



## 2020 ANNUAL PUBLIC EXPOSE REPORT PT BANK PERMATA TBK

The 2020 Annual Public Expose of PT Bank Permata Tbk ("Bank" or "Company") was successfully held on:

Days/Date	: Thursday, 27 Agustus 2020
Time	: 02.00 pm until finish
Name of Event	: Public Expose Live 2020
Place	: - Seminar 2 room Lt.1 Gd. Bursa Efek Indonesia Jl Jend. Sudirman Kav. 52-53, Jakarta and - Jakarta room Gd. WTC 2 Lt 30 Bank Permata Jl. Jend Sudirman Kav.29-31 Jakarta
Format of Event	: Webinar via Zoom meeting application

The following report is a report on the implementation activities of the 2020 Public Expose followed by the press conference, at which the Company is represented by the Board of Directors and guided by a moderator facilitated by the Indonesia Stock Exchange.

### **Presenter and Moderator :**

#### **Pembicara dari Manajemen Perseroan:**

- President Director	: Ridha D M Wirakusumah
- Finance Director	: Lea Kusumawijaya
- Wholesale Banking Director	: Darwin Wibowo
- Direktur Retail Banking Director	: Djumariah Tenteram
- Shariah Banking Director	Herwin Bustaman

#### **Moderator:**

- Public Expose	: M .Zidni Iman Solihin - KSEI
- Press Conference	: Richele Maramis - Bank Permata

#### **Company Representative**

- Corporate Secretary	: Katharine Grace
- Investor Relations	: Eti Candrawati

### **Participants :**

Based on the attendance list for the Public Expose Live 2020 participants that we received from the Indonesia Stock Exchange, the number of participants is as follows:

### Public Expose

The 2020 Public Expose was attended by 301 registered participants who attended online through the Zoom meeting application after previously registering through the Indonesia Stock Exchange website. Participants who take part in the public exposure through the on-line zoom webinar (attendance list attached).

### Press Conference

The Press Conference was attended by 425 journalist representatives from both local and national print and electronic media who attended online through the Zoom meeting application facilitated by the Indonesia Stock Exchange (attendance list attached).

## **Schedule and Course of Events**

1. The moderator opens the Public Expose session at 02.04 PM by introducing the board of directors of the Bank who are present in person at the Exchange building or who do it online from the Bank Permata office, WTC 2 building accompanied by the Corporate Secretary.
2. President Director Mr. Ridha DM Wirakusumah opened the presentation by explaining the general company overview and achievements of the company.
3. A review of the company's performance including the achievement of financial performance for the first semester of 2020, presented by the Director of Finance, Mrs. Lea Kusumawijaya
4. The Company's business development was carried out by the Director of Wholesale Banking Mr. Darwin Wibowo, Director of Retail Banking Mrs. Djumariah Tenteram and Director of the Sharia Business Unit Mr. Herwin Bustaman.
5. Question and answer guided by the Moderator which is divided into 3 sessions to answer questions from Webinar participants who enter through the Q&A facility on the zoom application
6. Mr Ridha gave a closing message. The moderator closed the 2020 Public Expose
7. Press conference, guided by moderators from the company to answer media questions about the Bank's performance and products, attended by local and national journalists

## **Summary of Question and Answer Session**

The following are questions asked by participants and answers given by management in this event which are summarized from questions submitted directly or via the zoom webinar application:

### **1. Bapak Tony Hidayat**

#### **Question:**

What is PermataBank's strategy in developing sharia business units. Will there be a spinoff?

#### **Answer:**

In accordance with the Islamic Banking Law No. 21 of 2008, all banks that have a Sharia Business Unit are required to be spinoffed no later than 2023. If spinoff is going to be happened, we will conduct a sharing platform (leverage model) where the new Sharia Business Bank after spinning-off can still take advantage of sharing resources from its parent company for the network and human resources. Thus the business run by the Islamic Commercial Bank can be more efficient and reach a wider coverage area of services.

## 2. Bapak Erwin

### **Question:**

What are the future plans for PermataBank to expand? Is the Bank will focus on digital / online? Or keep opening new branch offices in Indonesia?

### **Answer:**

Answered by Mr. Ridha DM Wirakusumah

After the expansion plan is complete, InshaAllah at the end of 2020 we will upgrade with an estimated total capital of IDR 45 trillion and a CAR of 33%, so we will have a more free room to expand our business. Our aspiration is to carry out the banking function as an agent of payment or agent of development properly with a better mandate, stronger financial performance and financial position through several strategies, namely:

1. To revamp our branch network strategy in terms of location, model or penetration strategy. Currently our number of branches already covers approximately 65% of the total Indonesian population but our goal is to reach 90-95% of the Indonesian people. This will be considered in the branch development plan. Besides that, we will review the existing branches, whether there is overlap and the design format is still in line with customers/community needs.
2. Rapid development and the power of digital banking will be continuously be explored, It is not only develop outside for our customers but also inward for operational efficiency. We will continue to be universal banking by serving all communities where the business lines are consist of corporate, retail and sharia that can reach all Indonesian people by becoming a customer-centric bank supported by strong and reliable digital capabilities.

## 3. Ibu Lisa Tri

### **Question:**

After the Bank joined Bangkok Bank, will the synergy with Astra still continue?

### **Answer:**

Answered by Mr. Ridha DM Wirakusumah and Mrs. Djumariah

The synergy with Astra will continue and will even be expanded, where on 14 August 2020 we signed a Business Cooperation Agreement (BCA) between Bank Permata and Astra International, which includes cooperation to help develop Astra's business and its ecosystem, from suppliers to distributors and manufacturing needs, cash management, working capital, forex, trading and all aspects of banking and finance. Bank Permata has also signed a Bank Assurance Distribution Agreement, especially in the insurance sector with Astra International, especially Astra life

Thus we have submitted this report.

Attachments:

- List of attendees of the Public Expose
- List of attendance of journalists and media on the Press Conference