



No	Main Case/ Lawsuit	Settlement Status	Impact on the Company	Management Effort	Verdict	Risk and Claim Amount
2	The lawsuit is related to the settlement of the debtor's certificate in full.	Cassation Process at the Supreme Court	Bank is at risk of paying Compensation	Bank BTN filed a cassation legal action	None	Material: IDR 108,000,000,-
3	Lawsuit regarding fraud committed by a third party marketing agent who applied for fictitious credit to another bank and the disbursement was made through a BTN Bank account.	Judicial Review (PK) Process at the Supreme Court	Risk of Bank paying Compensation	Bank BTN files legal action for Judicial Review (PK)	None	Material: IDR 2,436,962,487,-
4	The lawsuit is related to a dispute over collateral land.	Judicial Review (PK) Process at the Supreme Court	Risk of Bank paying Compensation	Bank is at risk of paying Compensation	None	Material: IDR 1,699,100,000
5	The lawsuit is related to Bank Guarantees.	Cassation Process at the Supreme Court	Risk of Bank paying Compensation	Bank BTN filed a cassation legal action	None	Material: IDR 14,138,723,096
6	The lawsuit is related to the debtor's internal conflict which places Bank BTN as a party in the lawsuit.	Cassation Process at the Supreme Court	Risk of Bank paying Compensation	Cassation Process at the Supreme Court	None	Material: IDR 2,635,000,000,-

During 2023, there will be no decisions with permanent legal force (inkracht) stating that the Company has been proven to have committed violations regarding labor/employment/consumer or customer/bankruptcy/commercial/competition or environmental issues.

Lawsuits/Important Issues Faced by The Board of Directors and Commissioners

During 2023, no current members of the Board of Directors and Commissioners of the Company had either civil or criminal legal issues.

Lawsuit/Important Issues Faced By Subsidiaries

Until 2023, Bank BTN does not yet have a Subsidiary, so there is no information on legal issues being faced by Subsidiaries.

Administrative Sanctions Imposed on The Company, Members of The Board of Commissioners and Directors by The Capital Market Authority and Other Authorities

The Company strives to fulfill its responsibilities and comply with all Laws and Regulations, Regulations of the Financial Services Authority and other Authorities that apply to the Company. Throughout 2023, there were no administrative sanctions imposed on the Company that affected the continuity of the Company's business and there were no administrative sanctions imposed on members of the Board of Directors or members of the Company's Board of Commissioners.

Access to Company Information and Data

The Company provides access to information and data, both financial and non-financial related reports to the public in a transparent manner through various media such as websites (in two languages), mass media (press releases), internal magazines/bulletins, meetings with analysts, IDX official website, product posters and banners, corporate actions, Company presentation materials to the public and so on. Access to Company information regarding financial and company information, among others, can be done through the following media:

1. Website **www.btn.co.id** which is presented in Indonesian and English, as well as conveys information regarding the following:
 - a. Shareholder information up to individual ultimate owners;
 - b. Financial performance analysis;
 - c. Annual financial statements for the last 5 years; and
 - d. Profile of the Board of Commissioners and the Board of Directors.
2. For more information, customers can **contact Call Center 1500 286** or email **csd@btn.co.id**.
3. Investors can directly contact the Company's Corporate Secretary/ **Investor Relations on email: investor_relations@btn.co.id or telephone to (62-21) 633 6789 ext: 2003**.
4. The company also continuously submits information disclosure reports and/ or material facts to the Financial Services Authority and the Indonesia Stock Exchange as well as through the electronic reporting systems: **spe.ojk.go.id** and **idxnet.co.id** and the **website www.btn.co.id**.

5. Information through other media, including mass media (press releases), internal magazines/bulletins, posters, and banners.
6. Report submissions to regulators, analyst meetings, press conferences, and so on Information through other media, including mass media (Press Releases), internal magazines/ bulletins, posters and banners. In addition to more specified information about the Company, the public and investors can contact:

Corporate Secretary

Ramon Armando

Menara BTN

Jl. Gajah Mada No.1, Jakarta Pusat 10130

Telp: (021) 6336789 ext. 2003

Faks: (021) 6336719

Email: csd@btn.co.id

with analysts/investors on a national and international scale as well as performance exposure to the public. The Company also fulfills information disclosure obligations as regulated in the Capital Market such as Disclosure of Material Information or Facts, Financial Statements, Annual Reports and Certain Shareholders Reports.

The contacts for the Company's Investor Relations are as follows:

Investor Relations

Winang Budoyo

Menara BTN Lt. 16

Jl. Gajah Mada No. 1, Jakarta 10130

Telp : +62 21 63870107

Email : investor_relations@btn.co.id

Website : <https://www.btn.co.id/Investor-Relation-Home>

Investor Relation

The Company always maintains a harmonious relationship with shareholders, potential investors, analysts and other capital market communities by holding regular activities such as meetings

Profile of Investor Relations Head



■ Educational background

- S1 Bachelor of Economics – Universitas Indonesia
- S2 Master of Economic Studies – University of Queensland



■ Work experience

- Investor Relations & Research Division Head and Chief Economist BTN (2020 – present)
- Investor Relations Department Head and Chief Economist BTN (2018 – 2020)



■ Legal Basis for Appointment

21/KUASA/DIR/2020 dated April 28, 2020

Winang Budoyo

Investor Relations Head

Indonesian citizen, 54 years old,
domiciled in Bekasi.

Investor Relation's Duty and Responsibilities

Communication programs to the capital market community are implemented through regular and on-demand public exposures. Investor Relations actively organizes meeting forums with analysts, investors, rating agencies and other capital market communities to ensure that information disclosure can be carried out properly. The authority of Investor Relations following the Special Policy (KK) 9-AA is as follows:

1. Manage all communication activities with analysts, investors and the capital market community to provide an overview of the company's performance and prospects to analysts and investors.
2. Managing all communication activities with analysts and investors, including the capital market community starting from communicating Bank BTN's performance and developing an appropriate image, to carrying out communication programs to the capital market community to provide an overview of the company's performance and prospects to analysts and investors.

3. Ensure that the quality of data collected regarding business performance and prospects is valid and accurate data to be communicated to the investor community and capital market community in order to optimize investment in the Company. Manage and ensure accurate data collection activities to support analysis and modeling to optimize investment in the company.
4. Managing the availability of reports related to investor responses, valuation, and stock performance to the Board of Directors to provide opinions in preparing the company's business and financial strategies.
5. Supporting the reporting process to regulators to fulfil the compliance functions in accordance with applicable regulations.
6. Managing the Bank's performance communication activities to the public, Bank Investors, and the Capital Market.
7. Ensuring the quality of data communicated in terms of validity, accuracy, and sources of information to provide appropriate information regarding the company's performance and prospects to investors as well as optimizing investment in the Bank.
8. Proactively providing information to the capital markets community and seeking opinions on strategic matters.
9. Managing the procurement of Investor Relations Communication Activities and meetings with other stakeholders regarding the delivery of company business and financial information to provide company prospects to investors in optimizing investment in Bank BTN.
10. Preparing presentation materials for Investor Relations communication activities.
11. Providing Bank data and information regarding Bank performance through the Investor Relations website to provide easier and wider access, in which the information includes:
 - a. Monthly and quarterly financial reports, Liquidity Sufficiency Ratio Report (LCR), Net Stable Funding Report (NSFR), Risk Exposure and Capital Report, Entity Financial Report, and Leverage Ratio Report following the Financial Services Authority (OJK) requirements as a banking company in Indonesia.
 - b. Publication of consolidated financial reports every quarter and audited for the year-end period in accordance with the Financial Services Authority (OJK) requirements as a public company as well as presentation materials for the Analyst Meeting.
 - c. Annual Report which is a comprehensive report for the public and stakeholders on Bank BTN's performance achievements, business, and other activities.

The basic principles used by Investor Relations in communicating with the capital market community are:

1. Fair disclosure of information by taking into account the principles of equitable treatment and transparency.

2. Information is provided by adhering to the precautionary principle and taking into account the applicable confidentiality provisions in the banking sector.

The public exposure methods used are as follows:

1. Direct, which includes: General Meetings of Shareholders, Public Expose, Non Deal Roadshow, Investor Conference, Press Conference, 1-on-1 Meetings, Group Meetings, Conference Call, Branch Visits and Site Visits.
2. Indirect, which includes Annual Reports, Published Financial Statements, Press Releases, Website, Broadcast Media (TV, Newspaper, Online Media), Social Media, and E-mails.

Implementation of Investor Relation Duties

In 2023, the activities and interactions of the Investor Relations work unit involving investors, analysts, shareholders, rating agencies and capital market players, are as follows:

1. Organizing Analyst Meetings which were held 4 (four) times in a year.

Date	Topik	Deskripsi
February 16, 2023	Analyst Meeting FY22 (audited)	Video Conference Call
April 26, 20203	Analyst Meeting 1Q23 (unaudited)	Video Conference Call
July 20, 2023	Analyst Meeting 1H23 (unaudited)	Video Conference Call
November 27, 2023	Analyst Meeting 9M23 (limited review)	Video Conference Call

2. Organizing Annual Reviews with national and international rating agencies which were held 3 (three) times a year.

Date	Rating Agency
May 17, 2023	Pefindo
October 19, 2023	Fitch Ratings
November 29, 2023	Moody's

3. Interaction and discussions with investors and analysts in the form of teleconferences and in-house meetings throughout the year.

Date	Activity
February 3, 2023	Mandiri Investment Forum
March 2, 2023	KBSA Live Special Mirae Asset Securities
March 31, 2023	Meet the Company Rivan Kurniawan
May 31, 2023	Local Non-Deal Roadshow BRI Danareksa Securities
June 7 – 8, 2023	Local Non-Deal Roadshow Mandiri Securities
June 14, 2023	Emiten Xtraordinary Bahana Securities
June 15, 2023	Meet & Greet CGS CIMB Securities

Date	Activity
June 16, 2023	Emiten Talk Banking & Finance Series Stockbit Securities
July 5, 2023	CuanTalks Podcast Ajaib Securities
July 14, 2023	Non-Deal Roadshow Australia Macquarie Indonesia Securities
July 24 – 28, 2023	Regional Non-Deal Roadshow to Singapore, Hongkong and Kuala Lumpur Macquarie Indonesia Securities
August 1, 2023	UBS Indonesia Banks Day 2023
August 16, 2023	Emitalk BBTN Indo Premier Securities
September 11 – 13, 2023	Shanghai Indonesia Corporate Day Mandiri Securities
September 11 – 14, 2023	30th CITIC CLSA Investors' Forum Hongkong
October 5, 2023	NgopiAren BNI Securities
September 20, 2023	SmartTalk RHB Securities
September 27, 2023	Yuanta Regional Investment Forum Yuanta Securities
November 2, 2023	Annual BCP Investor Conference
November 20, 2023	Indonesia SMID Cap Banks Corporate Day Macquarie Securities
November 29, 2023	Public Expose Live with IDX
December 6 – 8, 2023	Local Non-Deal Roadshow with BRI Danareksa Securities
December 13, 2023	Webinar Meet Your Company with Mandiri Securities

- Organizing the 2023 Annual Public Expose on November 29, 2023 through Public Expose Live 2023 with the Indonesian Stock Exchange (IDX) with the agenda of Performance Exposure and Press Conference which was attended by 997 participants consisting of retail and institutional investors, shareholders and analysts.

Throughout 2023, the Company fulfilled meeting requests in the form of teleconferences and in-house meetings from the capital markets community, both conducted with the Board of Directors and by the Investor Relations unit.

Participant	Number of Activities
Analyst	72
Local Investor	65
Foreign Investor	78
Rating Agency	3
Total	218

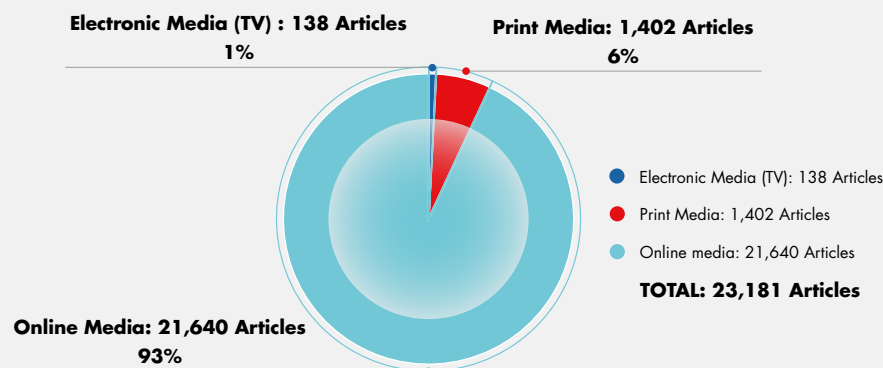
The Investor Relations Unit periodically submits reports on the development of the Company's shares, including unusual market activities, and reports related to inputs, responses and expectations of investors, analysts and other capital market communities towards the Company's business development and performance improvement.

Media Exposure

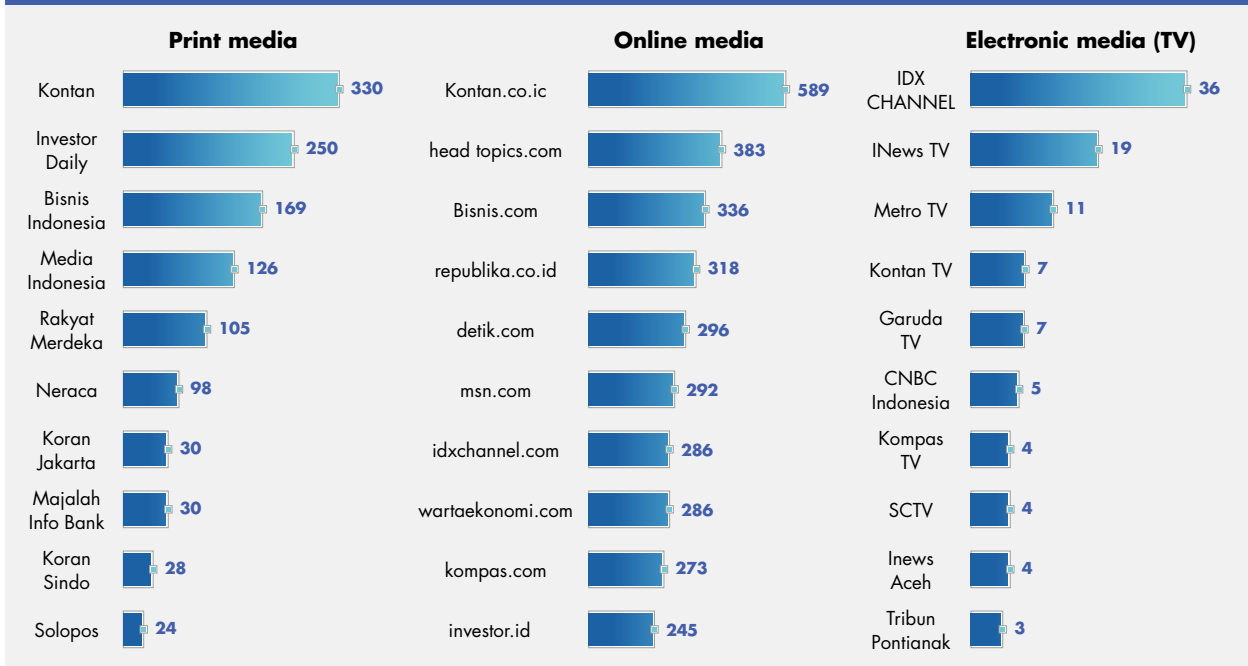
During the period January 1, 2023 to December 31, 2023, the Company received extensive and positive news exposure in the mass media, both print, online and electronic media. Within a year, the Company has distributed 102 (one hundred and two) press releases to the mass media and 85 (eighty five) official photo news which were also distributed to the media. As a result, in the same period, the Company received high news exposure, where there were more than 23,181 total reports, of which 22,892 were positive news published by the mass media. Of the total news, 93% (ninety three percent) was broadcast by online media, including kontan.co.id, headtopics.com, bisnis.com, and Republika.com.

The regional distribution of the Company's news media is dominated by national news media with 16,170 stories

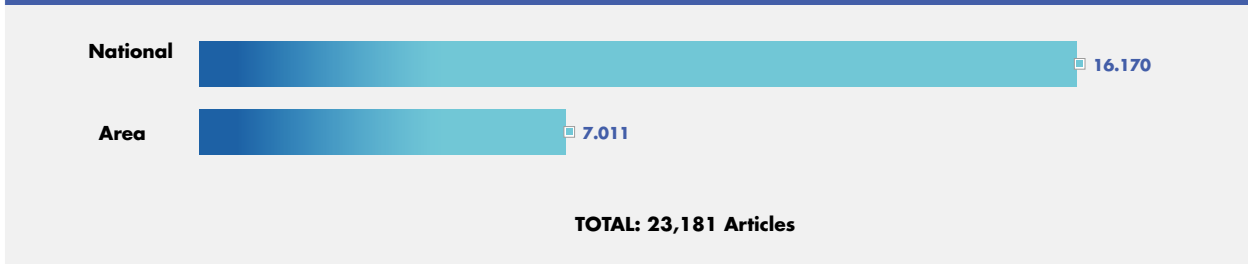
Distribution of BTN News Media Categories



TOP 10 BTN Media



Distribution of BTN News Media Regions for the 2023 Period



Press Conference

No	Date	Title
1	January 5, 2023	BTN Rights Issue Oversubscribed 1.6 Times
2	January 8, 2023	BTN's Rights Issue was a Success, This is What Analysts Say
3	January 11, 2023	Reappointed as BTN Director Andi Nirwoto is Behind the Success of BTN's Digital Banking Transformation
4	January 11, 2023	GMS Approves Heru Budi Hartono's Resignation as Commissioner of Bank BTN 2022 Back on Track and Optimistic to Welcome 2023
5	January 16, 2023	Celebrating its 73rd Anniversary, BTN Holds Journalism and Photo Awards
6	January 18, 2023	2023, BTN SYARIAH INTENSELY OPENING BRANCHES
7	January 19, 2023	Bank BTN Officially Opens Sub-Branch Office in Poso Regency
8	January 20, 2023	Housing Ecosystem Becomes Mainstay of BTN Super Apps
9	January 26, 2023	Support Zero Backlog Housing in 2045, This is a Strategic Step Proposed by Bank BTN
10	January 27, 2023	Minister of Finance Supports BTN's Steps to Become the Pride of Indonesia

No	Date	Title
11	January 31, 2023	Achieve Indonesia's Top 3 PLCs and ASEAN Asset Class. Bank BTN's GCG Implementation Gets Recognition in ASEAN
12	February 2, 2023	THROUGH BTN SOLUSI, IT'S YOUR TURN FOR GRAMEDIA CREW TO OWN A HOME
13	February 3, 2023	Priority BTN Customers Help Make People Have Their Dream Homes
14	February 7, 2023	Celebrating 73rd Anniversary, BTN SPREADS DISCOUNTS. SAVE THE DATE AND CHECK THE MERCHANT NOW
15	February 9, 2023	73 Years of BTN Service to the Indonesian Home
16	February 12, 2023	BTN Officially Launches BTN Mobile
17	February 14, 2023	WORKING ON SHARIA BUSINESS POTENTIAL IN PONTIANAK, BTN OPENS A BRANCH OFFICE
18	February 14, 2023	EVEN 18 YEARS OLD BTN SYARIAH REMAINS FOCUS ON SUPPORTING THE NATIONAL HOME PROGRAM
19	February 16, 2023	2022, BTN BOOKS PROFIT OF IDR 3.04 TRILLION
20	February 2023	BTN SYARIAH'S PROFITS HAVE ALMOST DOUBLE
21	February 17, 2023	Bank BTN Supports MSME Product Shopping Program
22	February 27, 2023	BTN Syariah Ready to Expand Home Financing in Aceh
23	March 6, 2023	COLLABORATION OF BTN AND BAKTI BUMN VOLUNTEERS TO PRESS STUNTING IN KOLBANO VILLAGE, NTT
24	March 7, 2023	BTN ENCOURAGES DIGITALIZATION OF TRADITIONAL MARKETS
25	March 12, 2023	BTN DISTRIBUTES HUNDREDS OF MILLIONS TO PRESS STUNTING IN KOLBANO
26	March 17, 2023	BTN Urges Customers to Maintain Data Confidentiality
27	March 19, 2023	Active BTN Mobile Users Soar
28	March 19, 2023	BTN Replaces Funds If Customers Are Not Involved in Fraud
29	March 20, 2023	Now Indonesian Cement Distributors Can Take Advantage of BTN Banking Services
30	March 24, 2023	BTN is optimistic that in 2023, performance will be even more brilliant
31	March 27, 2023	HIGH POTENTIAL, BTN AMBON OFFERS BUNDLING ENTREPRENEURSHIP PACKAGE AND LIGHT EMPLOYEE CREDIT
32	April 5, 2023	Encouraging Business Performance, BTN Syariah Collaborates with Makassar Muhammadiyah University
33	April 8, 2023	BTN Holds Business Savings Road Show at Tanah Abang Market, Jakarta
34	April 10, 2023	TO WELCOME THE EID HOLIDAY, BTN PREPARES IDR 26 TRILLION IN CASH
35	April 12, 2023	BTN RELEASES THR MUDIK PROGRAM
36	April 14, 2023	RAMON ARMANDO APPOINTED AS BTN CORPORATE SECRETARY
37	April 18, 2023	Spreading the Blessings of #RamadanFromHeart, Dompot Dhuafa and BTN Syariah Collaborate to Honor Orphans
38	April 18, 2023	BTN and Press Personnel Share Basic Food Packages
39	April 26, 2023	BANK BTN CREDIT AND FINANCING EXCEEDS IDR 300 TRILLION
40	April 27, 2023	BTN Syariah Net Profit Soars 40%
41	May 3, 2023	BANK BTN ADDED NEW CONTACT CENTER NUMBER 150286
42	May 18, 2023	BTN Syariah services are considered satisfactory. This is the fact
43	May 31, 2023	Bank BTN is Committed to Resolving Problematic Certificates
44	May 31, 2023	Encouraging Economic Growth, BTN is Ready to Hold Mass Contracts for 10,000 KPR Units in One Day
45	June 7, 2023	Legitimate! OJK Approves Nixon LP Napitupulu to Become Managing Director of BTN
46	June 10, 2023	MAKES HISTORY, BTN WINS HIGHEST PEFINDO RATING
47	June 13, 2023	BTN MOBILE MAKES FOREX TRANSACTIONS EASIER
48	June 16, 2023	Boosting Non-Subsidized KPR Market Share, BTN Inaugurates KPR Sales Center
49	June 21, 2023	One Year Celebration of PLUS by BTN Prioritas Holds Roadshow in Medan
50	June 21, 2023	ATM Dibobol, BTN Pastikan Tidak Ada Uang yang Hilang
51	June 22, 2023	COOL! BTN SYARIAH WINS THE BEST ISLAMIC PROJECT FINANCE HOUSE 2023 FROM EUROMONEY
52	June 23, 2023	DKI Jakarta Anniversary, BTN Jakarta Run 2023 Ready to be Held

No	Date	Title
53	June 23, 2023	BECOMING THE BEST MORTGAGE BANK IN SOUTH EAST ASIA, BTN BIDDING FOR CHEAP FUNDS OF IDR 270 TRILLION IN 2025
54	June 28, 2023	Bank BTN Wins FinanceAsia 23rd Best Companies in Asia Award
55	July 9, 2023	BTN Syariah security guard services are considered satisfactory, this is one of the keys
56	July 17, 2023	BTN OPENS SUPPORTING BRANCH OFFICE IN SOREANG
57	July 17, 2023	BTN SUPPORTS FINANCIAL INCLUSION IN BALIGE TOURISM VILLAGE
58	July 20, 2023	BANK BTN PUSHES NTT'S ECONOMY
59	July 20, 2023	BTN JAKARTA RUN 2023 OFFICIALLY OPENS TOMORROW
60	July 21, 2023	NOT WANT TO LOSE WITH THE PARENT, BTN UUS PROFITS JUMPED BY ALMOST 50%
61	July 24, 2023	BTN MOBILE BECOMES MORE COMPLETE WITH INSTANT MENU FEATURES
62	July 25, 2023	BTN SYARIAH SUPPORTS HOME FINANCE FOR MUHAMMADIYAH CITIZENS
63	July 26, 2023	BTN PRIORITAS WINS ASEAN BANKING & FINANCE AWARD
64	July 28, 2023	BTN Syariah is targeted to become a BUS by the end of this year
65	July 31, 2023	EARN INTERNATIONAL AWARDS, BTN NAMED BEST SAVINGS BANK INDONESIA 2023 IN THE UK
66	August 4, 2023	THE RELEASE OF A NEW PROGRAM, BTN MOBILE IS GETTING INCREASINGLY ATTENDED TO THE COMMUNITY
67	August 10, 2023	BTN Solusi Expansion, Bank BTN Aims for 22,000 Gramedia Employees
68	August 11, 2023	BTN Collaborates with UGM to Invite Students to Become Entrepreneurs
69	Agustus 19, 2023	IMPLEMENTATION OF BRANCH TRANSFORMATION HAS A POSITIVE IMPACT ON BTN'S PRODUCTIVITY AND EFFICIENCY
70	August 24, 2023	Bank BTN Is Looking at Several Banks to Become Acquisition Targets to Support the Spin Off of Sharia Business Units
71	August 24, 2023	Allegedly carrying out a bank robbery attempt, Bank BTN is ready to report AH to the police
72	August 25, 2023	Bank BTN Launches Priority BTN KPR
73	August 29, 2023	Bank BTN Invites Students to Create Digital Mortgage Innovations
74	August 31, 2023	Nixon LP Napitupulu: Home is The One Solution to Monetize Infrastructure Development
75	September 6, 2023	Encouraging Optimization of Customer Services, IFG Life and BTN Establish Bancassurance Cooperation
76	September 9, 2023	Erick Thohir Appreciates Bank BTN Providing Homes for Football Athletes
77	September 14, 2023	Bank BTN Distributes Electric Cars to Loyal Customers
78	September 15, 2023	August 2023, BTN Credit Increases Almost Double Digits
79	September 21, 2023	Enliven China ASEAN EXPO 2023 (upper) Bank BTN Markets MSME Products to China
80	September 21, 2023	HI GEN Z, WANT TO HAVE A HOME? SEE THE BTN KPR SCHEME FOR AGES FROM 21 YEARS
81	September 26, 2023	Bank BTN CSR Wins International Award
82	October 5, 2023	Thanks to Transformation, Bank BTN Wins The Asian Experience Awards 2023
83	October 6, 2023	From looking for a house to applying for a mortgage, just access the BTN Mobile Super Apps
84	October 13, 2023	Ready to Become the Biggest, Bank BTN Encourages Aceh Millennials to Enter the Housing Business
85	October 13, 2023	BTN Syariah Ready to Become the Biggest Bank in Aceh
86	October 19, 2023	Encouraging Productivity, Bank BTN Focuses on Maintaining Employee Mental Health
87	October 23, 2023	TO OVERCOME THE BACKLOG THE GOVERNMENT MUST IMMEDIATELY ISSUE LAW FOR THE PEOPLE'S HOUSES – Pitching News
88	October 25, 2023	BTN POSITIVELY WELCOMES THE PROPERTY VAT-FREE STIMULUS
89	October 28, 2023	Involving Santri to Overcome Backlog, Bank BTN Educates Santri to Become Developers
90	November 1, 2023	The number of registrants is increasing, BTN officially closes registration for the 2023 BTN Jakarta Run
91	November 5, 2023	Runners from 21 countries celebrate the 2023 BTN Jakarta Run

No	Date	Title
92	November 23, 2023	BTN OPTIMISTIC THAT KPR WILL GROW HIGHER IN 2024
93	November 24, 2023	Bank BTN Targets Thousands of New Families with Wedding Festival and Housing Exhibition
94	November 27, 2023	BTN SYARIAH PROFITS ROCKET TO ABOVE 70%
95	November 28, 2023	Sharia Bank Acquisition Plan, BTN Aims for More Cheap Funds
96	November 28, 2023	BTN Optimistic that Property Incentives Will Trigger KPR Growth
97	November 29, 2023	QUARTER III/2023, BANK BTN ONTRACK PROFIT
98	December 6, 2023	BANK BTN COLLECTS WITH MCI TO FORM BTN FUND
99	December 14, 2023	Welcoming the Christmas and New Year Holidays, Bank BTN Prepares IDR 19.68 Trillion in Cash
100	December 18, 2023	47 Years of Distributed KPR, Bank BTN Makes the Dream of 5.6 Million Indonesians a Reality to Own a Home
101	December 18, 2023	BBTN PROSPECTS 2024
102	December 18, 2023	Welcoming the New Year, BTN Presents 4 New Features on BTN Mobile

Bulletin



Edition I in 2023



Edition II in 2023



III Edition in 2023



IV Edition in 2023

Transparency In Report Submission

The Company fulfills its obligations to Stakeholders and the OJK in accordance with provisions, including those related to transparency and publication of financial and non-financial conditions as follows:

- Other information aimed at supporting information disclosure, financial education and services to the community

Bank BTN Financial Literacy and Inclusion

- Report on the Implementation of Financial Literacy and Inclusion Activities in 2023: reported every quarter (March, June, September, December)
- Financial Literacy and Inclusion Activity Planning Report for 2024: reported in November 2023

Various Financial Literacy and Inclusion activities that have been reported to the regulator (BI and OJK) are as follows:

- Financial Literacy in 2023

No	Stream	Scope	Name of activity	Period		Freq
				Start	Ended	
1.	Funding	Financial Education	Entrepreneurship talk show with guest stars Alan Budi Kusuma and Susi Susanti	01/23/2023	01/29/2023	1 time
2.	Lending	Financial Education	<i>Marketing and Developer Gathering</i>	05/04/2023	05/04/2023	1 time
3.	Digital	Financial Education	Educate customers about information security	01/01/2023	12/31/2023	1 time
4.	Inclusion	Financial Education	SIMOLEK Program (West Java)	07/01/2023	09/30/2023	1 time
5.	Inclusion	Financial Education	SIMOLEK Program (Kupang, Surabaya, Denpasar, Malang, Mataram, Bangkalan, Madiun, Jember, Kediri, Singaraja, Banyuwangi)	07/27/2023	09/08/2023	1 time
6.	Inclusion	Financial Education	SIMOLEK Program (Makassar, Palangkaraya, Gorontalo)	08/09/2023	08/09/2023	1 time
7.	Funding	Financial Education	Socialization of cash waqf in the educational environment	08/01/2023	12/20/2023	1 time
8.	Communication & Partnership	Financial Education	<i>SRIKANDI goes to Campus</i>	08/14/2023	08/14/2023	1 time
9.	Funding	Financial Education	BTN Market beat September 2023	09/16/2023	09/16/2023	1 time
10.	Lending	Financial Education	Socialization of the subsidized KPR program	10/19/2023	10/19/2023	1 time
11.	Lending	Financial Education	Education and Training for young Developers in collaboration with HFC (Santri Developer & Millennial Developer)	10/28/2023	10/28/2023	1 time
12.	Lending	Financial Education	Training and Empowerment of the community to become entrepreneurs through the Bank BTN Business Camp	11/09/2023	11/09/2023	1 time
13.	Lending	Financial Education	Financial Literacy of Prospective Indonesian Migrant Workers and Japanese Interns	12/14/2023	12/14/2023	1 time

- Financial Inclusion in 2023

No	Stream	Scope	Name of activity	Period		Freq
				Start	Ended	
1.	Digital	Access Expansion	Launching Super Apps BTN Mobile	02/09/2023	05/31/2023	1 time
2.	Reporting	Providing financial products and/or services	Improved BTN Call 150286 & 1500286 Services	05/03/2023	05/03/2023	1 time
3.	Lending	Access Expansion	Inauguration of the KPR BTN Sales Center to increase Market Share	06/16/2023	06/16/2023	1 time
4.	Lending	Providing financial products and/or services	Mass KPR contract for 10,000 units at Puri Delta Tigaraksa Housing Complex	08/08/2023	08/08/2023	1 time
5.	Lending	Providing financial products and/or services	Increased KPR distribution for the Sharia and Sports Sectors	09/09/2023	09/26/2023	1 time
6.	Lending	Providing financial products and/or services	BTN Bisnis savings roadshow with Alan Budi Kusuma and Director of Distribution Funding	09/23/2023	09/23/2023	1 time
7.	Digital	Access Expansion	Addition of BI-FAST and other payment features to BTN Mobile (Mobile Banking)	01/01/2023	12/31/2023	1 time
8.	Lending	Providing financial products and/or services	BTN Preneur activities take the form of an MSME Bazaar assisted by Bank BTN	01/01/2023	12/31/2023	2 times
9.	Inclusion	Access Expansion	Opening of branch offices and sub-branch offices (Conventional and Sharia)	01/01/2023	12/31/2023	19 times
10.	Inclusion	Access Expansion	The addition of mobile cash cars (BTNMove) in 2023 to increase the availability of access to Bank BTN products and services	01/01/2023	12/31/2023	8 times
11.	Funding	Providing financial products and/or services	Ghatering to increase the use of SBN Perdana products	07/10/2023	07/10/2023	2 times