



**Bank Sahabat
Sampoerna**

SIARAN PERS

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PT Bank Sahabat Sampoerna Consistently Maintains Bank's Intermediation Function

Records Loan Portfolio and Third Party Fund Growth by 39% and 44% Respectively

Jakarta, August 11, 2016 - Ending the first half of 2016, PT Bank Sahabat Sampoerna ("Bank Sampoerna") continues to perform intermediation function consistently. This was shown by the growth of loan portfolio and third party fund in tandem. Third party funds collected amounted Rp5.697,6 billion from Rp3.960,3 billion in the same period last year, an increase of 43.9%. While credit has been channeled along the first semester 2016 amounted Rp5.282,9 billion, which increased by 39.2% over the same period last year amounted to only Rp3.795,0 billion. While Loan to Deposit Ratio ("LDR") is maintained at the level of 90.78%.

"Bank Sampoerna tries to keep doing the bank intermediation function consistently and carefully. The increase in third party funds and loans disbursed shows the level of public confidence towards Bank Sampoerna is getting stronger," said Ali Rukmijah, President Director of Bank Sampoerna.

The increase in credit impacts on Net Interest Income that was successfully obtained by Rp178,8 billion, an increase of 44.1% compared to the same period last year amounted Rp124,1 billion and Net Interest Margin / NIM recorded at 5.48%.

The ratio of net non-performing loans ("NPL-Net") was recorded at the level of 3.58%, an increase compared to the same period last year. The Increment of non-performing loans ratio is due to external factors, one of which is the economic slowdown that has continued until the first semester of 2016 so it impacts the quality of lending. However, Management continues to improve loan quality by making approaches to customers on a regular basis.

From the capital, in February and April 2016 shareholders made a capital injection amounting to Rp100 billion and Rp110 billion, reflecting the commitment of shareholders to support the growth of Bank Sampoerna, bringing total Equity of Bank Sampoerna amounted Rp1.082,5 billion with a Capital Adequacy Ratio ("CAR") maintained at 19.30%, well above Bank Indonesia and OJK's regulations.

"With the capital injection from shareholders in February and April 2016, Core Capital of Bank Sampoerna already complies with the provisions required by the Financial Services Authority (OJK) to enter BUKU II category. But in this case we are still awaiting confirmation from OJK," said Henky Suryaputra, Head of Finance and Business Planning of Bank Sampoerna.



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Other financial ratios remained at a good level, such as the ROA 0.85%, ROE 4.27% and BOPO 93.56%. In total assets, Bank Sampoerna also showed excellent growth of 42.2% to Rp6.971,3 billion compared to the previous period that was only amounted Rp4.903,9 billion.

"Entering the second half of 2016, Bank Sampoerna will continue to apply the prudential banking principle in managing the business and in utilizing a wide range of business opportunities for future growth. Bank Sampoerna will continue to expand the branch network to expand the market segmentation and to get closer to its customers and continue to do business synergies with KSP Sahabat Mitra Sejati by utilizing a network of over 120 branch offices in several regions in Indonesia. Human resource development, organizational alignment, as well as increased operational efficiency is an important factor to further strengthen the Bank's position to continue to grow in the future," continued Ali completes.

About Bank Sahabat Sampoerna

With support from 2 major groups of Shareholders, namely Sampoerna Strategic Group through PT Sampoerna Investama (83%) and Alfa Group through PT Cakrawala Mulia Prima (16%) along with Ekadharmajanto Kasih (1%), business opportunities are opened wide for Bank Sampoerna. Sampoerna Gorup with its national-global wide best business experiences combined with Alfa Group's national business excellence, abilities and extensive network through its retail business, are expected to support Bank Sampoerna's growth forward.

Shareholders' commitment is not only in the form of capital and funding, but also in brand value, knowledge and skills. This commitment is expected to bring Bank Sampoerna to be a bank that sustainably grow and give significant contribution in SME sector.