

Market Share

Information regarding Bank BTN's market share compared to the banking industry is presented as follows.

Table of Bank BTN Market Share dibandingkan dengan Banking Industry Indonesia

(in IDR trillion)

Description	Information	September 2023	September 2022
Asset	Banking Industry	11,170	10,501
	Bank BTN	410	389
	Bank BTN Market Share (%)	3.67%	3.71%
Third-party Fund	Banking Industry	8,147	7,647
	Bank BTN	324	313
	Bank BTN Market Share (%)	3.97%	4.09%
Loans	Banking Industry	6,908	6,338
	Bank BTN	318	290
	Bank BTN Market Share (%)	4.61%	4.57%

Source: Indonesian Economic and Financial Statistics Bank Indonesia (SEKI BI), Indonesian Banking Statistics Financial Services Authority (SPI OJK), Internal Data, processed.

Bank BTN's assets grew by 5.24% yoy, lower than the growth in total Asset Banking Industry, which was 6.37% yoy, in connection with the Company's focus in 2022 on improving business quality. Until September 2023, Bank BTN Market Share is 3.67%. Bank BTN's Third-party Fund (DPK) grew by 3.54% yoy, to IDR324 trillion until September 2022, lower than the growth of Banking Industry DPK which grew 6.54% yoy. This caused Bank BTN's DPK market share to fall by 12 bps to 3.97% in September 2023 from the previous 4.09% in September 2022. Bank BTN's loan and financing grew 9.87% yoy, to IDR318 trillion until September 2023, higher than banking loan growth which grew 8.99% yoy. This prompted an increase in Bank BTN's loan market share to 4.61% until September 2023.

Housing Loan Market Share

As the largest Housing Loan (KPR) provider in Indonesia, Bank BTN has a market share of 39% with a total outstanding KPR of IDR251 trillion. The main competitor in the KPR business in Indonesia is Bank BCA with outstanding credit of IDR118 trillion, followed by Bank BNI with outstanding credit reaching IDR57 trillion. As a bank that focuses on mortgage financing, both subsidized and non-subsidized mortgages, the Company has a large market share in housing credit distribution in Indonesia. Especially with the One Million Houses Program agenda from the Indonesian Government through the Ministry of Public Works and Public Housing and BP Tapera, the Company is believed to get the largest portion in the distribution of subsidized KPR financing. On September 30, 2023, the Company's market share in the subsidized mortgage financing sector reached 83% while the Company's market share in overall mortgage financing on September 30 2023 reached 39%.

Housing Loan (KPR) Market Share September 2023

