

**Risk Management Conference**

# **Building Capital Resilience In Digital & ESG Driven Future**

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05 Desember 2025



# Why it's difficult to predict business risk in today's era

**01**



The World Is No Longer Linear – it's interconnected and fast moving

**02**



Geopolitical Risk Are Volatile And Unpredictable

**03**



Climate risk is amplifying physical and transition uncertainties

**04**



Economic cycles are shorter and more volatile

**05**



Tech is disrupting both risk and opportunities faster than governance could adapt

**06**



Supply chain fragility affects every industry

**07**



Human behavior is harder to model



# Risk, finance, and capital must operate in harmony to build resiliency



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Indonesia

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## Unified Purposes

Protect, Optimize,  
Enable Growth

## Integrated Scenario Planning

- **Risk** : identify tail events
- **Finance** : Quantities P&L and revenues impact
- **Capital** : test solvency and liquidity absorption

## Dynamic Balance Sheet Optimization & Risk Appetite

- Strategic balance sheet positioning within risk appetite
- Risk adjusted portfolio & growth allocation
- Dynamic limit & early warning governance

## Shared Data, Not Separate Truths

Risk, finance, and capital strategy should use the same data layer and scenario assumption

## Technology Integration Across Risk-Finance-Capital

- Realtime dashboard
- Early warning indicators
- Predictive analytics
- Automated stress simulations



# BTN 5 missions to build long term resiliency..



**To be the government's main partner** in housing and financial inclusion



**Providing the best customer experience** through integrated digital and financial services



**Increasing shareholder value** with sustainable profitability growth



Becoming a **home for Indonesia's best talents**



**Implementing good corporate governance** practices and **sustainable business** innovation for community welfare and environmental sustainability

## Key priorities for digitization



**Customer on boarding** – Bale as super platform



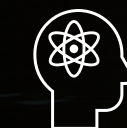
**Digital Mortgage**



**Back Office & Operation** – Intelligence automation



**Risk Management** – Automate decisioning, FDS, Asset Liability Management (AML)



**Knowledge Management**





## Harmonizing short term execution and long-term growth

- A** Put competitive advantage first
- B** Make the trend your friend
- C** Don't be a laggard – grow faster than benchmarks
- D** Turbocharge the core
- E** Look beyond the core
- F** Be a local hero
- G** Acquire programmatically



# ESG in the value chain means upholding ethics, transparency, and long-term value...

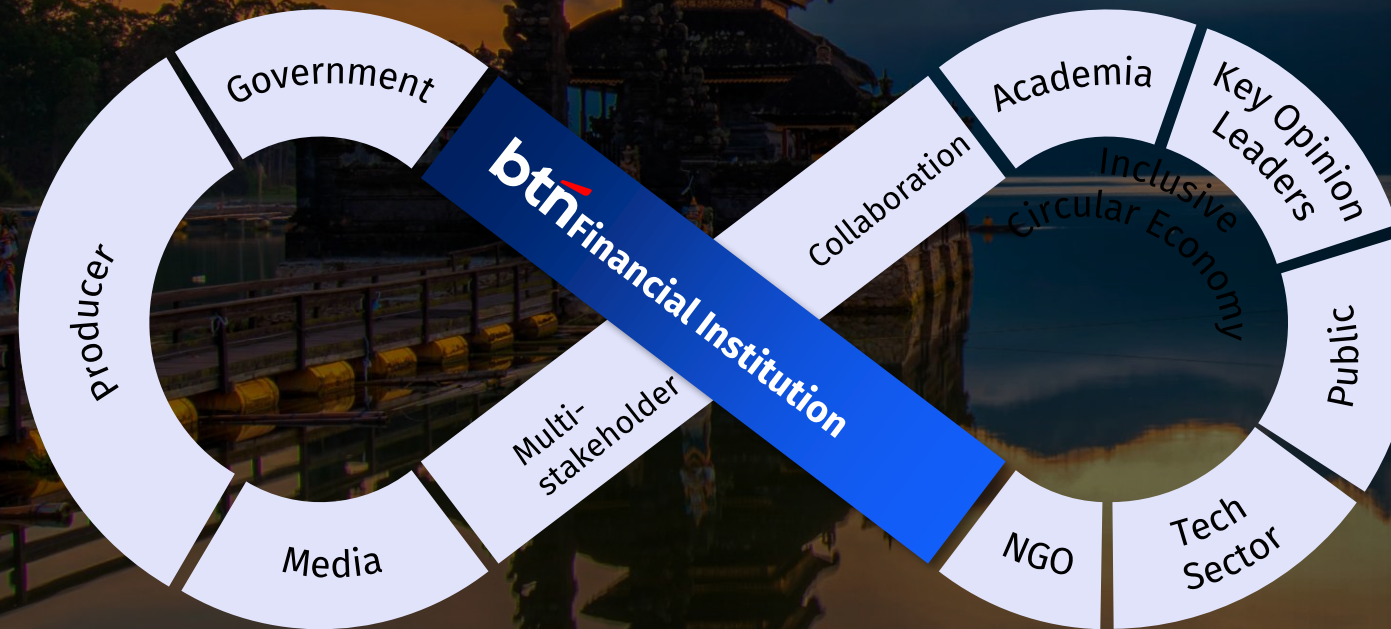


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## 9 Important Actors in Championing Circular Economy

Source: Lucia Karina, 2019.



As one of Indonesia's leading financial institutions, BTN plays an essential role in advancing the circular economy agenda through the housing sector.

Together with families, waste management partners, suppliers, and developers, **BTN develops collaborative solutions that address waste challenges comprehensively**, from upstream through "Pay Your Mortgage with Waste" program to downstream through "Low-emission Housing" program.

BTN launches flagship programs to solve waste problem in housing eco from upstream to downstream







# Monetizing Household Waste for Financial Inclusion

“Pay your Mortgage with your Waste” is one of the BTN’s flagship program that helps low-income households reduce their mortgage installments by converting household waste into monetary value.

Total of Waste

54

Kgs/week/Cluster

Total of House Cluster

21

Clusters

Total of Household

+14,000

households

## bayar angsuranmu pakai sampahmu

Pesona Kahuripan 8 | Sabtu, 27 September 2025

### Rekopoin spesial khusus debitur KPR BTN

PET 1.200 2.400 Rekopoin/kg	Kardus 800 1.600 Rekopoin/kg	Beling 100 200 Rekopoin/kg	Plastik Keras 600 1.200 Rekopoin/kg	Elektronik Bekas 1.500 3.000 Rekopoin/kg
Kertas 150 300 Rekopoin/kg	Plastik Lunak 100 200 Rekopoin/kg	Logam 900 1.800 Rekopoin/kg	Minyak Bekas 6.000 10.000 Rekopoin/kg	

dan kesempatan dapat **voucher belanja!**



Program ini hadir tiap bulan hingga Desember 2025

BTN CALL  
150-286  
1500-286

Karena Hidup Gak Cuma Tentang Hari Ini  
BTN berkolaborasi dengan Otoritas Jasa Keuangan & Bank Indonesia serta merupakan peserta penjaminan LPS

Ayo Punya Rumah  
Dengan Bank Tabungan  
btn Bank BTN @bankbtn

1 Point = IDR 1





# Thank you