
PT Bank Permata Tbk

June 2019

Business and Financial Update

Company Presentation

PermataBank 

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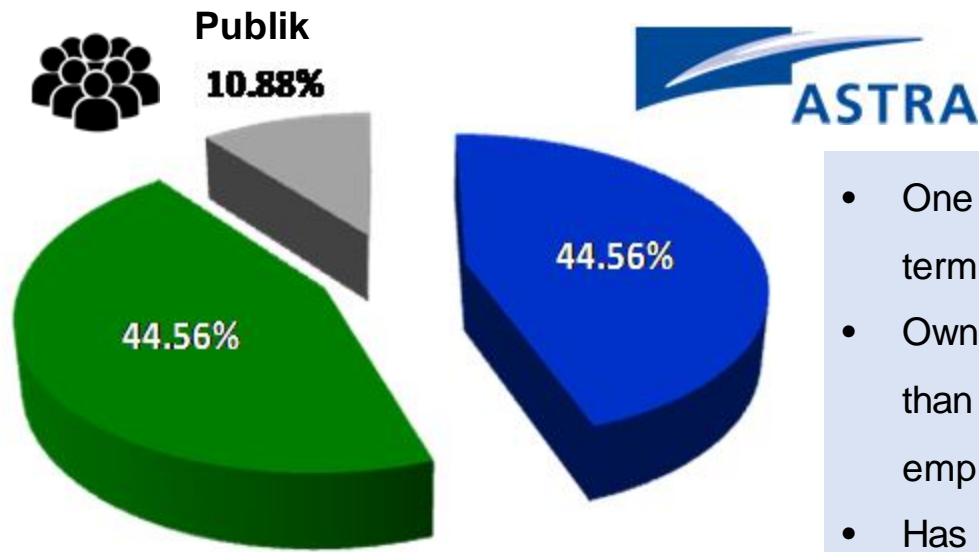
Permatatabank in Brief

Year Established	1955
Listed at Stock Exchange	Since 1990 at the Jakarta Stock Exchange and Surabaya Stock Exchange (both merged and now known as the Indonesian Stock Exchange (BEI))
IDX:JCI	BNLI
Total Asset (Jun-19)	IDR 148 tn (consolidated)
Network and Services	<ul style="list-style-type: none"> • 317 Branch Offices (including 3 Sharia Branch) • 16 Mobile Cash • 297 Sharia Services
ATM	989 and additional access to >100,000 ATMs**
Corporate Rating	<ul style="list-style-type: none"> • id AAA (Pefindo) • AAA(idn) (Fitch)

* As of June 2019

**connected through Alto, Visa Plus, ATM Bersama, Master Card dan Prima

Strong Shareholders Support



- One of the largest Conglomerate Company in Indonesia in term of market valuation
- Owning seven business lines which are managed by more than 230 companies and supported by more than 225,000 employees
- Has a strong reputation through quality products and services offering, as well as held high regard to good corporate governance and environmental management



- 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

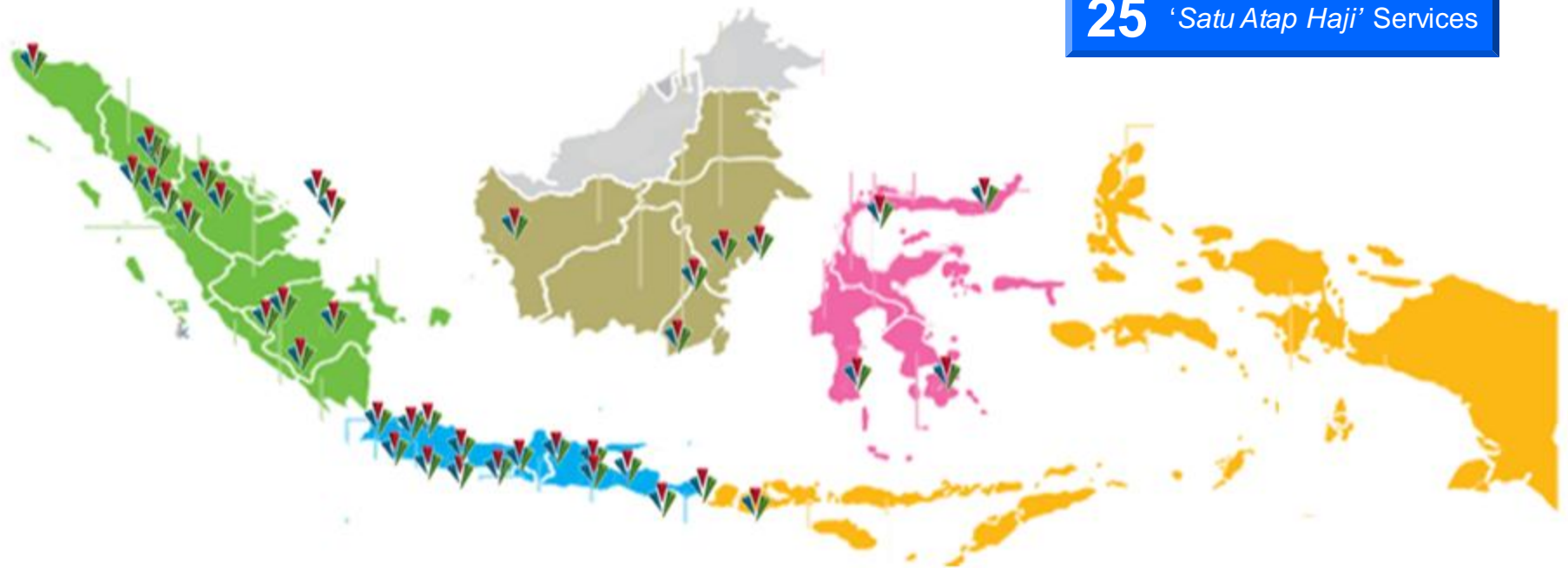
Network and Distribution are spread on 62 Cities across Nation

We offer a variety of banking products in both conventional and Sharia schemes for individual, SME, commercial and corporate customers that are concentrated in the middle market corporates and value chain business segments

300 Conventional Branch

17 Sharia Branch

25 'Satu Atap Haji' Services



989 ATMs,
With access to > 100,000 ATMs*

16 Mobile Branches

>3,500 Corporate Client,
>2.1 Million Customer

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

Vision and 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.

Consistent and Continuous Strategies

Build Financial Building Blocks - Through Discipline Execution

- **REVENUE:** Grow customer (incl. partnership), deepen relationship (fee, cross-sell), increase NIM (e.g. pricing, unsecured lending, CASA), drive BETTER product/offering
- **COST:** Improve efficiency and productivity: process, review network/branch model, commercial excellence
- **LOSS:** Manage risk and risk-return reward: recovery of bad debt, operation risk

Build Differentiator – Derive Full Synergy With ASTRA and SCB

- **Increase penetration in and deepen relationship with Astra Group**, across 7 industry verticals and segment offering (retail, commercial, corporate and Sharia)
- **Leverage capabilities and increase collaboration with SCB:** leveraging international customers, product skills and joint deals across lending, transaction banking, FM sales and ALM
- **Think Different, Act Different**, think out of the box in order to survive and execute differently (simpler, faster and consistently) to win the competition
- **Digitize Everything**, on all dimensions of operations and differentiate the bank while occupying the blank spaces currently filled by Fintech

Build Enablers - Toward SIMPLE, FAST AND RELIABLE

- **CREDIT:** Create credit culture to drive responsible growth, clear governance and compliance adherence
- **DIGITAL:** Create and execute Digital Roadmap (Customer experience, Digitize sales, Tech/Ops, Agile Operating model)
- **NETWORK:** Revamp network and review branch model (Lean branch service, Lean branch model)
- **ORGANIZATION:** Manage changes across organization (people, culture)
- **EXPERIENCE:** Improve Stakeholder Experience (addressed complaints, better process – lower TAT & service delivery)

Financial Performance

Performance Highlights

* Profitability Grow Significantly with Continues Improvement in Credit Quality

- PermataBank continues to build a strong banking performance by reporting more than double its net profit for the six months ended 30th Jun 2019. **Net profit after tax increased 146% to Rp 711 billion** from the same period a year ago.
- This significant increase was the result of continuous improvement in credit quality and the year-on-year reduction of credit reserves by **57%**. Costs of credit provision in the January through June period more than halved to **Rp 466 billion** from **Rp 1,076 billion** a year ago, reflecting the enhanced quality in the Bank's assets.
- Net Interest Margin (**NIM**) was recorded at **4.2%**, an **increase** of 20 basis points from the 4% each in June 2018 and December 2018. Net interest income rose 2% year-on-year to **Rp 2.8 trillion** as of June 2019.
- The **BOPO** ratio in June 2019 **improved significantly** from 98% in June 2018 to **88%**, as a result of lower impairment cost and efficiency of operational costs amid inflationary pressure. The Bank's overall operating costs were stable, due to a significant increase in business volume and the efficient management of expenses.

* Moderate Loan Growth with Focus on Asset Quality and Optimize Funding Structure

- In line with the focus on asset quality management, loans growth **increased 3.7%** year-on-year from **Rp 103.2 trillion** to **Rp 106.9 trillion** as per June 2019. This growth was driven by the **4.8%** from the **Wholesale Banking** business segment and the **2.9%** from **Retail Banking**. The launch of innovative products and services, from digital banking to simpler and more efficient financial solutions, contributed to the increase in the loans take-up rate.
- The Bank's **CASA ratio improved to 52%** in the first six months from 48% in the same period last year. This shows a better funding source structure to balance maximizing the Bank's profitability with maintaining optimal liquidity

* Maintain NPL Ratio Below 4% with Credit Enhancement and Conservative Provisioning

- The gross NPL ratio and net NPL position in Jun 2019 **improved significantly** to **3.6%** and **1.3%**, respectively from 4.3% and 1.5% in Jun 2018. The gross NPL and net NPL position were at 4.4% and 1.7% respectively in Dec 2018. All these figures were well within the prevailing regulatory provision requirements.
- The NPL coverage ratio was also well maintained at 157% in Jun 2019, having decreased from 176% given the significant credit enhancement in the first six months this year. The Bank keeps maintaining conservative credit provision in order to carefully mitigate any potential credit loss.

* Optimum Liquidity and Strong Capital Position

- The **loan-to-deposit ratio (LDR)** was maintained at an optimum level of **93%** as at June 2019. The ratio stood at 86% a year ago and was at 90% in December 2018. This increase was achieved through the Bank's efforts in balancing loans maximization and an optimum liquidity position.
- The Bank's capital position also remains strong as reflected in the Common Equity Tier 1 (**CET-1**) ratio and the Capital Adequacy Ratio (**CAR**) of **18.4%** and **19.8%** respectively in Jun 2019, **increased 120bps** and **20bps** compared to 17.2% and 19,6% in the Jun 2018 - far above the minimum capital requirement after taken into account capital requirement for systemic bank.
- Continuous improvement in profitability has boosted **ROE** significantly to **7.1%** in Jun 2019 compared to 3.3% in the same period last year.

Key Financial Highlights

	Jun 2018		Jun 2019	Δ	
Loans (Rp Tn)	103.2	→	106.9	4.0%	↑
Gross NPL Ratio	4.3%	→	3.6%	-0.7%	↓
Net NPL Ratio	1.5%	→	1.3%	0.2%	↓
NPL Coverage Ratio	211%	→	157%	-53.3%	↓
CASA Ratio	48%	→	52%	3.9%	↑
[CASA (Rp Tn)]	57.3	→	58.5	2.0%	↑
LDR	86%	→	93%	6.6%	↑
NIM	4.0%	→	4.2%	0.2%	↑
BOPO	98%	→	88%	-11.0%	↓
CIR	66%	→	63%	-3.0%	↓
Profit Before Tax (Rp Bn)	400	→	953	138%	↑
Profit After Tax (Rp Bn)	289	→	711	146%	↑

Financial Highlights - Income Statement

(in IDR bn)	Jun-19	Jun-18	YoY	Q2-19	Q1-19	QoQ
Net Interest Income	2,821	2,754	2%	1,431	1,390	3%
Non Interest Income	918	793	16%	501	418	20%
Revenue	3,739	3,548	5%	1,932	1,808	7%
Operating Expense	2,359	2,351	0%	1,180	1,178	0%
Staff costs	1,173	1,172	0%	592	581	2%
Promotion costs	68	58	17%	36	32	10%
Other costs	1,117	1,121	0%	552	565	-2%
Pre Provision Operating Profit	1,381	1,197	15%	751	629	19%
Provision Expense	466	1,076	-57%	333	133	149%
Operating Profit	915	121	659%	419	496	-16%
Non Operating Income	39	280	-86%	20	18	11%
Profit Before Tax	953	400	138%	439	514	-15%
Tax	(242)	(112)	117%	(105)	(137)	-23%
Profit After Tax	711	289	146%	334	377	-11%

Financial Highlights - Balance Sheet

(in IDR tn)				Composition
	Jun-19	Jun-18	YoY	Jun-19
Cash	1.9	2.3	-14%	1%
Placement with Bank Indonesia	13.5	24.7	-45%	9%
Placement with Other Banks	3.3	6.6	-50%	2%
Marketable Securities *	14.8	13.5	10%	10%
Loans (gross)	107.0	103.2	4%	72%
Allowance for Loan Impairment Losses	(5.9)	(9.2)	-36%	-4%
Other Assets	13.2	18.5	-29%	9%
Total Assets	147.8	159.4	-7%	100%
Deposits **	112.8	119.3	-5%	76%
- Current Accounts	29.2	28.2	3%	20%
- Saving Accounts	29.3	29.0	1%	20%
- Time Deposits	54.3	62.1	-12%	37%
Senior Bond	0.0	0.0	0%	0%
Subordinated Debt	4.1	4.8	-15%	3%
Others Liabilities	7.6	13.7	-44%	5%
Total Liabilities	124.5	137.8	-10%	84%
Shareholders' Equity	23.3	21.6	8%	16%
Total Liabilities & Shareholders' Equity	147.8	159.4	-7%	100%

Notes : * Including Reverse repo

** Including Sharia deposits

Source : Published Report (Consolidated)

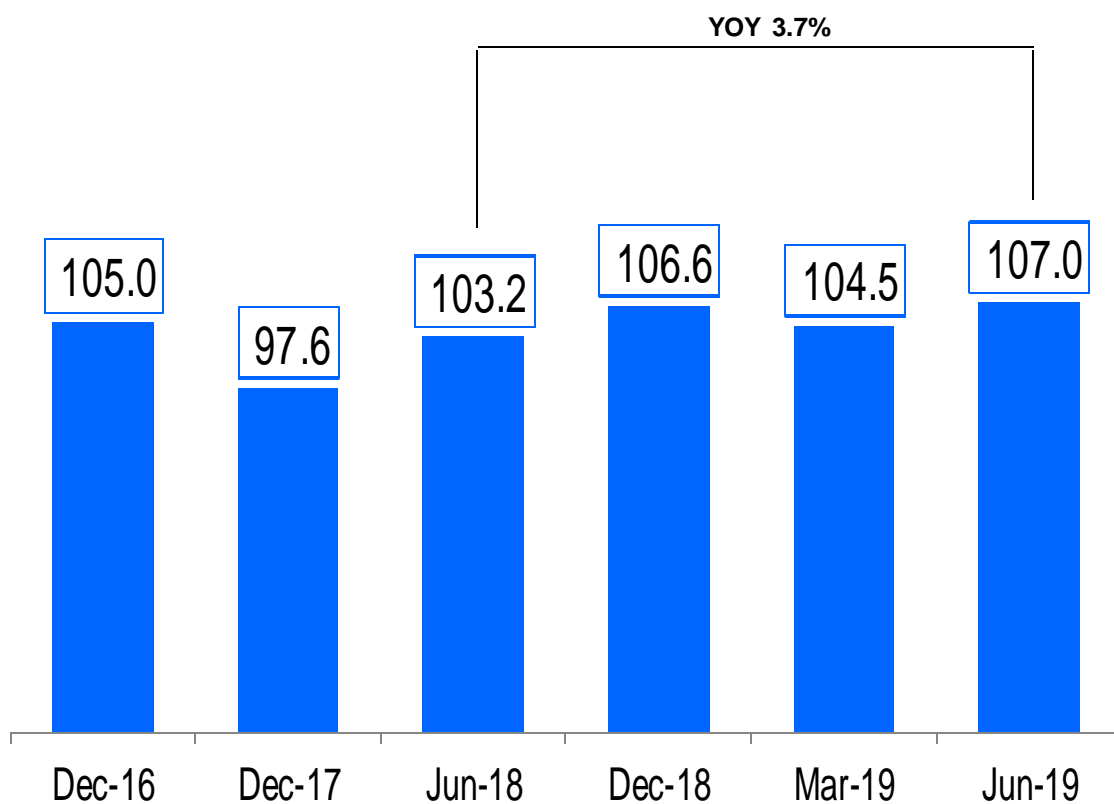
Financial Highlights - Key Ratios

(in %)	Jun-19	Dec-18	Jun-18
CET-1 ratio	18.4	17.6	17.3
Total CAR	19.8	19.4	19.6
LDR	93	90	86
CASA ratio *	52	48	48
ROA	1.2	0.8	0.5
ROE	7.1	5.0	3.3
BOPO	88	93	98
CIR	63	65	66
NIM	4.2	4.1	4.0
NPL Gross	3.6	4.4	4.3
NPL Net	1.3	1.7	1.5
NPL Coverage ratio	157	176	211
Regulatory Coverage ratio	181	235	219

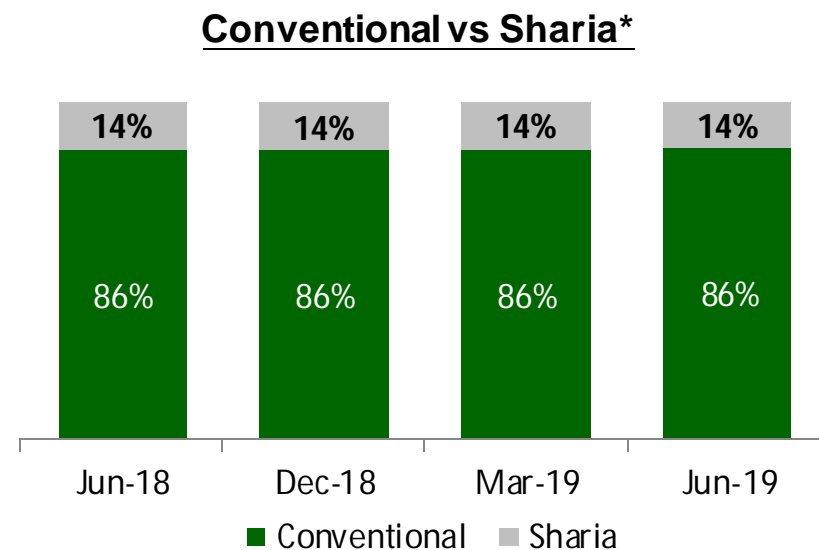
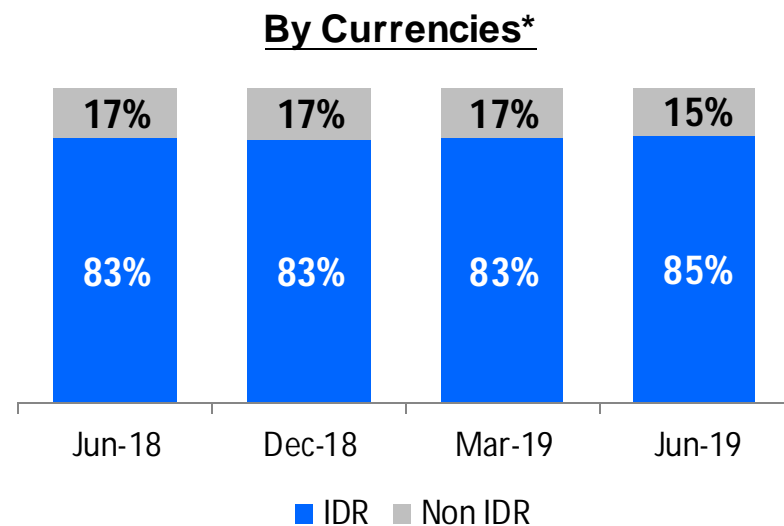
Source: Published and Management Report (Bank only)

Note: CASA Ratio includes Sharia deposits

Loan (IDR Tn)



- Loan is grow by 3.7% YoY from Rp103.2 trillion to Rp106.9 trillion by the end of June 2019.
- This loan growth was mainly contributed by the increase of Wholesale Banking business segment at 4.8% and Retail Banking at 2.9%.

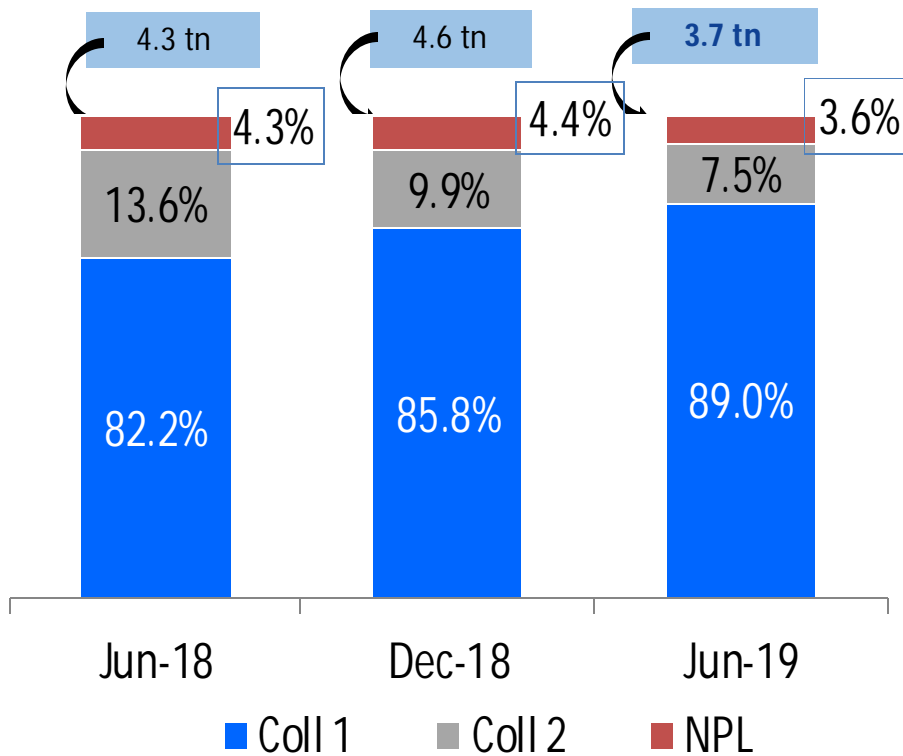


Notes: * Bank only ** calculation approach has been change starting Jun-18 data

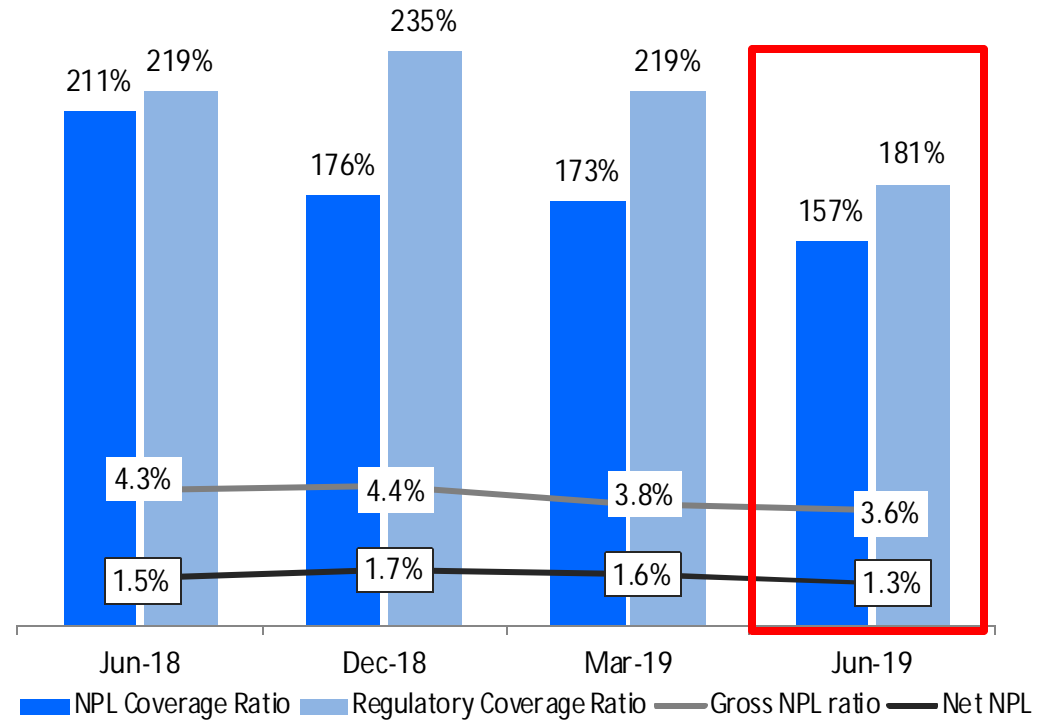
Source: Published and Management Report

Loan Quality and NPL Coverage

Loan by Collectability (% to total Loan)



NPL and Coverage



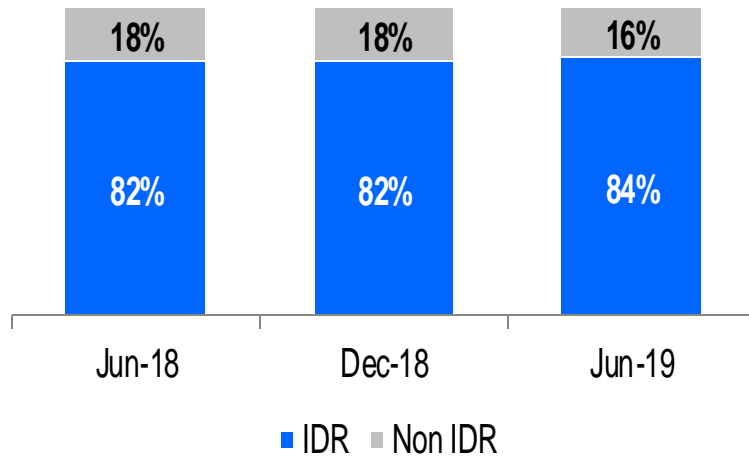
- Continues improvement in Gross NPL ratio, having decreased to **3.6%** in Jun-19 with NPL coverage ratio of 157%.
- This indicates Bank's effort to improve loan quality and the prudent principle in managing its loan impairment is continuously applied

Deposits (IDR Tn)

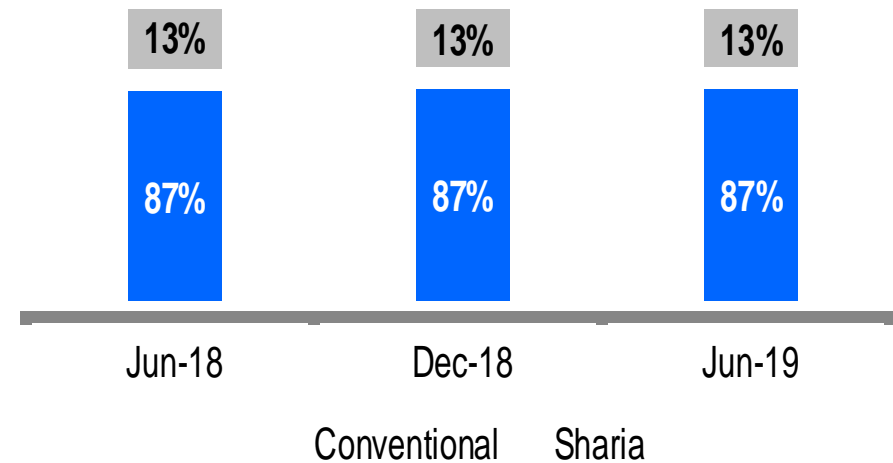
Deposits	IDR tn **							YoY Growth						5 (Year) CAGR
	Dec-14	Dec-15	Dec-16	Dec-17	Jun-18	Dec-18	Jun-19	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Jun-19	
Current Account	26.7	29.6	31.3	30.0	28.2	28.1	29.19	5%	11%	6%	-4%	2%	3%	2%
Saving Account	24.3	25.5	29.4	27.8	29.0	28.8	29.33	13%	5%	15%	-5%	5%	1%	4%
Total CASA	51.0	55.1	60.8	57.8	57.3	56.9	58.5	9%	8%	10%	-5%	3%	2%	3%
Time Deposits	96.6	90.0	69.3	53.2	62.1	61.0	54.32	12%	-7%	-23%	-23%	8%	-12%	-12%
Total	147.6	145.1	130.0	111.1	119.3	117.9	112.8	11%	-2%	-10%	-15%	6%	-5%	-6%
CASA Ratio (%)	35	38	47	52	48	48	52							
LDR (%)	89	88	80	88	86	90	93							

** consolidated

By Currencies*



Conventional vs Sharia *

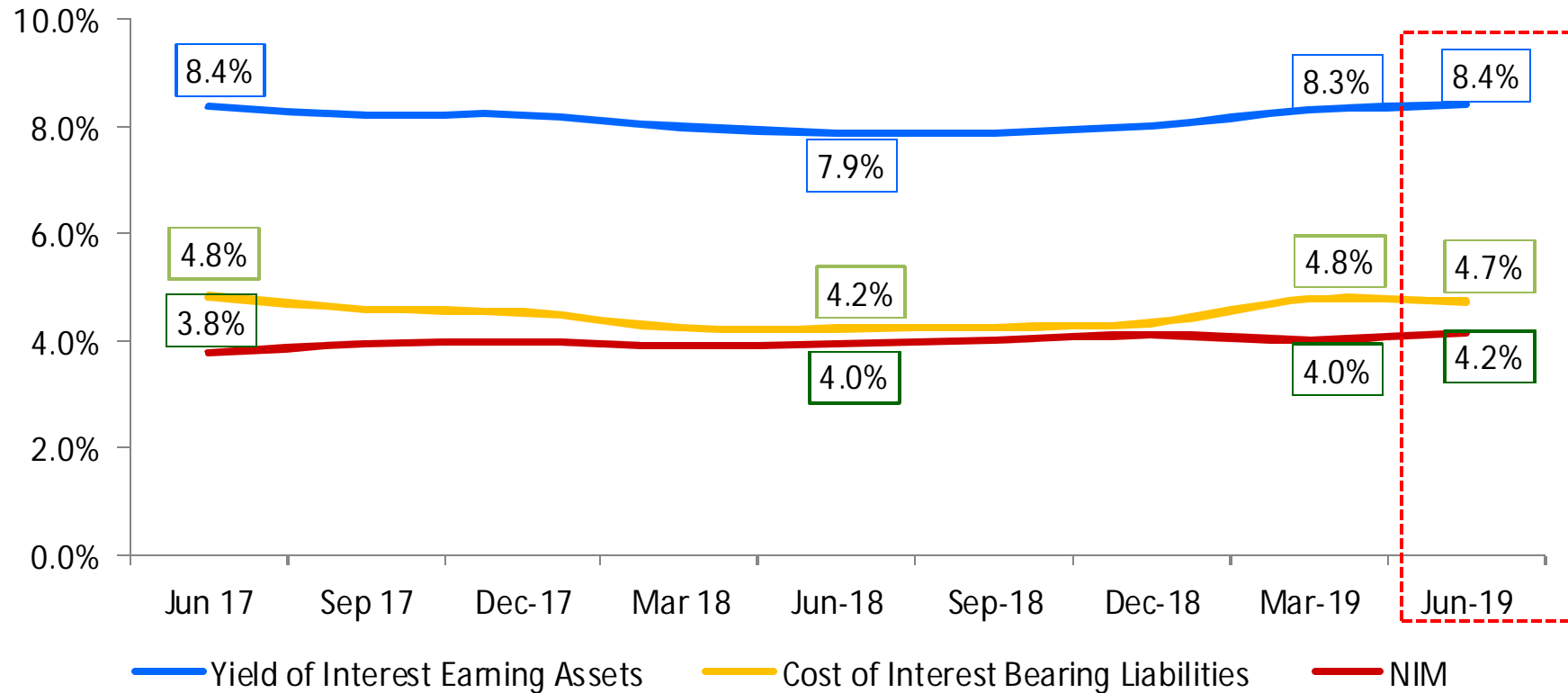


Notes:

* Bank only

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

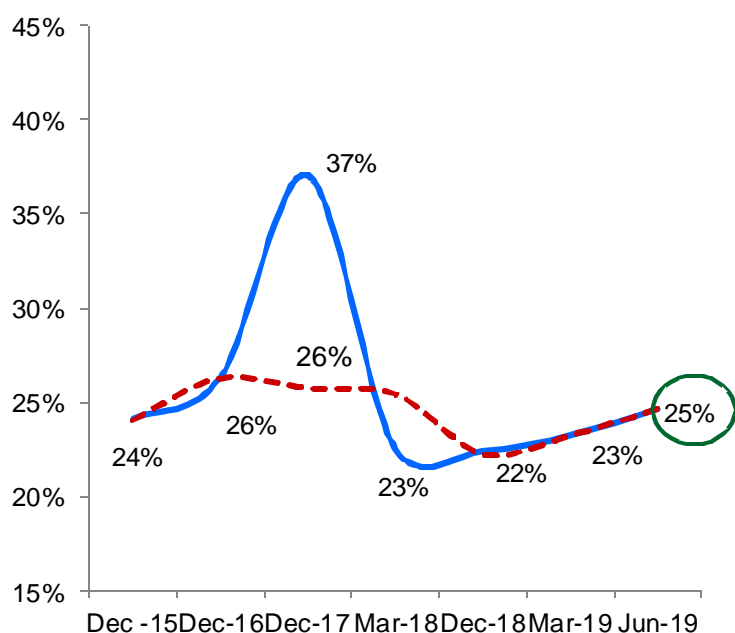
NIM improved to 4.2%



Manageable cost of IBL and higher Yield of EA slightly improved NIM to 4.2% level. This increase is supported by improving asset quality, balance sheet structures and strategy to control cost of funds.

Non Interest Income

Fees Income Ratio* (%)



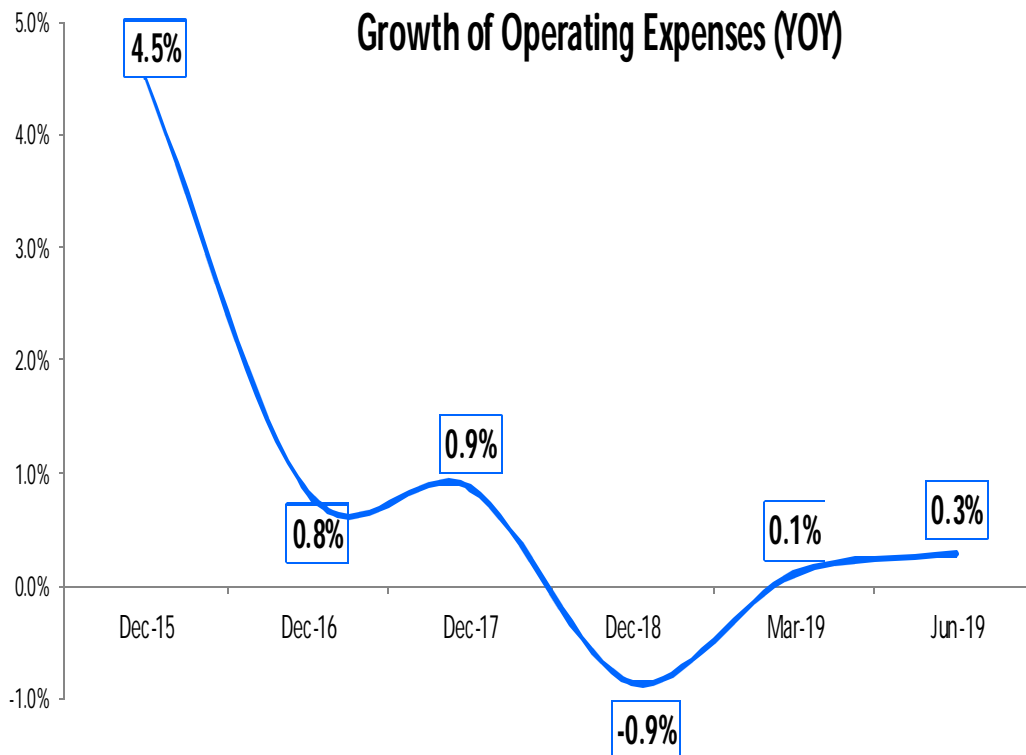
Non Interest Income (Consol, in IDR Bn)	Jun-19		Jun-18		YoY growth
	Amount	% Comp.	Amount	% Comp.	
Net Treasury Trading income	271	30%	32	4%	735%
Bancassurance	113	12%	130	17%	-13%
Loan related fees	190	21%	157	20%	21%
Debit and credit cards related fees	88	10%	87	11%	2%
Guarantees	65	7%	67	9%	-3%
Administration fees	48	5%	52	7%	-7%
Mutual funds	43	5%	42	5%	1%
Share of net profit of associate	-	0%	87	11%	-100%
Others	99	11%	125	16%	-20%
Total	918		793		16%

Non Interest Income increased by **16%** yoy mainly contributed by increasing in treasury and loan related fee income which net-off by the reduction in net income from association since April 2018 (related to ASF divestment).

Notes: *Bank Only - - - - Normalized

Source: Published Report

Operating Expense



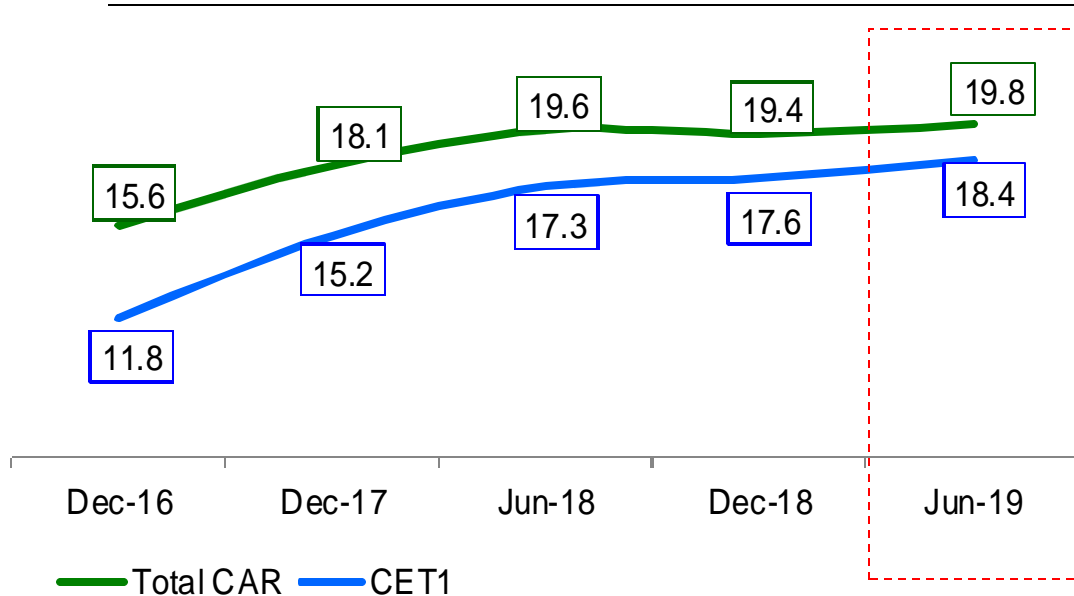
Operating Expense (Consol, in IDR Bn)	Jun-19		Jun-18		YoY
	Amount	% Comp.	Amount	% Comp.	
Personnel	1,173	49.7%	1,172	49.9%	0.1%
Promotion	68	2.9%	58	2.5%	17.4%
Information Technology	108	4.6%	101	4.3%	7.1%
Depreciation and amortization	111	4.7%	130	5.5%	-14.5%
Others	899	38.1%	890	37.9%	0.9%
Total	2,359	100%	2,351	100%	0

Bank are able to maintains operational efficiency through disciplined cost management.

Operating expenses in 1H 2019 was kept relatively flat compared to last year

Capital – strong capital base to grow

Capital Ratios (%)

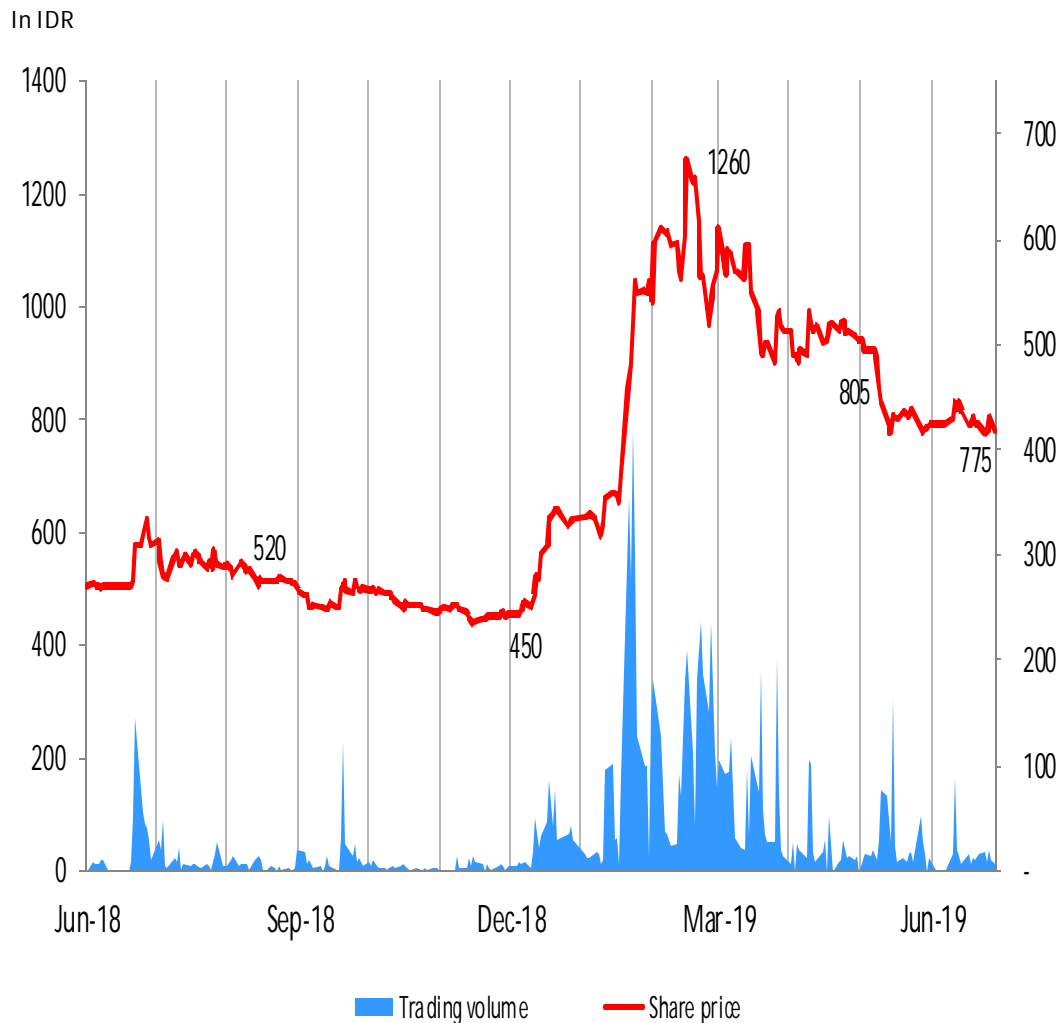


Description	Jun-18	Dec-18	Jun-19
Tier 1 Capital	18,677	19,641	20,836
Tier 2 Capital	2,520	2,097	1,630
Total Capital	21,197	21,737	22,466
RWA - Credit	92,153	95,817	95,779
RWA - Market	1,139	1,094	3,491
RWA - Operational	14,923	14,923	14,163
Total RWA	108,215	111,835	113,432

- **Strong capital position** as reflected in strengthened **Common Equity Tier 1 (CET-1) ratio** and **Capital Adequacy Ratio (CAR) of 18.4% and 19.8% respectively**, far higher than the minimum capital requirements.

Shares and Rating

Share Price & Trading Volume



Rating Agencies 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)
	Local and Foreign Currency Deposit Rating	Baa3/P-3
Moody's (March 2019)	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	Jun-19
Price (IDR)		585	580	500	625	960	780
PBV (x)		0.8	0.8	0.7	0.8	1.2	0.9
P/E Ratio		22	25	24	26	18	15
Market Cap (IDR Tn)		16.4	16.3	14.0	17.5	26.9	21.9

Source: Reuters, IDX and company

Business Updates



Retail Banking consistently improved its performance in terms of asset, liabilities, and low-cost fund growth by implementing the right strategies

Total Loan

Rp 61,9 Trillion

increased by **3%** compare to June-18.

Supported from growth of:

Mortgage Rp 16.7 Trillion  **9%**

Credit Card & Personal Loan Rp 3.9 Trillion  **23%**

Total 3rd Party Funds

Rp 88,2 Trillion

increased by **2%** compare to June-18

CASA Ratio 50%  **180 bps**

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 Feb'19

Total Loan

Rp 44,6 Trillion

increased by **5%** compare to June-18.

- The growth was mostly contributed from new acquisition and existing names from various segments with strong credit grade.
- In overall WB managed to book 33 new debtors in 1H-19.
- WB good book portfolio is now 48% contributed from new client acquisition during 2017 – 2019.

Total 3rd Party Funds

Rp 24,6 Trillion

with **CASA Ratio at 51%**

Supported from growth of **SA (yoy)**  **15%**

Initiatives & Priorities

- Transaction Banking organization is restructured to increase the synergy with other business
- Intensify client deals that related to Financial Institution
- Implementation Payable & Receivable services
- Improve WB – Network referral program to increase new client acquisition in Commercial segments
- Intensify product cross selling & operating account monitoring to grow fee based income
- Leverage synergy with shareholders

Business Updates – Wholesale Banking (2/2)

Launching “Business Made Simple” campaign to increase potential NFI deals from WB products (Trade, Cash, Value Chain & Global Market)



PermataBank PermataWholesale Banking

Dinner with The Most Important Client
While We Manage Your Business Transaction

#BusinessMadeSimple

PermataCash Management provides comprehensive services for your businesses.

- Single connectivity through various Open Banking APIs
- Permata-Business mobile application
- Efficient transaction management

Email Us at clientservices@permatabank.co.id for information about PermataCash Management

Info: www.PermataBank.com
PT Bank Permata Tbk, registered with and under supervision of the Indonesian Financial Services Authority



PERMATATRADE PermataBank

TRADE FOR TREAT
UPGRADE POIN ANDA
MAKIN TINGGI, MAKIN BISA MENANG!

Tingkatkan transaksi PermataTrade sebanyak-banyaknya dan dapatkan hadiah langsungnya!

HADIAH LANGSUNG
Voucher belanja senilai Rp 100.000,- untuk setiap 10 poin yang dikumpulkan dan berlaku ketepatan

HADIAH FILMAN
Tukarkan poin yang telah anda kumpulkan dengan hadiah-hadiah pilihan.

#BusinessMadeSimple Periode program 15 Juli - 31 Oktober 2019

www.PermataBank.com

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PermataBank

Intimate Bonding Session
While We Connect You With Your Supply Chain Partners.

#BusinessMadeSimple

PermataValue Chain provides one stop solution for:

- Online procurement management
- Distributor and supplier financing
- Integrated collection services

Email us at clientservices@permatabank.co.id for information about PermataValue Chain




Info: www.PermataBank.com
PermataBank registered with and under supervision of the Indonesian Financial Services Authority and approved by Indonesia's Deposit Protection Corporation

Business Updates – Shariah Banking (1/3)

Total Financing

Rp 14.6 Trillion

Steady growth by **1%** compare to June-18
Supported by increase of (yoy) :

Corporate Segment  **Rp 1.5 Trillion**
Mortgage  **Rp 401 Billion**
SME  **Rp 323 Billion**

Total 3rd Party Funds

Rp 1.1 Trillion

with **CASA Ratio at 50%**
above Sharia Industry (43%)



Strategic Initiatives

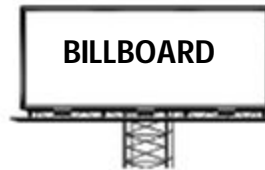
- Grow the low cost of fund product (CASA) especially through Payroll and Hajj Savings
- Launch PermataMobile X – Digital Origination for Shariah opening account
- Asset diversification from all segments to manage the portfolio quality healthy
- Grow the NFI through Funding product, E-Banking and WM products
- Enlarge the distribution network (One Stop Hajj service & Shariah Branches)
- Strengthen branding through a series of events & partnership

Business Updates – Sharia Banking (2/3)

Key Initiatives



Product Focus: Hajj Savings



Instagram



KLASIKA KOMPAS

Other Branding

PERSIB

PermataMobile X

(existing – non Digital Origination)

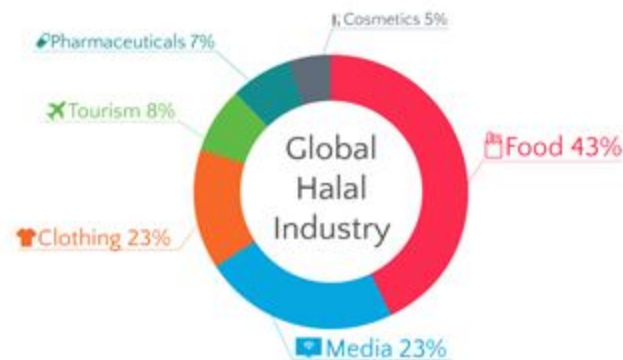
PermataKTA iB





Digital Opening:

- **The First** (potentially globally) **Shariah Digital Opening**
- Through the complete features & offerings of Syariah products in PermataMobile X, we will become **‘The First** (potentially globally) **Truly Shariah Digital Banking Platform**



Halal Industries

- To be inline with working program of **KNKS (National Committee of Islamic Finance)** to tap the Halal Industries
- Segment expansion through Hajj & Islamic schools, Umrah Travels & other Halal Industries (Foods, Fashion, Cosmetics, and Travel Agents)

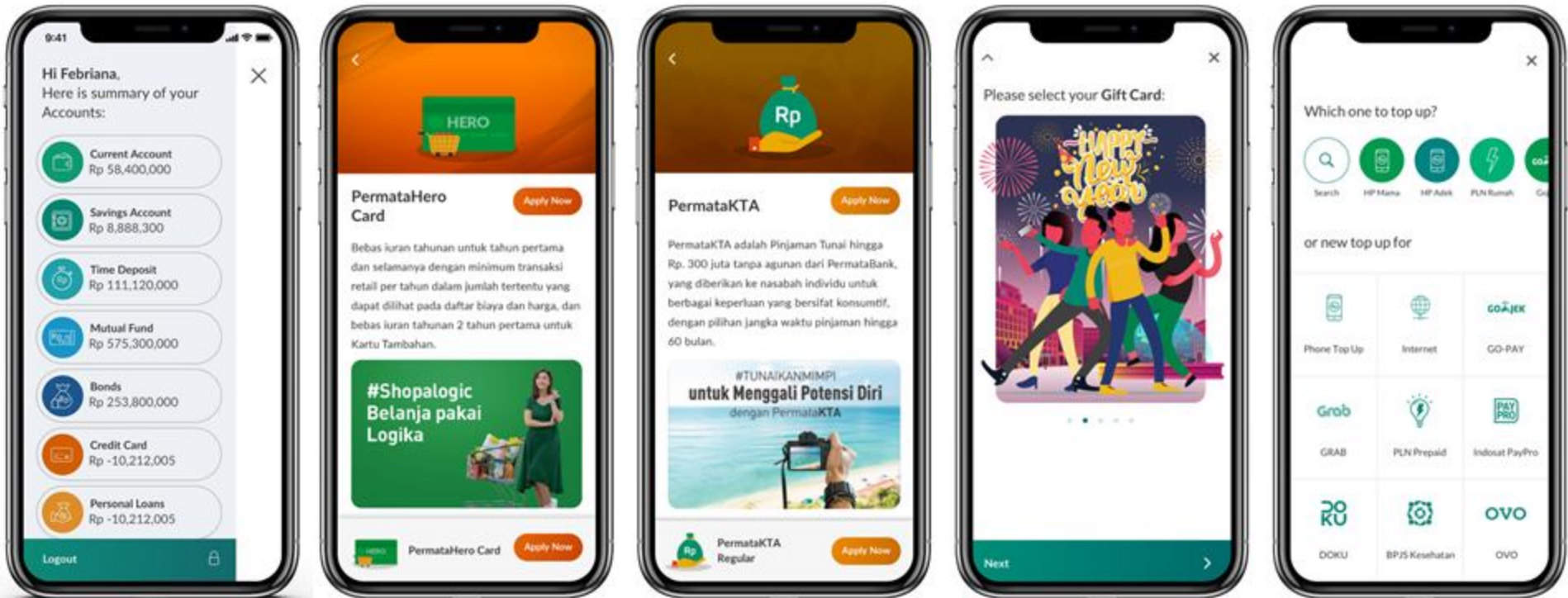
Branding & Communication:

- There are 8 million loyal Persib fan-base
- Digital Opening will be utilized to tap Persib fan-base who might not have savings account yet



We launched our new mobile banking app PermataMobileX

- 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:



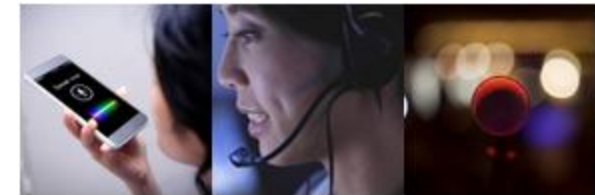
TOUCH ID

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

THANK YOU

PT Bank Permata Tbk

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