



Bank Sampoerna Consistently Supports Micro and SME Sector to Grow *“Records an Increment of Loans by 86,2%”*

Jakarta, March 2016 - PT Bank Sahabat Sampoerna ("Bank Sampoerna") closed the year 2015 with a positive achievement despite Indonesia's economic condition was still decelerating. Bank Sampoerna managed to record profit before tax (audited) of Rp.69,74 billion, an increase of 89.9% compared to 2014 which only amounted Rp.36,72 billion. This was driven by the increasing of credit and third party funds that affected the Bank's net interest income.

Ali Rukmijah, President Director of Bank Sampoerna said that despite the macro economic conditions were still not improving until the end of 2015, Bank Sampoerna showed a trend of positive performance. "I am optimistic seeing the bank's excellence growth with a better risk management to the loan portfolio that fosters customer confidence towards Bank Sampoerna," Ali further said.

Bank Sampoerna will consistently support the growth of Small and Medium Enterprises in Indonesia. This commitment is reflected by the dominance of credit channeled to working capital sector compared to other sectors.

Throughout 2015, loan portfolio shown an increase as YoY by 86.2% to Rp.4.730,03 billion compared to the same period in 2014 which only amounted Rp.2.539,90 billion. Approximately 81% of the portfolio was being channeled to Micro, Small and Medium Enterprises ("SME"). The significant credit growth was still aligned with prudential banking principle. This was reflected in the gross NPL ratio that reached 2.93%, still under the applicable provisions of 5%.

The increase in lending was followed by an increase of third party funds by 82.8% to Rp.4.963,98 billion from Rp.2.715,22 billion in 2014. The composition of third party funds is still dominated by time deposits by 91% and it has been a business nature of banks in BUKU 1. The increase in third party funds also shows that public trust level and the bank's brand awareness were continue to increase from time to time.

This increase in credit and the acquisition of third party funds, affected on the acquisition of Net Interest Income that increased significantly by 132.6% to Rp.319,03 billion from Rp.137,18 billion in 2014. Along with this, loan to Deposit Ratio ("LDR") also increased to the level of 92.86% in December 2015 compared to the same period last year by 90.74%.

Separately, Henky Suryaputra, Head of Finance and Business Planning Bank Sampoerna explained that the increase in Net Interest Income is supported by interest income that increased by 85.0% from the previous Rp.366,74 billion in 2014 to Rp.678,63 billion this year. This was also followed by an increase in net interest margin that reached 6.28% significantly increase compared to the same period in 2014 which only amounted to 4.76%.

Throughout 2015 Shareholders added up the capital amounting Rp.165 billion, reflecting the commitment of shareholders to support the growth of Bank Sampoerna, bringing the total Equity of the bank into Rp.852,49 billion with Capital Adequacy Ratio can be maintained at 17.03%, well above the Bank Indonesia regulations.

"Commitments from Shareholders to continuously support Bank Sampoerna was reflected consistently with the capital injection to support Bank Sampoerna future growth", said Henky further.

Other financial ratios can be achieved at a good level, such as 1.42% ROA, ROE 7.54% and BOPO 89.88%. In total assets, Bank Sampoerna also showed excellent growth of 77.2% to Rp6.151,33 billion compared to the previous period that only amounted Rp3.471,95 billion.

In Information Technology sector, in order to improve the bank's service to its customers, at the end of 2015 Bank Sampoerna converted its core banking system from Alphabit into Temenos-T24.

Director of Operations and Information Technology, Liliana Lie said that the usage of Temenos as core banking system will accelerate the operations process ranging from front-end service to back-end service. The accuracy of data and services provided to customers will also be quicker and more accurate, including processes related to the month-end reporting mechanism.

To extend market segmentation and to get closer to its customers, Bank Sampoerna consistently expands its office network. In 2015, it has been opened 5 new branch offices, which are in Rantau Prapat, Palopo, Sorong, Jayapura and Tugumulyo. In addition, Bank Sampoerna also relocated several branch offices such as Branch Office Wisma Sejahtera, Branch Office Palembang, Sub-Branch Office Kelapa Gading and Sub-Branch Office Fatmawati Branch Office. Thus, as of December 2015, the number of Bank Sampoerna branch network has become 18 offices and distributed on several major cities in Indonesia. Bank Sampoerna has also been equipped with some banking services such as ATM in cooperation with Prima network with more than 88,000 ATM machines, Internet Banking, Phone Banking, Debit Card and Call Center service at telephone number 1500035.

To increase its business, Bank Sampoerna will continue to synergize with Strategic Partners namely Koperasi Simpan Pinjam ("KSP") Sahabat Mitra Sehati by utilizing its network of over 120 branch offices on several regions in Indonesia.

"On this auspicious occasion let us say thank you to all of our stakeholders, who always support and give their trust to us. Trust is a mandate that we must keep and maintain properly so noble objectives to support the development and empowerment of entrepreneurs in the SME sector can be realized together", said Ali concluded.



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Sampoerna

About PT Bank Sahabat Sampoerna

With the support of 2 major groups as shareholders, which are Sampoerna Strategic Group through PT Sampoerna Investama (81%) and Alfa Group through PT Cakrawala Mulia Prima (18%), along with Ekadharmajanto Kasih (1%), business opportunities are opened for Bank Sampoerna. Sampoerna Group 's best business experiences with national and global coverage combined with the capabilities and national business excellence that has been elaborated and extensive network owned by Alfa Group through its retail company, is expected to support the development of the Bank in the future.

The commitment of the shareholders that is not only in the form of financing and capital, but also brand value, knowledge and skill, is expected to bring Bank Sampoerna to be a bank that sustainably growth and contribute significantly in the micro and SME sector.

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