



 **BANK MAYAPADA**

PUBLIC EXPOSE

DECEMBER 2018

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Per Sept 2018

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BANK MAYAPADA

Melayani Dengan Komitmen

SEKILAS BANK MAYAPADA

Bank Mayapada At a Glance

SEKILAS BANK MAYAPADA *Bank Mayapada at a Glance*

Per Sept 2018

VISION

Menjadi salah satu bank swasta berkualitas di Indonesia dalam nilai aset, profitabilitas, dan tingkat kesehatan.

To be one of Indonesia quality private in asset value, profitability and soundness rating.

MISSION

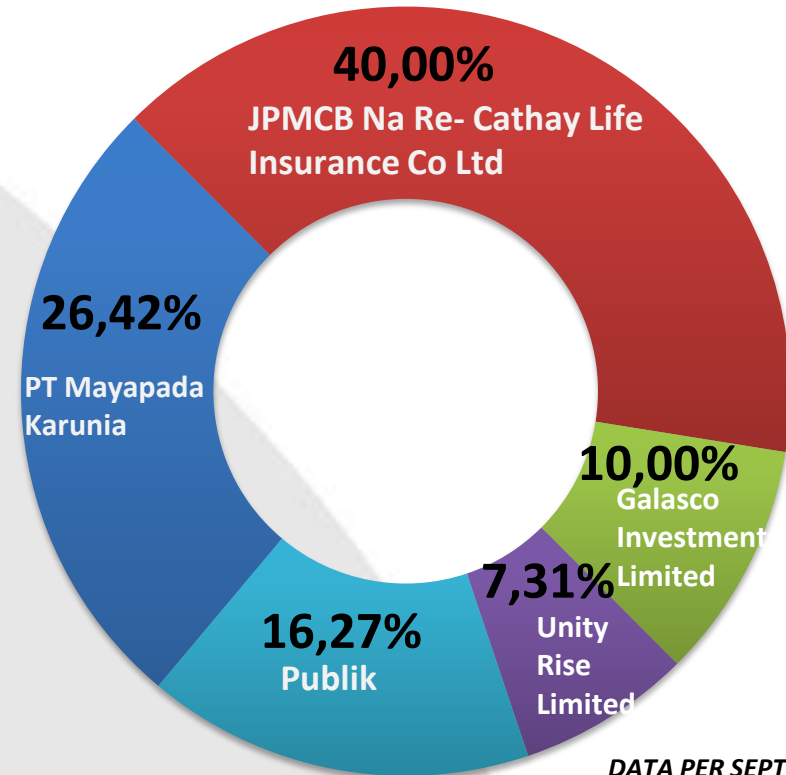
Menjalankan operasional bank yang sehat dan memberikan nilai tambah maksimal kepada nasabah, karyawan, pemegang saham, dan pemerintah.

To operate sound bank operations and provide maximum added value to customers, employees, shareholders and the government.

Network

Bank Mayapada mengoperasikan **216** Kantor berlisensi penuh yang terdiri dari cabang, kantor cabang pembantu, kantor kas dan kantor fungsional di **83** Kota di **24** provinsi di seluruh Indonesia

CAPITAL STRUCTURE



*Bank Mayapada is operating **216** fully licensed Offices consisting of branches, sub-branches, cash offices and functional offices in **83** Cities across **24** provinces in Indonesia*



BANK MAYAPADA

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A photograph of a modern glass skyscraper at night, illuminated from within. The building's facade is dark, but the windows are lit up, creating a grid of light. A large, circular logo is visible on the upper part of the building. The background is a dark blue sky. The image is overlaid with a semi-transparent blue rectangle containing white text.

PENJELASAN PEMBATALAN PEMBAGIAN DIVIDEN INTERIM TAHUN BUKU 2018

Explanation of Cancellation of Interim Dividend 2018 Distribution

PENJELASAN PEMBATALAN PEMBAGIAN DIVIDEN INTERIM

Perseroan memutuskan untuk melakukan pembatalan pembayaran dividen interim tahun 2018 dengan pertimbangan antara lain sebagai berikut:

The Company decided to cancel the interim dividend payment in 2018 with consideration, among others, as follows:

Perseroan mengutamakan penguatan aspek **struktur permodalan** untuk menunjang realisasi target bisnis periode usaha mendatang.

*The company prioritizes strengthening aspects of the **capital structure** to support the realization of the business target for the coming business period.*

Dalam rangka persiapan **penerapan IFRS9** pada tahun 2020, mulai tahun 2018 Perseroan memutuskan untuk melakukan penambahan cadangan secara bertahap sebagai antisipasi atas dampak berlakunya IFRS9.

In preparation for the implementation of IFRS9 in 2020, starting in 2018 the Company has decided to gradually add reserves to anticipate the impact of IFRS9.





KINERJA KEUANGAN

Financial Performance

Ikhtisar Kinerja Keuangan

Per Sept 2018

- Kredit tumbuh Rp9,5 T atau 17,79% YoY menjadi Rp63,1 T
Credit grew by IDR 9.5 T or 17.79% YoY to IDR 63.1 T

- Dana Pihak Ketiga meningkat Rp9,2 T atau 15,24% YoY menjadi Rp69,4 T
Third Party Funds increased by Rp. 9.2 T or 15.24% YoY to Rp. 69.4 T

- Laba Bersih naik 12.09% YTD, dan turun sebanyak 7,38% YoY; Mulai tahun 2018 Perseroan melakukan penambahan pencadangan secara bertahap sebagai persiapan penerapan IFRS9 di tahun 2020.
Net Profit rose 12.09% YTD, and decreased by 7.38% YoY; Starting in 2018, the Company will gradually add reserves as preparation for the implementation of IFRS9 in 2020.

(Jutaan Rupiah)	Sep-17	Des-17	Sep-18	YTD	YoY
Total Aset	70.319.307	74.745.570	83.155.655	11,25%	18,25%
Kredit	53.582.426	56.420.080	63.114.966	11,87%	17,79%
Dana Pihak Ketiga	60.222.110	62.633.496	69.401.428	10,81%	15,24%
Labas Bersih	817.418	675.405	757.062	12,09%	-7,38%

	Sep-17	Des-17	Sep-18	YTD	YoY
ROA	1,87%	1,30%	1,26%	-0,04%	-0,61%
ROE	17,56%	10,64%	14,18%	3,54%	-3,38%
NIM	4,23%	4,26%	4,12%	-0,14%	-0,11%
LFR	88,97%	90,08%	90,94%	0,86%	1,97%
NPL (gross)	2,18%	5,65%	4,50%	-1,15%	2,32%
NPL (net)	1,38%	4,20%	2,91%	-1,29%	1,53%
CAR	12,55%	14,11%	14,01%	-0,10%	1,46%

• CAR 14,01% dan LDR 90,94%;
CAR laporan keuangan inhouse per november 2018 adalah sebesar 15,10 %

*CAR 14.01% and LDR 90,94%;
CAR inhouse financial report as of November 2018 is 15.10%*



BANK MAYAPADA

Melayani Dengan Komitmen

Realisasi Aksi Korporasi Tahun 2018

Obligasi Subordinasi V *Subdebt V*

Pada bulan september 2018 telah diterbitkan Obligasi Subordinasi sebesar Rp803 Milyar, tenor 7 tahun dengan kupon bunga 10,5% p.a

In September 2018 Subordinated Bonds was issued amounting to IDR 803 billion, 7-year tenor with interest coupons of 10.5% p.a

Penawaran Umum Terbatas XI dengan HMETD *Right Issue XI with Pre-emptive Rights*

Pada bulan Oktober telah dilaksanakan PUT XI tahun 2018 sebesar RP2 T.

In October the PUT XI in 2018 was issued for Rp. 2 T.



PROSPEK USAHA, RENCANA BISNIS DAN KEBUTUHAN PERMODALAN TAHUN 2019

Business Prospect, Business Plan and Capital requirement year 2019

PROSPEK USAHA DAN RENCANA BISNIS TAHUN 2019

Perseroan melihat dan meyakini **prospek usaha** yang akan dikembangkan di tahun 2019, terutama untuk meningkatkan **Fee Based** Perseroan antara lain:
The Company sees and believes in the business prospects that will be developed in 2019, especially to increase the Fee Based, including:

Meningkatkan aktivitas transaksi **treasury**
Increase treasury transaction activities

Mengembangkan bisnis **Financial Institution**
Developing Financial Institution business

Meningkatkan kepemilikan **kartu kredit dan kredit tanpa agunan**
Increase ownership of credit cards and loans without collateral

Mengembangkan produk dan layanan berbasis **E-Channel**
Develop E-Channel based products and services

Meningkatkan kerjasama **Bancassurance** dengan berbagai perusahaan asuransi
Increase Bancassurance collaboration with various insurance companies



PROSPEK USAHA DAN RENCANA BISNIS TAHUN 2019

Description	Projection Dec 2018	Business Plan		
		Dec 2019	Growth	Growth (%)
Total Aset	88,258	104,240	15,982	18,11%
Lending	66,053	78,272	12,219	18.50%
Funding	72,613	86,046	13,433	18.50%
Equity	11,016	12,518	1,502	13.63%
Profit Before Tax	1,068	1,091	23	2.13%
Rasio				
CAR	15.91%	17.05%		1.14%
LDR	90.97%	90.97%		0.00%
ROE	10.80%	8.34%		(2.46)%
ROA	1.31%	1.14%		(0.17)%
NIM	4.05%	4.27%		0.23%
BOPO	86.65%	88.62%		1.97%
NPL (Gross)	4.25%	3.54%		(0.71)%
NPL (Net)	2.75%	2.06%		(0.69)%

•Meningkatkan Fee Based Income sebagaimana paparan pada prospek usaha sebelumnya.

Increase Fee Based Income as explained in previous business prospects.

Rencana Bisnis:

•Meningkatkan penghimpunan dana pihak ketiga dengan mengutamakan CASA antara lain melalui bauran produk dan kebijakan layanan yang memperhatikan aspek *Cost Of Fund* dan *demand* pasar.

Increase third party fund collection by prioritizing CASA, among others, through combination of product and service policies in consideration to the Cost Of Fund aspects and market demand.

•Meningkatkan pertumbuhan kredit terutama segmen debitur UMKM, dan mengembangkan kredit konsumen antara lain KPR, KKB, Kartu Kredit dan Personal Loan.

Increasing credit growth, especially the segment of MSME debtors, and developing consumer loans include mortgages, Vehicle Loan, credit cards and personal loans.



Proyeksi Rasio CAR tahun 2019
Diperkirakan tidak kurang dari 17%

Projected CAR ratio for 2019
is estimated no less than 17%





BANK MAYAPADA

Melayani Dengan Komitmen

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**TERIMA
KASIH**



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