

*Compassionate Finance,  
Your Companion for the Future*



# **Shinhan Bank Indonesia Company Profile**





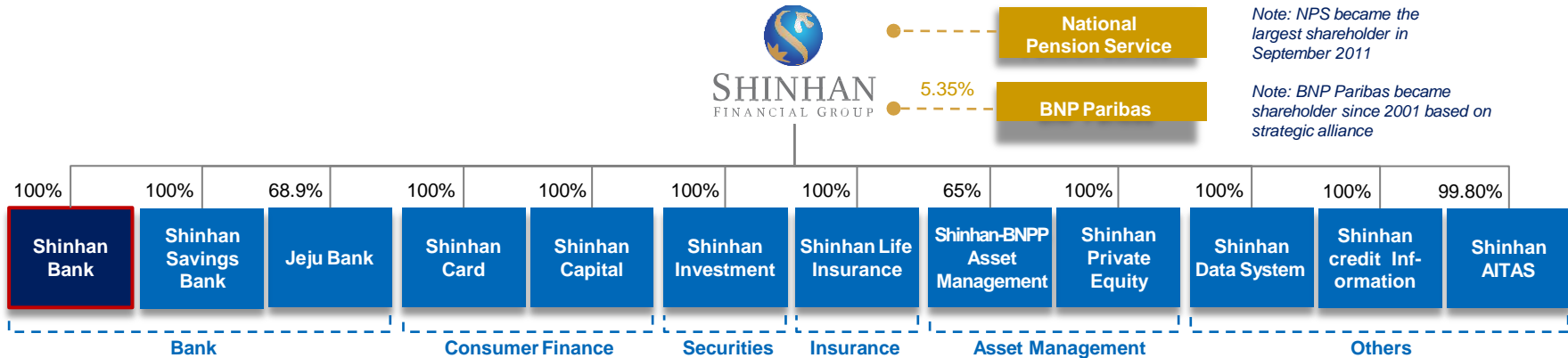
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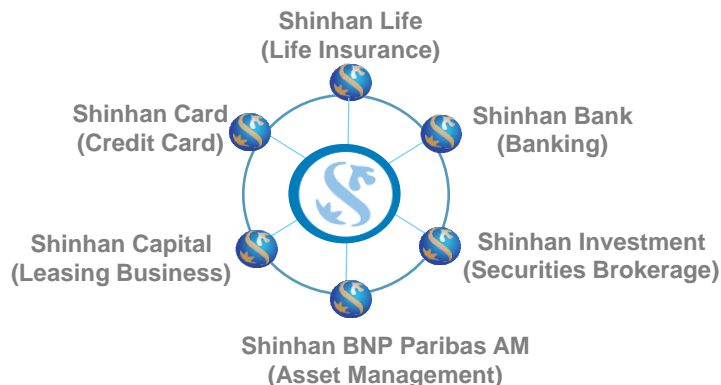
# SFG at a Glance : The No. 1 Financial Group in South Korea

## SFG Organization

### No. 1 Financial Group in Korea



## Well-Diversified Portfolio



## Financial Overview

Description	2017 4Q
Consolidated Net Income	2.8 USD Billion
Total Assets	400 USD Billion
ROE	9.19 %
ROA	0.71 %
BIS Ratio	14.74 %

Source: SFG Facts Book as of 31 Dec 2017

# SFG at a Glance : Vision & History

## Vision

### “World Class Financial Institution”

Since the establishment in 1982 as a late-comer to Korean banking industry, Shinhan Bank has strived to become Korea’s leading world-class financial institution.

#### Foundation (Bank) 1982

##### Implementing innovation to Korean banking industry

- First bank in Korea to adopt ATM
- First bank in Korea to adopt internet banking
- Thriving in retail and SME banking with customer-oriented services

#### Building Period 2001 ~ 2002

##### Conversion to Financial group system, business line maintenance and expansion

- Establishment of Shinhan Financial Group
- Acquisition of Jeju Bank
- Establishment of Shinhan BNP Paribas Investment Trust Management
- Acquisition of Good Morning Securities

#### Growth Period 2003 ~ 2009

##### Bank enlargement, strengthening of non-banking business

- Acquisition of Chohung Bank
- Listed on New York Stock Exchange
- Incorporation of Shinhan Life Insurance as a Subsidiary
- Acquisition of LG Card

#### Solidifying Period 2010 ~ 2015

##### Securing status as the “Local Best” & Construct basis for “Global Growth”

- Acquisition of Tomato Savings Bank
- Solidify our position as a leading financial group in Korea
- Achieving the highest net income in the industry for eight consecutive years

#### World Class Financial Group

##### Establishing the foundation for success in the global market, concentrating in Asia

- Acquisition of CNB and BME banks in Indonesia
- Establishment of the most extensive branch network in Vietnam among foreign banks
- Launch of Sunny Bank, mobile-only banking platform

# A Snapshot of Shinhan Bank: Expanding globally to 20 countries

📍 Global network of 162 offices in 20 countries (as of Apr 2018)



# Shinhan in Indonesia

The No. 1 Financial Group in Korea



Here in Indonesia to create a better tomorrow through compassionate finance



## Bank

- Started in Mar 2016
- Total Asset : IDR 8,357 bio
- Total Equity : IDR 4,309 bio

## Multi Finance

- Started in Dec 2015
- Total Asset : IDR 1,537 bio
- Total Equity : IDR 231 bio

## Securities

- Started in Jul 2016
- Total Asset : IDR 300 bio
- Total Equity : IDR 225 bio

## Asset Management

Upcoming

## Insurance

On discussion

Financial Data as per 31 Dec 2017



# Shinhan Bank Indonesia Overview

# Shinhan Bank Indonesia (BSI) : Who We Are

## About us

Launched on March 4<sup>th</sup>, 2016. Following the acquisition of BME and CNB, Shinhan Bank Indonesia becomes a subsidiary of Shinhan Bank.

Guided by the Group mission of Compassionate Finance, Shinhan Bank Indonesia will deliver outstanding results and become the number one foreign bank in Indonesia.

## Business Information

77,812



Customer

709



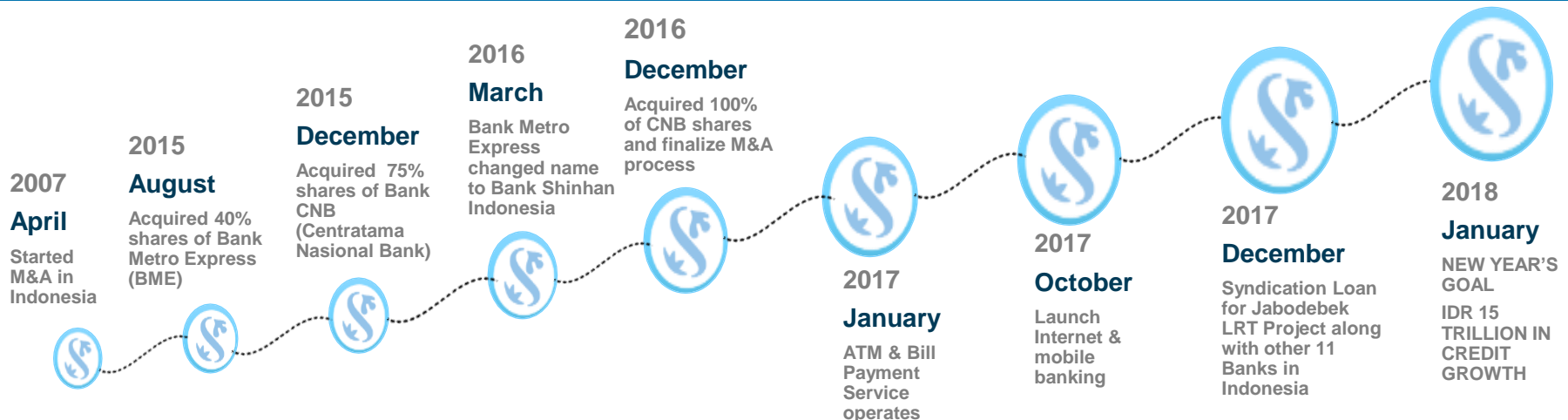
Employees

60



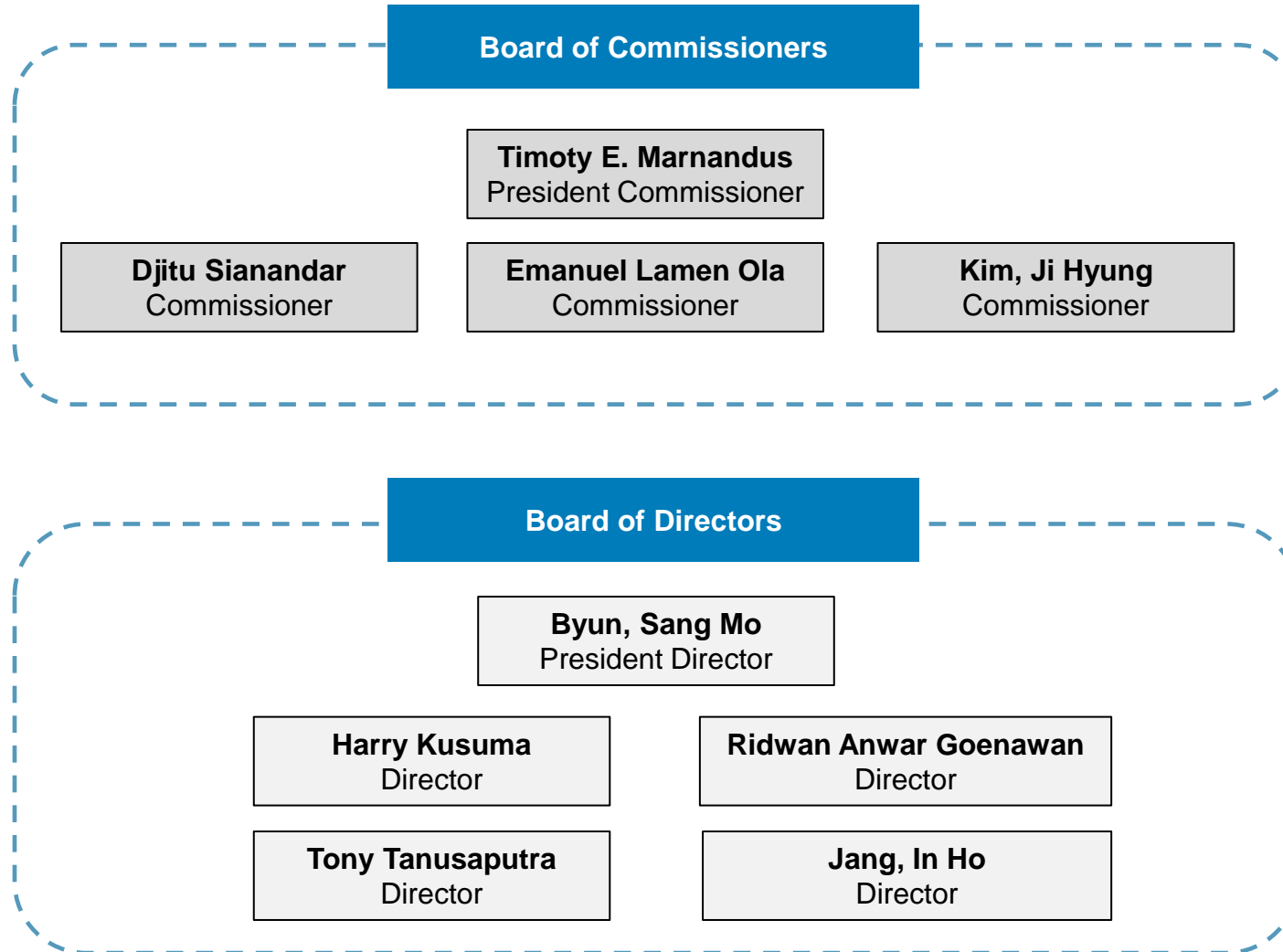
Branches

## Milestones





# Organizational Structure : BOC & BOD



# Our Services & Products

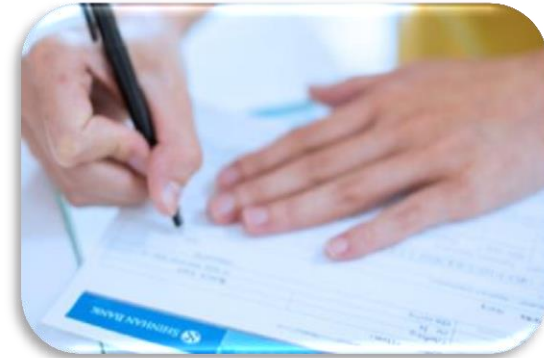
## Deposit



## Loan ( Corporate & Personal )



## Remittance



## E-Banking ( Internet & Mobile )



## International Finance



## Foreign Exchange



# Local Networks



Indonesia has the most branches among other global network, spread out in 30 cities



## Indonesia (61)

### Jakarta (17)

Head Office (1), KPO (1), West Jakarta (3), South Jakarta (2), Central Jakarta (5), North Jakarta (2), East Jakarta (2)

### Banten (3)

South Tangerang (1), Tangerang (2)

### West Java (3)

Bandung (1), Kopo (1), Karawang (1), Bekasi (1)

### Central Java (8)

Magelang (1), Surakarta (2), Semarang (1), Salatiga (1), Kudus (1), Jogyakarta (1), Purwokerto (1)

### East Java (25)

Surabaya (11), Sidoarjo (4), Gresik (1), Mojokerto (1), Malang (1), Singosari (1), Jombang (1), Tulungagung (1), Jember (1), Genteng Banyuwangi (1), Nganjuk (1), Madiun (1)

### Bali & Nusa Tenggara (3)

Bali (1), Lombok (2)

### South Sulawesi (2)

Gowa Cash Office (1), Makassar (1)



# BSI's Business Highlight : Fast Growth Through Optimal Allocation

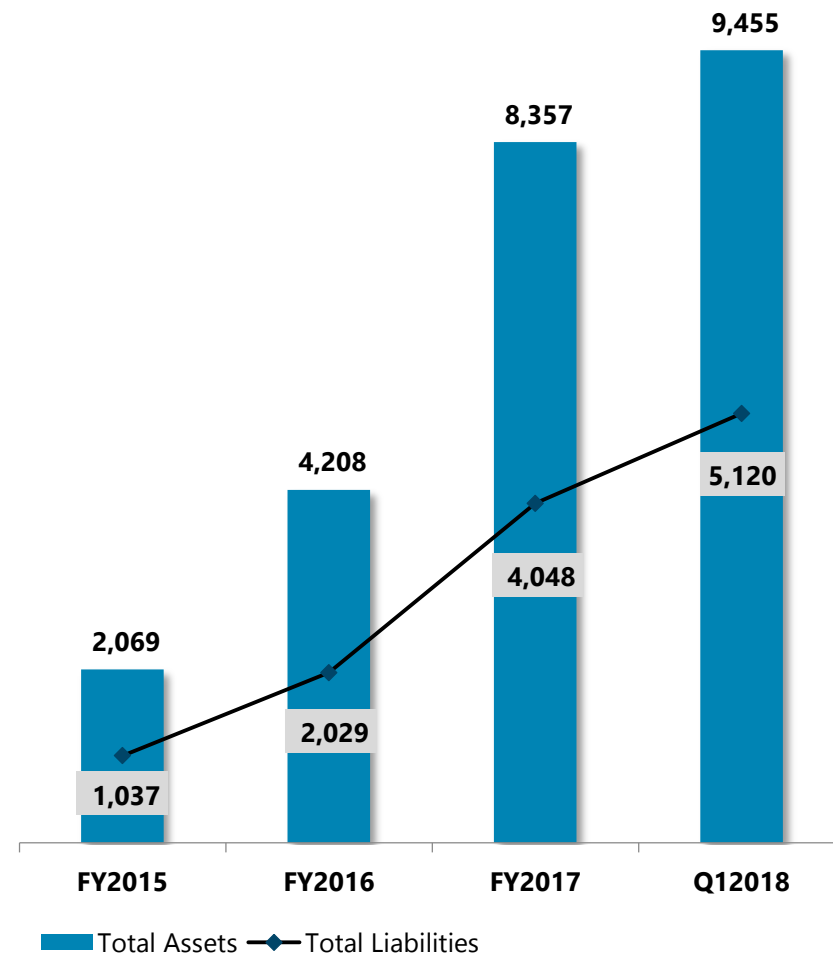
## Financial Highlight – 2017

(in IDRbn)

Balance Sheet	2015	2016	2017	YoY (%)	Q1 2018
Total Asset	2,069	4,208	8,357	+ 99 %	9,455
Total Loan	602	1,986	5,710	+ 188 %	7,251
Third Party Funds	991	1,835	2,377	+ 30 %	2,256
Total Equity	1,032	2,179	4,309	+ 98 %	4,335
Profit & Loss					
Interest Income	98	262	458	+ 75 %	155
Net Interest Income	45	151	329	+ 118 %	115
Non-Interest Income	5	27	44	+ 63 %	9
Operating Profit	9	21	137	+ 552 %	34
Net Profit	6	16	100	+ 525 %	27

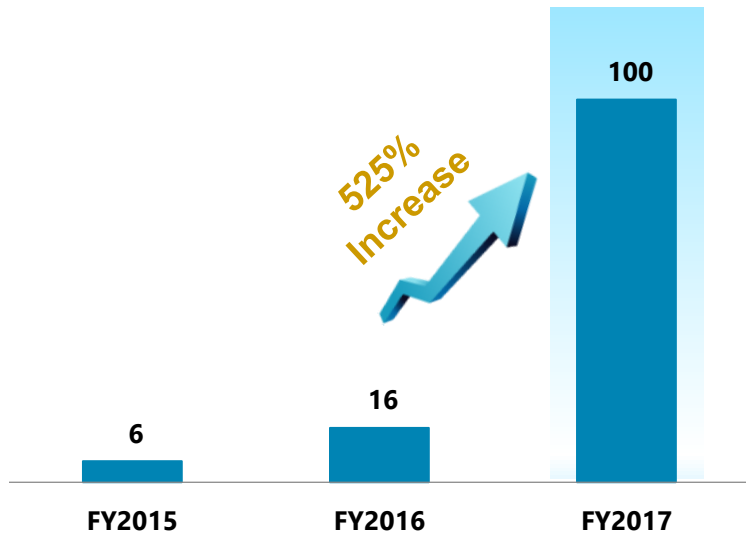
## Financial Ratio - 2017

(%)	2015	2016	2017	YoY(P %)	Q1 2018
ROE	1.90	1.32	3.01	+ 1.69	2.60
ROA	0.76	0.75	2.19	+ 1.44	1.91
LFR	60.71	108.21	240.22	+ 132.01	321.37
NPL (Gross)	0.13	1.36	1.15	-0.21	1.13
NPL (Net)	0.06	0.92	0.74	-0.18	0.75
CAR	114.99	85.28	67.85	- 17.43	52.44

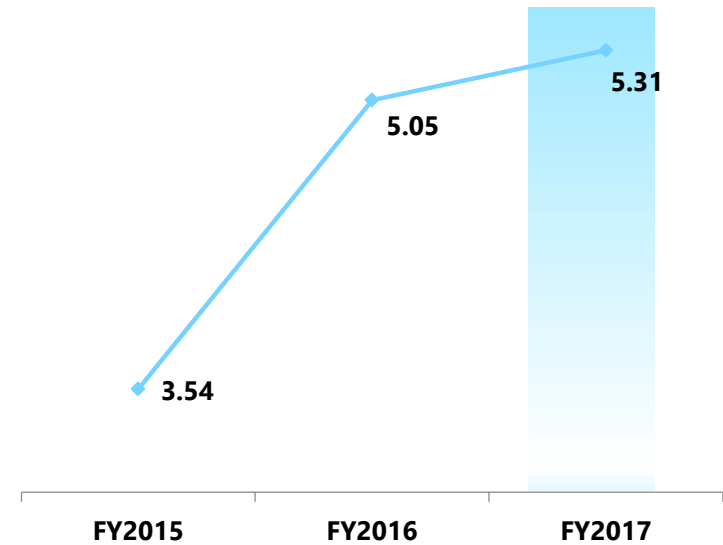


# BSI's Business Highlight : Improving Performance

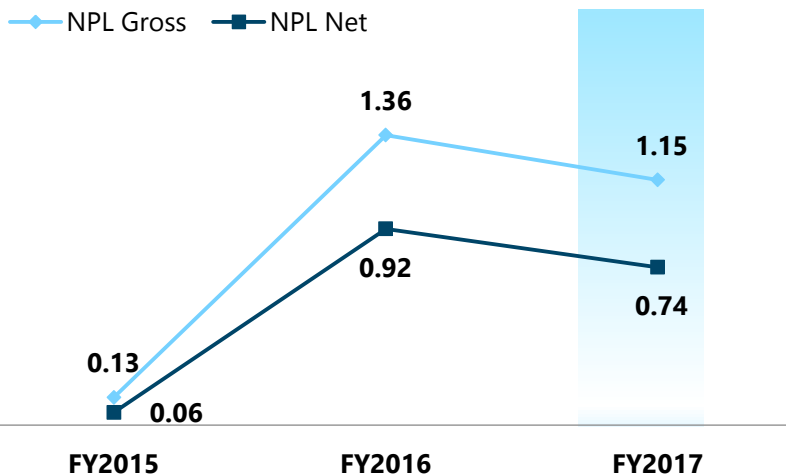
**Net Profit** (in IDRbn)



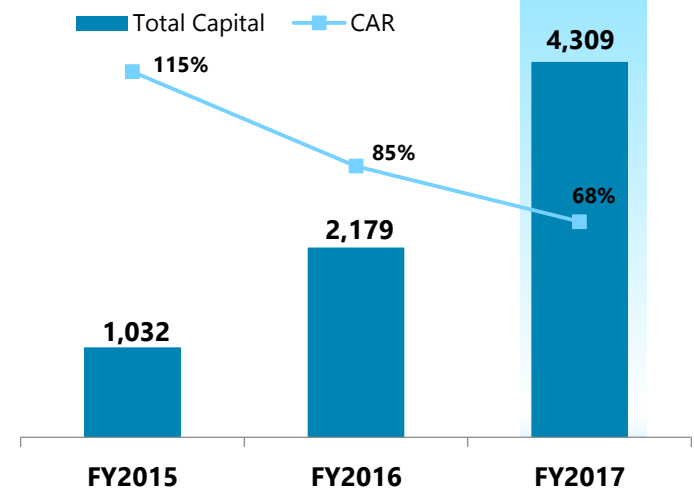
**Net Interest Margin** (%)



**NPL Ratio** (%)

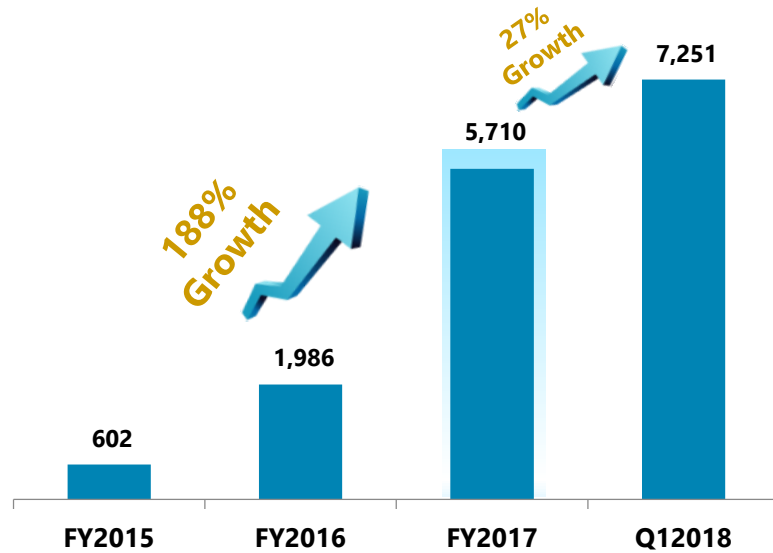


**Capital & Capital Adequacy Ratio** (in IDRbn, %)

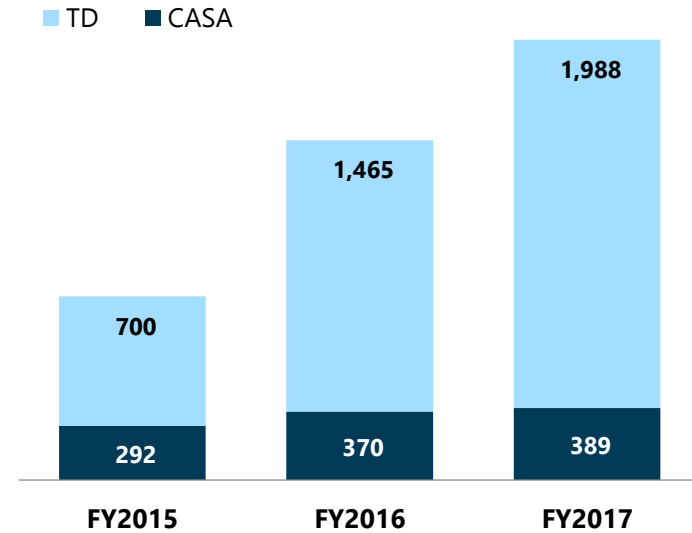


# BSI's Business Highlight : Big Increase of Loan and Deposit Base

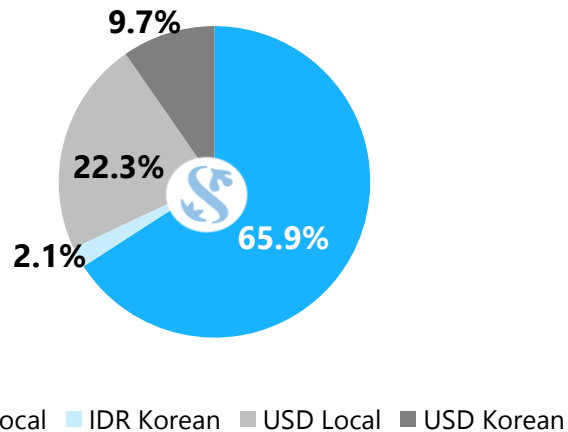
## Loan (in IDRbn)



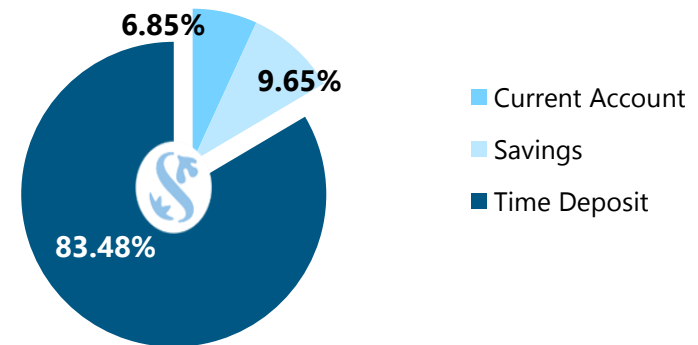
## Deposit (in IDRbn)



## Loan Composition (in %)

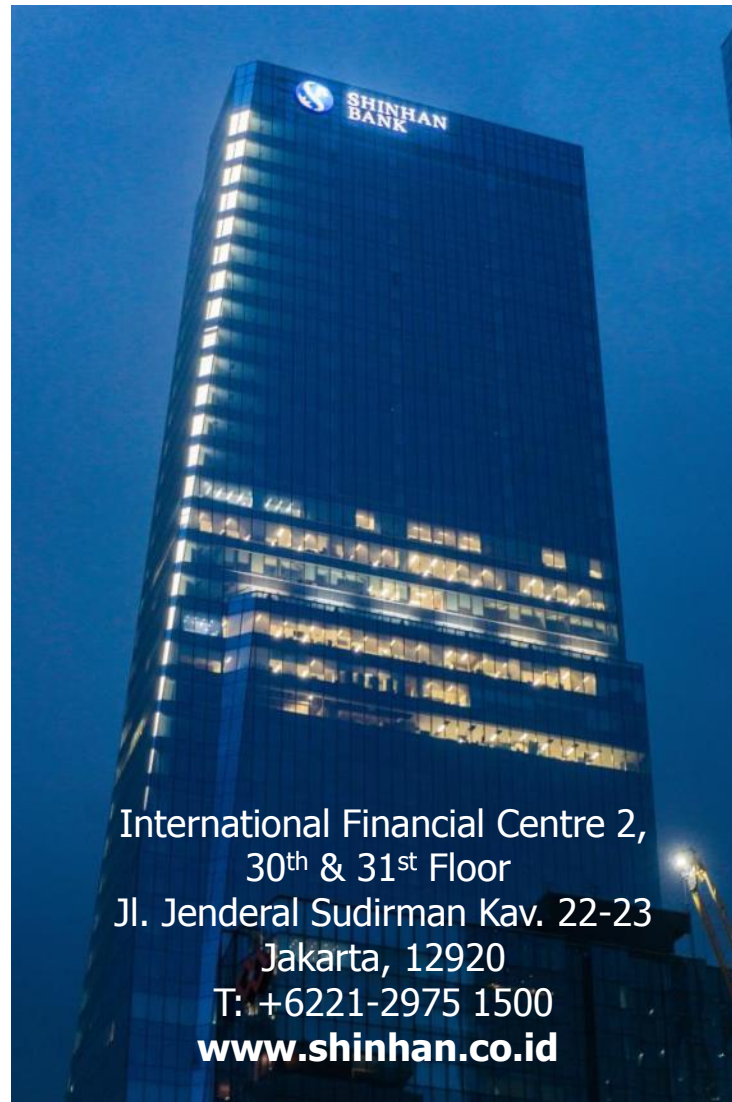


## Deposit Composition (in %)





# Contact Information



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