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# PT Bank Permata Tbk

March 2019

Business and Financial Update

Company Presentation

PermataBank 

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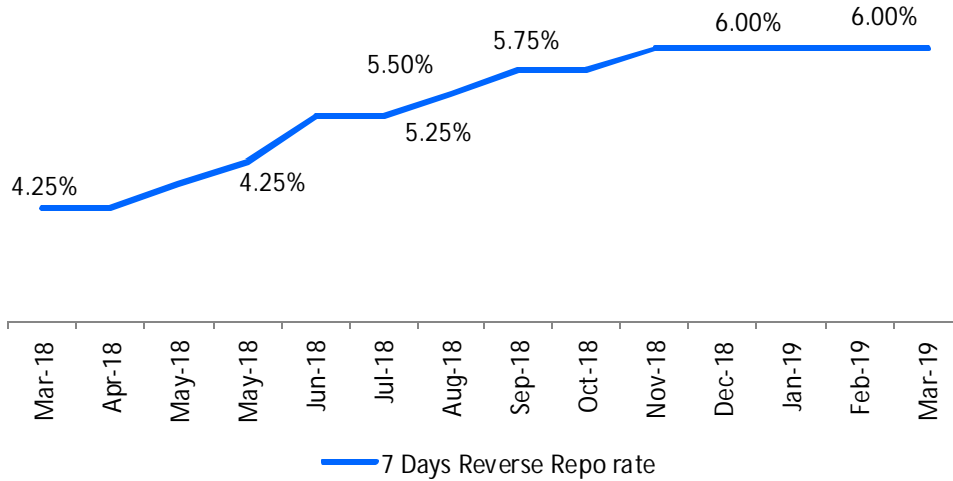
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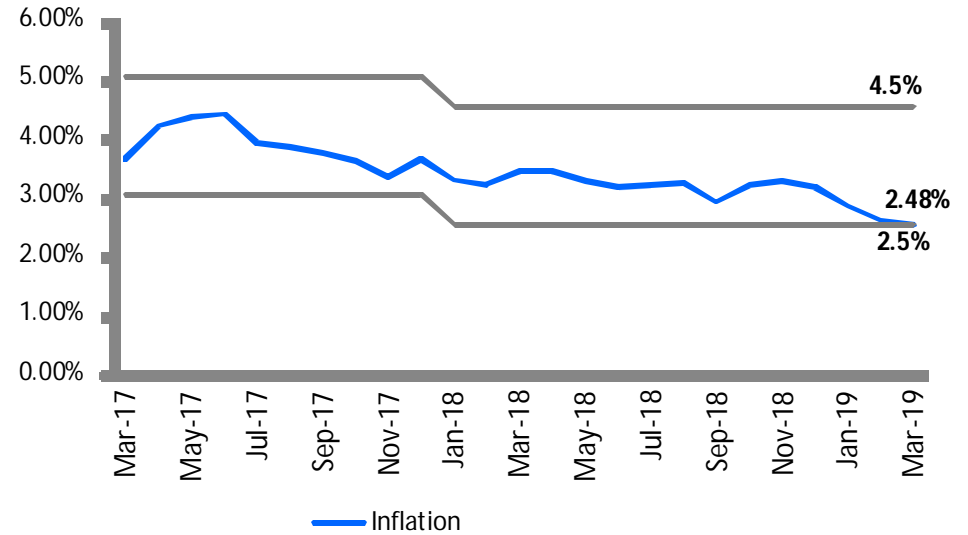
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# Macro Economy

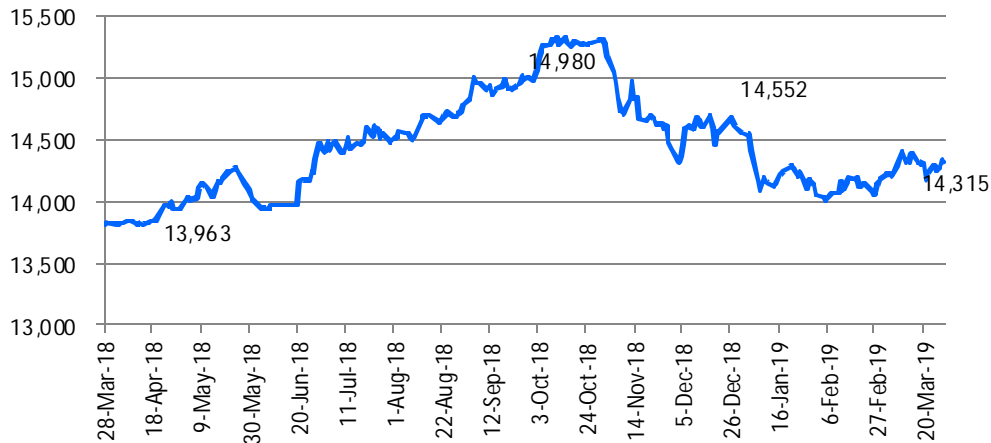
## Stagnant Interest Rate



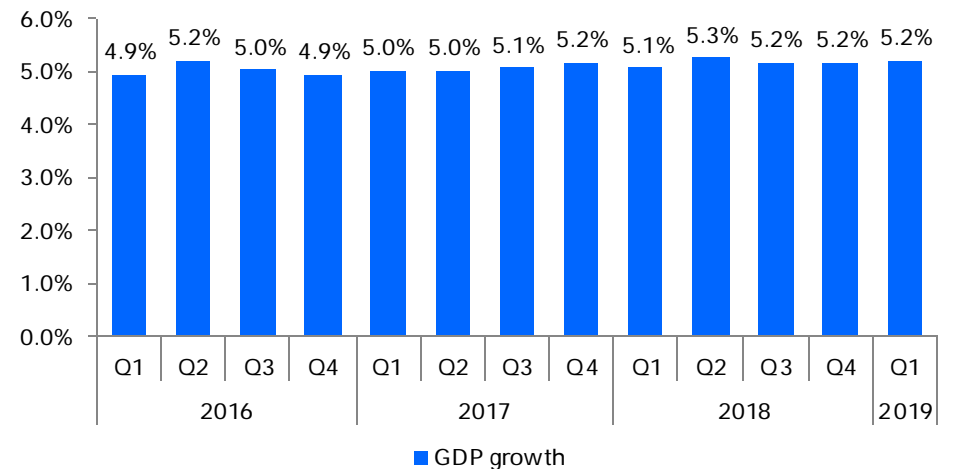
## Downtrend Inflation



## Rupiah Tends to Move Downtrend



## High and Stable GDP Growth



## 1 Profitability Grows Significantly Along with Positive Credit Quality Improvements

- PermataBank continues to build a strong banking foundation in Q1 2019 by being able to record **Profit After Tax** of IDR 377 billion at the end of March 2019 or **increase 131%** YoY accompanied by significant improvement in asset quality.
- Positive improvement in credit quality has succeeded in reducing the need for credit reserve costs by 71% to Rp 133 billion compared to the same period last year of Rp 465 billion. The reduction in the loan impairment cost resulted from the Bank's efforts to resolve non-performing loans, both through settlement, restructuring and liquidation efforts. The credit portfolio shows an increasingly healthy quality in addition to continuously drive Bank's loan growth.
- Net Interest Margin (**NIM**) position was recorded at 4.0%, **higher** from March 2018's position of 3.9% and relatively **stable** compared to December 2018, where **Net Interest Income** slightly increased by 2% YoY to Rp 1.39 trillion at the end of Q1 2019. The increased in NIM is in line with the Bank's efforts to manage cost of funds efficiently despite an increase in the market interest rate
- The Bank's **BOPO** ratio shows improvement in March 2019 to **88%** compared to 95% in the same period last year or 93% at the position of December 2018. This is in line with the Bank's efforts to continue **discipline** in reducing loan impairment cost and managing operational costs efficiently so that it can maintained at a level that is relatively stable amid various investments made by the Bank and inflationary pressures.

# Performance Highlights

## 2 Stable Loan Growth Along With Efforts To Improve Asset Quality

- As of March 2019, the Bank managed to record gross **loan growth** of 4.7% (YoY) from Rp 99.8 trillion to Rp 104.5 trillion at the position of March 2019. This loan growth was contributed by both Retail Banking (5%) and Wholesale Banking (5%). Loan growth in Retail Banking and Wholesale Banking (Good Book) continues to be carried out selectively based on efforts to improve asset quality in accordance with a more prudent credit risk management framework.
- To offset this loan growth, the Bank also maintained the growth of funds, as seen from the increase in customer deposits (Third Party Funds) which grew by 7% YoY, contributed from the growth in current account, savings and time deposits by 2%, 3% and 11%, respectively. Furthermore, the growth of customer deposits will be sought to be contributed from current account and savings which are more stable and efficient as a source of fund.

## 3 Improved Asset Quality, NPL Ratio was Below 4%

- The gross NPL ratio and net NPL position in March 2019 improved significantly to the level of 3.8% and 1.6% compared to March 2018 of 4.6% and 1.7% and the December 2018 position of 4.4% and 1.7%. The NPL coverage ratio in March 2019 was also well maintained at 173%, although it was relatively stable compared to the December 2018 position of 176%.

## 4 Strong Liquidity And Capital Ratio.

- In line with the Bank's efforts to maintain a balance in maximizing lending, the Bank continues to manage its Loan to Deposit Ratio (**LDR**) at **87%** in March 2019, which relatively stable against the position of March 2018 at 89% and December 2018 at 90%.
- The Bank's capital position also remains strong as seen from the Common Equity Tier 1 (**CET-1**) ratio and the Capital Adequacy Ratio (**CAR**) of 18.3% and 19.9% in March 2019, **increased 3.2%** and **2.2%** compared to 15.1% and 17,7% in the March 2018 - far above the minimum capital requirement after taken into account capital requirement for systemic bank.
- Align with the improvement in net profit, **ROE** was booked significantly higher to **7.6%** in March 2019 compared to 4% in the same period last year

# PermataBank in Brief



Year Established	1955
Listing at the Bourse	Since 1990 at the Jakarta Stock Exchange and Surabaya Stock Exchange (both merged and now known as the Indonesian Stock Exchange (BEI))
Asset **) Market Capitalization **)	Rp 160,4 tn (consolidated) Rp 27 tn
Branches **)	<ul style="list-style-type: none"> <li>• 62 Branch Offices</li> <li>• 238 Sub Branch (include 3 Sharia)</li> <li>• 23 Cash Offices (include 1 Sharia)</li> </ul>
ATMs **)	1,000 and additional access to >100,000 ATMs*
Shareholders	<ul style="list-style-type: none"> <li>• PT Astra International Tbk (44.56%)</li> <li>• Standard Chartered Bank (44.56%)</li> <li>• Public 10.88%</li> </ul>
Corporate Rating	id AAA (Pefindo) AAA(idn) (Fitch)
Senior Bond Rating	id AAA (Pefindo)
Sub Debt Rating	id AA+ (Pefindo)
Basel-III Sub Debt Rating	Id AA (Pefindo)

## Controlling Shareholders



- One of the largest listed companies in Indonesia with strong market position and key partnership in various businesses.
- A major conglomerate with seven business lines with more than 220 companies and supported by more than 220,000 employees
- Strong reputation in Environment, Social and Governance.



- An International Bank with over 150 years experience
- With 1,026 branches, offices and outlets in 60 markets, Standard Chartered network serves customers in close to 150 markets worldwide and offers exciting and challenging international career opportunities for more than 86,000 employees
- Listed on the London, Hong Kong and India Stock Exchanges
- Strong reputation in innovative banking products and services and risk management

\*) connected through Alto, Visa Plus, ATM Bersama, Master Card, Cirrus and Prima networks \*\*) as of Mar-19

# Vision & Mission



”Menjadi bank pilihan dengan terus membina kemitraan dan menciptakan nilai bermakna bagi nasabah dan masyarakat”.

*“To be the bank of choice, nurturing relationships and creating value for its customers and society.”*



- Berperan aktif sebagai mitra di bidang keuangan dan agen pembangunan yang efisien bagi nasabah dan masyarakat.
- Memberikan layanan keuangan menyeluruh secara sederhana, cepat, andal dan inovatif.
- Berkomitmen untuk memberikan pengalaman unggul bagi pemangku kepentingan dan membangun nilai positif bagi pemegang saham.
- *Serving as an efficient financial intermediary and agent of development for our customers and the people.*
- *Offering universal financial services in a simple, fast, reliable and innovative way*
- *Providing excellent stakeholders experience and positive value to its shareholders.*



# I-PRICE



## INTEGRITY

Kita bekerja dengan mengutamakan kejujuran, sesuai dengan kode etik perusahaan.

*We uphold trustworthiness and work in accordance with the company's code of ethics.*



## PARTNERSHIP

Kita saling memahami dan bersama-sama membangun hubungan yang kokoh dengan pihak internal dan eksternal berlandaskan rasa saling menghormati.

*We understand each other and build strong relationships based on mutual respect internally and externally.*



## RESPONSIVENESS

Kita bekerja dengan cepat, akurat, dan efektif dalam memberikan layanan yang terbaik dan tepat waktu.

*We work quickly, accurately and effectively to deliver prompt services.*



## INNOVATION

Kita selalu berpikir inovatif untuk meningkatkan cara kita bekerja, membuatnya lebih mudah, lebih baik, dan lebih cepat.

*We continuously think out of the box to improve the way we work, making it simpler, better and faster.*



## CARING

Kita menaruh perhatian dan menghargai nasabah, rekan kerja, masyarakat, investor, dan regulator.

*We are attentive and respect our customers, colleagues, communities, investors, and regulators.*



## EXCELLENCE

Kita memberikan layanan prima kepada nasabah dan menghasilkan kinerja yang optimal dalam pekerjaan sehari-hari.

*We deliver service excellence to our customers and drive optimal performance in our day to day job.*

# Key Financial Highlights

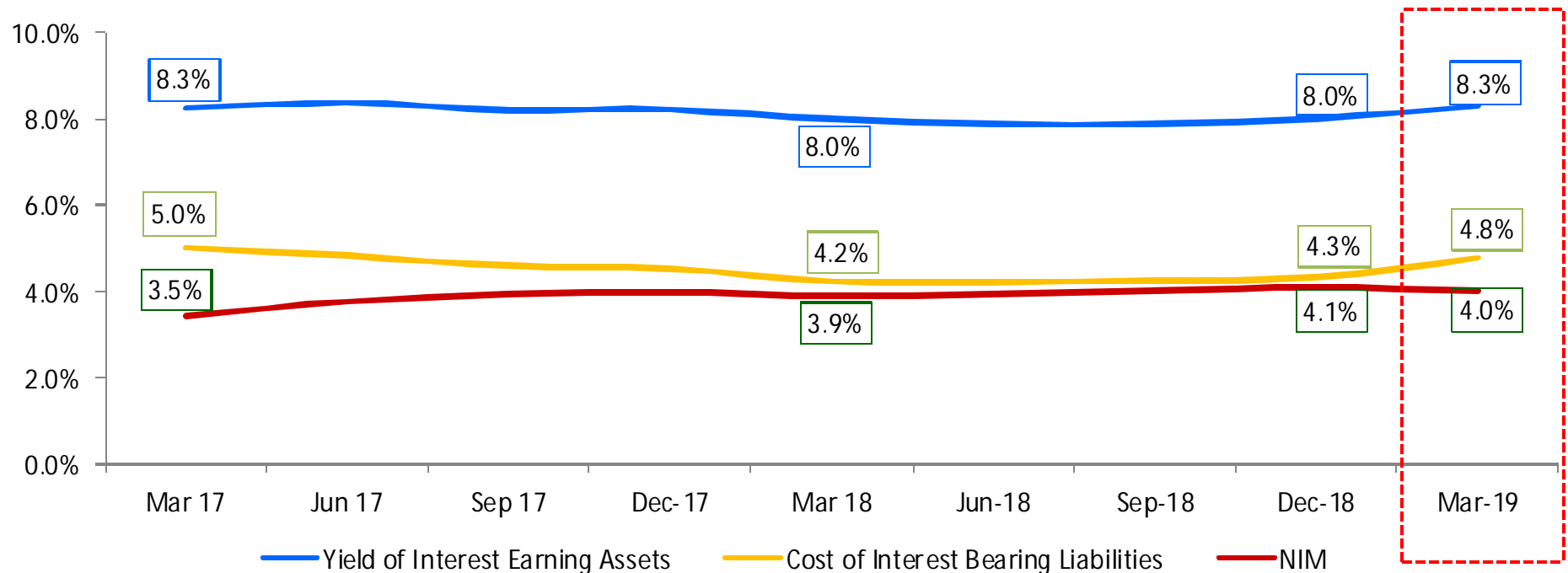
	Mar 2018		Mar 2019	Δ	
Loans (Rp Tn)	99.8	→	104.5	5%	↑
Gross NPL Ratio	4.6%	→	3.8%	-0.8%	↓
Net NPL Ratio	1.7%	→	1.6%	0.1%	↓
NPL Coverage Ratio	194%	→	173%	-21%	↓
CASA Ratio	49%	→	47%	-2%	↓
[CASA (Rp Tn)]	55.4	→	56.5	2%	↑
LDR	89%	→	87%	-2%	↓
NIM	3.9%	→	4.0%	0.1%	↑
BOPO	95%	→	88%	-7%	↓
CIR	64%	→	65%	1%	↑
Profit Before Tax (Rp Bn)	207	→	514	148%	↑
Profit After Tax (Rp Bn)	164	→	377	131%	↑

# Financial Highlights - Income Statement

(in IDR bn)	Mar-19	Mar-18	YoY	Q4-18
<b>Net Interest Income</b>	<b>1,390</b>	<b>1,367</b>	<b>2%</b>	<b>1,471</b>
Non Interest Income	418	463	-10%	445
<b>Revenue</b>	<b>1,808</b>	<b>1,830</b>	<b>-1%</b>	<b>1,916</b>
<b>Operating Expense</b>	<b>1,178</b>	<b>1,177</b>	<b>0%</b>	<b>1,210</b>
Staff costs	581	566	3%	595
Promotion costs	32	25	32%	76
Other costs	565	586	-4%	539
<b>Pre Provision Operating Profit</b>	<b>629</b>	<b>653</b>	<b>-4%</b>	<b>706</b>
Provision Expense	133	465	-71%	194
<b>Operating Profit</b>	<b>496</b>	<b>188</b>	<b>164%</b>	<b>512</b>
Non Operating Income	18	19	-3%	31
<b>Profit Before Tax</b>	<b>514</b>	<b>207</b>	<b>148%</b>	<b>543</b>
Tax	(137)	(43)	215%	(136)
<b>Profit After Tax</b>	<b>377</b>	<b>164</b>	<b>131%</b>	<b>407</b>

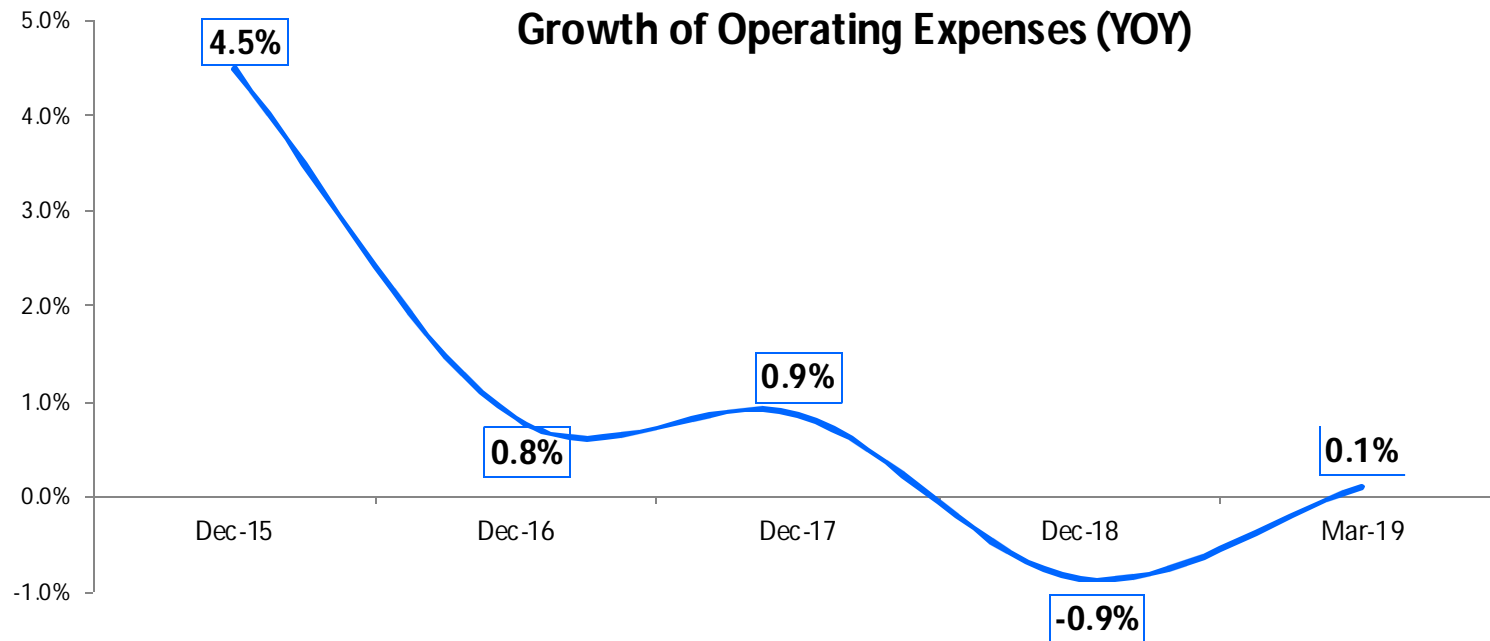
Source : Published Report (Consolidated).

# Stable NIM at 4.0%



Although industry liquidity tightened in 1Q-2019, Bank's NIM can still be maintained at 4% level, increased by 11 bps YoY. This increase are supported by improving asset quality, balance sheet structures and strategy to control cost of funds.

# Operating Expense



<i>IDR Trillion</i>	Dec-14	Dec-15	Dec-16	Dec-17	Mar-18	Dec-18	Mar-19	YOY
Total Operating Expenses	4.45	4.65	4.69	4.73	1.18	4.69	1.18	0%
Staff Cost	2.19	2.15	2.20	2.29	0.57	2.35	0.58	-3%
Promotion Cost	0.23	0.14	0.12	0.13	0.02	0.18	0.03	-24%
Other Cost	2.03	2.36	2.37	2.31	0.59	2.16	0.56	4%

Source: Published Report

Bank maintains operational efficiency through disciplined cost management. Operating expenses in Q1 2019 was kept flat compared to the same period last year

# Financial Highlights - Balance Sheet

(in IDR tn)	Mar-19	Mar-18	YoY
Cash	1.6	1.8	-12%
Placement with Bank Indonesia	18.6	12.9	44%
Placement with other Banks	3.4	4.2	-19%
Marketable Securities *	22.1	25.5	-13%
<b>Loans (gross)</b>	<b>104.5</b>	<b>99.8</b>	<b>5%</b>
a. By segments			
Retail Banking	61.5	58.7	5%
Wholesale Banking	42.4	40.5	5%
Other Banking	0.5	0.6	-4%
b. Coventional vs Sharia			
Conventional	89.9	86.1	4%
Sharia	14.7	13.8	7%
c. by Collectability			
Performing Loan	100.7	95.2	6%
Non-Performing Loan	3.8	4.6	-18%
Allowance for Loan Impairment Losses	(6.8)	(8.8)	-23%
Other Assets	17.1	16.9	1%
<b>Total Assets</b>	<b>160.4</b>	<b>152.2</b>	<b>5%</b>
<b>Deposits **</b>	<b>119.4</b>	<b>111.7</b>	<b>7%</b>
- Current Accounts	28.2	27.6	2%
- Saving Accounts	28.3	27.4	3%
<b>CASA</b>	<b>56.5</b>	<b>55.0</b>	<b>3%</b>
- Time Deposits	62.9	56.7	11%
<b>Subordinated Debt</b>	<b>4.8</b>	<b>6.5</b>	<b>-27%</b>
Others Liabilities	13.3	12.4	8%
<b>Total Liabilities</b>	<b>137.5</b>	<b>130.6</b>	<b>5%</b>
<b>Shareholders' Equity</b>	<b>23.0</b>	<b>21.6</b>	<b>6%</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>160.4</b>	<b>152.2</b>	<b>5%</b>

Notes : \* Including Reverse repo

\*\* Including Sharia deposits

Source : Published Report (Consolidated)

# Financial Highlights - Key Ratios

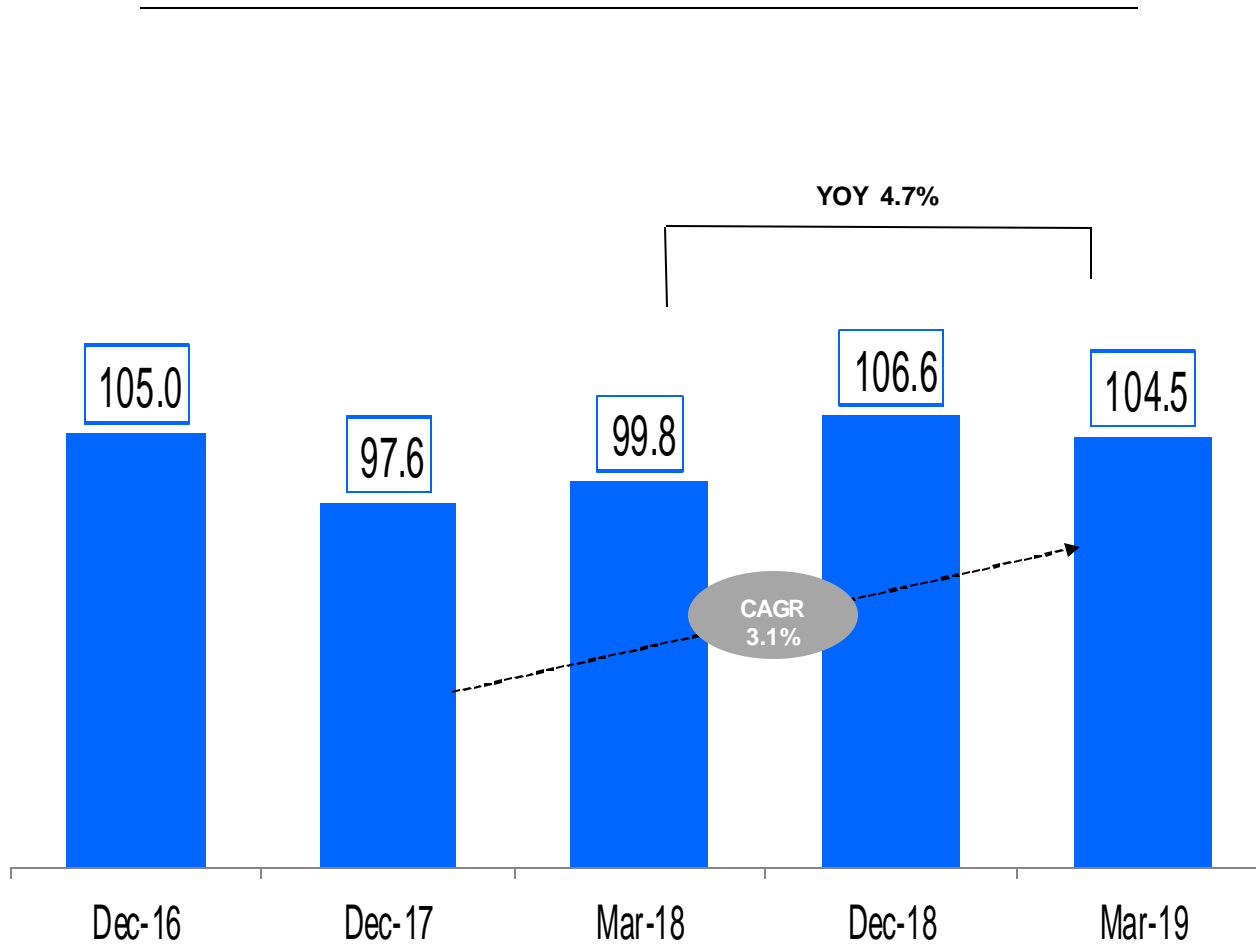
(in %)	Mar-19	Dec-18	Mar-18
<b>CET-1 ratio</b>	<b>18.3</b>	<b>17.6</b>	<b>15.1</b>
Total CAR	19.9	19.4	17.7
<b>LDR</b>	<b>87</b>	<b>90</b>	<b>89</b>
CASA ratio *	47	48	49
<b>ROA</b>	<b>1.3</b>	<b>0.8</b>	<b>0.5</b>
ROE	7.6	5.0	4.0
<b>BOPO</b>	<b>88</b>	<b>93</b>	<b>95</b>
CIR	65	65	64
<b>NIM</b>	<b>4.0</b>	<b>4.1</b>	<b>3.9</b>
NPL Gross	3.8	4.4	4.6
<b>NPL Net</b>	<b>1.6</b>	<b>1.7</b>	<b>1.7</b>
NPL Coverage ratio	173	176	194
<b>Regulatory Coverage ratio</b>	<b>219</b>	<b>235</b>	<b>227</b>

Source: Published and Management Report (Bank only)

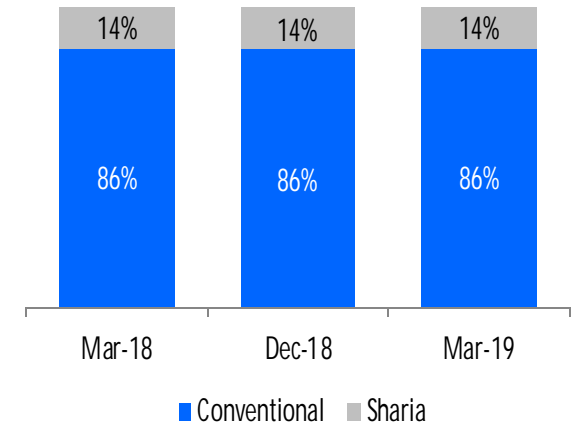
Note: CASA Ratio includes Sharia deposits

# Loan

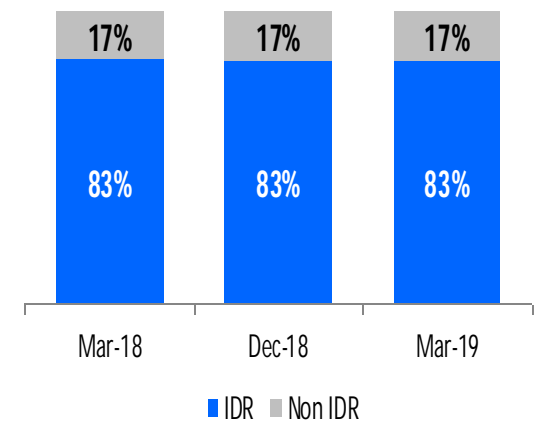
**Loans Growth (IDR tn)**



**Conventional vs Sharia\***



**By Currencies\***



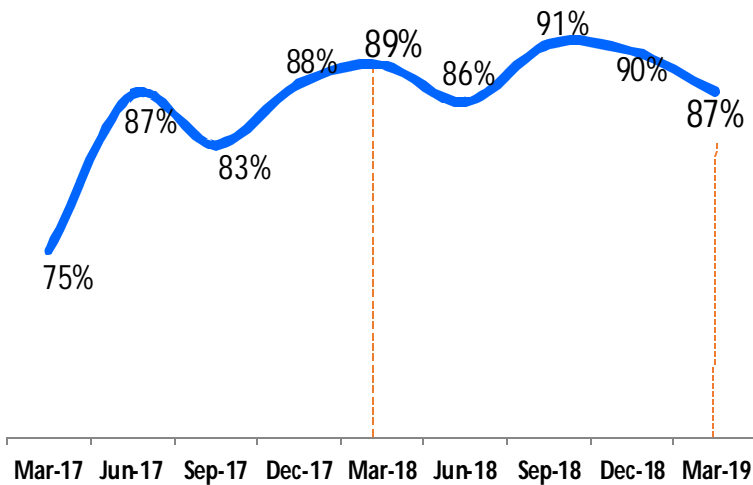
Notes: \* Bank only

Source: Published and Management Report



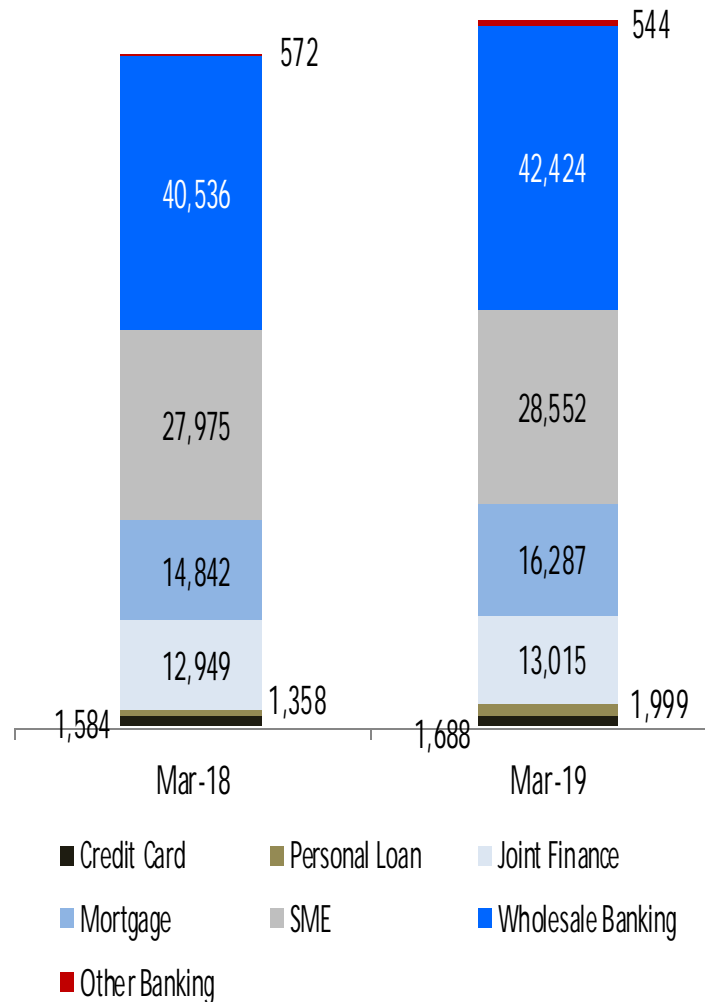
# LDR decrease to 87%, Loan growth of 4.7%

**LDR (Bank Only)**



- LDR slightly decreased by 2%, from 89% in Mar-18 to 87% in Mar-19.
- Lower LDR reflecting a stronger liquidity and creating more room for loan expansion while maintaining optimum liquidity.

**Loan by Segment (Consol, in IDR Bn)**

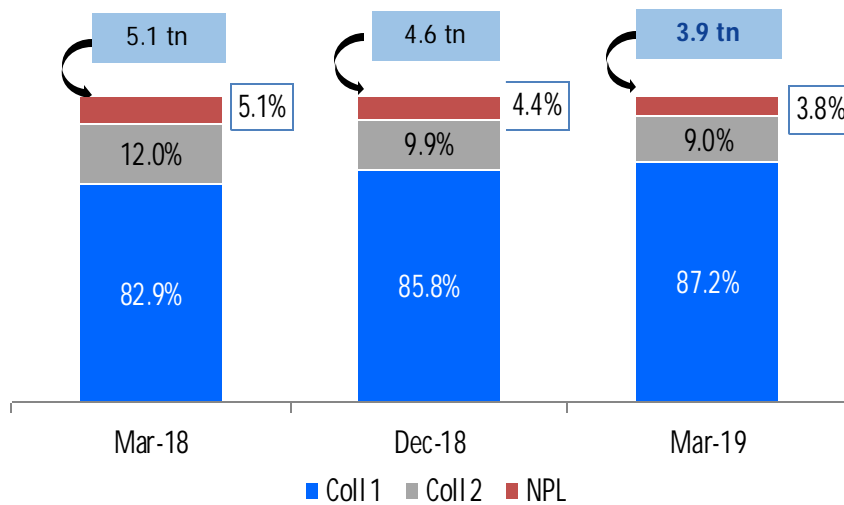


**Loan composition (%)**

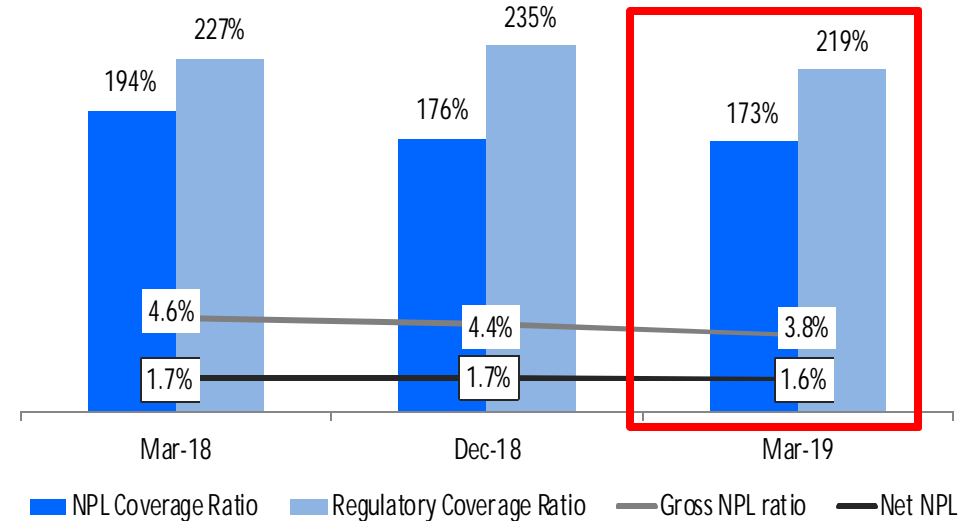
Segment	YoY grw (%)	compo (%)
RB	5%	59%
Credit Card	7%	2%
Personal Loan	47%	2%
Joint Finance	1%	12%
Mortgage	10%	16%
SME	2%	27%
WB	5%	41%
Other Banking	-5%	1%
<b>Total</b>	<b>4.7%</b>	<b>100%</b>

# Loan Quality & Coverage

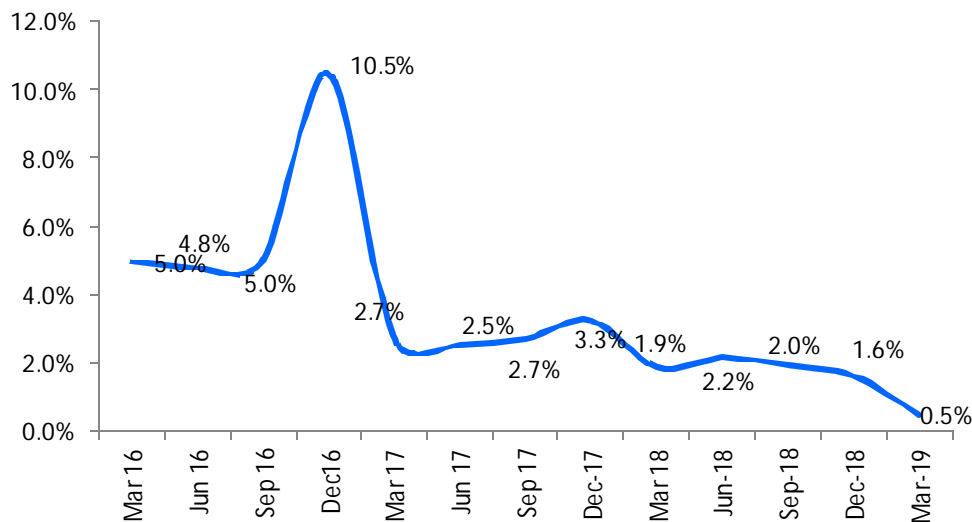
Loan by Collectability (% to total Loan)



NPL and Coverage



Lower cost of credit to 0.5% in Mar-19



- Continues improvement in Gross NPL ratio, which down to 3.8% in Mar-19 with NPL coverage ratio of 173%. This indicates Bank's effort to improve loan quality and the prudent principle in managing its loan impairment is continuously applied
- Cost of impairment decreased to 0.5% in Mar-19, lower than Dec-18 of 1.6% and Mar-18 of 1.9% as asset quality continuously improved and NPL coverage ratio was still comfortable at 173%.

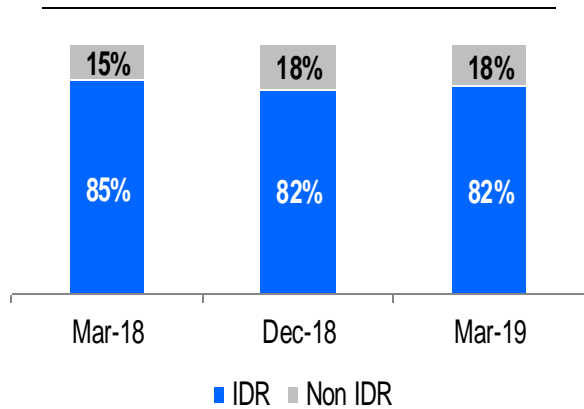
Source: Published and Management Report (Bank only)

# Deposits

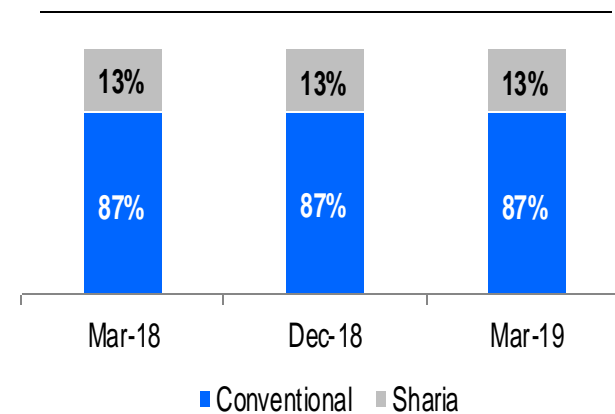
Deposits	IDR tn **							YoY Growth						5 (Year) CAGR
	Dec-14	Dec-15	Dec-16	Dec-17	Mar-18	Dec-18	Mar-19	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Mar-19	
Current Account	26.7	29.6	31.3	30.0	27.6	28.1	28.24	5%	11%	6%	-4%	2%	2%	2%
Saving Account	24.3	25.5	29.4	27.8	27.4	28.8	28.28	13%	5%	15%	-5%	5%	3%	5%
<i>Total CASA</i>	<i>51.0</i>	<i>55.1</i>	<i>60.8</i>	<i>57.8</i>	<i>55.0</i>	<i>56.9</i>	<i>56.5</i>	<i>9%</i>	<i>8%</i>	<i>10%</i>	<i>-5%</i>	<i>3%</i>	<i>3%</i>	<i>4%</i>
Time Deposits	96.6	90.0	69.3	53.2	56.7	61.0	62.86	12%	-7%	-23%	-23%	8%	11%	-6%
<b>Total</b>	<b>147.6</b>	<b>145.1</b>	<b>130.0</b>	<b>111.1</b>	<b>111.7</b>	<b>117.9</b>	<b>119.4</b>	<b>11%</b>	<b>-2%</b>	<b>-10%</b>	<b>-15%</b>	<b>6%</b>	<b>7%</b>	<b>-2%</b>
CASA Ratio (%)	35	38	47	52	52	48	47							
LDR (%)	89	88	80	88	88	90	87							

\*\* consolidated

By Currencies\*



Conventional vs Sharia \*



Notes:

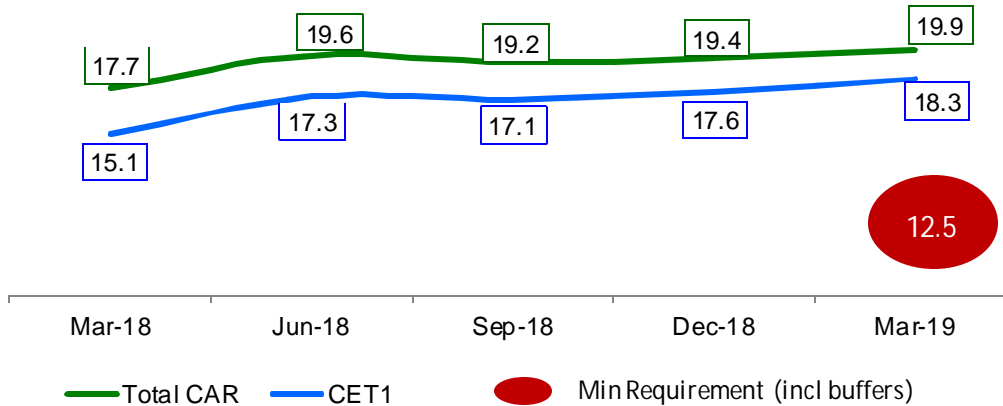
\* Bank only

\*\* Current Account, Saving Account, and Time Deposit including Sharia deposits

Source: Published and Management Report

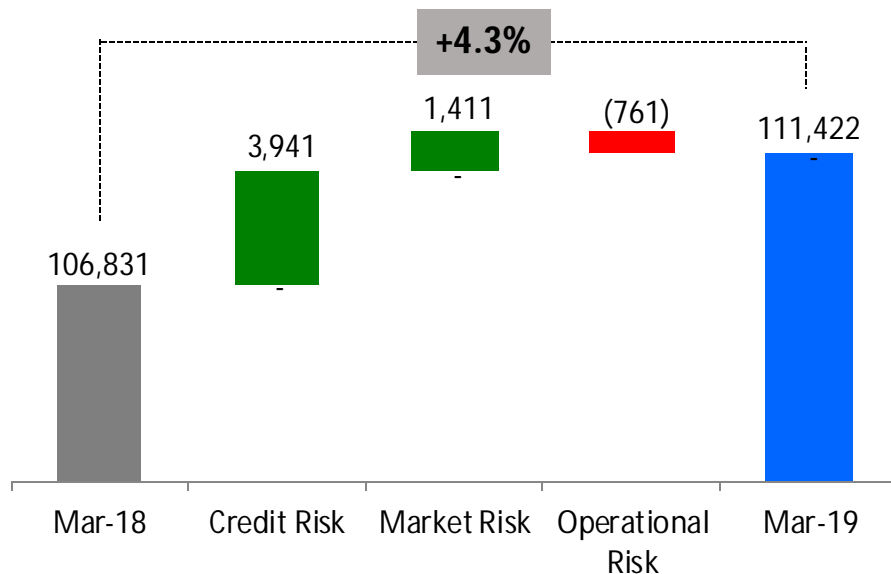
# Capital – strong capital base to grow

## Capital ratios (%)

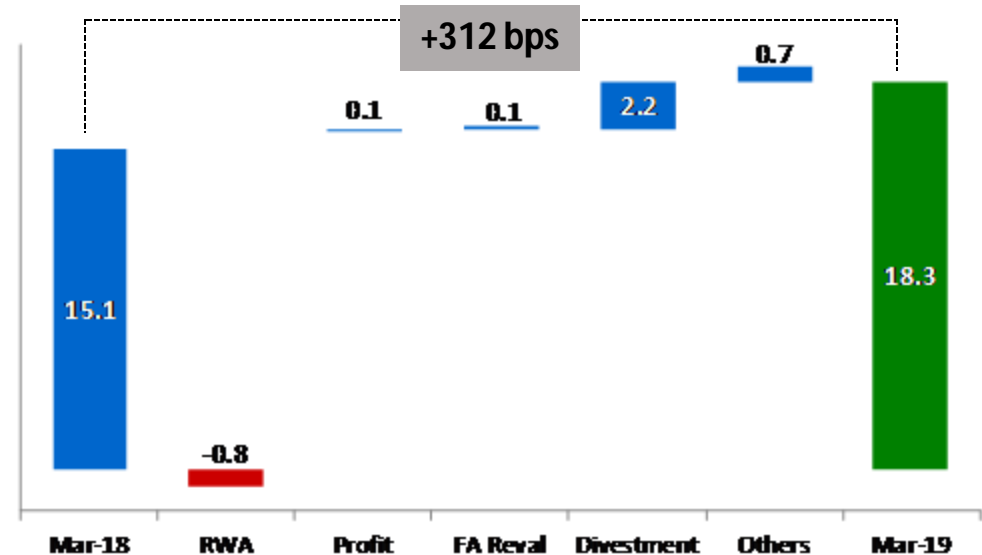


- **Strong capital position** as reflected in strengthened **Common Equity Tier 1 (CET-1) ratio and Capital Adequacy Ratio (CAR) of 18.3% and 19.9% respectively**, far higher than the minimum capital requirements.
- CET-1 +312 bps mainly driven by ASF divestment and partly set-off with higher RWA from strong loan growth

## Risk Weighted Asset (Rp Bn)



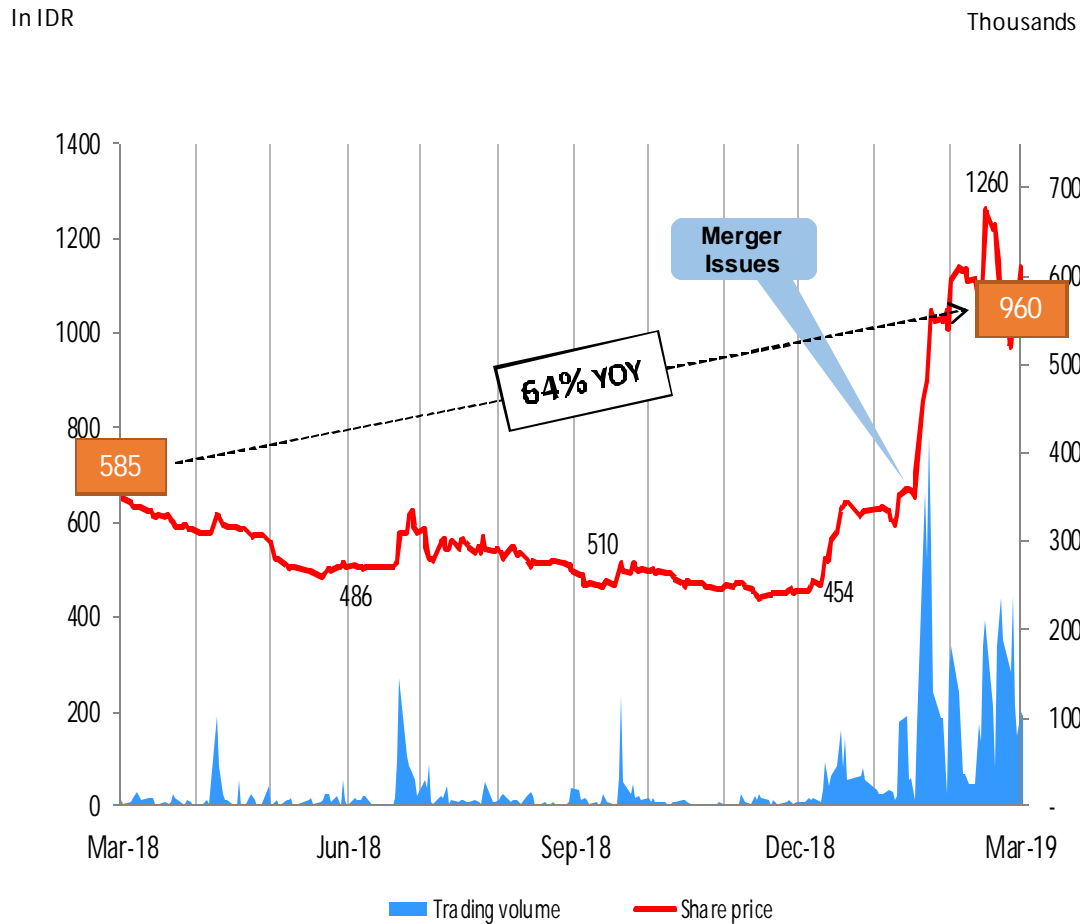
## CET-1 Ratio (%)



Source: Published Report, Bank only

# Shares & Rating

## Share Price & Trading Volume



## Rating Agencies Rating/Outlook

Agency	Rating/Outlook
	Corporate Rating: id AAA / Stable
Pefindo (Sep 2018)	Senior Bond Rating: id AAA
	Pre Basel-III Sub Debt Rating: id AA+
	Basel-III Compliant Subordinated Bonds Rating: id AA
Fitch (Oct 2018)	National Long Term Rating: AAA(idn) / Stable
	National Short Term Rating: F1+(idn)
Moody's (March 2019)	Local and Foreign Currency Deposit Rating: Baa3/P-3
	Counterparty Risk Rating: Baa2/P-2
	Baseline Credit Assessment: ba1
	Adjusted Baseline Credit Assessment: ba1
	Outlook: Stable

BNLI	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19
Price (IDR)	585	580	500	625	960
PBV (x)	0.8	0.8	0.7	0.8	1.2
P/E Ratio	22	25	24	26	18
Market Cap (IDR Tn)	16.4	16.3	14.0	17.5	26.9

Source: Reuters, IDX and company

## **Business Updates**

- PermataMobile X offers more than 200 features in one mobile banking app.
- Our customers now only need to deal with one super app that has all their accounts in one place. They can open CASA online, open Time Deposit, buy, sell Mutual Funds, Bonds, or get a Credit Card and Personal Loan from our digital PermataStore.
- We will continue to build many exciting digital capabilities in 2019 that solve customers pain points and deliver great customer experience.



# Our new Digital Banking capabilities

While 2017 had been about building our technology foundation layer, 2018 was all about delivering digital capabilities so that they set us apart from our competition and taking PermataBank to the next level:



## TOUCH ID

Launched in April 2017



## FACE ID

Launched in February 2017



## VOICE ID

Launched in March 2018



## API BANKING

Launched in March 2018



## OPEN CASA, TD ON-LINE

Launched in April 2018



## BOOKING SBN ON-LINE

Launched in May 2018



## Our new Digital Banking capabilities

Many of our digital capabilities are leading edge and the FIRST in the markets delivering great customer experience and our brand value – simple, fast and reliable:



### **BUY/SELL BONDS ON-LINE**

Launched in September 2017



### **BUY/SELL MUTUAL FUND ON- LINE**

Launched in September 2017



### **DIGITAL VALUE CHAIN**

Launched in January 2018



### **DATA LAKE**

Launched in March 2018



### **DIGITAL LOAN PROCESSING**

Launched in March 2018



### **QR PAY**

Pending Bank Indonesia launch

# We entered into partnerships with more business partners



## CCPL DIGITAL OPENING, Nov '18

Online CCPL account opening. Speed up CC and PL credit decision process with lower CPA



## AMARTHA

Channelling initiative and strategic partnership with Amarthta to accelerate UMKM loan has already signed IDR 52.4 Bn in loan with 13,927 customers as per 31 Oct '18



## KREDIVO, Oct '18

Partnership with P2P Fintech Kredivo for channelling in order to grow asset of PL business. In Oct '18 PL disbursement through Kredivo reached IDR 25 Bn following the launching date in 23 Oct '18, exceeding the forecasted vol of IDR 10 Bn



## AIR ASIA CO-BRAND, Dec '18

Credit & Debit Card co-brand partnership with AirAsia as one of acquisition strategies. Soft launch is scheduled in Dec '18 with public launch in Jan '19



2017 - 2018 Branding

**MIPSTER**



**PERSIB**



**PermataMobile X**



**Wealth Wisdom**



# Award 2018

## 2018 Contact Center Service Excellence Award

Penghargaan dengan predikat *Exceptional* untuk kategori Regular Banking, Priority Banking, Regular Credit Card, Platinum Credit Card, Sharia Banking

## 2018 Banking Service Excellence Award – MRI / Infobank

- Digital Banking Services Terbaik
- Kategori Bank Umum:
  - #1 *Best Opening Account Website Application*
- Kategori Bank Syariah:
  - *Golden Trophy Award (The Best Bank - kategori UUS)*
  - #1 *Best Overall Performance*
  - #1 *Best Overall Minus E-Banking*
  - #1 *Best Customer Service*
  - #1 *Call Center Sharia*

## 2018 Digital Touch Points Customer Engagement Award

Penghargaan dengan predikat *Good* untuk Regular Banking

## 2018 Service Quality Award

Penghargaan dengan predikat *Diamond* (tertinggi) untuk PermataBank Priority, Regular Banking, Platinum Credit Card

## The Asian Banker Indonesia Country Awards 2018

Penghargaan kategori *The Best Frictionless Internet Banking Initiative, Application or Programme* untuk Permata E-Wealth



## Other Information

# Shareholders and Management

## Shareholders

1.	PT Astra International Tbk	44,56%
2.	Standard Chartered Bank	44,56%
3.	Public	10,88%
<b>Total</b>		<b>100,00%</b>



## Board of Commissioner

President Commissioner	Sebastian Ramon Arcuri
Vice President Commissioner	Suparno Djasmin
Independent Commissioner	Rahmat Waluyanto
Independent Commissioner	David Allen Worth
Independent Commissioner	Haryanto Sahari
Independent Commissioner	Zulkifli Zaini
Commissioner	Mark Spencer Greenberg
Commissioner	Ian Charles Anderson

## Board of Directors

President Director	Ridha DM Wirakusumah <sup>1)</sup>
Director	Dhen Tjahajani
Director	Lea Setianti Kusumawijaya
Director	Abdy Dharma Salimin
Director	Loh Tee Boon
Director	Darwin Wibowo
Director	Djumariah Tenteram
Director Shariah unit	Herwin Bustaman

<sup>1)</sup> Concurrently acting as HR Director

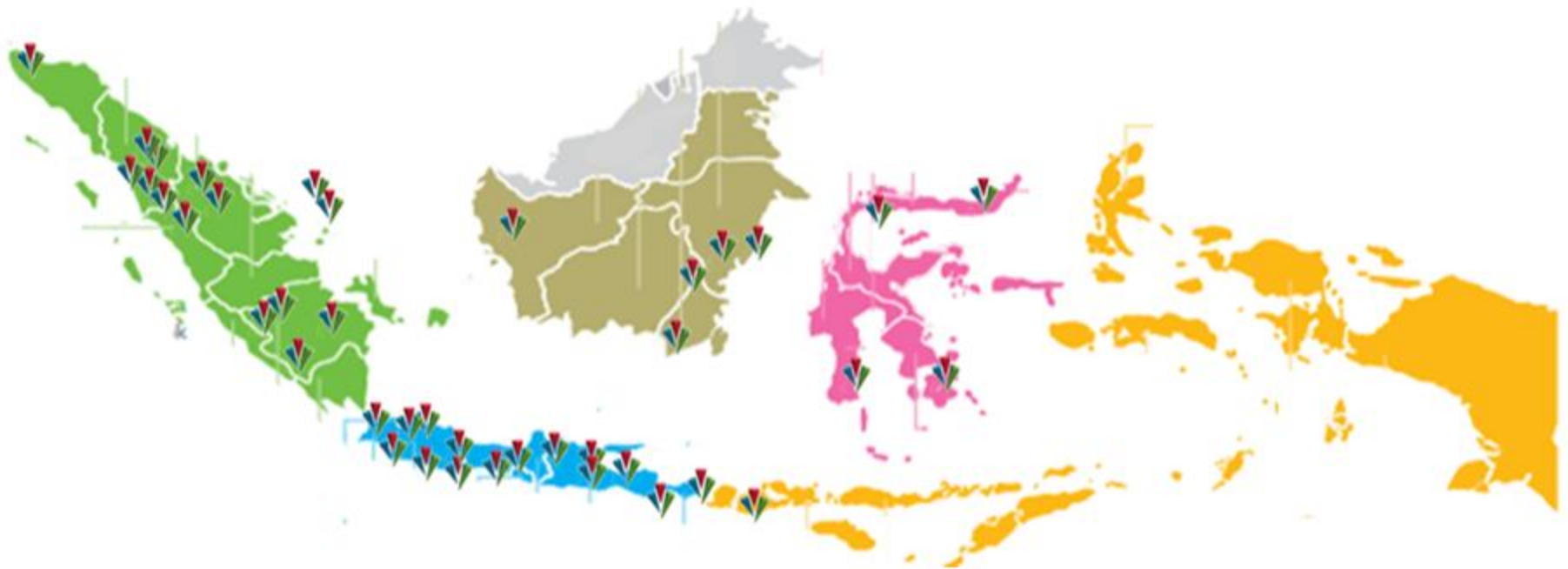
# Nationwide Networks and Distribution

We offer a variety of banking products for both individuals and SMEs. We also focus on Wholesale Banking which is concentrated in the middle market corporates and value chain business segments

**323** Total branches

**17** Sharia branches

**62** city



**1,000** ATMs,  
Access to > 100,000 ATMs\*

**16** Mobile Branches

>3,500 corporate clients,  
>2.5m retail customers

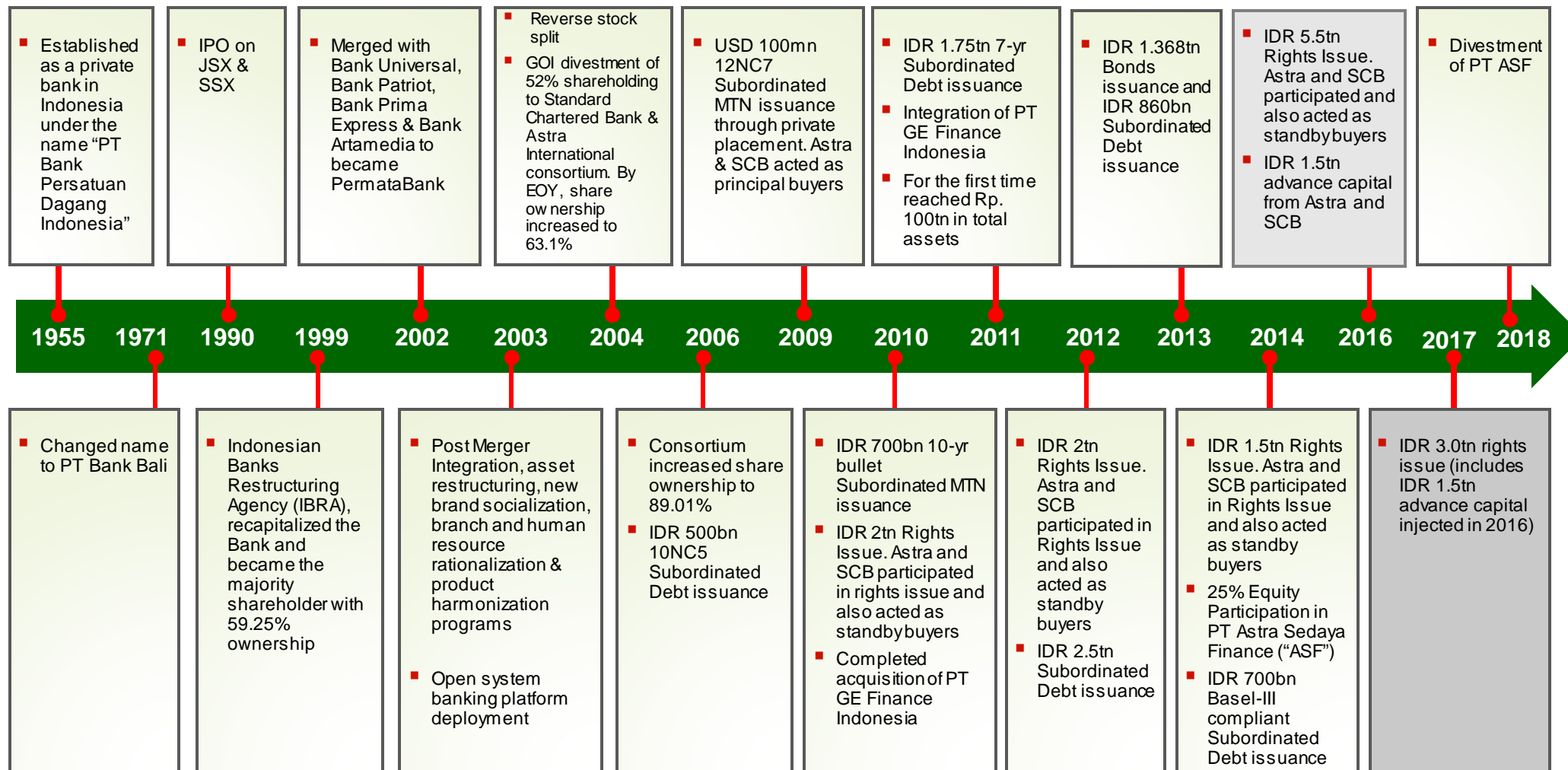
*\*) terkoneksi melalui jaringan Alto, Visa Plus, ATM Bersama, Master Card dan Prima*

# Company Milestone



PermataBank provides comprehensive and innovative products and services, especially in the area of high-tech delivery channels including Internet Banking and Mobile Banking.

Uniquely positioned in the Indonesian Banking industry. With Astra International and Standard Chartered Bank as its strategic shareholders, providing unparalleled opportunity for various synergy initiatives.





# THANK YOU

PT Bank Permata Tbk

*Investor Relations*

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