



BANK BUKOPIN

BANK BUKOPIN

CORPORATE PRESENTATION

IH 2015



DISCLAIMER

IMPORTANT: The following forms part of, and should be read in conjunction with, this presentation.

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BANK BUKOPIN

Financial Update

	Jun -14 (IDR Trillion)	Dec -14* (IDR Trillion)	Jun -15 (IDR Trillion)	YoY (%)
Asset	72.7	79.1	84.7	16.49
Loan	50.9	55.3	58.7	15.31
Deposit	61.0	65.4	70.7	16.04
- Current Account	10.2	8.9	8.8	(13.44)
- Saving Account	13.9	15.4	15.4	10.69
- Time Deposit	36.9	41.1	46.5	26.20
Equity	6.6	6.8	7.2	8.47
Interest Income	3.4	7.1	4.0	17.47
Fee Based Income	0.4	0.9	0.6	28.95
Earning Before Tax**	660.2	971.1	629.0	(4.73)
Earning After Tax**	517.3	726.8	509.2	(1.57)

Consolidated

	Jun -14 (%)	Dec -14* (%)	Jun -15 (%)	YoY (%)
CAR	15.10	14.21	14.23	(0.88)
ROE	18.19	12.50	16.29	(1.90)
ROA	1.94	1.33	1.55	(0.39)
NIM	3.90	3.70	3.41	(0.50)
BOPO	83.01	88.27	85.75	2.74
LDR	82.18	83.89	82.26	0.08
NPL Gross	2.60	2.78	2.88	0.28
NPL Net	1.87	2.07	2.16	0.29
CIR	61.95	67.29	62.63	0.69

Bank Only

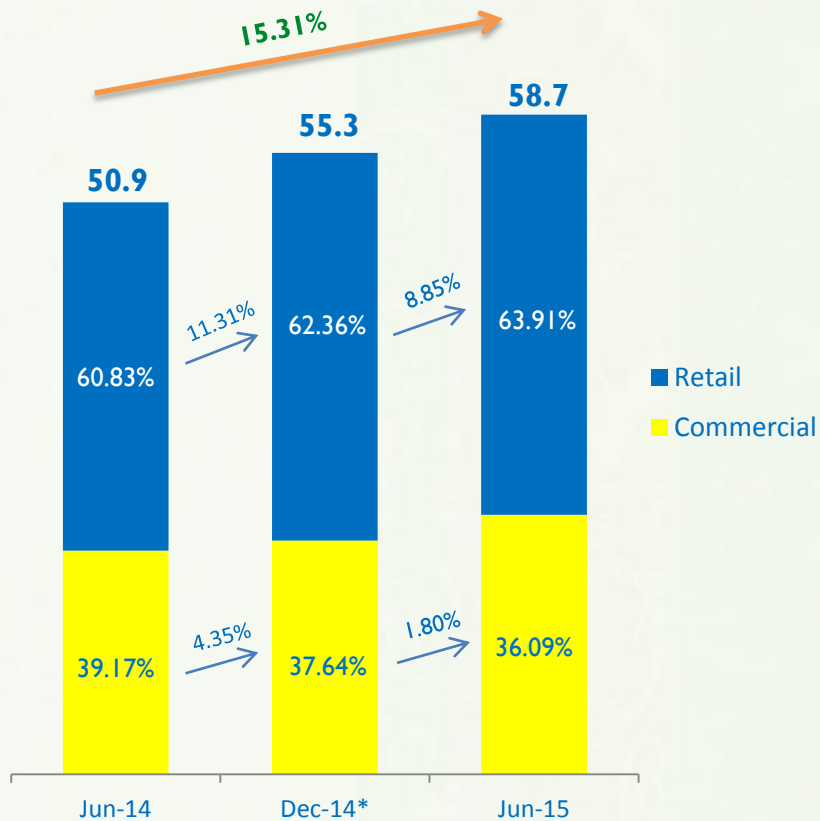
*Audited
**In IDR Billion



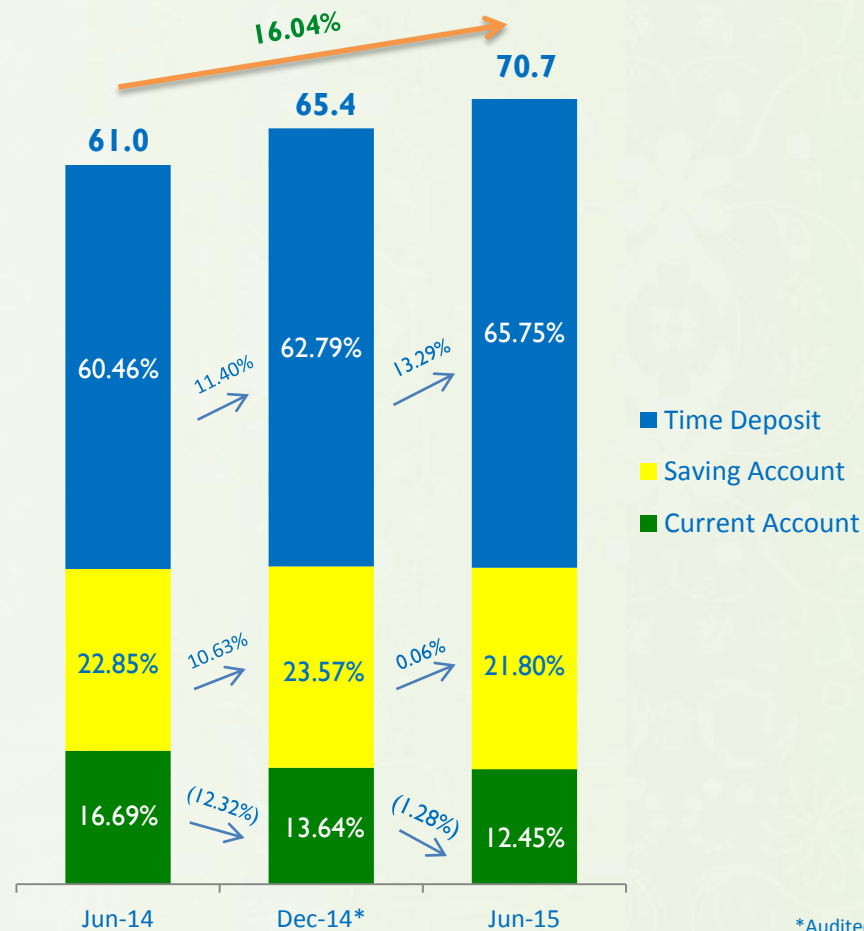
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Loan & Deposit Highlight

Loan (IDR Trillion)



Deposit (IDR Trillion)



*Audited



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Business Update

Bank Bukopin's business activities of lending and funding include four pillars which are Micro Business, Small and Medium Enterprises (SME), Consumer Business and Commercial Business.

Objective:

To become a top bank through focusing on value

Micro



"To be a market leader in business to business Micro and a prime player for Rural Micro Banking"

SME



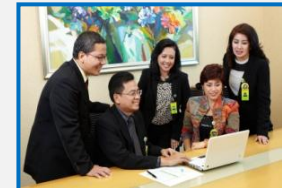
"To be a key player in SME Banking"

Consumer



"To be a Preferred Partner for Mass, Mass Affluent Customers and Business Owners"

Commercial



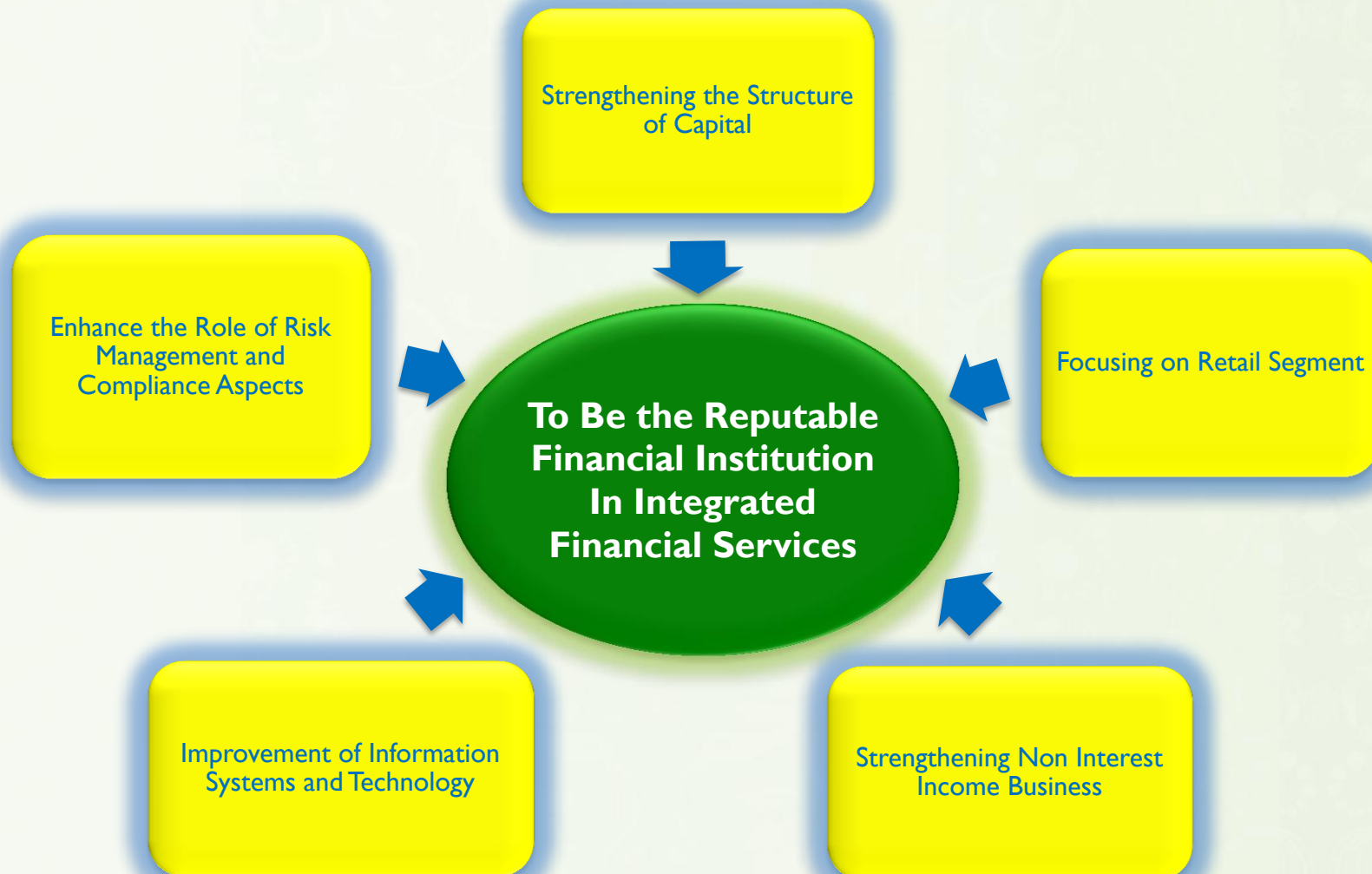
"Sustain Current Market Position"

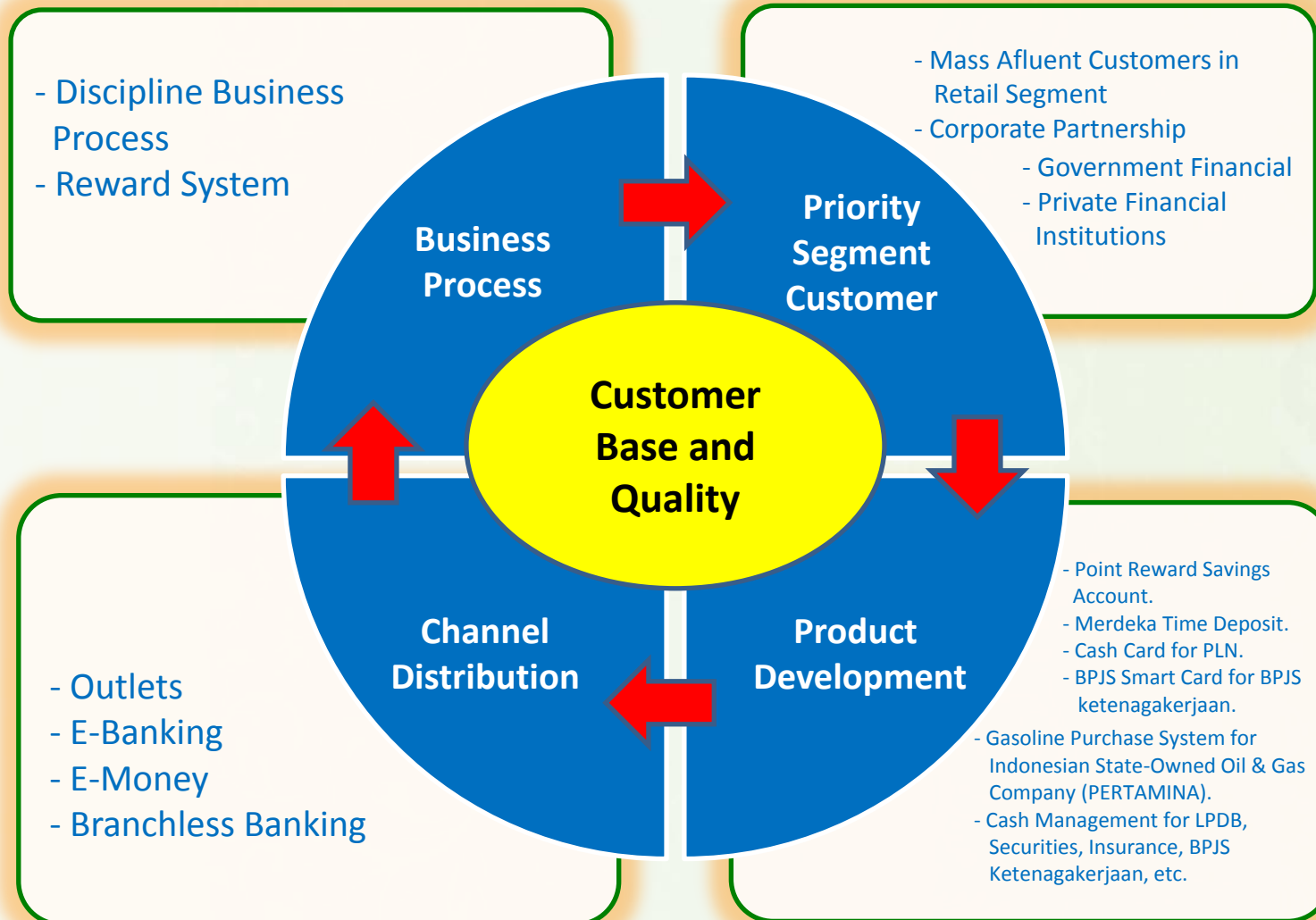
RETAIL

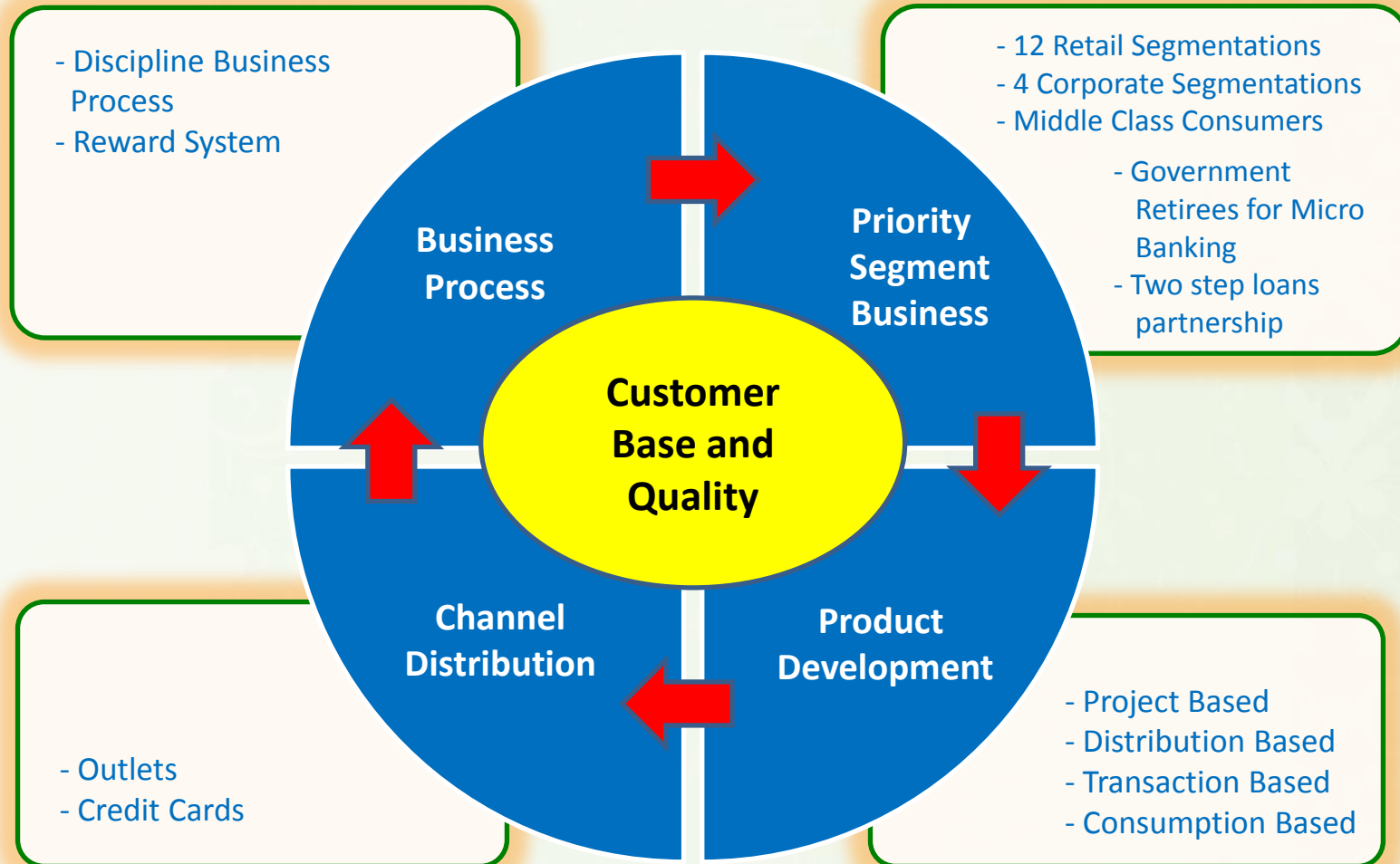
COMMERCIAL

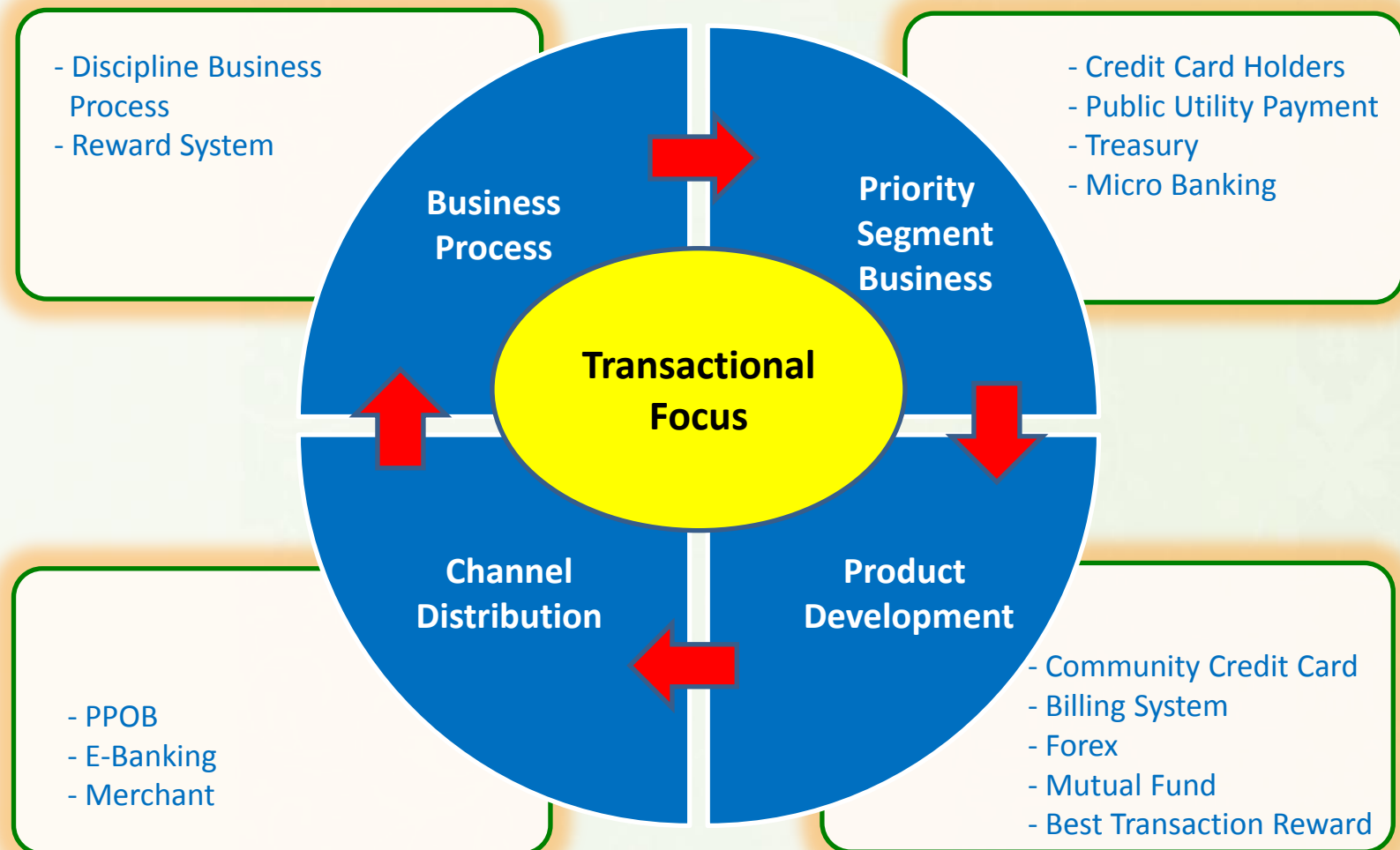
MAIN BUSINESS PILLARS

Supported by Treasury Business, International Banking and Fee-Based Services

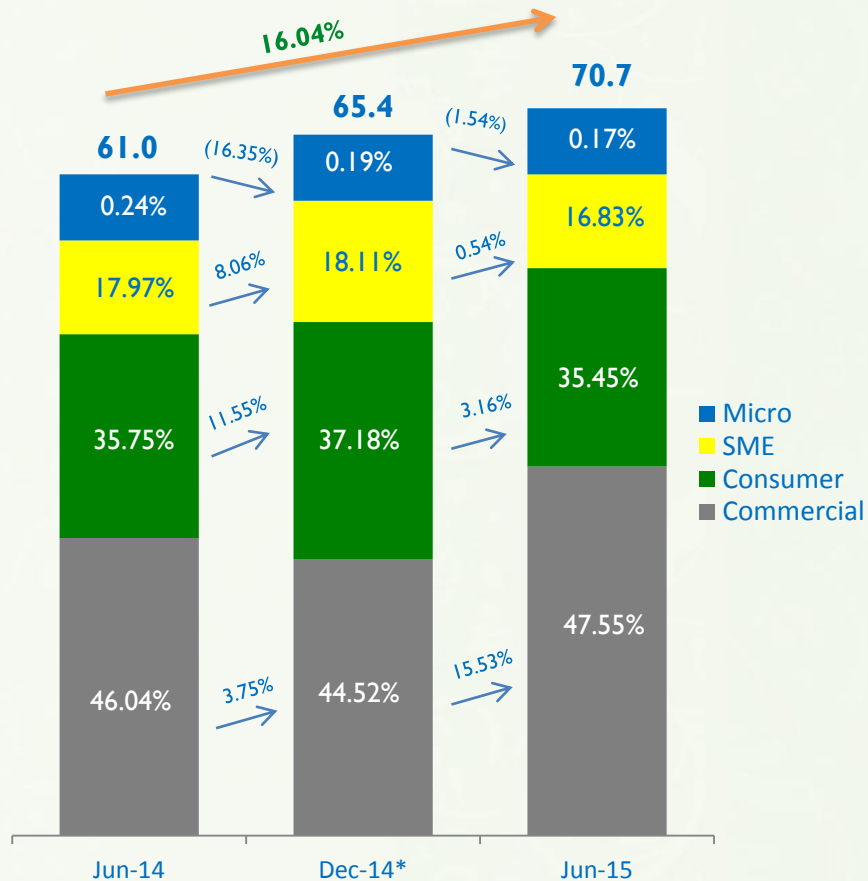




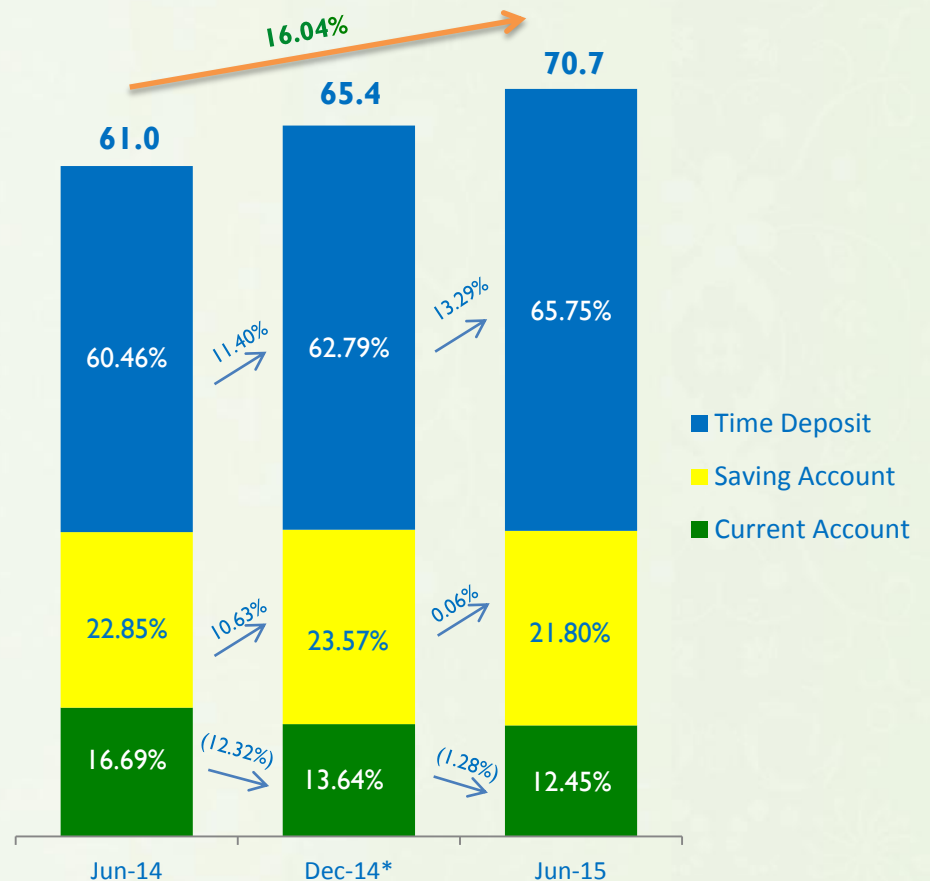




Composition by Segment (IDR Trillion)



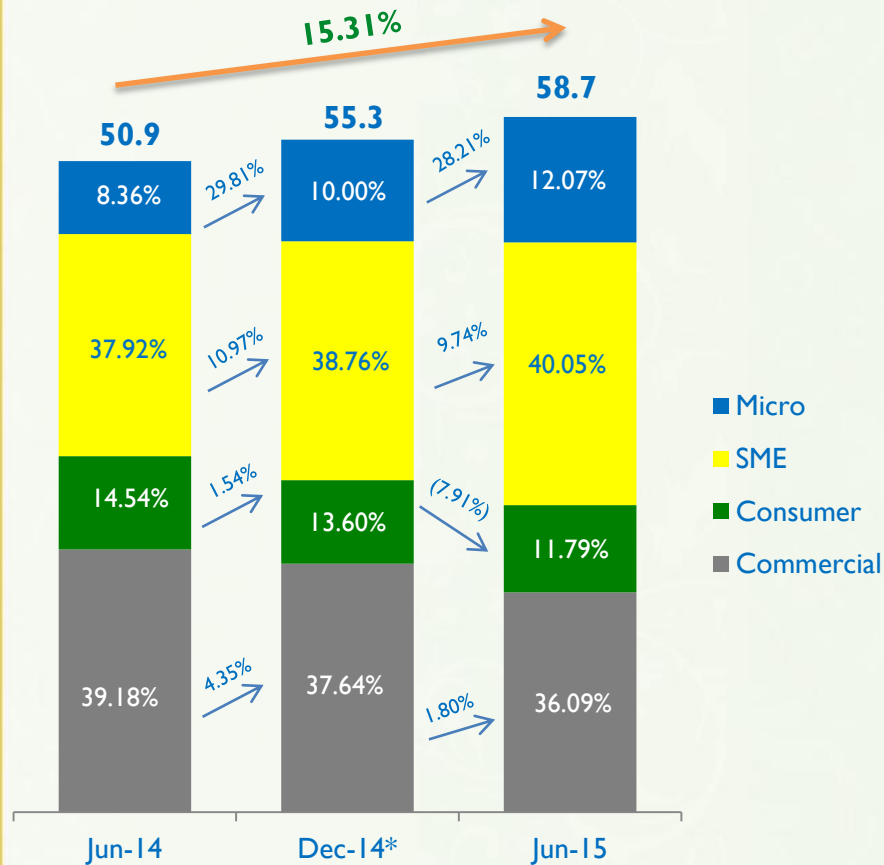
Composition by Product (IDR Trillion)



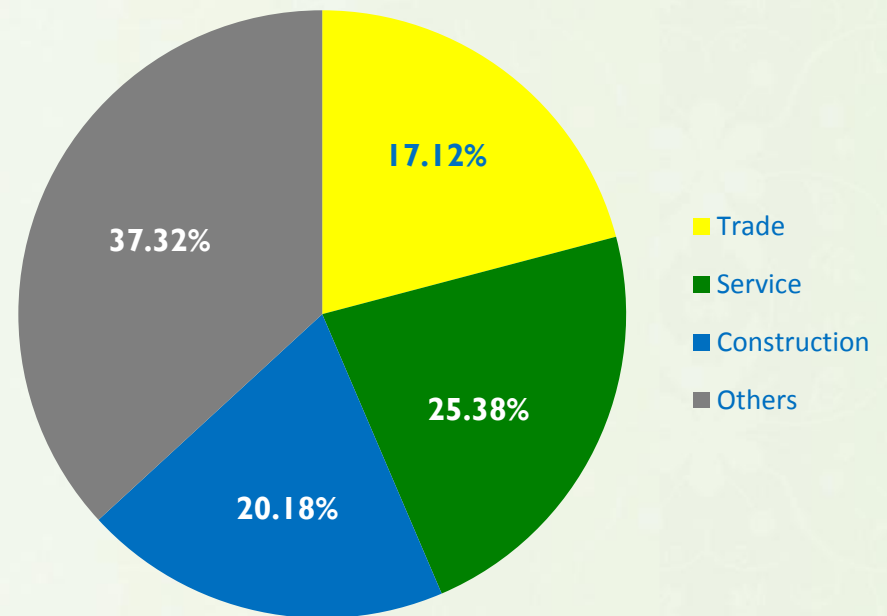
Third Party Funds increased YoY by 16.04% from IDR 61.0 Trillion to IDR 70.7 Trillion, and YtD by 8.18% from IDR 65.4 Trillion to IDR 70.7 Trillion. The biggest YoY growth comes from time deposit by 26.20 %.

*Audited

Outstanding Loan (IDR Trillion)



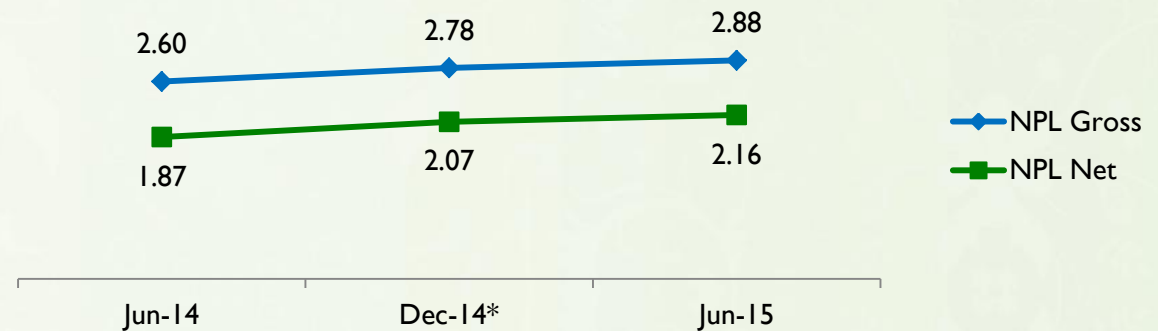
Credit Sector (%)



Loan increased YoY by 15.31% from IDR 50.9 Trillion to IDR 58.7 Trillion, mainly supported by growth of Micro Segment. Meanwhile, in terms of sectors, the biggest market is service sector.

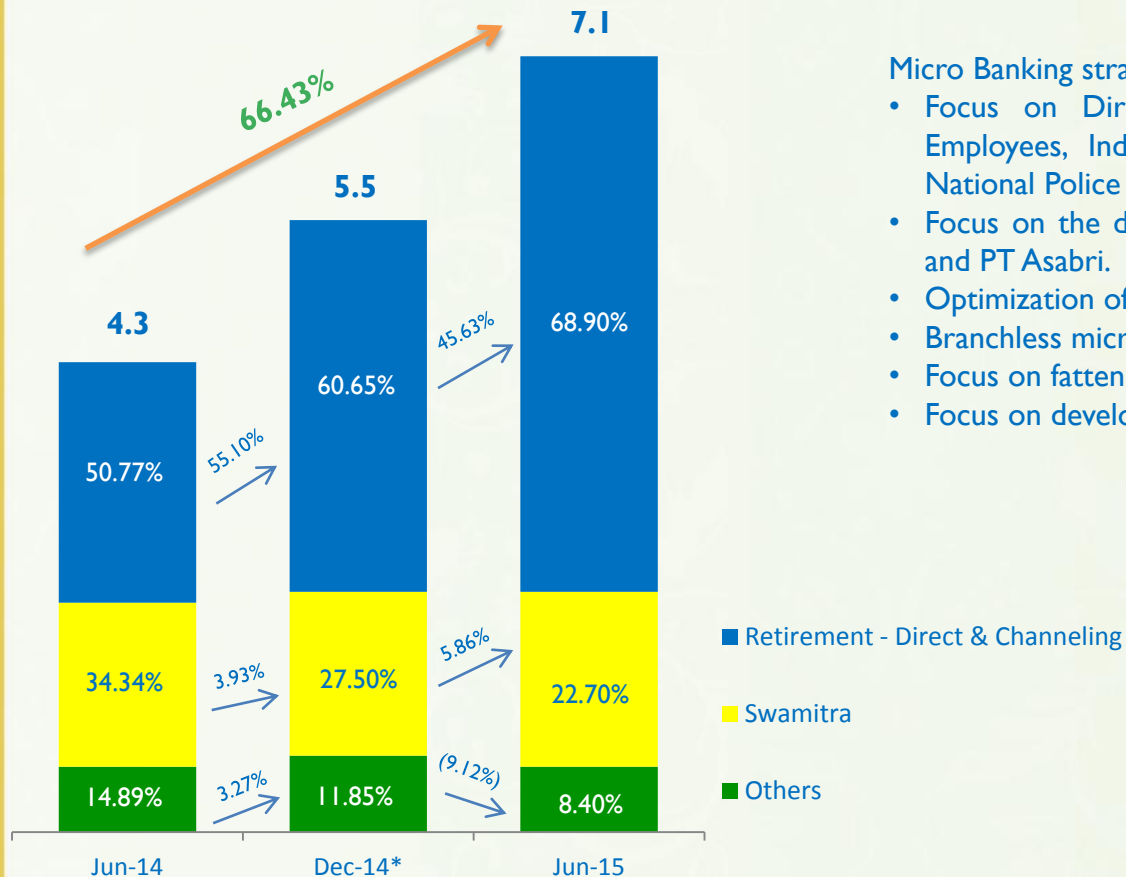
Bukopin NPL (%)

Bukopin	YoY (%)
NPL Gross	0.28%
NPL Net	0.29%



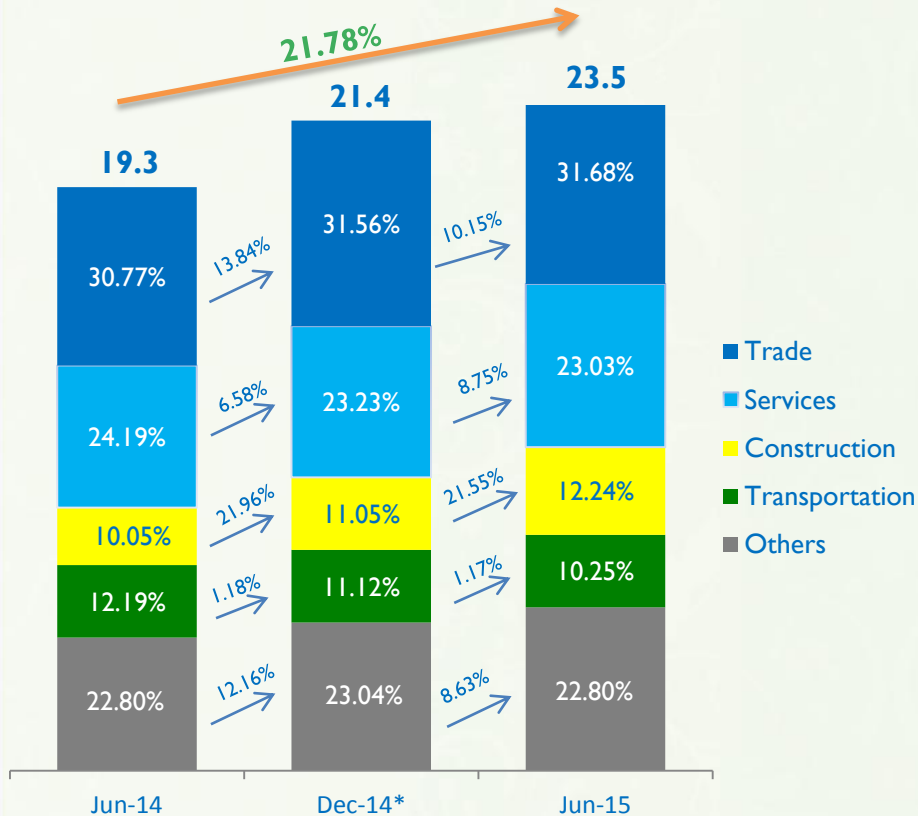
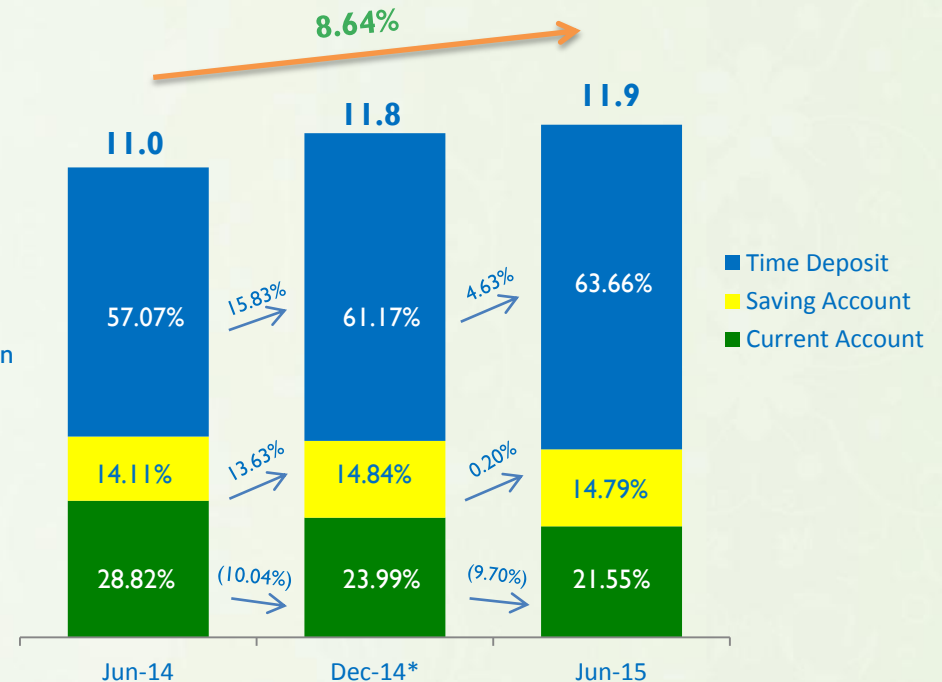
NPL Gross (%)

NPL Gross	Jun -14	Dec -14*	Jun -15
Retail	3.13%	3.79%	3.98%
Commercial	1.87%	1.29%	1.14%

Loan Breakdown (IDR Trillion)


Micro Banking strategies and policies are as follows:

- Focus on Direct Loan to the pensioners of Government Employees, Indonesian National Army (TNI) and Indonesian National Police (POLRI).
- Focus on the development of Strategic Alliance with PT Taspen and PT Asabri.
- Optimization of reseller/partner's performance.
- Branchless micro banking product development.
- Focus on fattening and credit quality improvement of Swamitra
- Focus on developing cooperative and pensioner businesses.

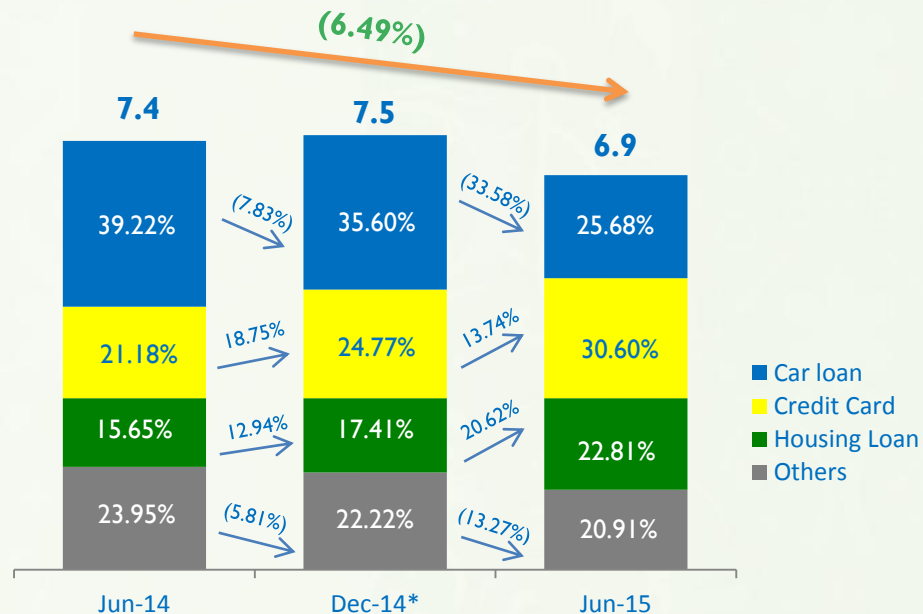
Loan Breakdown (IDR Trillion)

Deposit Breakdown (IDR Trillion)


Bank Bukopin commits to advance the Small & Medium Enterprises (SME). The commitment is realized through the various products and services that Bank Bukopin offers for business entities in the SME sector.



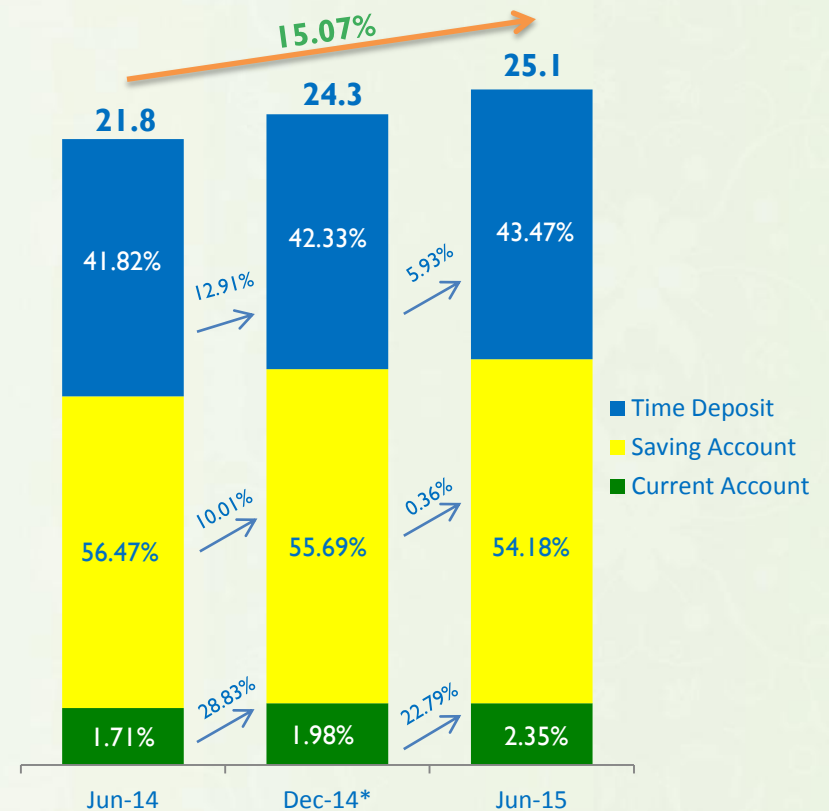
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Loan Breakdown (IDR Trillion)



Retail - Consumer

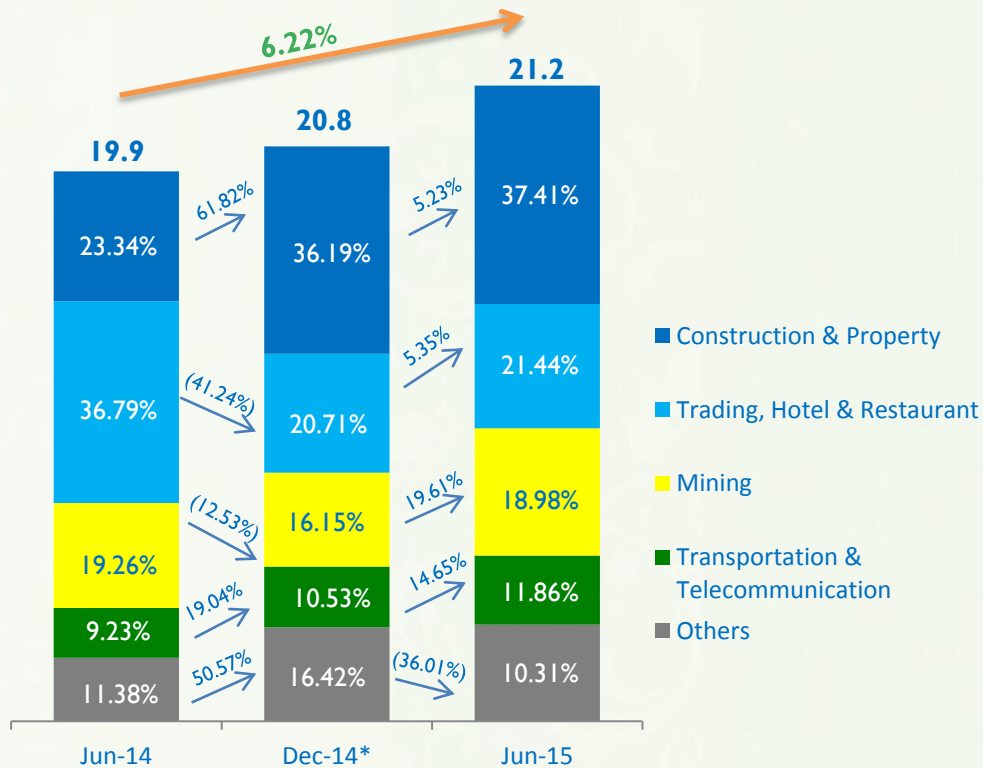
Deposit Breakdown (IDR Trillion)



Bank Bukopin's Consumer Business targets individual customers through a range of products to meet a variety of customer's needs. Offering complete range of savings, demand deposits, time deposit, credit card and consumer loan (housing & car loans) products, Bank Bukopin consistently strives to meet customer's needs.

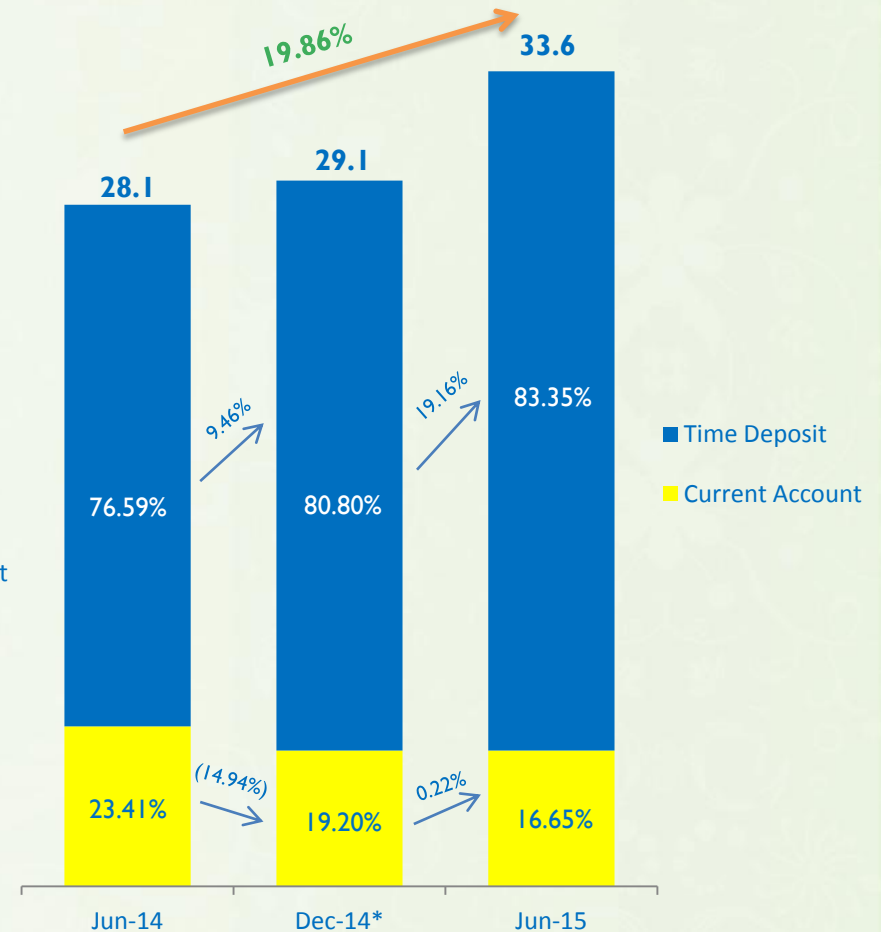
*Audited

Loan Breakdown (IDR Trillion)

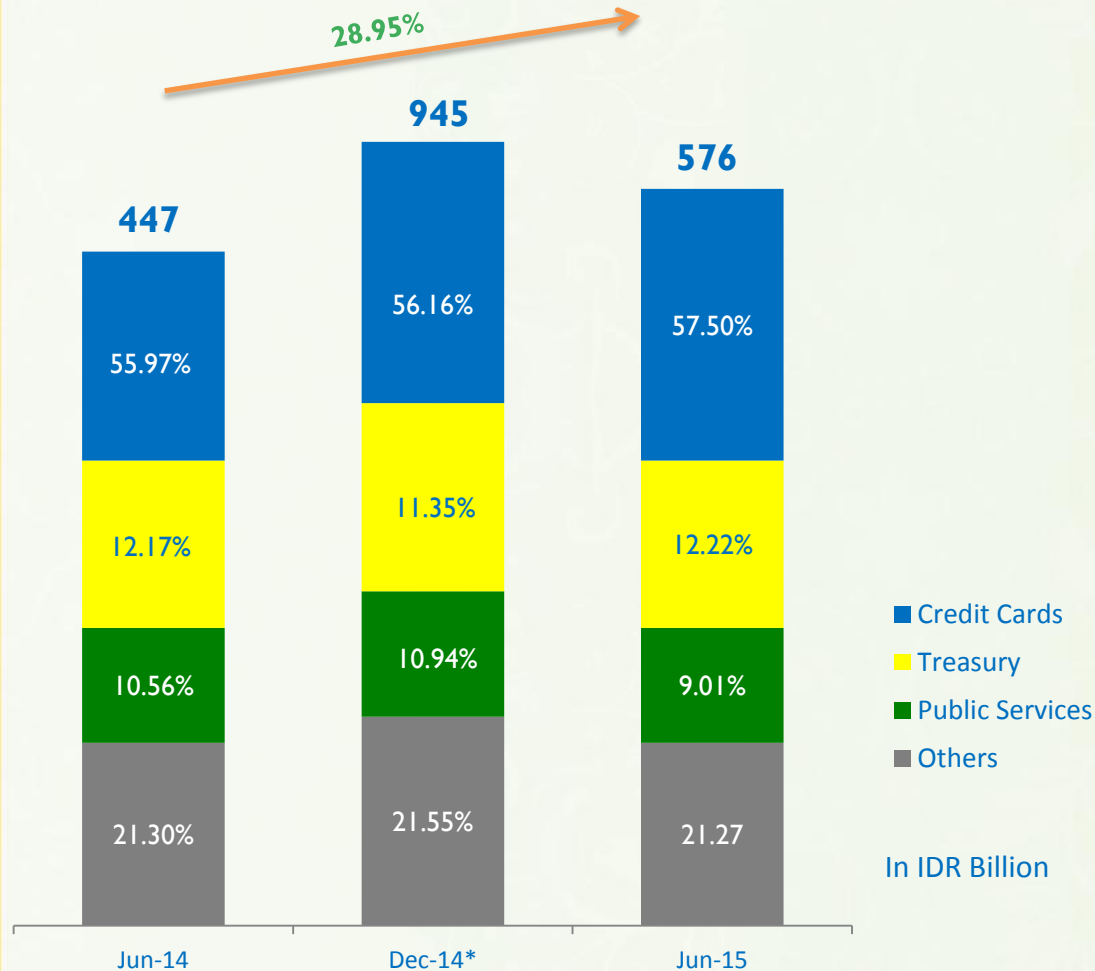


Commercial

Deposit Breakdown (IDR Trillion)



*Audited



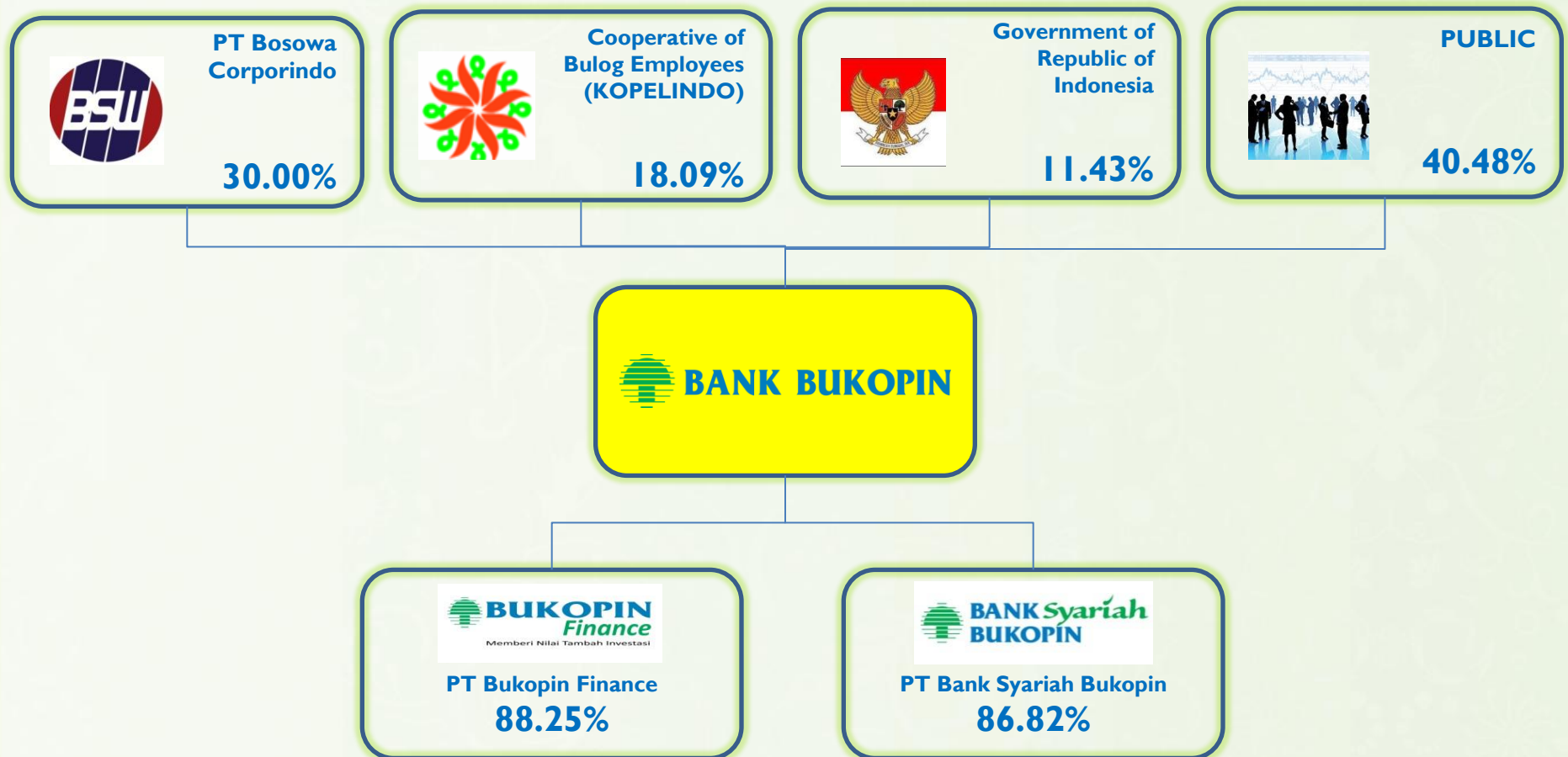
Bank Bukopin's Fee Based Income improved YoY by 28.95% from IDR 447 Billion to IDR 576 Billion, mainly supported by Credit Cards & Treasury transaction.

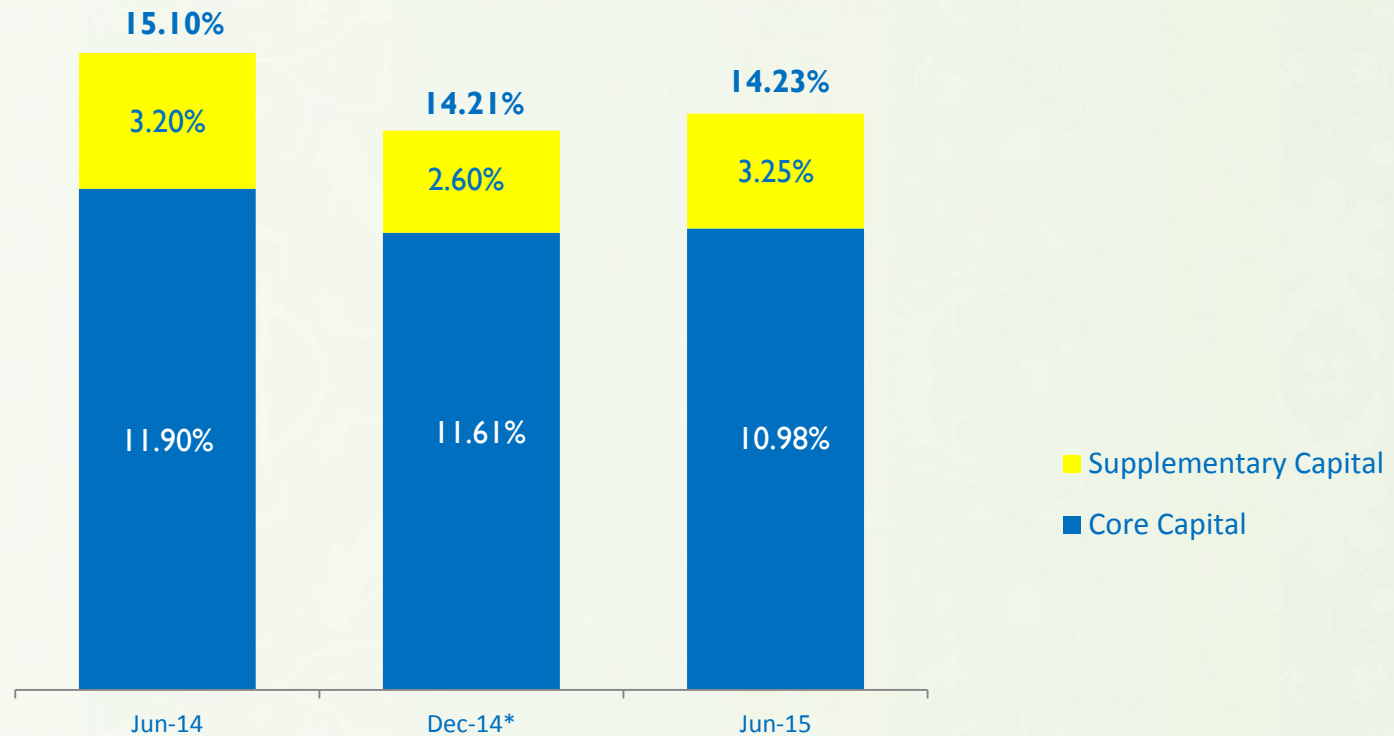
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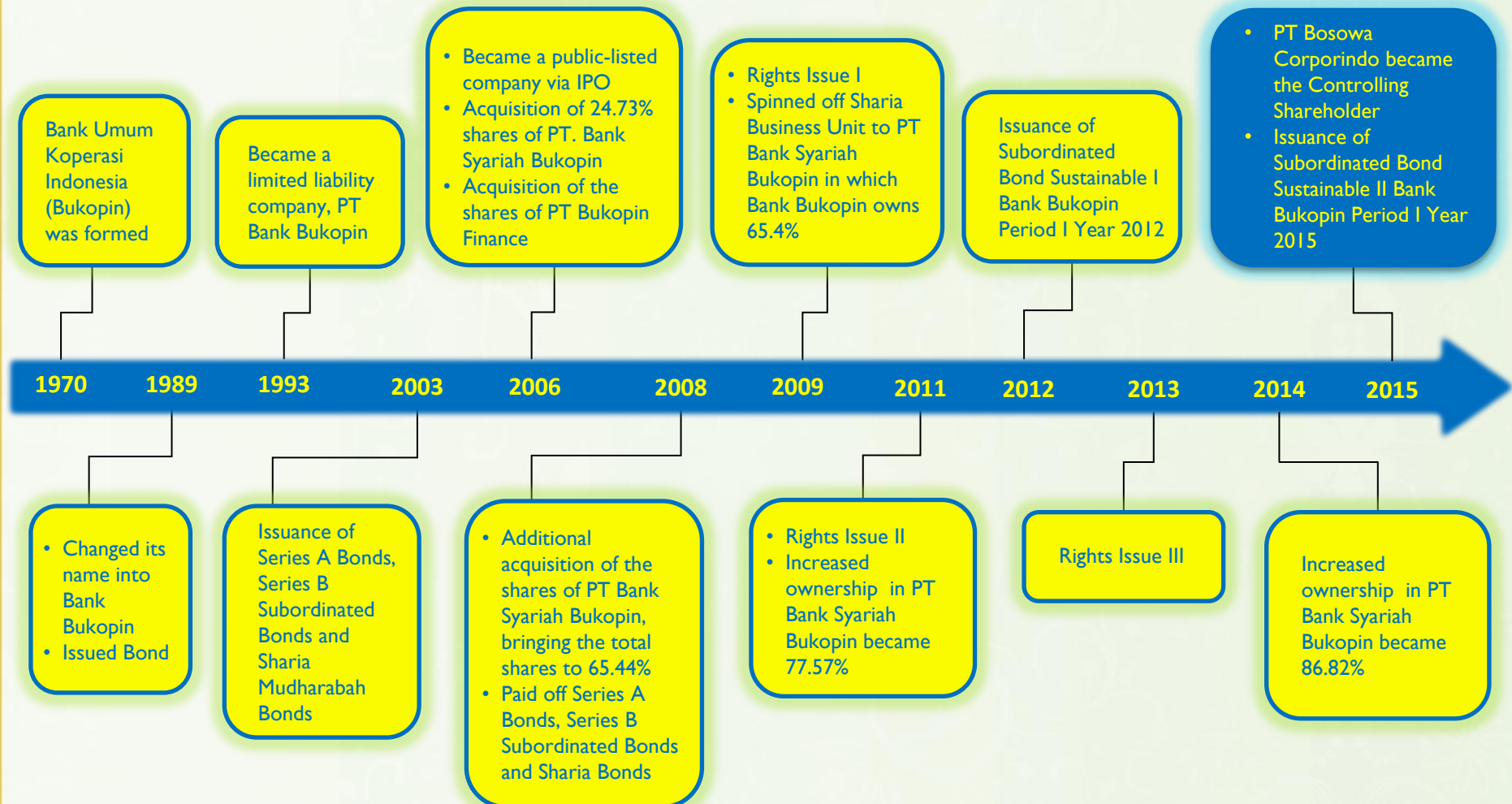
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Corporate Update





- According to Bank Indonesia's Regulations, Bank Bukopin is categorized as BUKU 3 with a core capital of IDR 6.16 Tn.
- CAR decreased year-on-year due to loan expansion, which caused an increase in Risk Weighted Assets (RWA).



	June 2014	June 2015	Growth 2014-2015
Branches	40	40	0
Sub Branches	118	121	3
Cash Offices	144	143	(1)
Micro-Service Offices	87	90	3
Payment Point	39	40	1
Pickup Service	8	8	0
Total outlet	436	442	6
ATMs	530	679	149
Mini ATMs	1.764	1.258	(506)



- Bank Bukopin currently has network in 22 out of 34 provinces in Indonesia.
- Bank Bukopin's ATM card gives its holder access to all major ATM networks in Indonesia (including ATM BCA Prima, ATM Bersama and ATM Plus), comprising more than 30,000 ATMs.
- Bank Bukopin manages more than 27,200 PPOB outlets across Indonesia that reaches out to the urban and rural population. 400 of that will be changed into Micro sector Meeting Point and will be the embryo of Bank Bukopin's Branchless Banking.
- Our IT system provides real-time monitoring of each branch's transactions and positions.

Appendix

Board of Commissioners



Mulia P. Nasution
President
Commissioner



Deddy S.A. Kodir
Commissioner



**Muhammad
Rachmat
Kaimuddin***
Commissioner



**Margustienny
Oemar Ali**
Independent
Commissioner



Parikesit Suprpto
Independent
Commissioner



Eddy Hutarso*
Independent
Commissioner



Karya Budiana*
Independent
Commissioner

Directors



Glen Glenardi
President Director



Mikrowa Kirana
Commercial
Director



Adhi Brahmantya
Business Development
and IT Director



Irlan Suud
Risk Management,
Compliance & HR
Development Director



Eko R Gindo*
Finance & Planning
Director



Heri Purwanto*
Retail Director



**Setiawan
Sudarmaji***
Services & Operation
Director

*Subject to Financial Services Authority (OJK) approval



“Banking Service Excellence 2015 “
 Awarded for 7th Best Overall Performance 2015
 from InfoBank Magazine



“Service Quality Award”
 Awarded for recognition of outstanding achievement
 as a 2nd rank of Banking Service Quality in 2014
 from ISMS



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