



# PUBLIC EXPOSE TAHUNAN PT INTAN BARUPRANA FINANCE TBK

Auditorium 5<sup>th</sup> Floor, INTA HQ Building  
Jakarta, 27 Oktober 2015

# Key Company Highlights

Vision, Mission, Strategy



## VISION

**To be Tier 1 Finance Company in the financial industry in Indonesia**

## MISSION

**To create job and prosperity, and build and grow with aspiring local entrepreneurs**

## STRATEGY

**To have Capital Rp. 1 trillion or higher and rating single A or better. Through upholding Good Corporate Governance, respecting all stakeholders, practicing highest professionalism and having honest character.**



# Key Company Highlights

## Milestones

On September 4, 1991, the Company was established with a name PT Intan Baruprana Finance

1991



2003

On February 14, 2003, PT Inta Finance and Employee Cooperative of PT Intraco Penta, Tbk become shareholders (acquired by INTA)

The Company's business activities were expanded, namely moving into financing based on syariah principles on April 8, 2010

2010



2013

On August 15, 2013, Phillip Asia Pacific Opportunity Fund, Ltd became a shareholder of the Company by holding 9.71% shares.

The Company listed (go public) its shares on the Indonesian Stock Exchange with code:IBFN on December 22, 2014

2014



# Overview of the Company

## Awards and Achievements

*“The company is well recognized in the Indonesian multifinance sector, having been given numerous awards from Investor and Infobank magazines.”*

### Investor Magazine Awards



#### September 2015

The 2<sup>nd</sup> best multifinance company (Total Assets between Rp2tn – Rp5tn)

#### October 2014

The 9<sup>th</sup> best multifinance company (Total Assets between Rp2tn – Rp5tn)

#### September 2013

The 5<sup>th</sup> best multifinance company (Total Assets between Rp1tn – Rp2tn)

#### October 2012

The 3<sup>rd</sup> best multifinance company (Total Assets between Rp1tn – Rp2tn)

#### September 2011

The 12<sup>th</sup> best multifinance company (Total Assets between Rp500bn – Rp1tn)

### Infobank Magazine Awards



#### August 2015

Rated “Very Good” and ranked 8<sup>th</sup> (Assets category between Rp1tn – 5tn)

#### August 2014

Rated “Very Good” and ranked 9<sup>th</sup> (Assets category above Rp 1 trillion)

#### August 2013

Rated “Very Good” and ranked 37<sup>th</sup> (Assets category above Rp 1 trillion)

#### August 2012

Rated “Very Good” and ranked 17<sup>th</sup> (Assets category above Rp 1 trillion)

#### August 2011

Rated “Very Good” and ranked 35<sup>th</sup> (Assets category between Rp 100 billion – Rp 1 trillion)

# Business Strategy

## Maintaining captive market

- Prioritize to provide financing services for INTA customers

## Expanding the non-captive market

- Provide financing for non-INTA products
- Target to have 50:50 captive and non-captive portfolio in the near future

## Improving the assets quality

- Understand client's needs
- Knowing client's business
- Assess payment capabilities

## Penetrating new industry sectors

- Diversify portfolio to construction & infrastructure, agribusiness, transportation (land,sea), oil & gas, hospitality, healthcare and various sector

## Lowering cost of fund

- Establish a joint-financing /channeling scheme
- issue MTN, Bonds

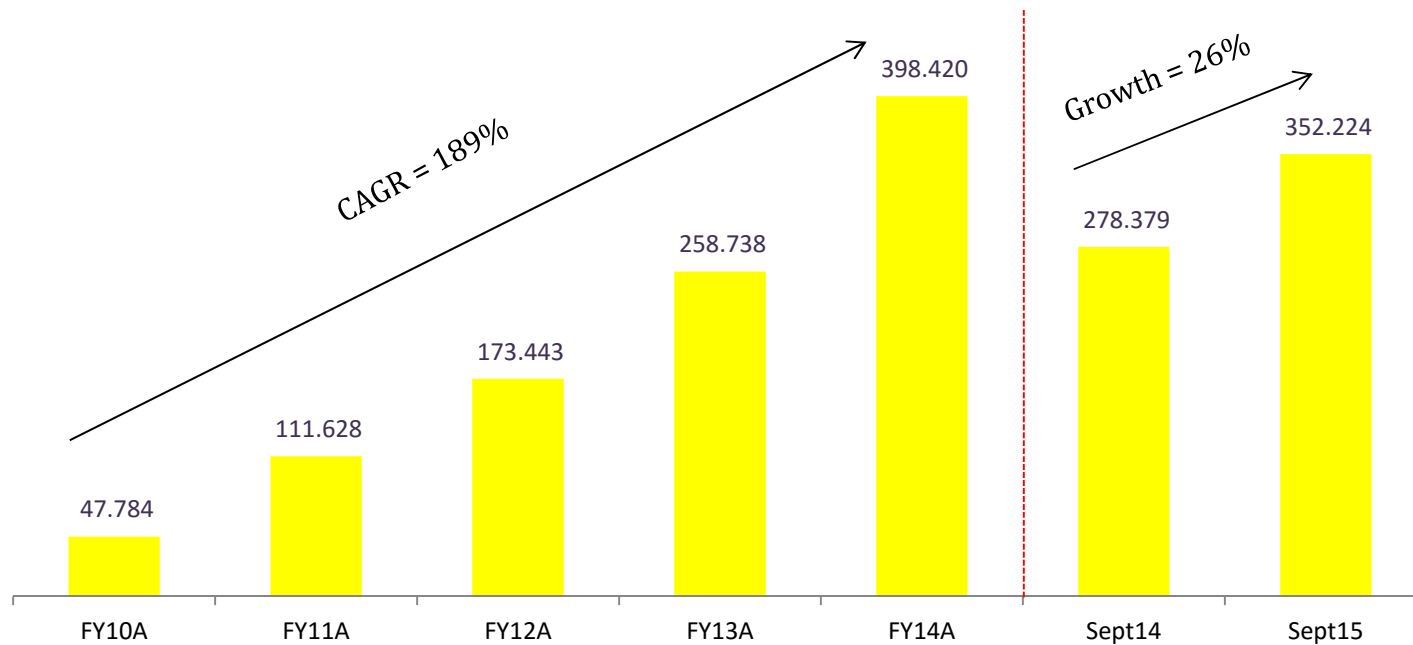
## Focusing on the customer

- Provide tailor made financing
- Have skilled and experienced personnel
- Have depth knowledge in heavy equipments industry

# Financial

## Revenue

Revenue from FY10A – FY14A; Sept 14UA – 15UA (in Rp mn)

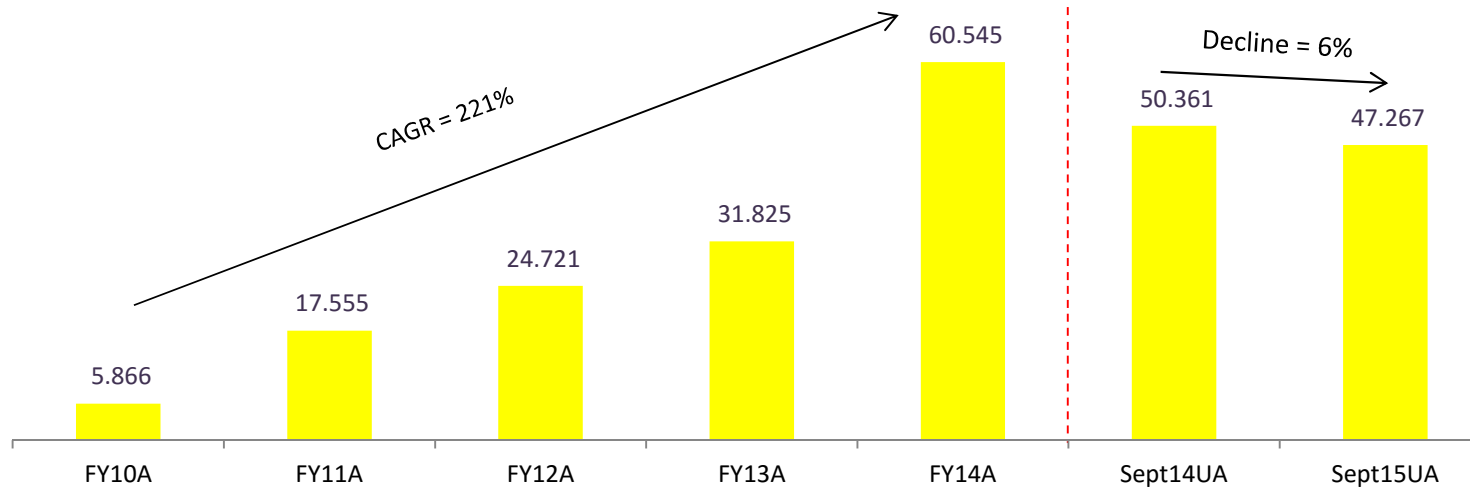


Source: AFS 2010, 2011, 2012, 2013, 2014 & UAFS Sept 2014, 2015

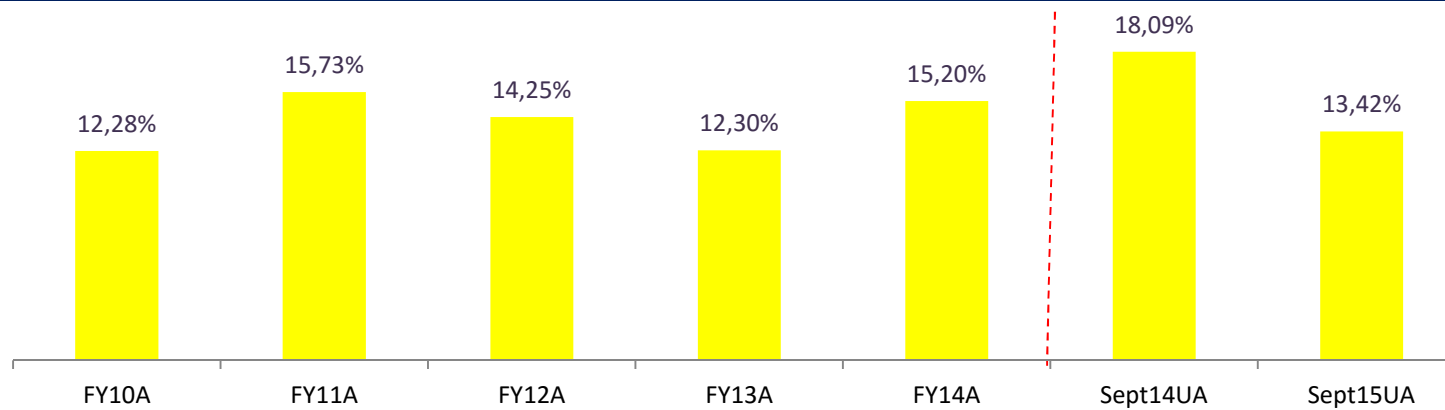
# Financial

## Net Income

Net Income FY10A – FY14A; Sept 14UA – 15UA (in Rp Mn)



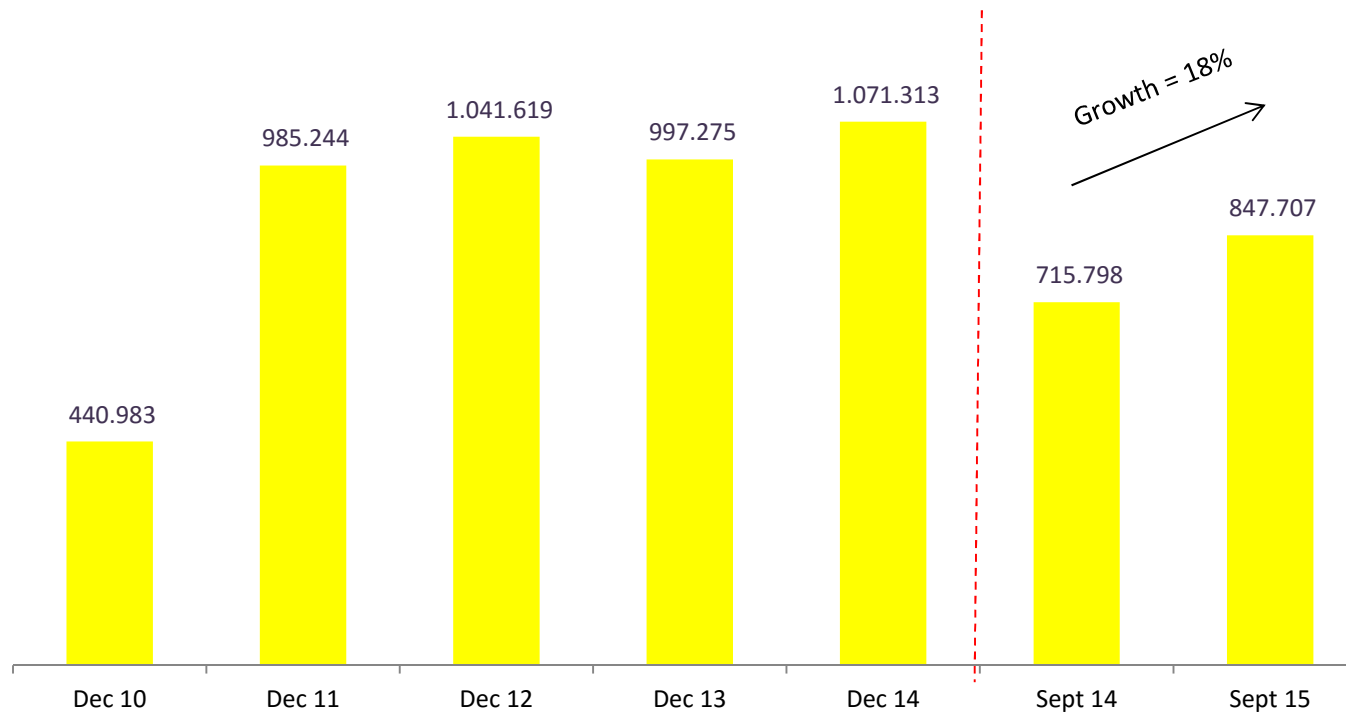
Net Profit Margin FY10A – FY14A; Sept 14UA – 15UA (%)



# Financial

## New Booking

### New Booking from FY10 – FY14; Sept 14– 15 (in Rp mn)



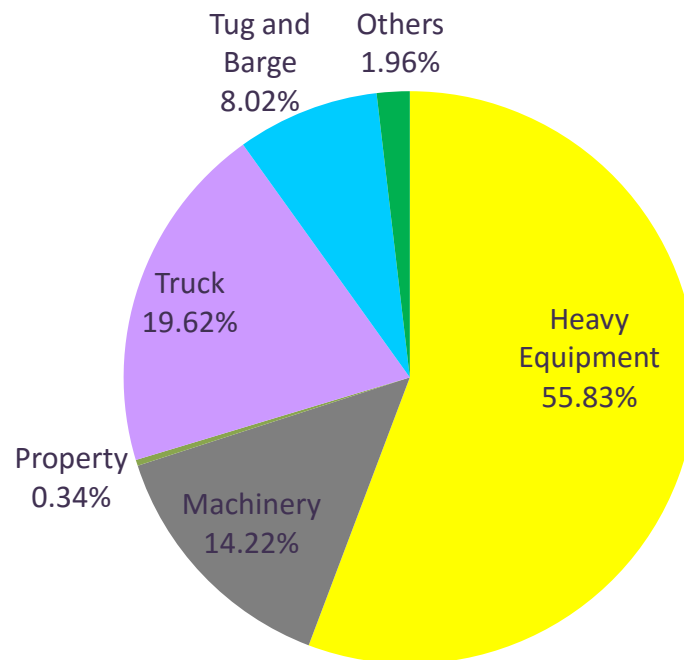
Source: FS 2010, 2011, 2012, 2013, 2014 & FS Sept 2014, 2015



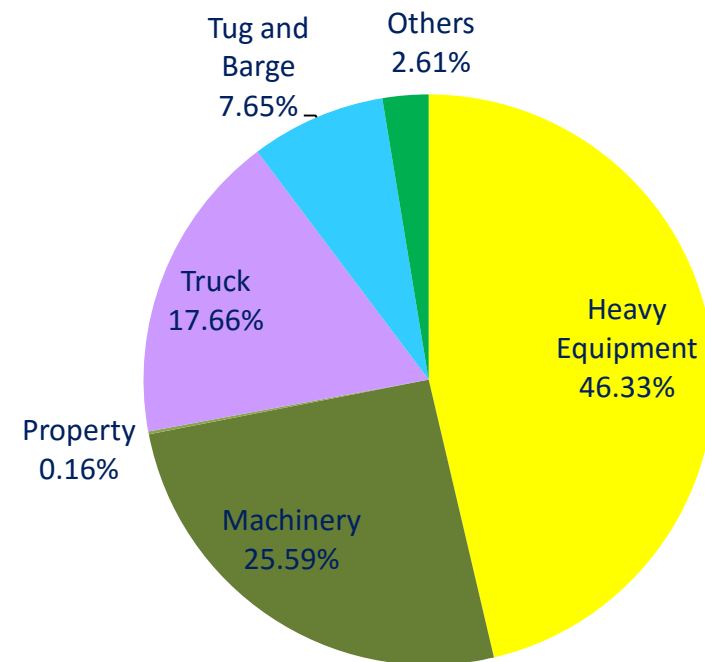
# Financial

## Financing Portofolio

By type in FY Dec14 (Value)



By type in Sept15 (Value)

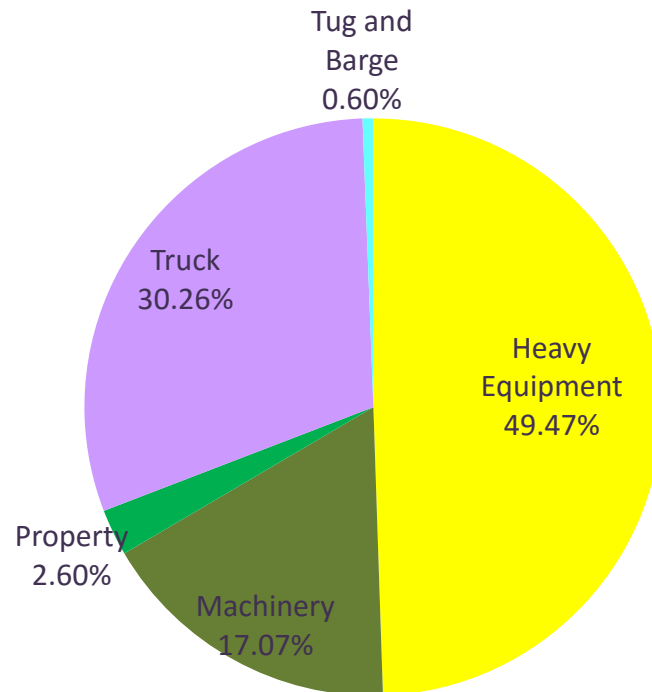


Source: MA as of Des 2014 & Sept 2015

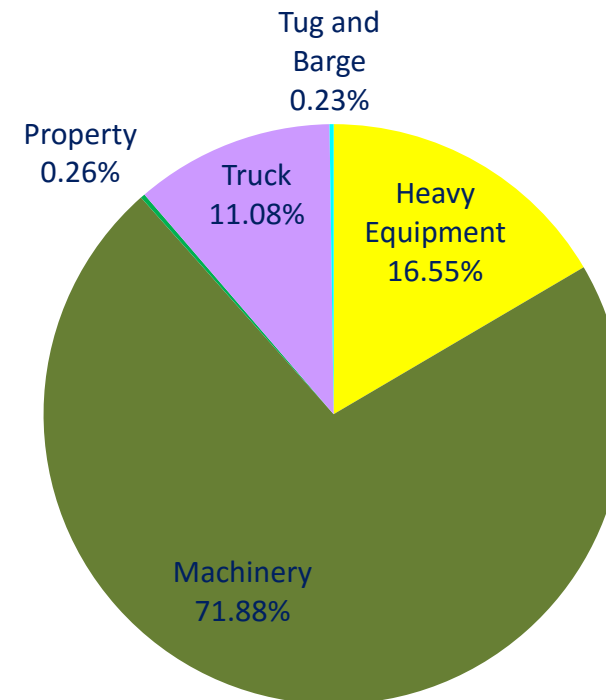
# Financial

## Financing Portofolio

By type in FY Dec14 (Unit)



By type in Sept15 (Unit)

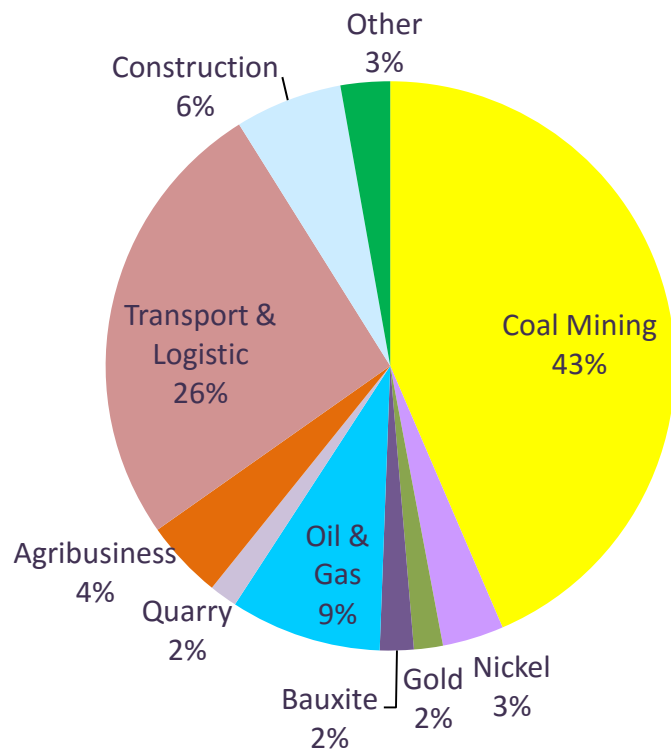


Source: MA as of Des 2014 & Sept 2015

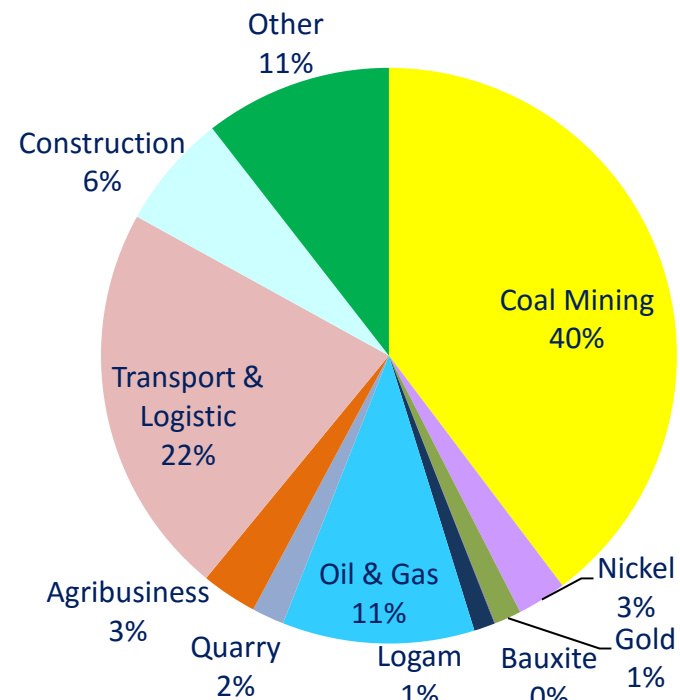
# Financial

## Financing Portofolio

By sector industry in FY Dec14 (Value)



By sector industry in Sept15 (Value)



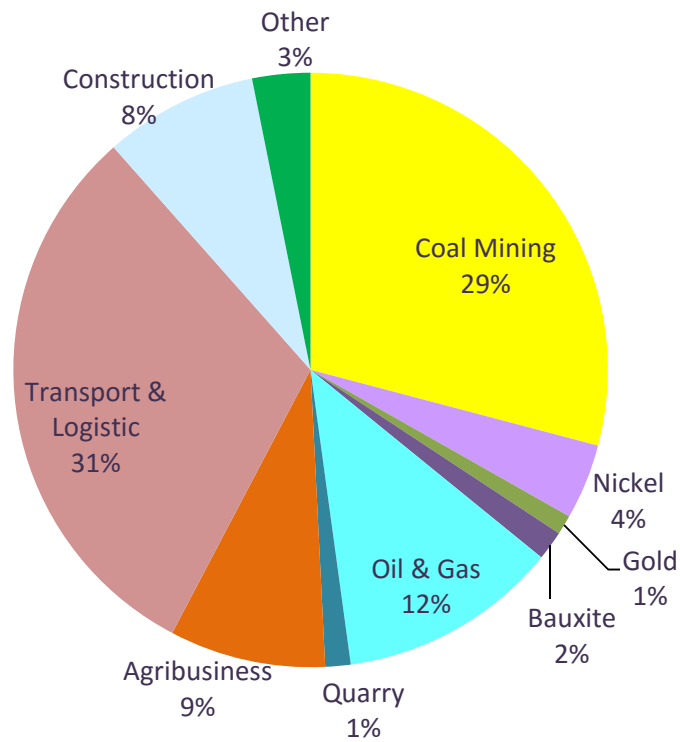
Source: MA as of Des 2014 & Sept 2015



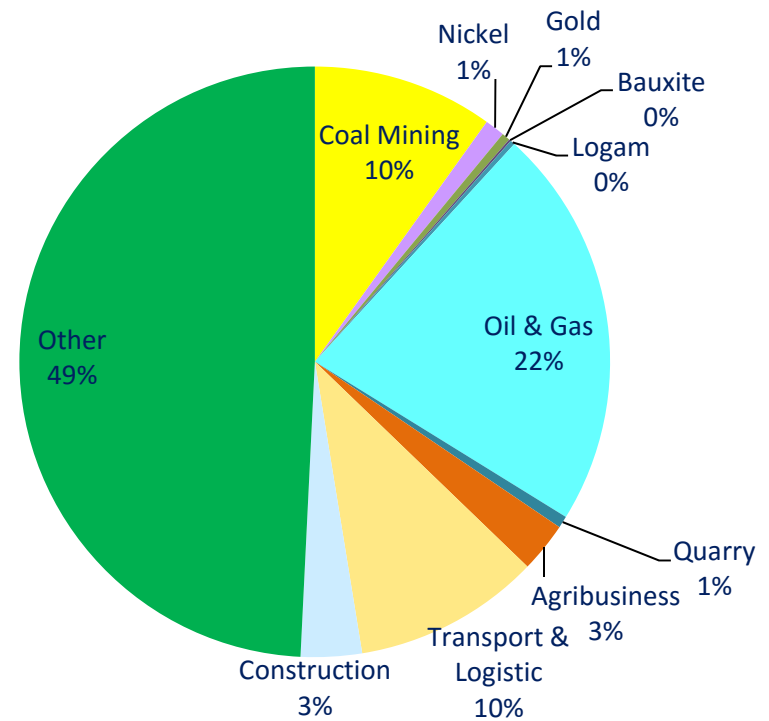
# Financial

## Financing Portofolio

**By sector industry in FY Dec14 (Unit)**



**By sector industry in Sept15 (Unit)**



Source: MA as of Des 2014 & Sept 2015

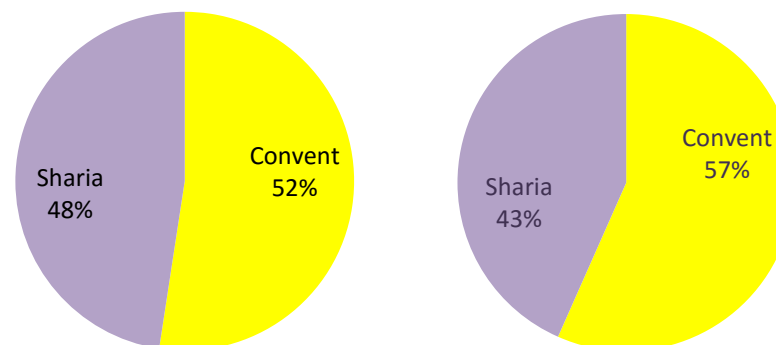


## Outstanding loans per bank & financial institutions

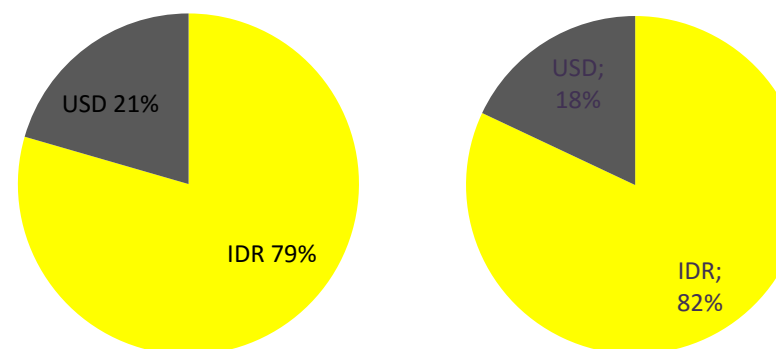
<i>Currency: Rp bn</i>	Dec14A	Sept15UA
Bank Artha Graha	67	29
BPD Jabar dan Banten	19	1
BNI	292	243
Bank SBI Indonesia	25	48
Bank MNC (ICB Bumiputera)	96	163
Bank Mestika	74	75
Indonesia Eximbank	-	158
<b>Total Conventional Loans</b>	<b>581</b>	<b>717</b>
<b>Unamortized transaction cost</b>	<b>(2)</b>	<b>(2)</b>
BSM	159	76
Bank Muamalat Indonesia	312	328
BNI Syariah	189	185
Bank Maybank Syariah Indonesia	78	91
Bank Jabar Banten Syariah	37	10
BCA Syariah	17	7
Bank Bukopin Syariah	3	1
Bank Rakyat Indonesia Syariah	3	2
ICD (The Islamic Corp. For The Development Of The Private Sector)	-	77
<b>Total Sharia Loans</b>	<b>798</b>	<b>777</b>
<b>Bank loans &amp; financial institutions</b>	<b>1.377</b>	<b>1.492</b>
<b>MTN (Medium Terms Notes)</b>	<b>300</b>	<b>300</b>

## Bank loans+Financial institutions+MTN at Dec14A & Sept15UA

### Conventional vs Sharia



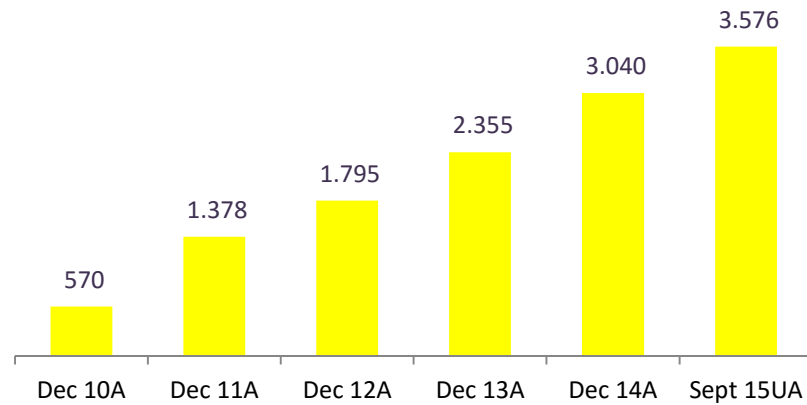
### IDR vs USD



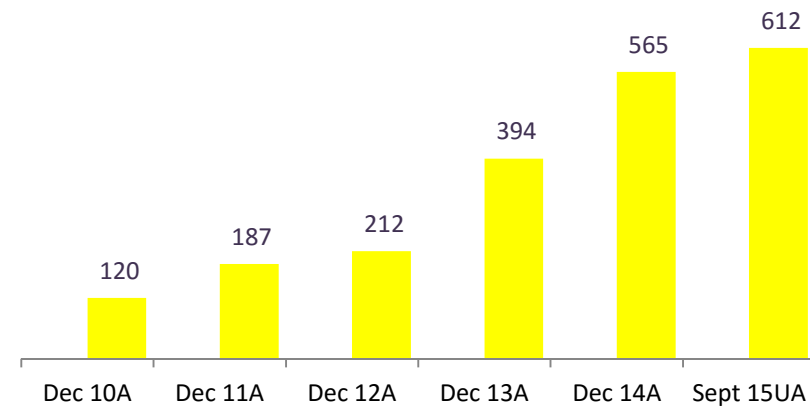
# Financial

## Assets, Equity & Ratios

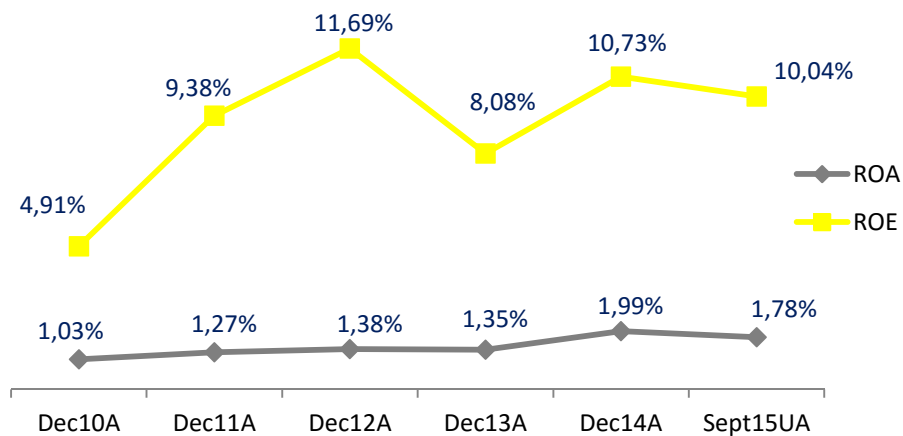
### Assets (Rp billion)



### Equity (Rp billion)

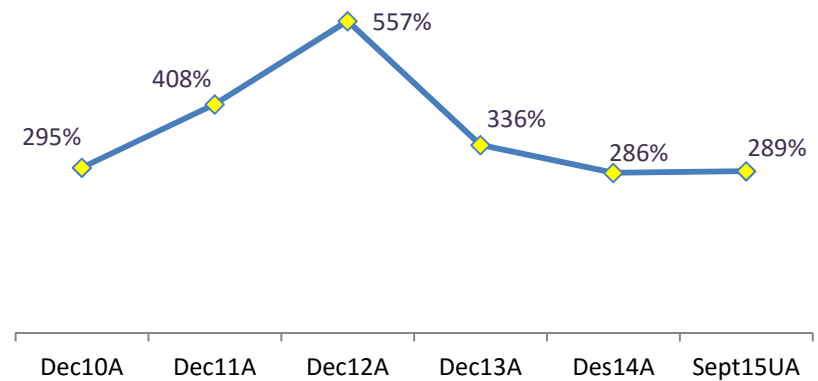


### ROA & ROE (%)



Source: AFS 2010, 2011, 2012, 2013, 2014 & Sept 2015UA (ROA & ROE Sept 2015UA disetahunkan)

### Gearing Ratio (%)



# Opportunities and Potentials

- ❑ Huge and growing middle class
- ❑ Very young population
- ❑ Infrastructure is the main theme of the current government namely toll road, power plant, airport, and seaport. These are the areas where leasing can contribute and play big role.
- ❑ Healthcare and alternative energy.



# Challenges

- ❑ Growth is dependent and limited by availability of bank lines
- ❑ Investment grade is BBB<sup>-</sup> but in practice investors look for A flat
- ❑ Capital market is robust but favor the big names, big shareholders, and big market cap



# Q & A



**THANK YOU**