
PT Bank Permata Tbk

September 2019

Business and Financial Update

Company Presentation



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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 155 tn (consolidated) Rp 31 tn
Network & Branches **)	Total 316 Branches at Sep 2019 consist of : <ul style="list-style-type: none"> • 65 Branch Offices (incl.13 Sharia Branches) • 230 Sub Branch (incl. 3 Sharia Sub Branches) • 21 Cash Office (incl. 1Sharia) 296 Sharia Services and 25 One Stop-Hajj Services
ATMs **)	989 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	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)

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

**) as of Sep-19

Controlling Shareholders

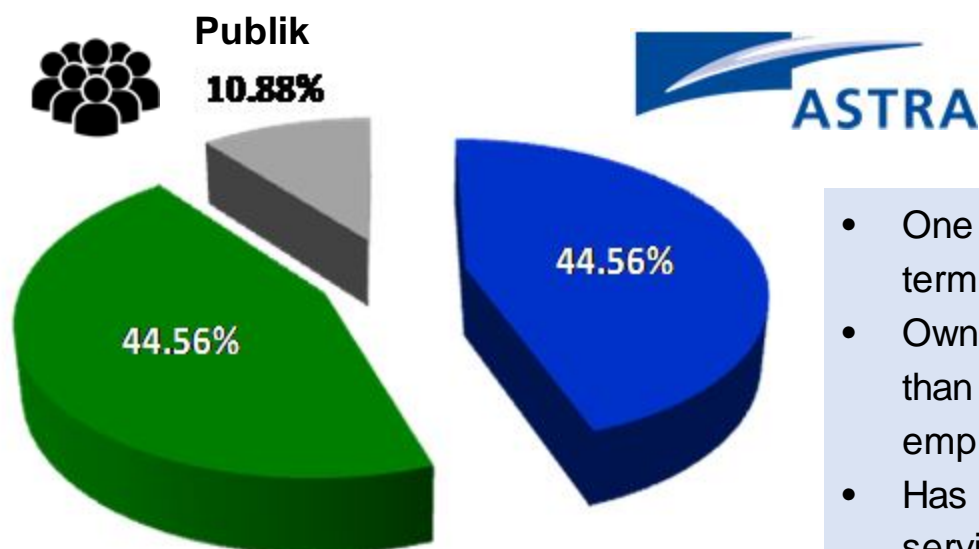


- One of the largest listed companies in Indonesia with strong market position and key partnership in various businesses.
- A major conglomerate with seven business lines with more than 220 companies and supported by more than 220,000 employees
- Strong reputation in Environment, Social and Governance.



- 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

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

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 Syariah)
- **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 in 3rd Quarter 2019 (Q3-19), ended 30th September 2019 (“Sep-19”). **Net profit after tax increased 121% to Rp1.1 Trillion** from the same period a year ago.
- Significant profitability growth mainly driven by reduction of credit reserves as result of continuous improvement in credit quality compounded with higher top line revenue which mostly contributed by increase non-interest income (NFI). Growth non-interest income (NFI) by 22% to Rp1.4 Trillion was mainly contributed from Treasury activity.
- Year-on-year cost of loan impairment reduced by 50% to **Rp741 Billion** from Rp1,489 Billion in the same period last year, reflecting the enhanced quality in the Bank’s assets.
- Net Interest Margin (NIM) was recorded at **4.2%**, **increased** 21 basis points from 4.0% and 4.1% in Sep-18 and Dec-18, respectively. NII still rose 3.0% (yoy) to **Rp 4.3 trillion** for period ended 30th Sep-19 amidst margin compression in banking industry.
- The Bank’s overall operating costs was manageable, increased within inflation range target at 3.0% (yoy). **BOPO** ratio in Sep-19 **improved significantly** from 96% in Sep-18 to **87%**, as a result of lower impairment cost and efficiency of overall operating costs amid inflationary pressure.

* Moderate Loan Growth with Focus on Asset Quality

- PermataBank recorded loan of **Rp107.6 Trillion** in Q3-19, grew moderately at 0.6% contributed from both Retail Banking and Wholesale Banking. Good book grew 8% which booked selectively by prioritizing asset quality in accordance with prudent credit risk management framework.
- The launch of innovative products and services, from digital banking to simpler and more efficient financial solutions, expected will contribute to the increase in the loans take-up rate.

Performance Highlights

* Maintain NPL Ratio Below 3.5% with Credit Enhancement and Conservative Provisioning

- The gross NPL ratio and net NPL position in Sep-19 **improved significantly** to **3.3%** and **1.2%**, respectively from 4.8% and 1.7% in Sep -18. All these figures were well within the prevailing regulatory provision requirements.
- The **NPL coverage ratio** was also well maintained at **164%** in Sep-19, having decreased from 189% in the same period last year, given the significant credit enhancement during nine months this year. PermataBank keeps maintaining conservative credit provision in order to carefully mitigate any potential loan loss.

* Strong Liquidity and Capital Position

- The **loan-to-deposit ratio (LDR)** was maintained at **88%** in Q3-19. The ratio stood at 91% a year ago and was at 90% in Dec-18. This LDR shows strong liquidity in creating room and opportunity to grow loan in Q4-19 which expected to be supported by another interest rate cut at end of the year.
- Third Party Fund increased by 2.0%, which contributed from growth Current Account by 11% and Saving Account by 6%, while Time Deposit decreased by 4.0%. **CASA ratio improved to 50%** from 47% in the same period last year. This shows a better funding source structure to balance the Bank's profitability with maintaining optimal liquidity.
- The Bank's capital position also remains strong in Sep-19 as reflected in the Common Equity Tier 1 (**CET-1**) ratio and the Capital Adequacy Ratio (**CAR**) of **18.6%** and **19.8%** respectively, **increased 150 bps** and **60 bps** compared to 17.1% and 19.2% in the Sep-18 - far above the minimum capital requirement after taken into account capital requirement for systemic bank.

* Robust Growth in Profitability Ratios

- Continuous improvement in profitability has boosted **ROE** significantly to **7.1%** in Sep-19 compared to 3.7% in the same period last year. Similar, **ROA** improved to **1.3%** in Sep-19 compared to 0.6% in the same period last year.

Key Financial Highlights

	Sep 2018		Sep 2019	Δ	
Loans (Rp Tn)	107,0	→	107,6	1%	↑
Gross NPL Ratio	4.8%	→	3.3%	-1.5%	↓
Net NPL Ratio	1.7%	→	1.2%	-0.5%	↓
NPL Coverage Ratio	189%	→	164%	-25%	↓
CASA Ratio	47%	→	50%	3%	↑
[CASA (Rp Tn)]*	55.0	→	59.7	2.0%	↑
LDR	91%	→	88%	3%	↑
NIM	4.0%	→	4.2%	0.2%	↑
BOPO	96%	→	87%	-9%	↓
CIR	65%	→	62%	-3%	↓
ROE	3.7%	→	7.1%	3.4%	↑
Profit Before Tax (Rp Bn)	676	→	1,463	116%	↑
Profit After Tax (Rp Bn)	494	→	1,093	121%	↑

Notes : * Including Sharia deposits

Financial Highlights - Income Statement

(in IDR bn)	Sep-19	Sep-18	YoY	Q3-19	Q2-19	QoQ
Net Interest Income	4,286	4,170	3%	1,465	1,431	2%
Non Interest Income	1,425	1,170	22%	507	501	1%
Revenue	5,711	5,340	7%	1,972	1,932	2%
Operating Expense	3,581	3,484	3%	1,222	1,180	4%
Staff costs	1,764	1,758	0%	591	592	0%
Promotion costs	114	105	9%	46	36	29%
Other costs	1,702	1,622	5%	585	552	6%
Pre Provision Operating Profit	2,130	1,856	15%	749	751	0%
Provision Expense	741	1,489	-50%	275	333	-17%
Operating Profit	1,389	366	279%	474	419	13%
Non Operating Income	74	310	-76%	35	20	73%
Profit Before Tax	1,463	676	116%	509	439	16%
Tax	(370)	(182)	104%	(128)	(105)	22%
Profit After Tax	1,093	494	121%	381	334	14%

Financial Highlights - Balance Sheet

(in IDR tn)	Actual			Actual		Composition		
	Sep-19	Sep-18	YoY	Dec-18	YTD	Sep-19	Sep-18	Δ
Cash	1.8	1.6	10%	2.2	-17%	1%	1%	0%
Placement with Bank Indonesia	14.8	21.2	-30%	16.6	-11%	10%	14%	-4%
Placement with Other Banks	7.3	4.2	73%	6.6	9%	5%	3%	2%
Marketable Securities *	16.8	16.9	0%	15.4	9%	11%	11%	0%
Loans (gross)	107.6	107.0	1%	106.6	1%	69%	69%	1%
Allowance for Loan Impairment Losses	(5.8)	(9.6)	-40%	(8.2)	-29%	-4%	-6%	2%
Other Assets	12.7	14.6	-13%	13.7	-7%	8%	9%	-1%
Total Assets	155.1	155.9	0%	153.0	1%	100%	100%	0%
Deposits **	120.0	117.6	2%	117.9	2%	77%	75%	2%
- Current Accounts	30.7	27.6	11%	28.1	9%	20%	18%	2%
- Saving Accounts	29.0	27.4	6%	28.8	1%	19%	18%	1%
- Time Deposits	60.3	62.6	-4%	61.0	-1%	39%	40%	-1%
Senior Bond	0.0	0.0	0%	0.0	0%	0%	0%	0%
Subordinated Debt	4.2	4.8	-13%	4.8	-13%	3%	3%	0%
Others Liabilities	7.3	11.7	-38%	7.9	-8%	5%	7%	-3%
Total Liabilities	131.4	134.0	-2%	130.6	1%	85%	86%	-1%
Shareholders' Equity	23.7	21.8	9%	22.5	6%	15%	14%	1%
Total Liabilities & Shareholders' Equity	155.1	155.8	0%	153.0	1%	100%	100%	0%

Notes : * Including Reverse repo

** Including Sharia deposits

Source : Published Report (Consolidated)

Financial Highlights - Key Ratios

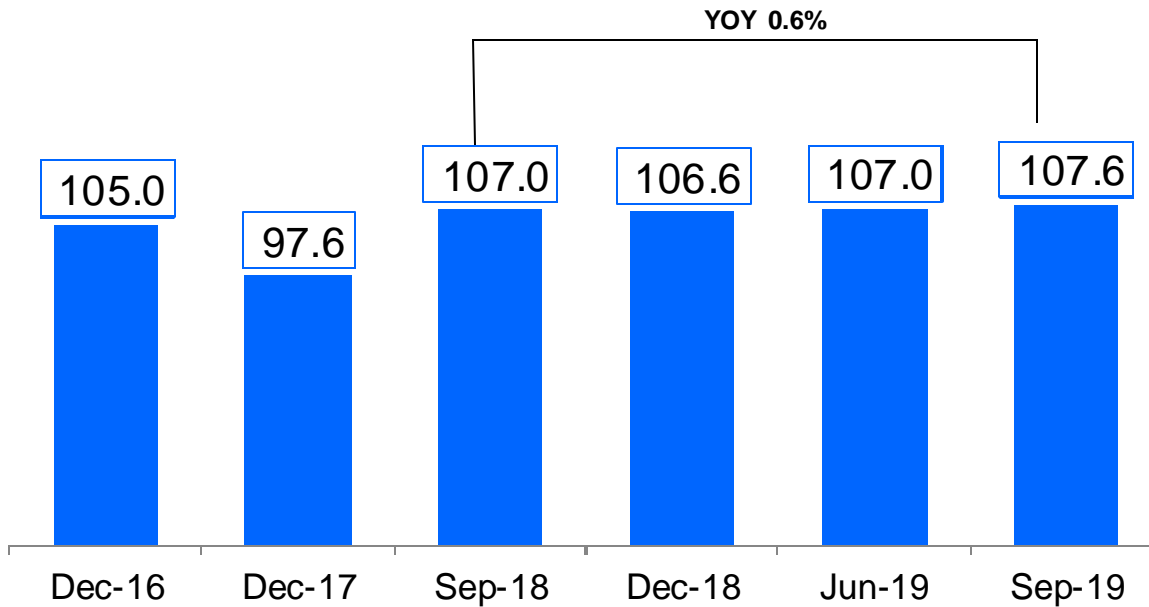
(in %)	Sep-19	Dec-18	Sep-18
CET-1 ratio	18.6	17.6	17.1
Total CAR	19.8	19.4	19.2
LDR	88	90	91
CASA ratio *	50	48	47
ROA	1.3	0.8	0.6
ROE	7.1	5.0	3.7
BOPO	87	93	96
CIR	62	65	65
NIM	4.2	4.1	4.0
NPL Gross	3.3	4.4	4.8
NPL Net	1.2	1.7	1.7
NPL Coverage ratio	164	176	189
Regulatory Coverage ratio	168	235	224

Source: Published and Management Report (Bank only)

Note: CASA Ratio includes Sharia deposits

Loan

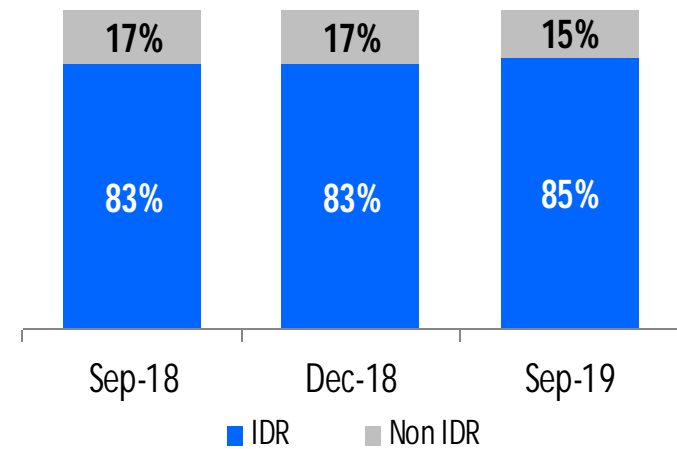
Loans Growth (IDR tn)



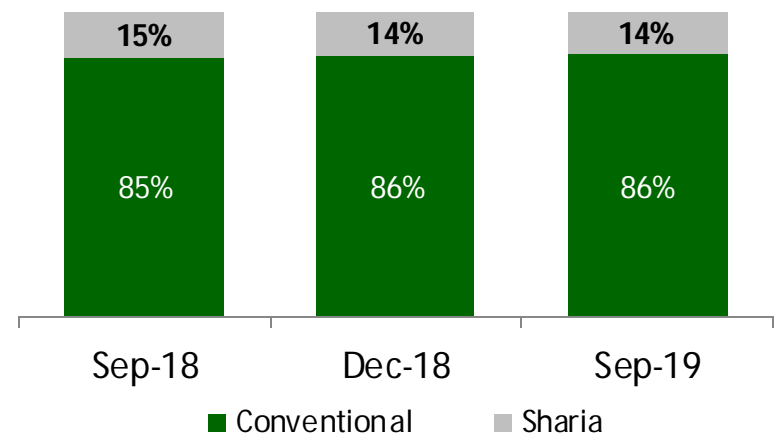
- PermataBank recorded a marginal loan growth of 1.0% contributed by Retail Banking and Wholesale Banking. The marginal growth in net loan was mainly due to the acceleration settlement of non-performing loans which caused a decrease in the numbers of loans extended.
- On a gross basis, good-book loans grew by 8% compared to last year, which was booked selectively by prioritizing asset quality in accordance with a more prudent credit risk management framework.

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

By Currencies*



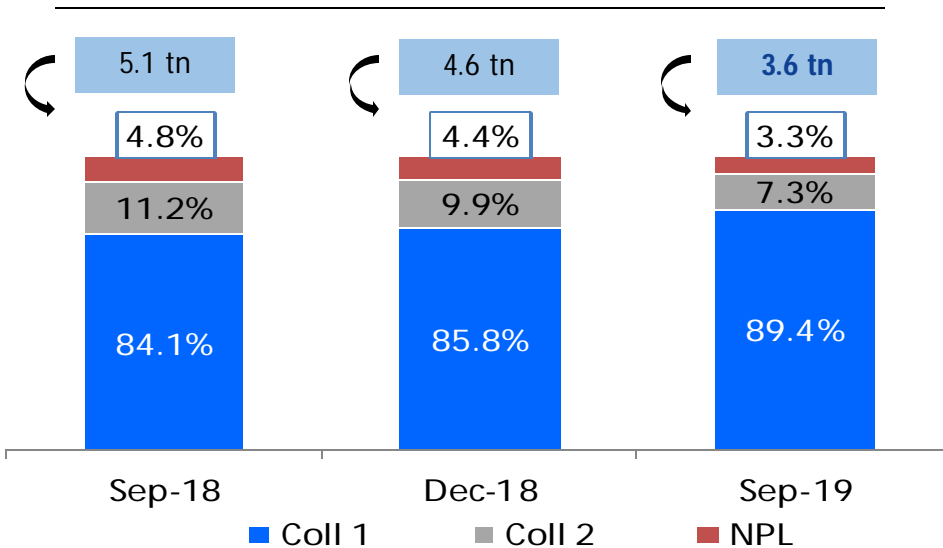
Conventional vs Sharia*



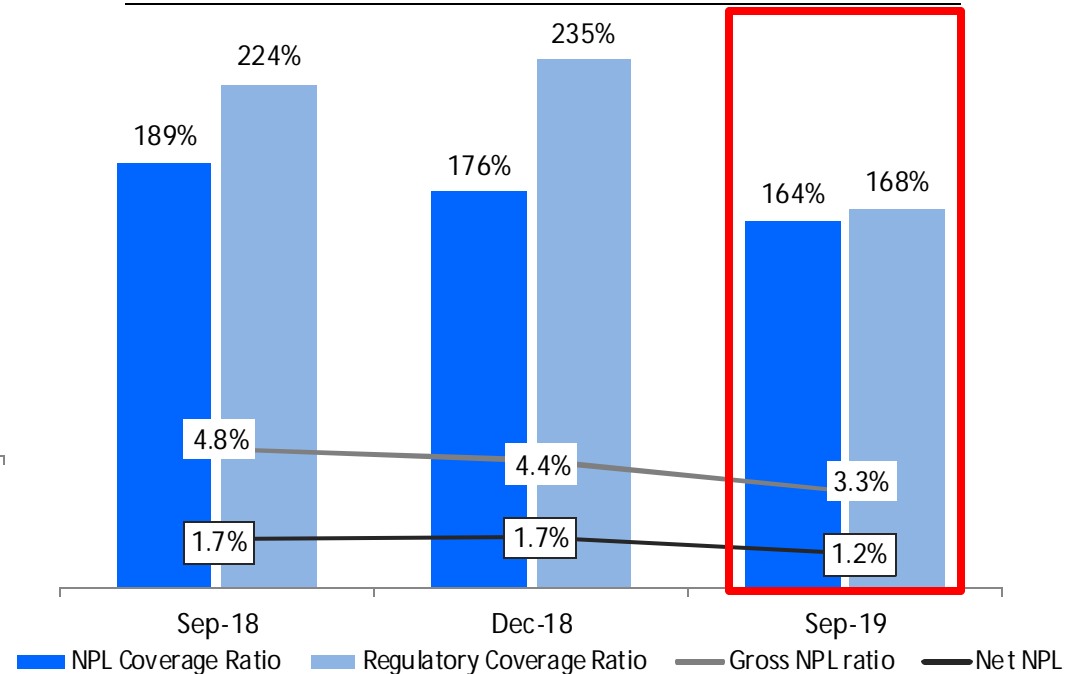
Source: Published and Management Report

Loan Quality and NPL Coverage

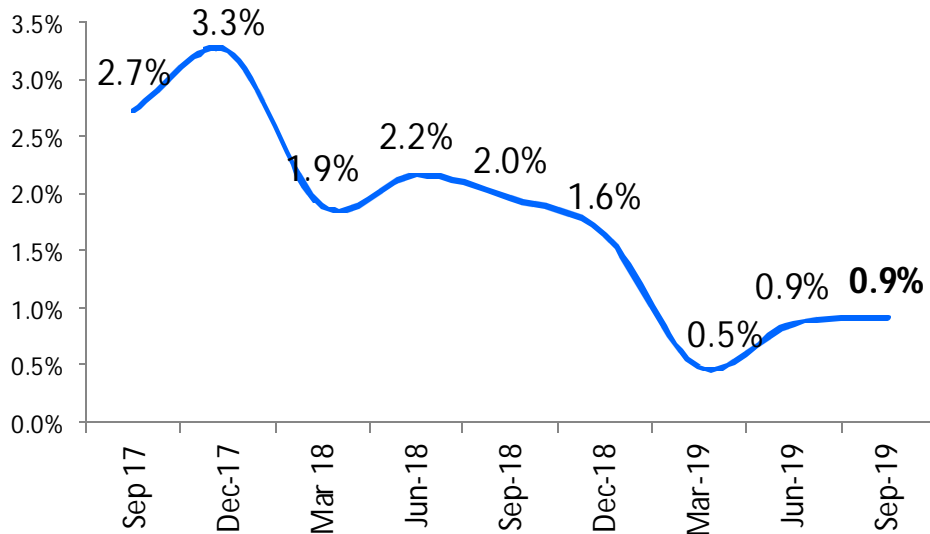
Loan by Collectability (% to total Loan)



NPL and Coverage



Adjusted cost of credit to 0.9% in Sep-19



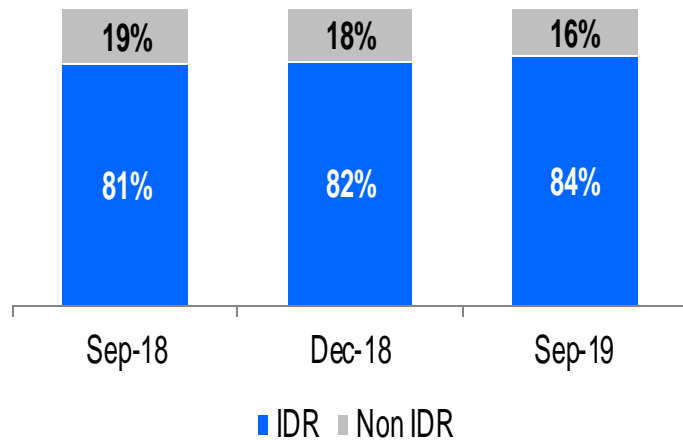
- Continues improvement in Loan Quality, in Sep-19 Gross NPL ratio decreased to **3.3%** with **NPL coverage ratio** of **164%**. This indicates Bank's effort to improve loan quality and the prudent principle in managing its loan impairment is continuously applied
- Cost of credit (LI) adjusted to 0.9% in Sep-19, lower than Sep-18 of 2.0%, this indicate asset quality is continuously improved and conservative coverage ratio well maintained.

Deposits

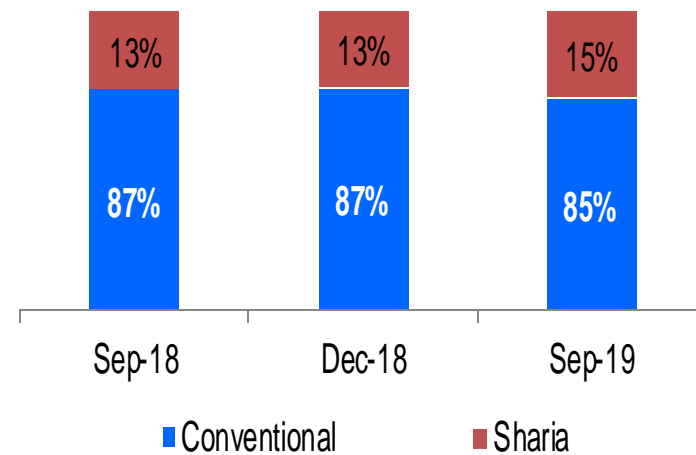
Deposits	IDR tn **						YoY Growth					5 (Year) CAGR
	Dec-15	Dec-16	Dec-17	Sep-18	Dec-18	Sep-19	Dec-15	Dec-16	Dec-17	Dec-18	Sep-19	
Current Account	29.6	31.3	30.0	27.6	28.1	30.73	11%	6%	-4%	2%	11%	3%
Saving Account	25.5	29.4	27.8	27.4	28.8	28.95	5%	15%	-5%	5%	6%	4%
<i>Total CASA</i>	<i>55.1</i>	<i>60.8</i>	<i>57.8</i>	<i>55.0</i>	<i>56.9</i>	<i>59.7</i>	<i>8%</i>	<i>10%</i>	<i>-5%</i>	<i>3%</i>	<i>8%</i>	<i>3%</i>
Time Deposits	90.0	69.3	53.2	62.6	61.0	60.30	-7%	-23%	-23%	8%	-4%	-9%
Total	145.1	130.0	111.1	117.6	117.9	120.0	-2%	-10%	-15%	6%	2%	-4%
CASA Ratio (%)	38	47	52	47	48	50						
LDR (%)	88	80	88	91	90	88						

** consolidated

By Currencies*



Conventional vs Sharia *



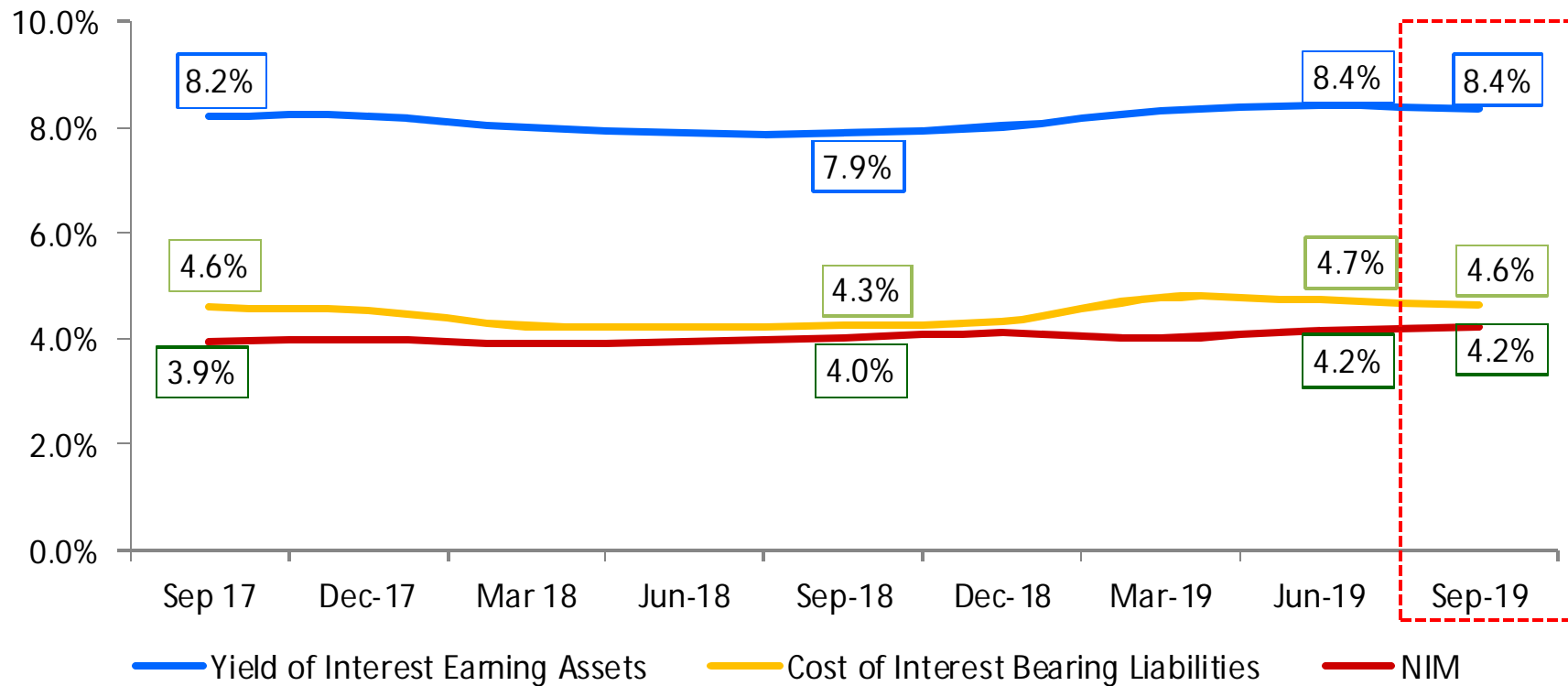
Notes:

* Bank only

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

Source: Published and Management Report

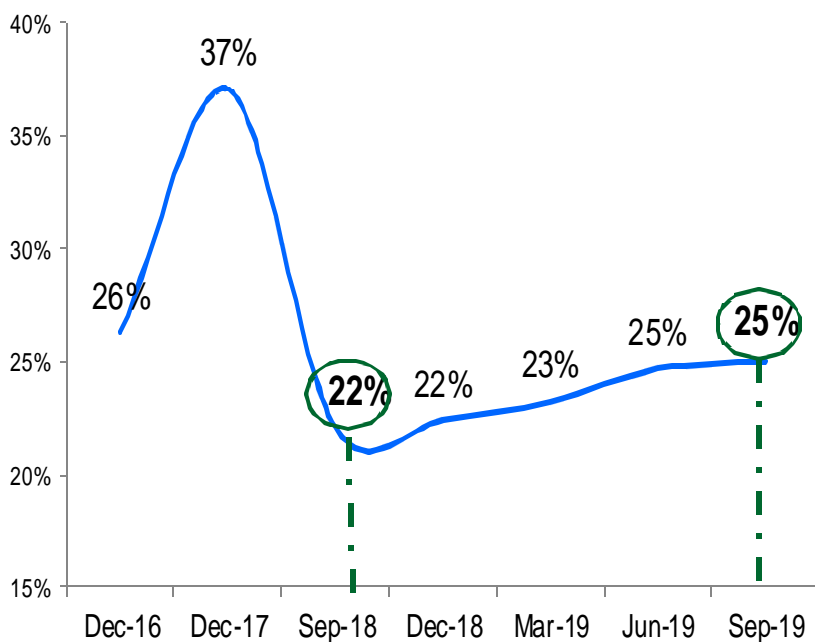
NIM improved to 4.2%



- Lowering BI benchmark rate in Q3 was followed by reduction cost of IBL, while the increase in Yield of EA causing slightly improvement in NIM to 4.2% level.
- This increase is supported by Bank's strategy to improve asset quality, balance sheet structures and strategy to control cost of funds.

Non Interest Income

Fees Income Ratio* (%)

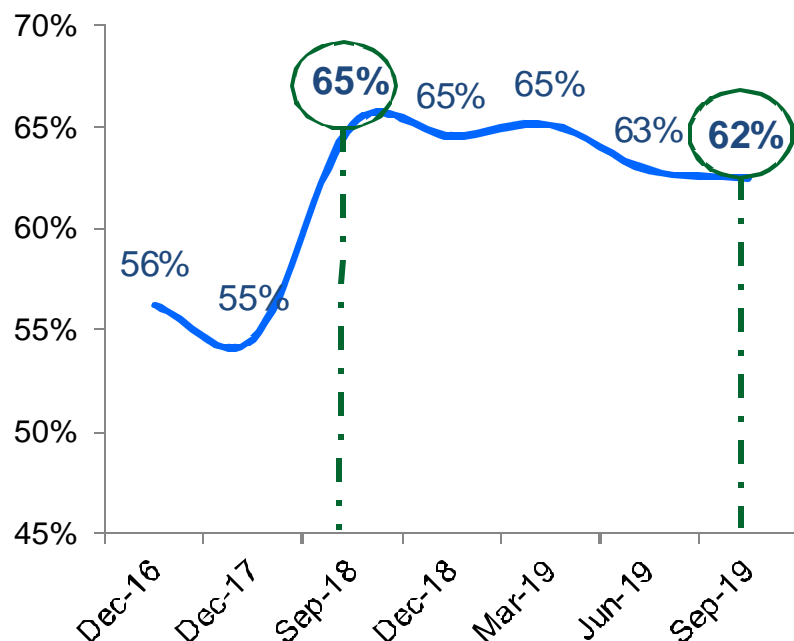


Non Interest Income (Consol, in IDR Bn)	Sep-19		Sep-18		YoY growth
	Amount	% Comp.	Amount	% Comp.	
Net Treasury Trading income	271	19%	149	13%	82%
Bancassurance	180	13%	189	16%	-5%
Loan related fees	291	20%	248	21%	17%
Debit and credit cards related fees	136	10%	130	11%	5%
Trade financing & Bank Guarantees	97	7%	104	9%	-7%
Administration fees	75	5%	79	7%	-5%
Mutual funds	69	5%	64	6%	8%
Others	306	21%	193	17%	58%
Total	1,425		1,170		22%

Non Interest Income increased by 22% yoy mainly contributed by increasing in treasury and loan related fee income.

Operating Expense

Cost to Income Ratio* (%)



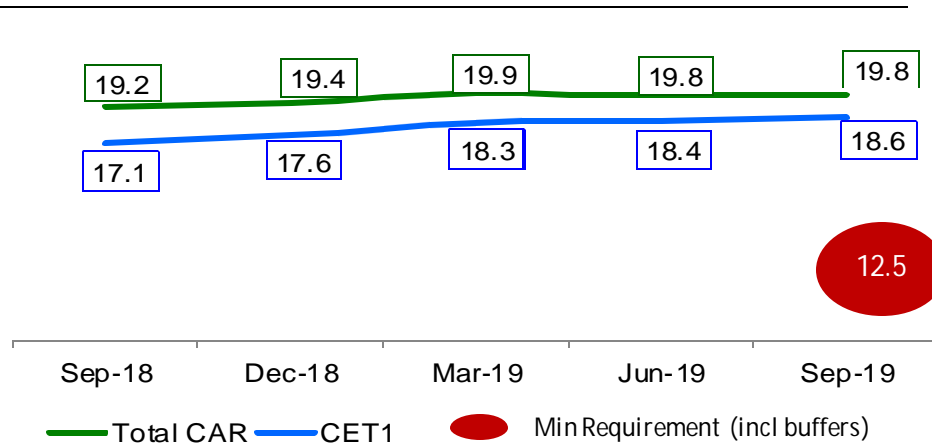
Operating Expense (Consol, in IDR Bn)	Sep-19		Sep-18		YoY
	Amount	% Comp.	Amount	% Comp.	
Personnel	1,764	49.3%	1,758	50.4%	0%
Promotion	114	3.2%	105	3.0%	9%
Information Technology	161	4.5%	147	4.2%	10%
Depreciation and amortization	163	4.5%	191	5.5%	-15%
Others	1,378	38.5%	1,283	36.8%	7%
Total	3,581	100%	3,484	100%	3%

- Bank maintains operational efficiency through disciplined cost management.
- Operating expenses in Q3 2019 was kept low and within inflation range target compared to the same period last year

Notes: *Bank Only Source: Published Report

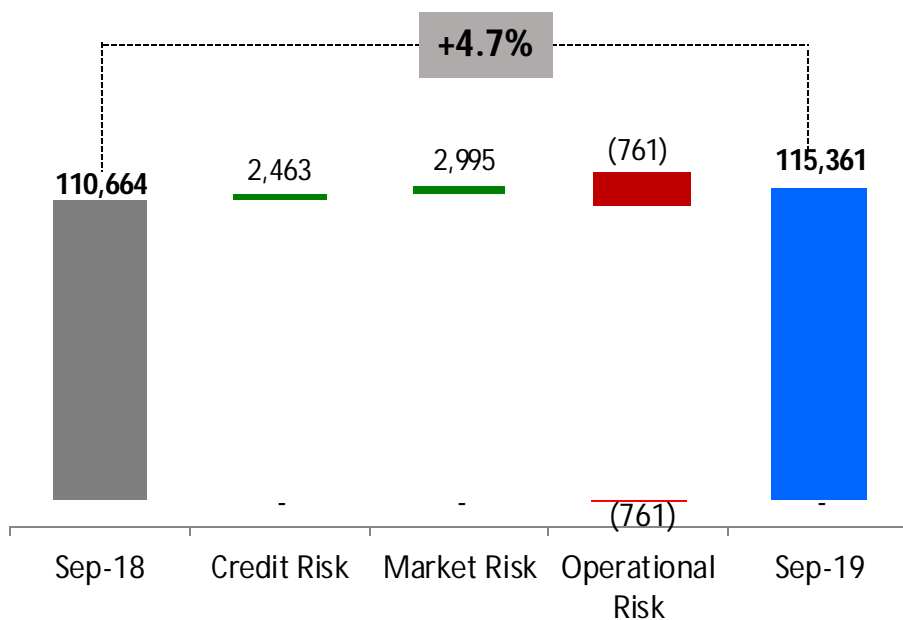
Capital – strong capital base to grow

Capital ratios (%)

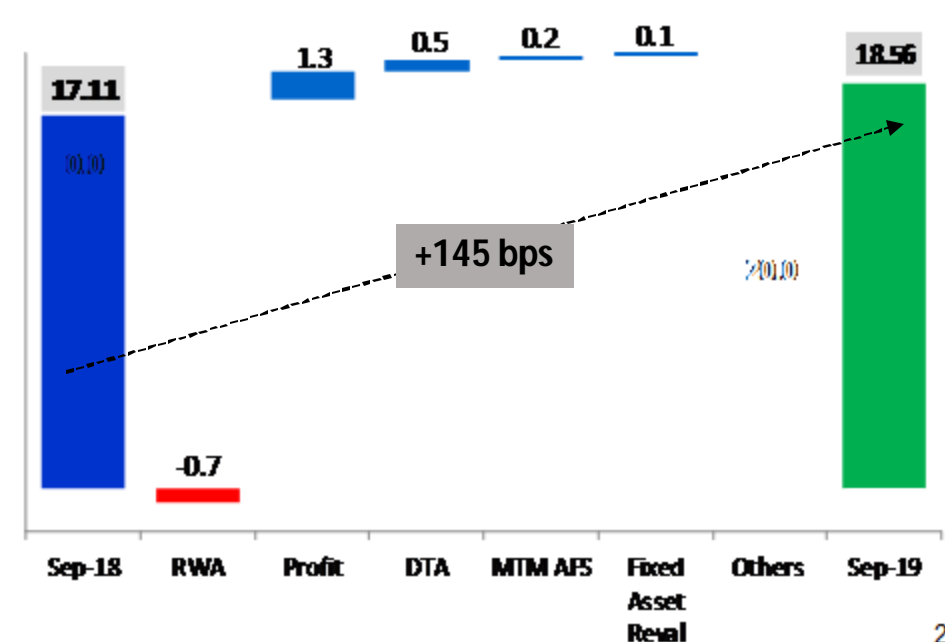


- **Strong capital position** as reflected in strengthened **Common Equity Tier 1 (CET-1) ratio and Capital Adequacy Ratio (CAR) of 18.6% and 19.8% respectively**, far higher than the minimum capital requirements.
- CET-1 +145 bps (yoy) mainly driven by profit incremental, reduction in Deferred Tax Asset, and partly set-off with higher loan and RWA growth

Risk Weighted Asset (Rp Bn)

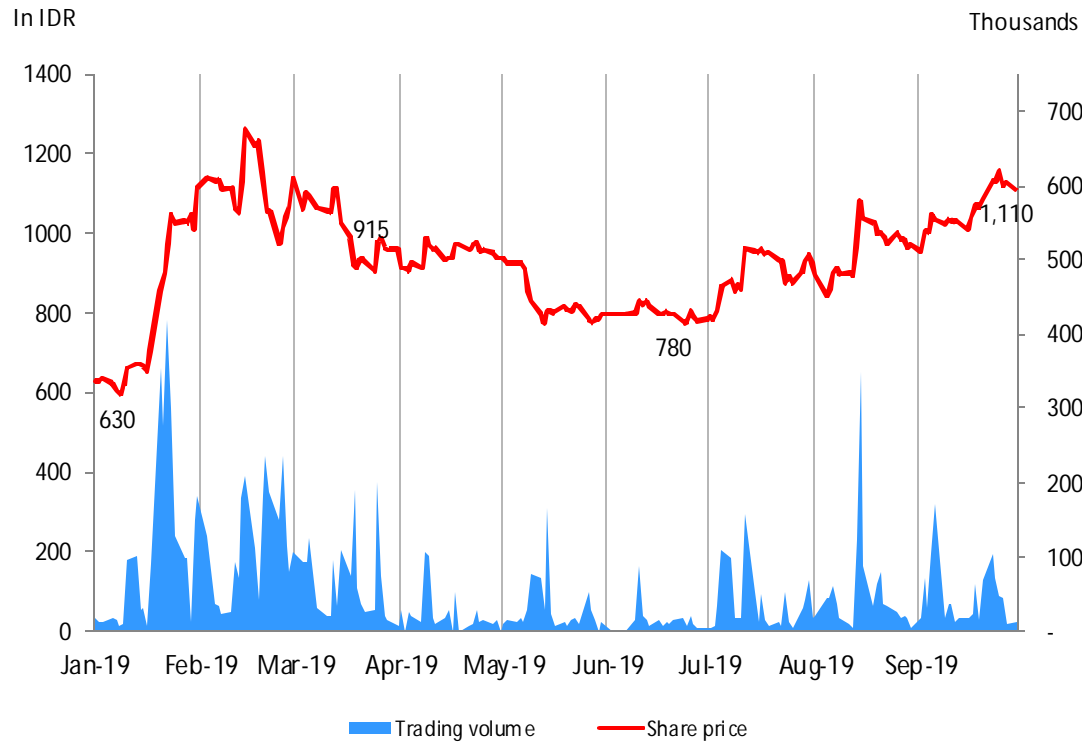


CET-1 Ratio (%)



Shares and Rating

Share Price & Trading Volume



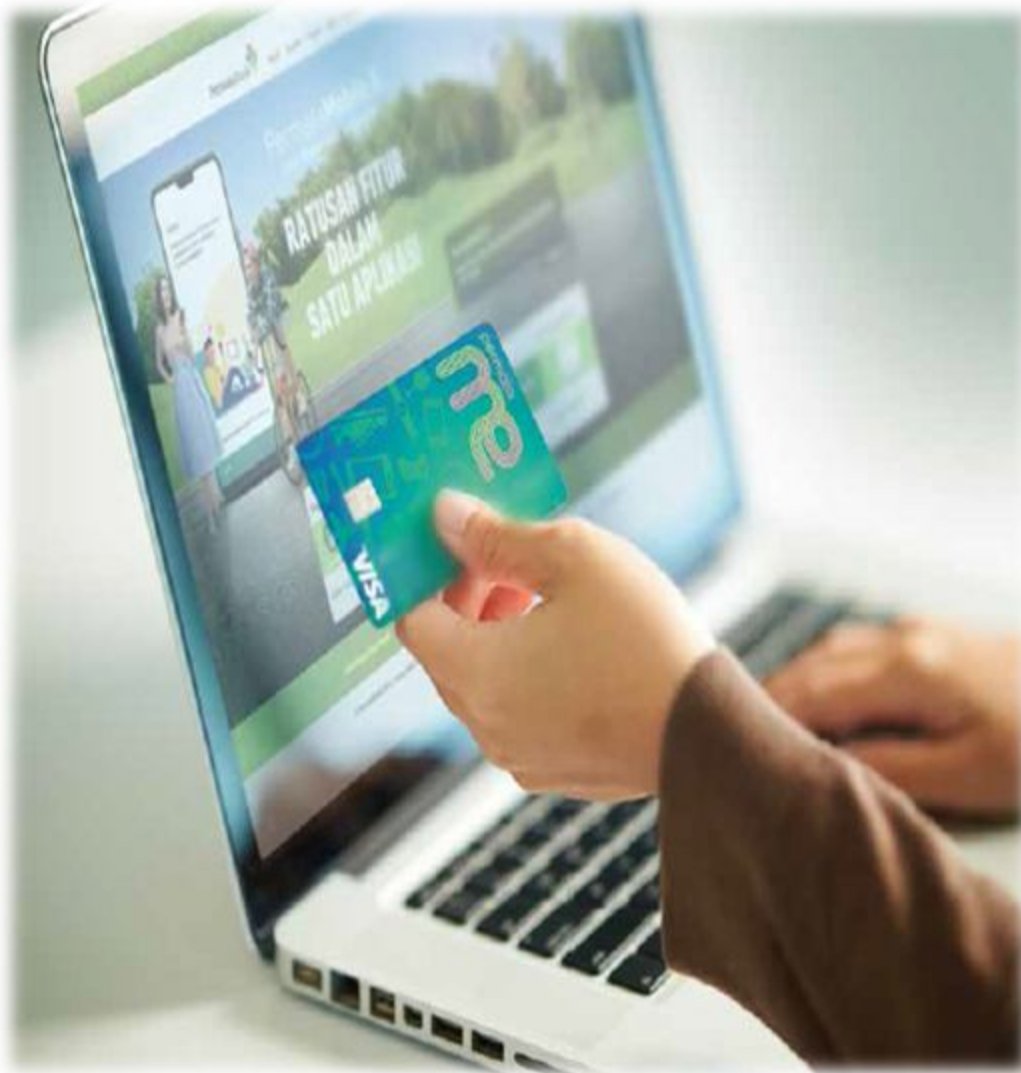
BNLI	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19
Price (IDR)	585	580	500	625	960	780	1110
PBV (x)	0.8	0.8	0.7	0.8	1.2	0.9	1.3
P/E Ratio	22	25	24	26	18	15	21
Market Cap (IDR Tn)	16.4	16.3	14.0	17.5	26.9	21.9	31.1
Book Value	21,642	21,605	21,805	22,452	22,955	23,313	23,729
O/S Share (in Bn) (ave)	28.043	28.043	28.043	28.043	28.043	28.043	28.043
PAT	164	289	494	901	377	711	1,093
EPS	23	21	23	32	54	51	52
BVS	772	770	778	801	819	831	846

Rating Agencies Rating/Outlook

Pefindo (Sep 2019)	Corporate Rating	id AAA / Stable
	Pre Basel-III Sub Debt Rating	id AA+
	Basel-III Compliant Subordinated Bonds Rating	id AA
Fitch (Aug 2019)	National Long Term Rating	AAA(idn) / Stable
	National Short Term Rating	F1+(idn)
Moody's (Sep 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

Source: Reuters, IDX and company

BUSINESS UPDATES



Total Loan

Rp 61.7 Trillion

increased by **1%** compare to Sep-18.

Supported from growth of:

Mortgage **Rp 17.4 Trillion** **↑ 11%**

Credit Card & Personal Loan **Rp 3.9 Trillion** **↑ 21%**

Total 3rd Party Funds

Rp 89.3 Trillion

increased by **4%** compare to Sep-18

CASA Ratio 52% **↑ 100 bps**



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 Amarta to accelerate UMKM loan has already signed IDR 80.6 Bn in loan as per 31 Sep-19 with more than 16,000 customer.



KREDIVO, Oct-18

Partnership with P2P Fintech Kredivo for channelling in order to grow asset of PL business. This partnership was launched on 23rd Oct-18 and as of Sep-19 PL disbursement through Kredivo reached **IDR 395 Bn**



AIR ASIA CO-BRAND, Dec-18

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

Business Updates – Retail Banking (3/3)

PermataBank

PERMATAKTA
#TUNAIKANMIMPI
**UNTUK MENJADI
HEALTH ENTHUSIAST**

BUNGA MULA 0.88% | DANA TUNAI HINGGA Rp300 juta

Pembiayaan Cepat di
PermataMobile X



PermataBank

PERMATAKTA
#TUNAIKANMIMPI
**UNTUK MENJADI
MAKEUP ARTIST**

BUNGA MULA 0.88% | DANA TUNAI HINGGA Rp300 juta

Pembiayaan Cepat di
PermataMobile X



PermataBank

PERMATAKTA
#TUNAIKANMIMPI
**UNTUK MENJADI
TRAVEL PHOTOGRAPHER**

BUNGA MULA 0.88% | DANA TUNAI HINGGA Rp300 juta

Pembiayaan Cepat di
PermataMobile X



PermataWealth Management

**READY CASH DI TANGAN,
INVESTASI TETAP JALAN**

Dapatkan fasilitas pinjaman rekening koran dengan jaminan produk investasi Anda melalui WM Link



AirAsia Platinum Credit Card
AirAsia Debit Card

Bonus hingga 3300 BIG Points | BIG Platinum Membership Status | Priority Check-in & Boarding Xpress Baggage

Makin Cepat Terbang Gratis
ke Destinasi Impian
#PULANGPERGIHAPPY




Info lengkap & apply sekarang di
AirAsiaCards.com

PermataBank

airasia.com 

Download PermataMobile X dan Buka PermataTabungan Bebas Anda!




Nikmati kemudahan

- Gratis Transfer Online
- Transfer Uang Ke Nomor Hp
- Kirim Revi Ke Email/SMS/LINE Atau Aplikasi Chat Lainnya
- Cek Mutasi Hingga 12 Bulan

PermataBank Syariah

#SayangUangnya
PERMATA TABUNGAN BEBAS
CASH BACK 10%
DI SPBU SETIAP HARI

Semakin #SayangUangnya dengan keuntungan cashback 10% dari PermataTabungan Bebas untuk semua transaksi.



Total Loan

Rp 45.3 Trillion

increased by **1%** compare to Sep-18

Total 3rd Party Funds

Rp 30.7 Trillion

Supported from growth of **CASA**  **24%**
with **CASA Ratio at 45%**

WB's Business Performances

- YOY 1% growth on asset was driven by incremental in good book asset with total growth 24% YoY.
- The growth was mostly contributed from new acquisition and existing names from various segments with strong credit grade.
- In Q3-19, WB managed to secure several financial institution deals through Bankers Acceptance and long term interbank financing
- WB also participates in 4 new syndication deals in the YTD Sep-19
- In overall WB managed to book 54 new debtors in YTD Sep-19. WB good book portfolio is now 50% contributed from new client acquisition during 2017 – 2019.
- In liabilities side, Bank Permata keep strategy to reduce expensive Deposits (TD) in order to manage better cost of fund.
- Bank Permata become the 1st bank signing credit guarantee cooperation with LPEI. This is in line with Bank's initiative to manage better risk weighted asset.

Business Updates – Wholesale Banking (3/3)

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

PT Bank Permata Tbk, registered with and under supervision of the Indonesian Financial Services Authority



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 (1/2)

Total Financing
Rp 14.6 Trillion

Total 3rd Party Funds
Rp 17.4 Trillion

increased by **12%** compare to Sep-18.

Supported from growth of:

CASA Rp 11.0 Trillion  **19%**

with **CASA Ratio at 63%**

far above Sharia Industry of 43%

Source: Management Report, Bank Only

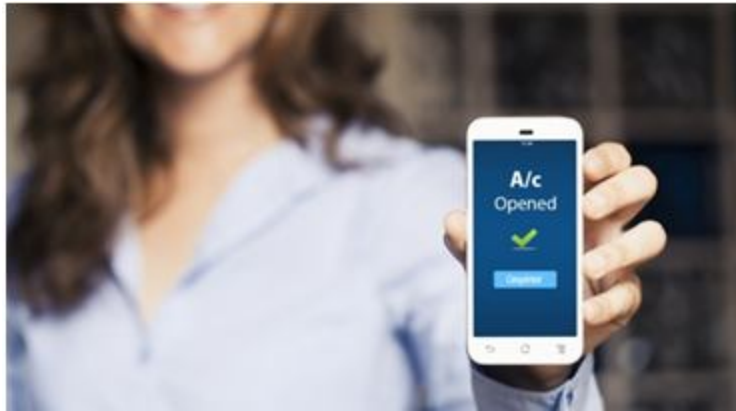


Strategic Initiatives

- 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

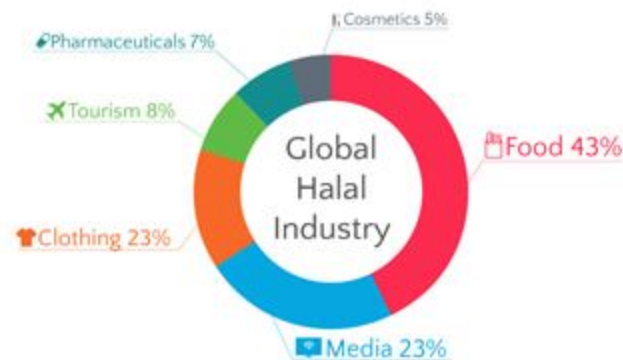
Business Updates – Shariah Banking (2/2)

Products Proposition and Target Segments/Industries



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 and 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



- 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 and 2019 were 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

Launched in August 2019

THANK YOU

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