

PT Bank Permata Tbk

June 2017

Business and Financial Update

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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 151 tn (consolidated) Rp 19 tn						
Branches	<ul style="list-style-type: none"> • 327 branch offices (including 17 sharia) • 18 mobile branches • 3 payment points 						
ATMs	982 and additional access to >100,000 ATMs*						
Shareholders	<ul style="list-style-type: none"> • PT Astra International Tbk (44.56%) • Standard Chartered Bank (44.56%) • Public 10.88% 						
Corporate Rating	<table border="0"> <tr> <td>id AAA</td> <td>(Pefindo)</td> </tr> <tr> <td>AAA(idn)</td> <td>(Fitch)</td> </tr> <tr> <td>Baa3</td> <td>(Moody's)</td> </tr> </table>	id AAA	(Pefindo)	AAA(idn)	(Fitch)	Baa3	(Moody's)
id AAA	(Pefindo)						
AAA(idn)	(Fitch)						
Baa3	(Moody's)						
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 210 companies
- Strong reputation in Environment, Social and Governance.



- An International Bank with over 150 years experience in Asia, Africa and Middle East
- over 1,100 branches, offices and outlets in 68 countries
- Strong reputation in innovative banking products and services and risk management

*) connected through Alto, Visa Plus, ATM Bersama, Master Card, Cirrus and Prima networks

Income Statement

(in IDR bn)	Jun-16	Jun-17	YoY
Net Interest Income	3,078	2,673	-13%
Non Interest Income	1,181	1,621	37%
Revenue	4,259	4,294	1%
Operating Expense	2,383	2,331	-2%
Pre Provision Operating Profit	1,876	1,963	5%
Provision for losses	2,944	1,235	-58%
Operating Profit	(1,068)	728	N/M
Non Operating Income	(36)	81	N/M
Profit Before Tax	(1,105)	809	N/M
Tax	269	(189)	N/M
Profit After Tax	(836)	621	N/M

Balance Sheet

(in IDR tn)	Jun-16	Jun-17	YoY
Cash	2.5	3.0	17%
Placement with Bank Indonesia	21.3	12.4	-42%
Placement with Other Banks	3.7	4.1	11%
Marketable Securities *	22.1	22.9	4%
Loans (gross)	119.6	92.7	-23%
Allowance for Loan Impairment Losses	(5.5)	(7.3)	31%
Other Assets	17.8	16.8	-6%
Total Assets	181.5	144.6	-20%
Deposits **	138.8	106.5	-23%
- Current Accounts	31.8	27.5	-14%
- Saving Accounts	27.0	27.8	3%
- Time Deposits	80.0	51.2	-36%
Senior Bond	0.7	0.0	-100%
Subordinated Debt	6.5	6.5	0%
Others Liabilities	12.0	10.1	-16%
Total Liabilities	158.0	123.1	-22%
Shareholders' Equity	23.5	21.4	-9%
Total Liabilities & Shareholders' Equity	181.5	144.6	-20%

Notes : * Including Reverse repo

** Including Sharia deposits

Source : Published Report (Consolidated)

Key Ratios

(in %)	Jun-16	Dec-16	Mar-17	Jun-17
CET-1 ratio	14.7	11.8	13.2	15.4
Total CAR	18.6	15.6	17.0	18.9
LDR	86	80	75	87
CASA ratio *	42	47	46	52
ROA	-1.2	-4.9	1.4	1.0
ROE	-10.7	-38.3	12.9	8.5
BOPO	112	151	87	91
CIR	56	56	49	54
NIM	3.9	3.9	3.5	3.8
NPL Gross	4.6	8.8	6.4	4.7
NPL Net	2.7	2.2	2.2	1.8
NPL Coverage ratio	101	122	135	166

Note: *) CASA Ratio includes Sharia deposits

Source: Published and Management Report (Bank only)

THANK YOU

PT Bank Permata Tbk

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