondary market. While in the primary market, Bank BTPN is preparing it, with the target of Semester I 2023 already being implemented.</i></p>

Daftar Hadir Public Expose

1. Manajemen Perseroan:

No.	Nama	Perwakilan Perseroan
1	Henoch Munandar	Direktur Utama
2	Darmadi Susanto	Wakil Direktur Utama
3	Dini Herdini	Direktur Kepatuhan
4	Hanna Tantani	Direktur Keuangan & Perencanaan

2. Panelist Detail:

No.	Nama
1	Logic! PR_Widhi (Panelist 1)
2	Live (Panelist 1)
3	Pubex 1 (Panelist 1)
4	Logic! PR_Mei_Panelist 1 (Panelist 1)
5	Logic! PR_Amanda (Panelist 1)
6	Panelist 1
7	Logic! PR_Mei (Panelist 1)
8	Logic! PR_Aji (Panelist 1)
9	Gaby (Panelist 1)
10	David Mario (Panelist 1)
11	Diah Heni Sayekti (Panelist 1)
12	Muhammad Danar (Panelist 1)
13	Logic! PR_Widhi (Panelist 1)
14	Panelist 1
15	Gaby (Panelist 1)
16	BTPN Eneng Yulie Andriani
17	BTPN Diah Heni
18	BTPN Florencia
19	Hendra Muliawan
20	Andrie Darusman

3. Virtual Attendees:

No.	Nama
1	Agus Purnomo
2	Agus Robert
3	Ahmad
4	Andrie
5	Anita H
6	Ariesma Wulandasari
7	Aurelia
8	Bank Ina - Huingo
9	Cindri PT BURDA CONTRACO

10	David Rudianto Syah
11	Dedy Gamapranata
12	Dewi Idin
13	Dewi Murdani
14	Dian
15	Dinni
16	Eddy
17	Eden
18	Edgar C. Dihadja
19	Eduardus Anindito
20	Ellissa Wijaya_014169
21	Erlianawati Kusuma Dewi S# Dra
22	Ernie Maryati
23	Estherlina
24	Fadli I.
25	Ferdinand Rio
26	Garda Mulia
27	Garudafood - Ferry Achmad
28	Garudafood_Reina Rosa
29	Gregorius Bintoro
30	Haryadi S.
31	Helen Kurnia
32	Helena
33	Heli Widra Kusuma
34	Helvin C
35	Hidayat S. Cab. Asia-Medan
36	Ibnu Athoillah
37	Ilham Munggaran
38	Indah
39	Inri Friane
40	Irfan Hielmy
41	JF
42	K ADRIEL BARUS
43	LANY MARTA G
44	Lave
45	Lia KG
46	Ludy Hammami Handojo
47	M Reza Rahman
48	Margareth Trisna
49	Mariana
50	Memory

51	Merryana.Vega
52	Muhammad Danar
53	Muhammad Haswandi
54	Nadya
55	Natalia
56	Nimas Kartika
57	Novandri A.
58	Phandryanto
59	Pingping
60	Poltak
61	PT. LIFESTONE INDONESIA
62	Pudentiana
63	Putri
64	QQ
65	Rachmad HS
66	Ratih (Mama Afiqah 4B)
67	Raymond P. Chandra
68	Rika Bangun - JCI Medan
69	Risma
70	Rizkia Darmawan
71	Rosiana Alamsyah
72	Ryan Riadi
73	Siangto
74	Siauw Li Li
75	Silvia Kurnia
76	Siti Aisyah
77	Sri Suryawaty
78	Stephen Gunawan
79	Steven P
80	SUPRATMAN
81	Susanto Susanto
82	Theresia
83	Tininggar
84	Ucak
85	Ulfah Beta Medical
86	Vero
87	Vonny
88	William Adriel
89	Win Wandu
90	Yanti Pramudya
91	Yogie

92	Yonatan Pratama Wijaya
93	Yoseba Alfianis
94	Yosephine FY
95	YULI
96	Yush Budiman

Nama Jurnalis	Asal Media
Benediktus Krisna Yogatama	Harian Kompas & Kompas.id
Nina	Tabloid Kontan
Sandy	Rakyat Merdeka
Dina Hutauruk	Kontan
Dwi wulandari	MIX.co.id
Choirul Arifin	Tribunnews.com
Eva Martha Rahayu	Swa.co.id
Hariyanto	INDUSTRY.co.id
Ari Astriawan	Infobank
Ahmad Nabhani	Harian Ekonomi Neraca
Monic	Validnews.id
Ferrika	Warta Ekonomi
Fisa	Marketing.co.id
Citro Atmoko	Kantor Berita ANTARA
Brillian Wiguna Prabowo	iNews (MNC Media)
Leo Dwi Jatmiko	Bisnis Indonesia
Sylke Febrina	detikcom
Gina	Kumparan
Suci Marifah	Gatra
Cahya Puteri Abdi Rabbi	MNC Portal Indonesia
Heri	Fortune Indonesia
Isna Rifka	Kompas.com
Despian Nurhidayat	Media Indonesia
Pipit Ramadhani	Liputan6.com
Nida Sahara	Investor Daily
Romys Binekasri	CNBC Indonesia.com