



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE

November 01, 2010

Bank Permata

PEFINDO affirmed the general obligation rating of PT Bank Permata Tbk. (BNLI or the Bank) at “**idA+**”, and at the same time also affirmed the rating of the Bank’s subordinated Bond I/2006 amounted of IDR 500 billion at “**idA**”. Outlook for these ratings is “**Stable**”. The ratings reflect the strong support from shareholders and strong market position. However, the ratings are limited by less than average asset quality and relatively higher operational expenses.

Established in 2002 as a result of the merger of 5 banks, Bank Permata is now the ninth largest bank in Indonesia. BNLI is 89.01% owned by the consortium of PT Astra International Tbk (“AI”) and Standard Chartered Bank (“SCB”), and 10.99% is owned by public. The Bank employs 5,400 employees to deliver its products and services to customers through its 275 offices, electronic banking channels, and 610 self-owned ATMs that are connected on-line with joint ATM network of over 20,000 units.

Rating Period: October 29, 2010 – November 1, 2011
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