

Press Release

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PermataBank Announces 5 Winners of PermataYouthPreneur 2021 That Are Ready to Become Digitalpreneur of the Future, Representing High Schools and Vocational Schools Across Indonesia

As many as 157 teams signed up representing 25 provinces of Indonesia, from Sabang to Merauke

Jakarta – As a newcomer in the BUKU IV category, **PermataBank** through PermataHati CSR, for the fourth time, hold a digital preneur training program PermataYouthPreneur (PYP) 2021. Like the previous year, **PermataBank** conducted all PYP 2021 activities online, this time with the theme "Helping the Growth of MSMEs Through Financial Technology (FinTech)". This program commenced on June 2 by utilizing online platforms such as webinars, video conferences, and e-learning modules for the delivery of materials and mentoring participants. Witnessed by Primandanu Febriyan Aziz, Head of OJK Education Department, Saryadi Guyatno – Coordinator of Partnership and Alignment of DUDI with Vocational Schools (SMK), Kemdikbudristek RI, Dhien Tjahajani – Legal and Compliance Director of **PermataBank** and Alfa Putra Kurnia – Founder & CEO of Arkademy, PermataBank announces 5 winning teams from 10 teams that made it into the PYP 2021 Grand Final. The five winners are entitled to a total prize of Rp 40,000,000, as well as the opportunity to receive a Bootcamp IT scholarship from Arkademy.

PYP 2021 strengthens PermataHati CSR ecosystem by partnering with Arkademy and fully supported by the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia and the Financial Services Authority in organizing PYP 2021. **PermataBank** is not only committed to creating innovations in banking products and services to help people and companies successfully create business prosperity and growth, but also to improving financial literacy and entrepreneurship that utilizes digital technology for the younger generation of Indonesia. Through PYP 2021, **PermataBank** aims to build a smart and creative character building entrepreneur 4.0 including efforts to improve collaboration and competence. This year as many as 157 teams signed up from 25 provinces, from Sabang to Merauke, 59 of them are from outside Java. Compared to the previous year, PYP recorded a 221% increase for applicants outside Java this year.

Dhien Tjahajani, Legal and Compliance Director of PermataBank said, "With the implementation of PYP 2021 for the fourth time, we hope that the entrepreneurial knowledge gained from this digital entrepreneurship training will be useful for participants in running the business. Hopefully, PYP succeeds in creating a young generation who are mentally strong, creative, empowered, and willing to work. PYP 2021 is held as part of our effort to prepare the younger generation with competent financial literacy and digital entrepreneurship. PYP 2021 transforms the 'job search' culture into a culture of 'creating jobs'. Building the spirit of entrepreneurship must start from the young generation of Indonesia".

Primandanu Febriyan Aziz, Head of Education Department of the Financial Services Authority (OJK) said, "As an institution that has a mission to established a financial system that grows sustainably and stably, OJK is committed to inviting Indonesian millennials to improve financial literacy as well as encourage millennials to become entrepreneurs. As we know that entrepreneurship is the economic driver of the country. OJK supports the initiatives of various institutions that focus in developing young entrepreneurs, especially entrepreneurs in the digital field. We know that the digital business has a great potential. With PYP 2021, an initiative from **PermataBank**, we hope that millennials will be more challenged to create

innovation, especially in response to industry 4.0. And this should always be encouraged together to increase national economic growth in the future".

Saryadi Guyatno, Coordinator of Partnership and Alignment of DUDI with Vocational Schools (SMK), Kemdikbudristek RI said "This PYP 2021 activity will be a useful experience for the future of the participants, and hopefully through this program we can see more Indonesian young generation that are competent in the field of IT, especially as FinTech experts and startup founders. After this event, hopefully, the journey of participants and other young generations still continue. I hope they will continue to develop fresh innovations. We would like to thank PermataHati of **PermataBank** for organizing the program. Hopefully, this activity continues in the years to come and more participants from Sabang to Merauke will participate."

Through the PYP 2021, **PermataBank** continues to expand access for entrepreneurial training, FinTech, and financial literacy for the younger generation of Indonesia. Throughout June – July period, finalists of PYP 2021 have participated in weekly online mentoring with experts as well as training using modules and online mentoring, namely; Business Validation, Product Validation, Software Development, Financial Literacy, Presentation Skill, and Pitching Skill.

The development of MSMEs & digital entrepreneurs requires the collaboration of various parties, namely the government, educational institutions, private sector, and the industry. Since 2017, PYP has continued to invite all young generations from Sabang to Merauke to hone their skills in terms of coding, program planning, and delivering presentations of their FinTech products. As of 2020, the program has provided training to more than 600 young generations of aspiring FinTech experts and startup founders.

Alfa Putra Kurnia, CEO of Arkademy said, "Since the beginning of the PYP program, Arkademy fully supports this positive initiative in strengthening the entrepreneurship ecosystem in Indonesia by encouraging the younger generation of

Indonesia to learn digital preneur and produce prospective founders of startups and FinTech. We are proud to help more young people develop their technological skills, especially the younger generation who have limited financial capabilities".

The jury selected the 5 winners of PYP 2021 based on presentation quality, product relevance, monetization, uniqueness and innovation, product design quality, product comfort, features, and the accumulated value of business ideas and values during mentoring. The 5 winners are:

- Winner 1: "Success Team" from SMK Telkom Sandhy Putra Purwokerto with product "Omebel" A web-based platform that aims to facilitate MSMEs furniture in obtaining capital.
- Winner 2: "Neverland" from SMK Telkom Sandhy Putra Purwokerto with product "Warabisa" - A franchise buying and selling application that connects franchisors with business partners.
- Winner 3: "GADA Team" from SMK Telkom Sandhy Putra Purwokerto with product "SemarVest" - An application that aims to facilitate MSMEs to get capital, conduct marketing, and business training.
- Honorable Mention: "Djagodev" from SMKN 2 Klaten with product "Tenkraf" and "Baiman" from SMKN 4 Banjarmasin with the product "Initiate" - A marketplace to sell products and creative products MSMEs.

For more information, please contact:

Richele Maramis

Head, Corporate Affairs PermataBank

P: +62 21 523 7788

E: corporate.affairs@PermataBank.co.id

Shanti Soekawati

Magnifique PR for PermataBank

P: +62 896 3584 3286

E: ssoekowati@magnifique.co.id

PROFILE OF PT BANK PERMATA Tbk

PermataBank is a BUKU IV bank, which is one of the 10 best banking institutions in terms of assets with the strongest capital in Indonesia. Listed in Bursa Efek Indonesia (Code: BNLI) with a main shareholder Bangkok Bank Public Company Limited, PermataBank is a digital leader with innovative products and services serving nearly 4 million customers in 62 cities in Indonesia. As of June 2021, **PermataBank** has 294 branch offices, 4 mobile branches, 913 ATMs with access to more than 100,000 ATM (VisaPlus, Visa Electron, MasterCard, Alto, ATM Bersama and ATM Prima), 18,700 cardless cash withdrawal outlets in Indomaret, and millions of ATMs around the world connected to the Visa, Mastercard, Cirrus network.

PermataBank has won several service excellence awards in Commercial Bank category and Sharia Unit Bank, namely Banking Service Excellence Award in 2017-2021 from InfoBank Magazine in collaboration with Market Research Indonesia, Top Digital Company Awards 2021 from Marketing magazine, Top 50th Emiten Big Camp; The Best Disclosure and Transparency at The 12th IICD (Indonesian Institute for Corporate Directorship) Corporate Governance Conference and Awards 2021. Through the Corporate Social Responsibility program for people with disabilities, PermataBRAVE has won Padmamitra Award 2020 from the Ministry of Social Affairs Republic of Indonesia.

As a digital innovation pioneer in Indonesia, in 2018, **PermataBank** has launched a super app called PermataMobile X that offers more than 200 new features and improves the PermataNET internet banking platforms. Customers can also experience an unlimited offline and online transaction through modern and digitized five branch models located across Jabodetabek and Bali which offers a simple, fast, and reliable experience.

For more information about **PermataBank** visit our website at <http://www.permatabank.com>.

PROFILE OF ABOUT PERMATAHATI

PermataBank, at the end of 2010, introduced PermataHati's CSR program which focuses on education, especially financial literacy. PermataHati is designed by combining various activities in its three pillars, namely: Human Resource Development, Facility Improvement, and Community Empowerment. The active participation of **PermataBank** employees as Employee Volunteers (EVO) is the backbone and key to the success of all CSR activities conducted by **PermataBank**, where EVO sets aside its time and energy in carrying out CSR activities to earn Smile Points. Every 15 Smile Points accumulated, **PermataBank** will provide 1 scholarship for underprivileged children during 1 school year. To support this CSR program, every **PermataBank** employee is entitled to 1 day of CSR leave, excluding their annual leave allowance. Since 2010, through the active participation of 20,934 employees as Employee Volunteers (EVO) in various CSR activities, PermataHati has provided scholarships to 6,338 children.

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