



**BANK BUKOPIN**  
**CORPORATE PRESENTATION**  
**3Q 2015**



## DISCLAIMER

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

This report is prepared by PT Bank Bukopin Tbk independently and is circulated for the purpose of general information only. It is not intended to the specific person who may receive this report. No warranty (expressed or implied) is made to the accuracy or completeness of the information. Some of the statements contained in this document contain “forward looking” statements with respect to the financial conditions, results of operations and businesses, and related plans and objectives. These Statements do not directly or exclusively relate to historical facts and reflect the Company’s current intentions, plans, expectations, assumptions and beliefs about future events. The Statements involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those in the statements as originally made. Such statements are not, and should not be construed as a representation to future performance of the Company. Readers are urged to view all forward-looking statements contained herein with caution.

**Financial Update****4****Business Update****7****Corporate Update****21****Appendix****26**





## ***Financial Update***

	Sep -14 (IDR Trillion)	Dec -14* (IDR Trillion)	Sep -15 (IDR Trillion)	YoY (%)
Asset	77.9	79.1	89.5	14.84
Loan	50.4	55.3	62.7	24.50
Deposit	64.1	65.4	73.5	14.68
- Current Account	8.9	8.9	8.1	(9.45)
- Saving Account	14.9	15.4	15.0	0.68
- Time Deposit	40.4	41.1	50.5	25.15
Equity	6.7	6.8	7.4	10.66
Interest Income	5.2	7.1	6.1	17.26
Fee Based Income	0.7	0.9	0.9	26.21
Earning Before Tax**	861.8	971.1	977.8	13.45
Earning After Tax**	676.6	726.8	798.3	17.98

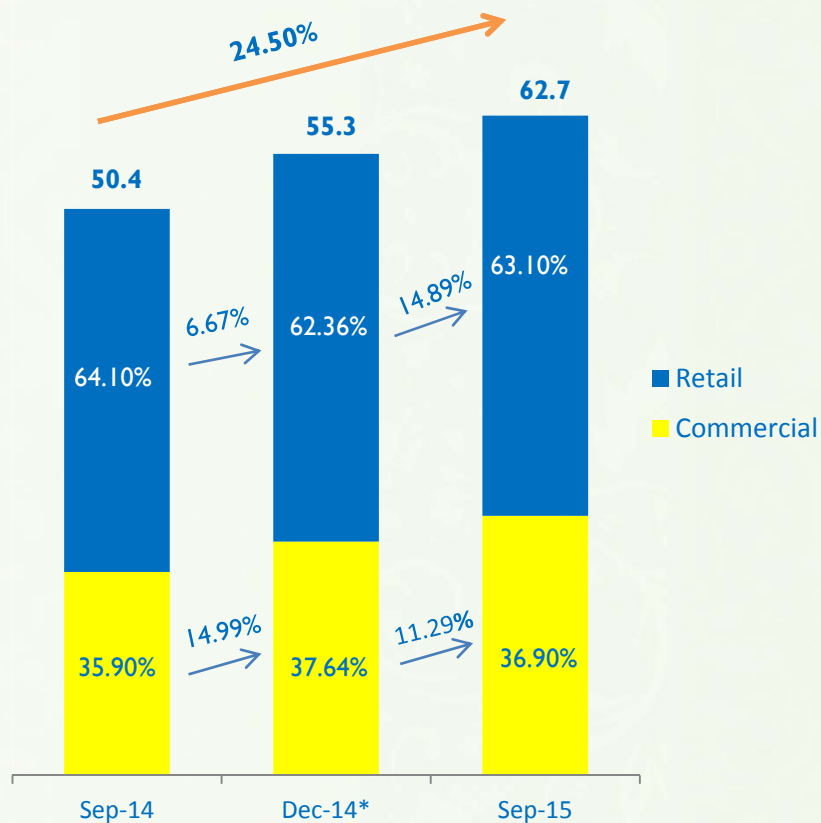
Consolidated

	Sep -14 (%)	Dec -14* (%)	Sep -15 (%)	YoY (%)
CAR	14.49	14.21	14.16	(0.33)
ROE	16.05	12.50	16.70	0.64
ROA	1.66	1.33	1.58	(0.08)
NIM	3.74	3.70	3.56	(0.18)
BOPO	85.91	88.27	85.90	(0.01)
LDR	77.11	83.89	84.88	7.77
NPL Gross	3.09	2.78	2.86	(0.23)
NPL Net	2.42	2.07	2.20	(0.21)
CIR	64.96	67.29	61.54	(3.42)

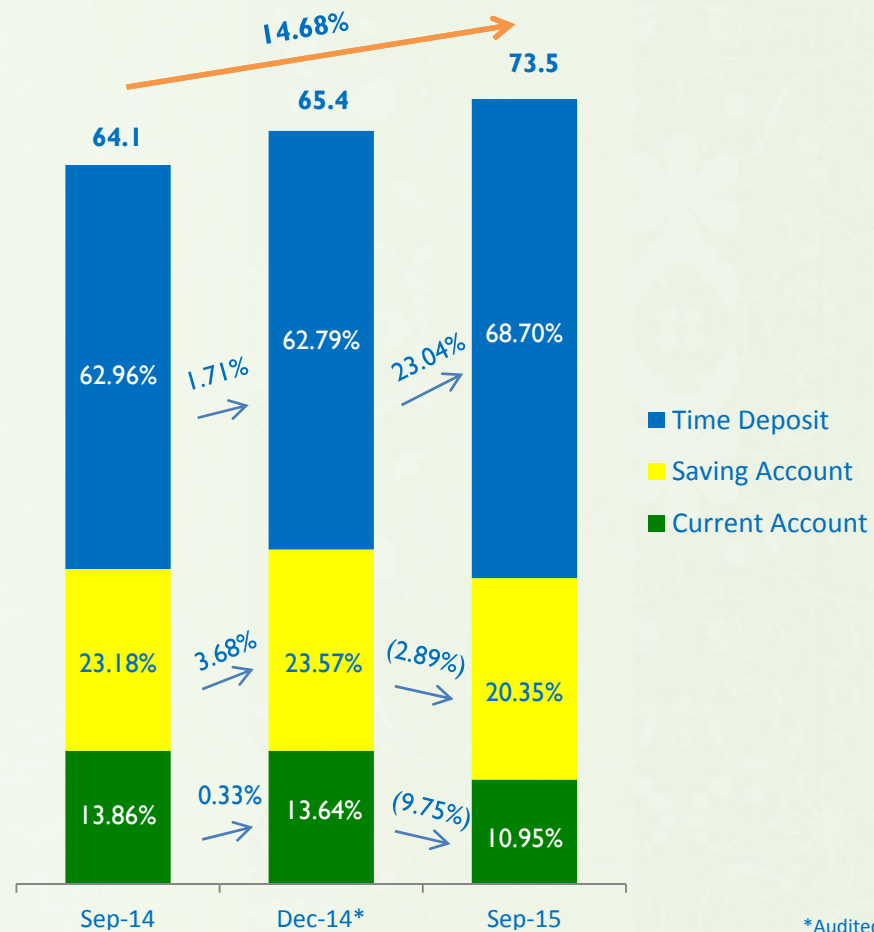
Bank Only

\*Audited  
\*\*In IDR Billion

## Loan (IDR Trillion)



## Deposit (IDR Trillion)



\*Audited





***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"*

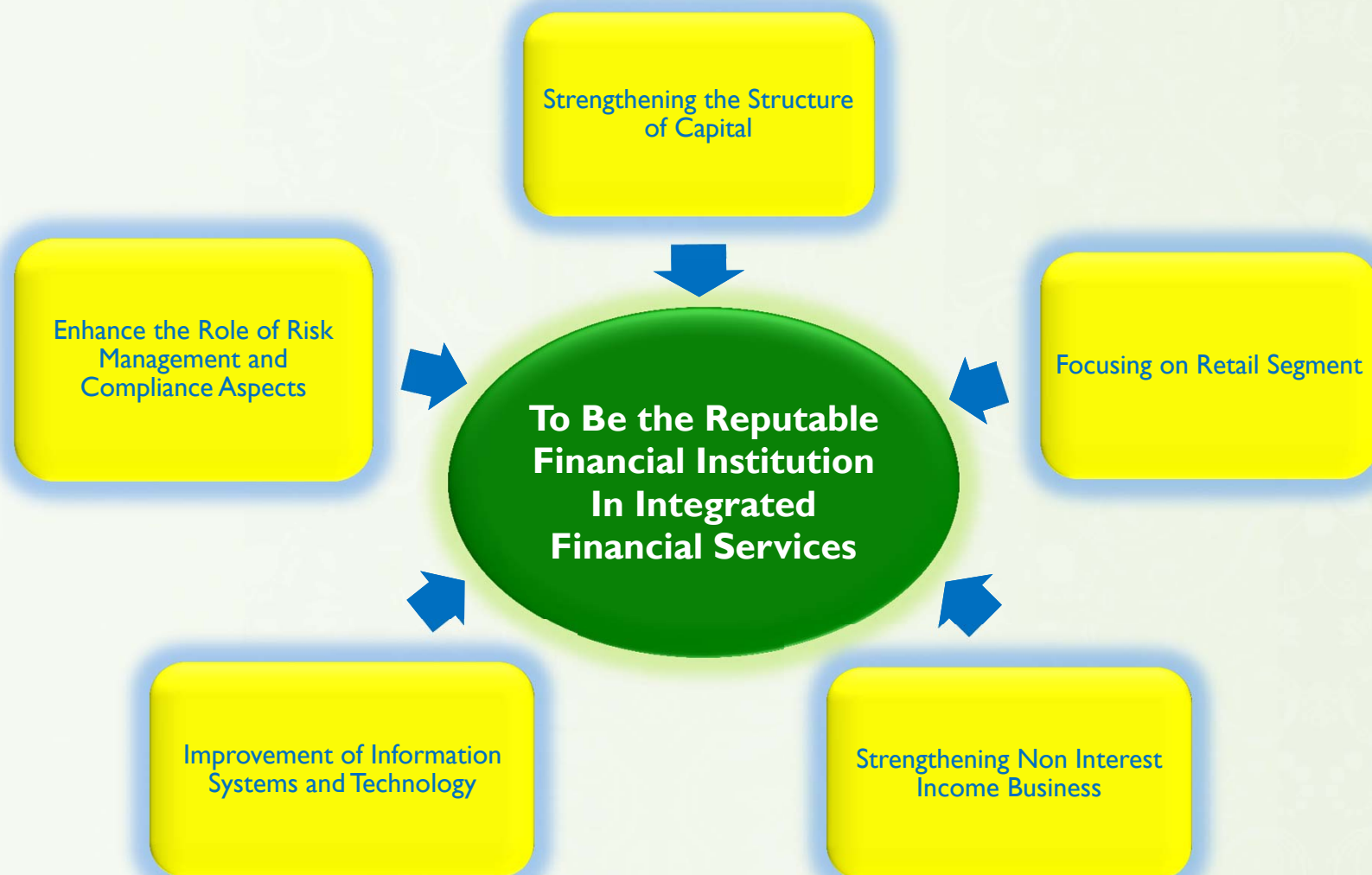
**RETAIL**

**COMMERCIAL**

**MAIN BUSINESS PILLARS**

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

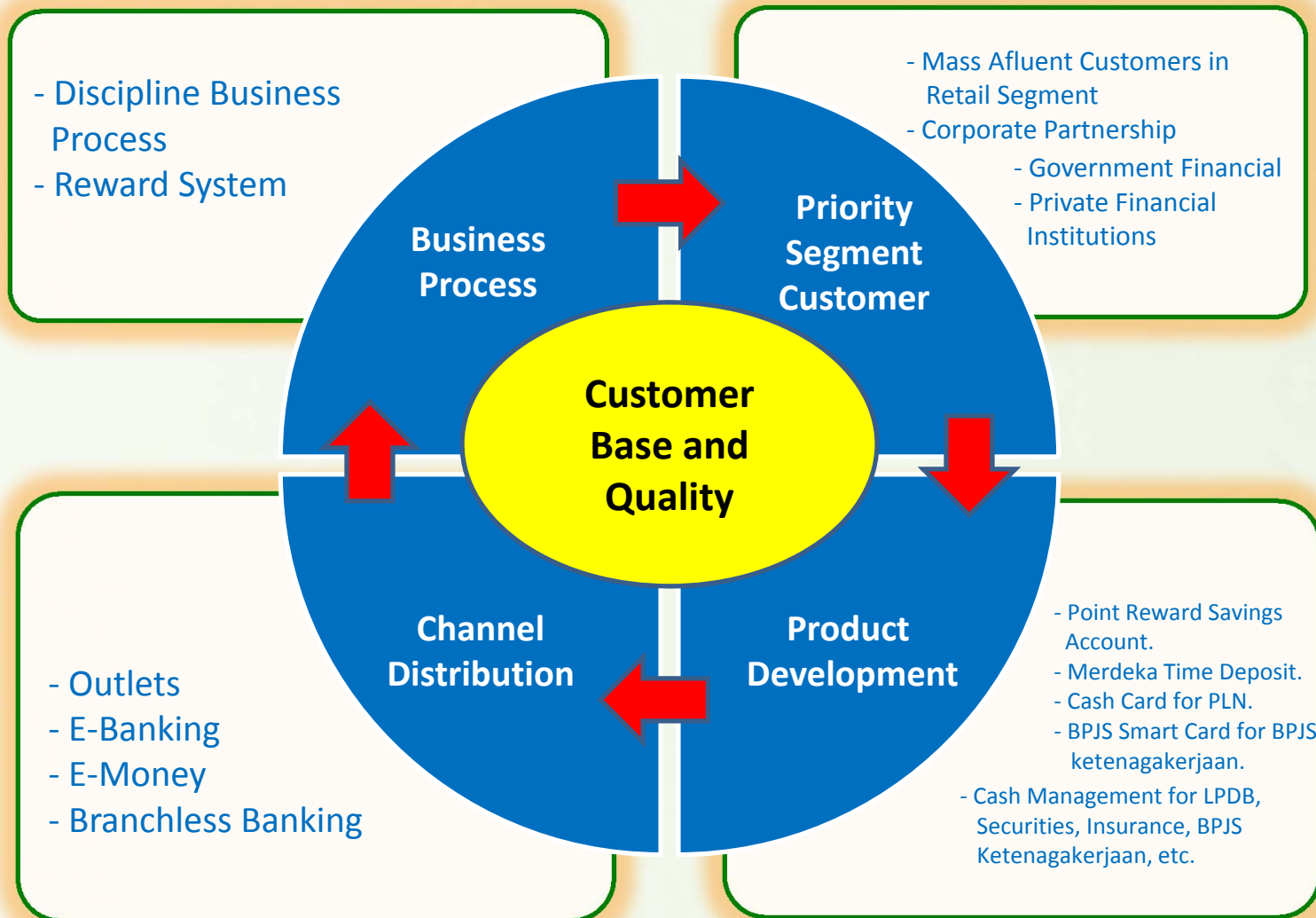






**BANK BUKOPIN**

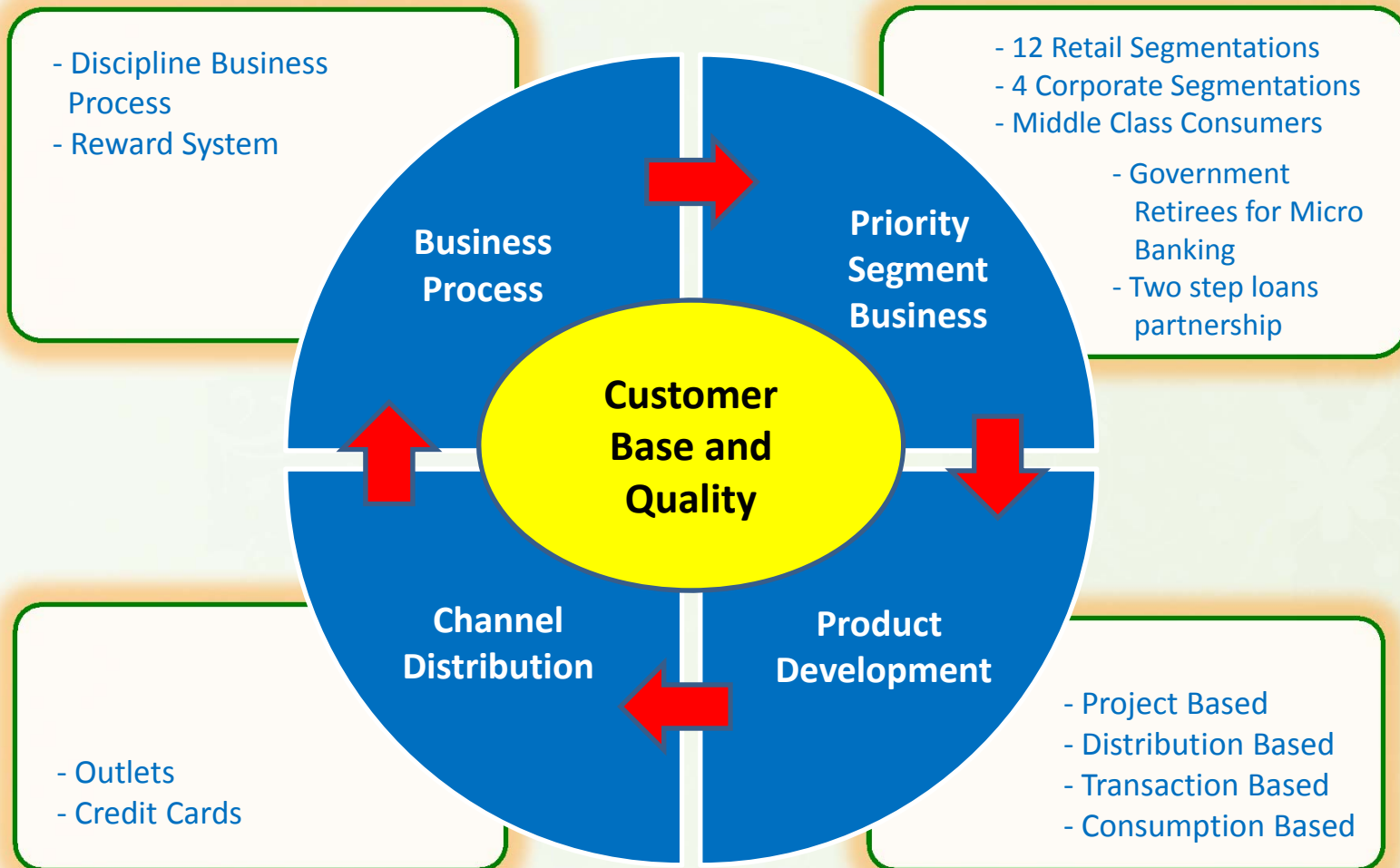
## ***Business Focus – Funding***

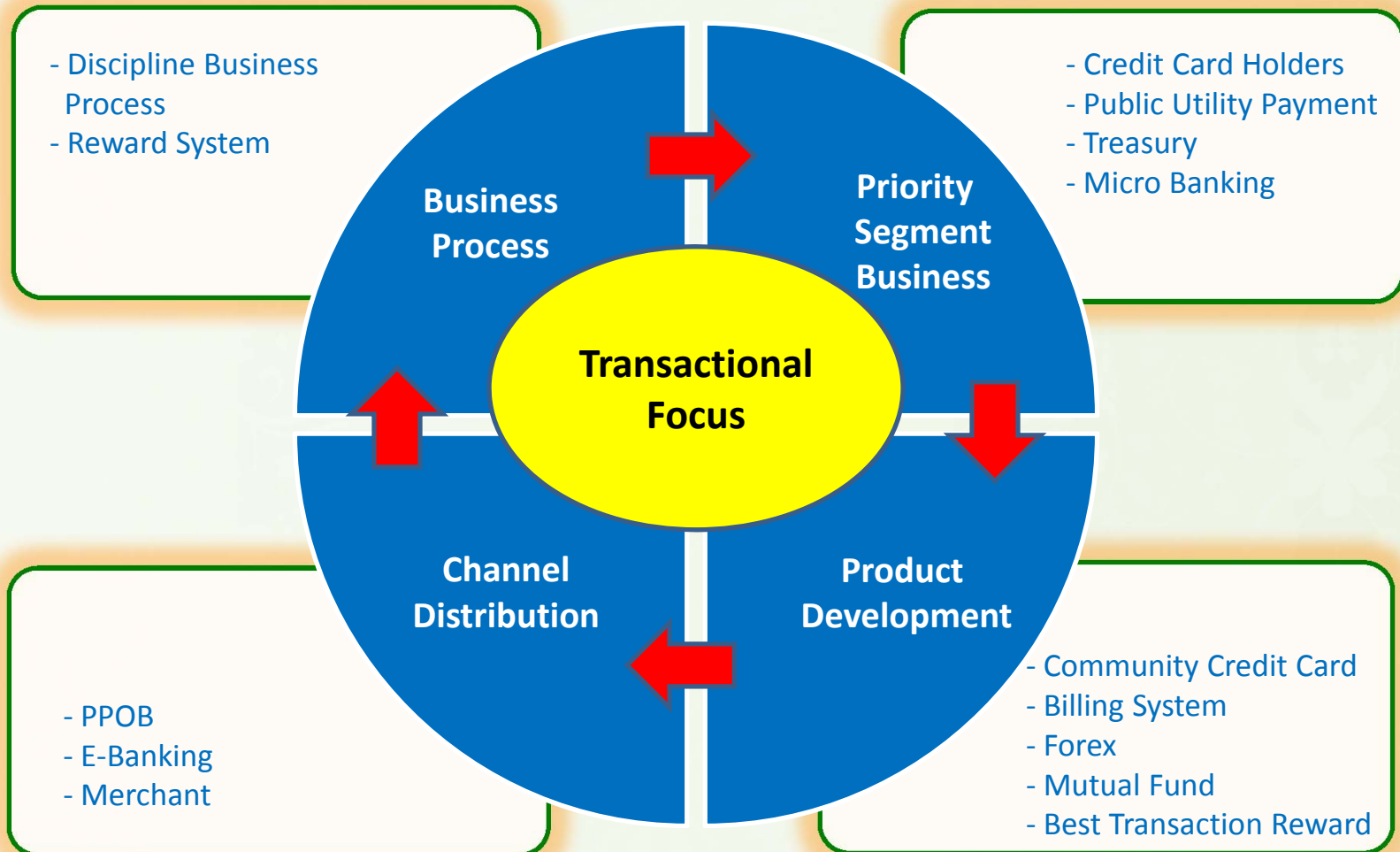




**BANK BUKOPIN**

## *Business Focus – Lending*





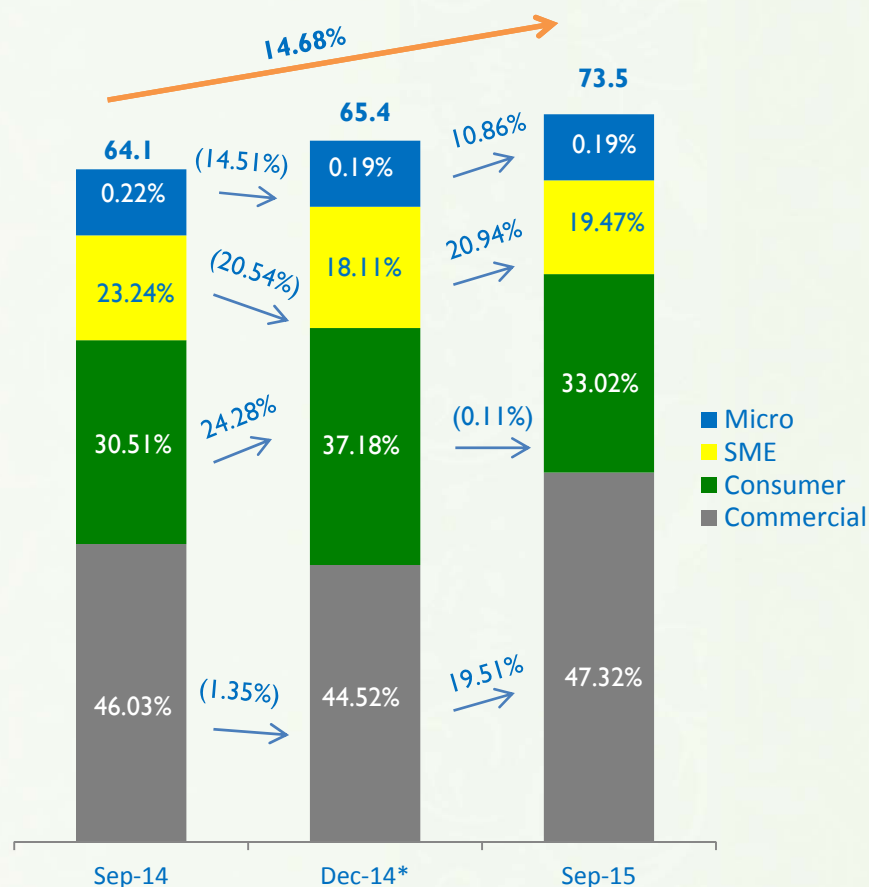




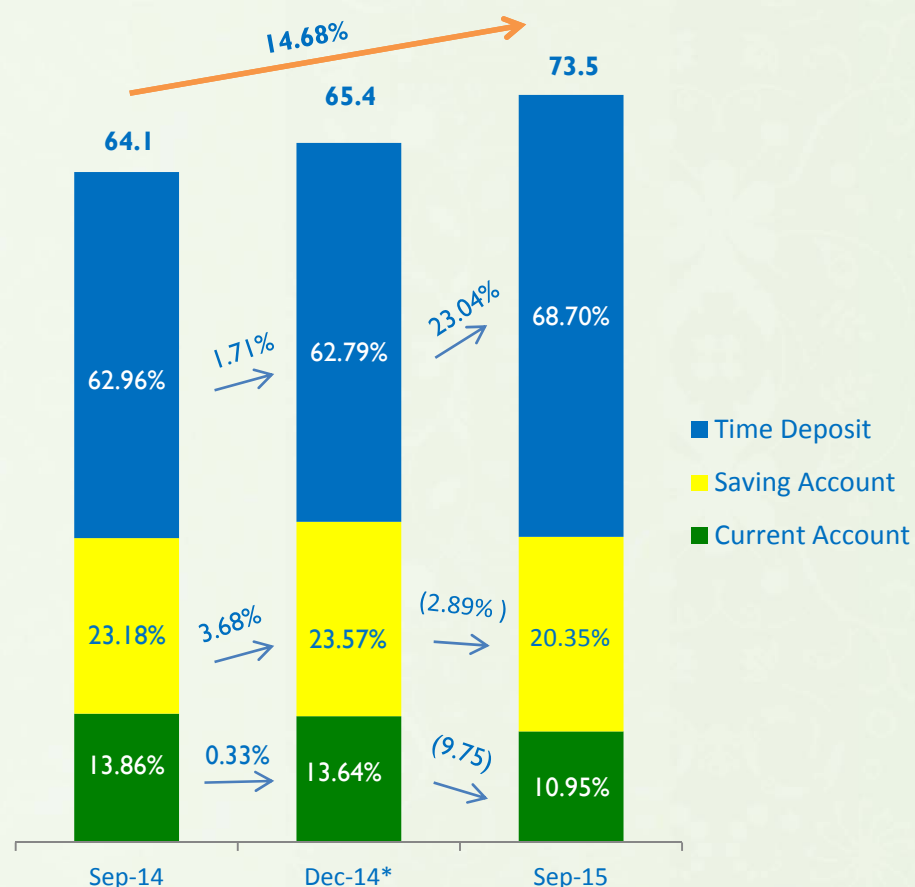
# BANK BUKOPIN

## Deposit Composition

### Composition by Segment (IDR Trillion)



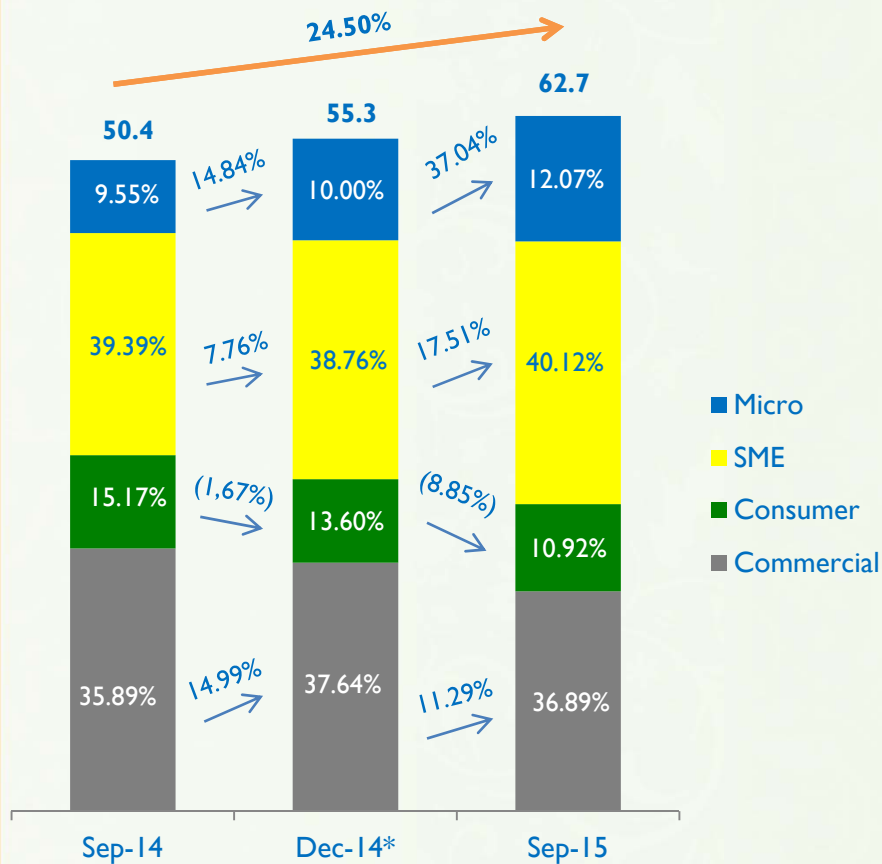
### Composition by Product (IDR Trillion)



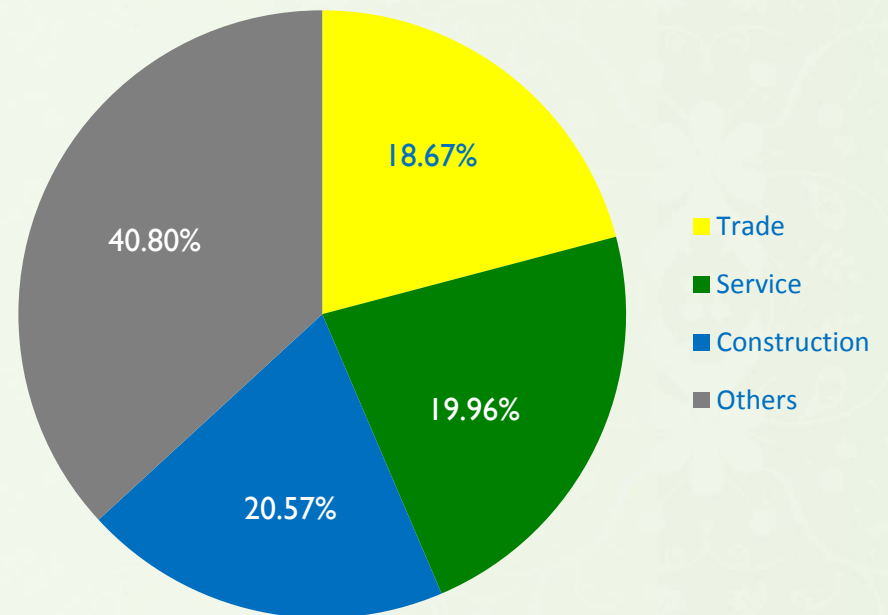
Third Party Funds increased YoY by 14.68% from IDR 64.1 Trillion to IDR 73.5 Trillion, and YtD by 12.46% from IDR 65.4 Trillion to IDR 73.5 Trillion. The biggest YoY growth comes from time deposit by 25.15%. due to increased in the long term deposit.

\*Audited

### Outstanding Loan (IDR Trillion)



### Credit Sector (%)

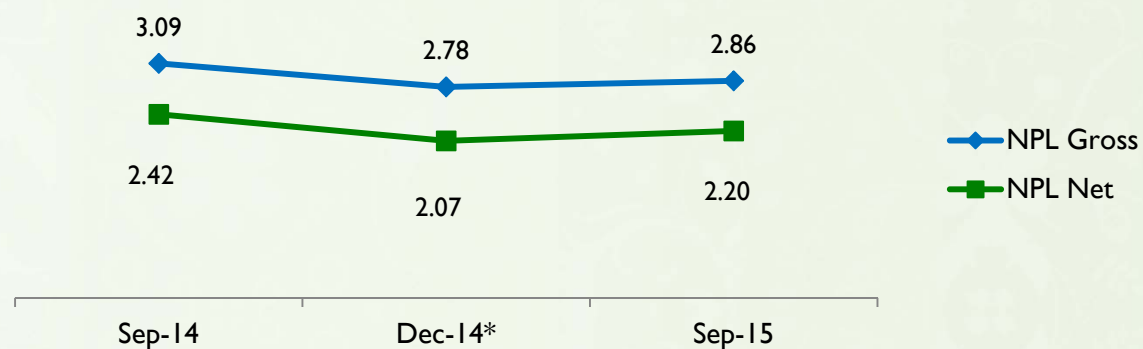


Loan increased YoY by 24.50% from IDR 50.4 Trillion to IDR 62.7 Trillion, mainly supported by growth of Micro Segment. Meanwhile, in terms of sectors, the biggest market is construction sector.

\*Audited

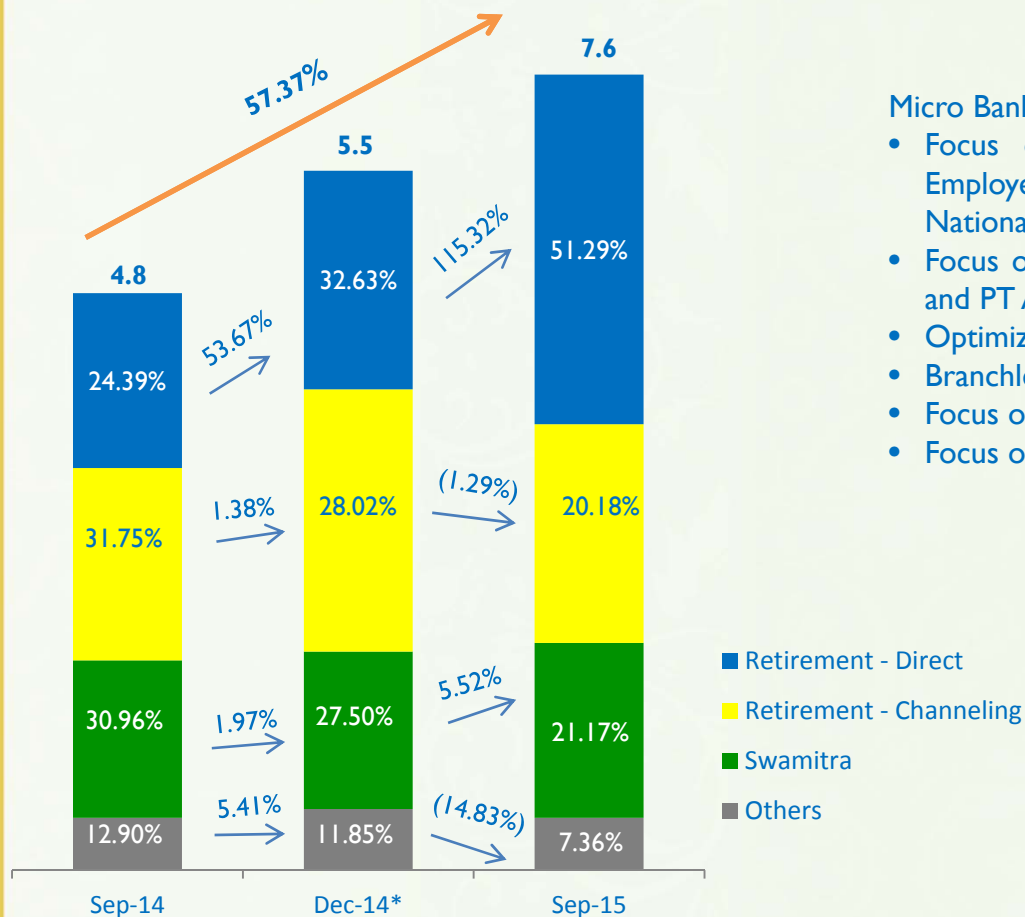
### Bukopin NPL (%)

Bukopin	YoY (%)
NPL Gross	(0.23)
NPL Net	(0.21)



### NPL Gross (%)

NPL Gross	Sep -14	Dec -14*	Sep -15
Retail	3.85%	3.79%	4.01%
Commercial	1.89%	1.29%	1.10%

**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.

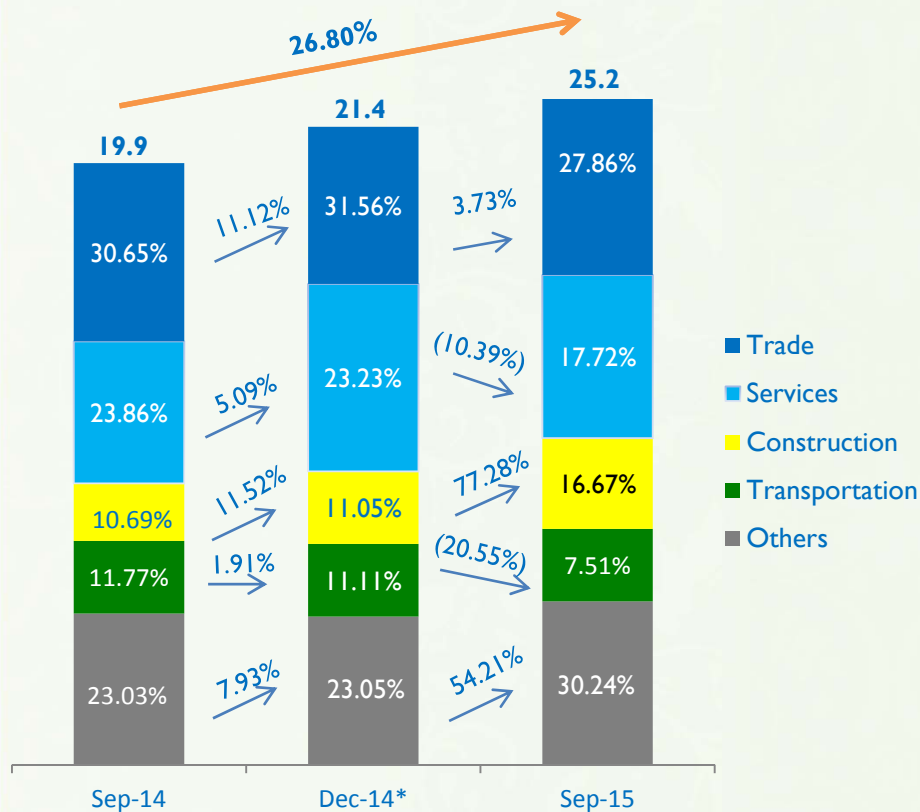
\*Audited



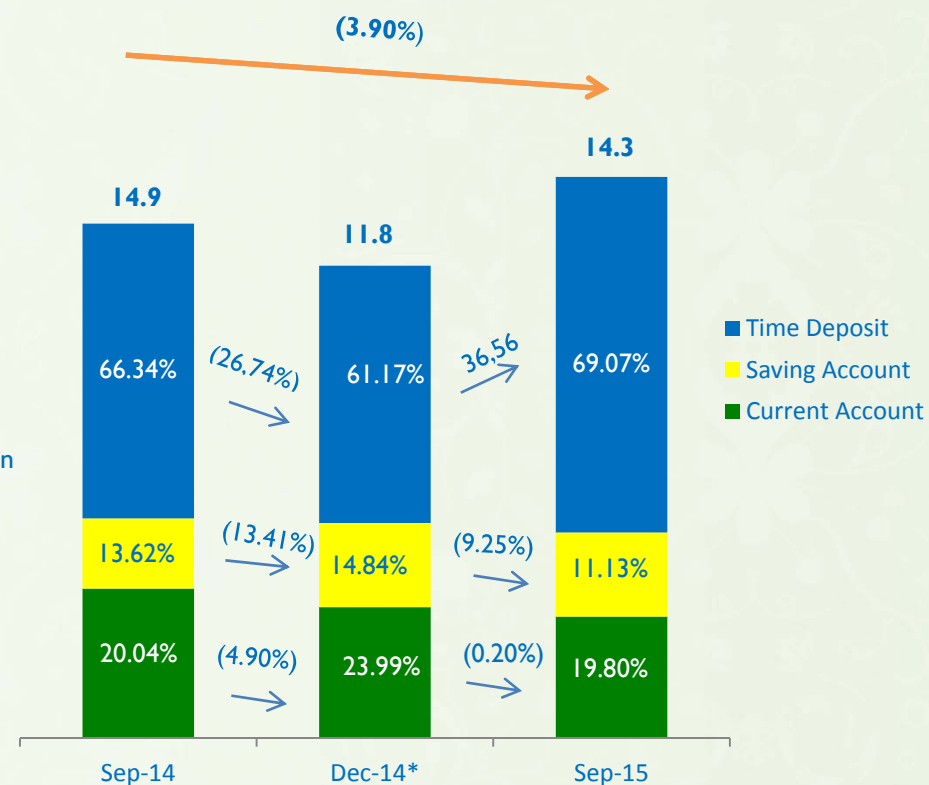


## Retail - SME

Loan Breakdown (IDR Trillion)



Deposit Breakdown (IDR Trillion)



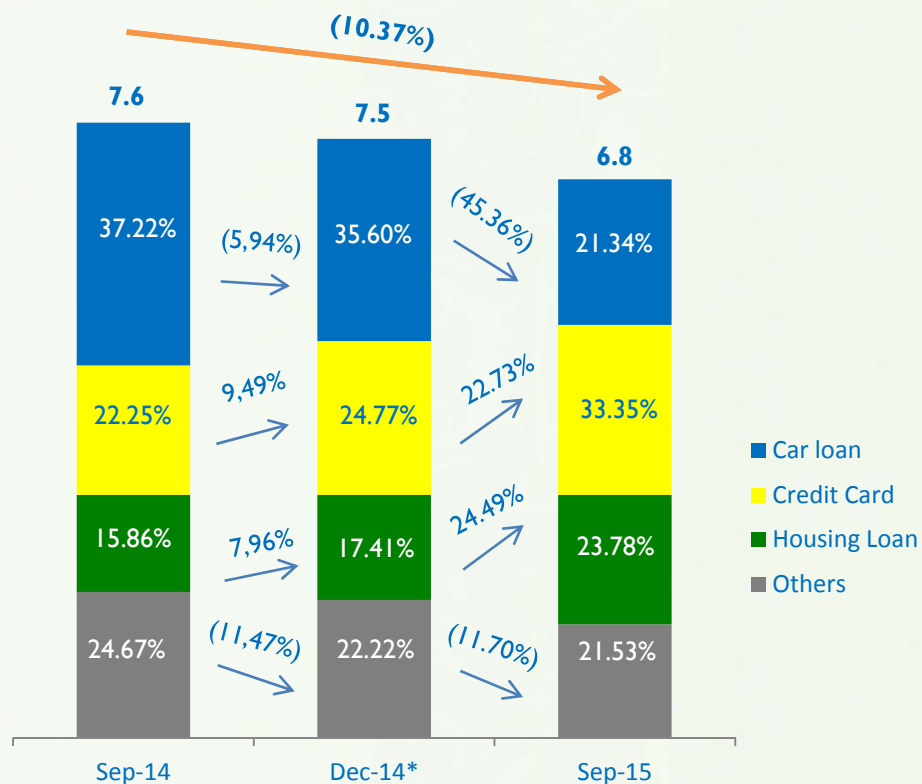
Bank Bukopin commits to advance the Small & Medium Enterprises (SME). The commitment is realized through the various products and services that Bank Bukopin offers for business entities in the SME sector.

\*Audited



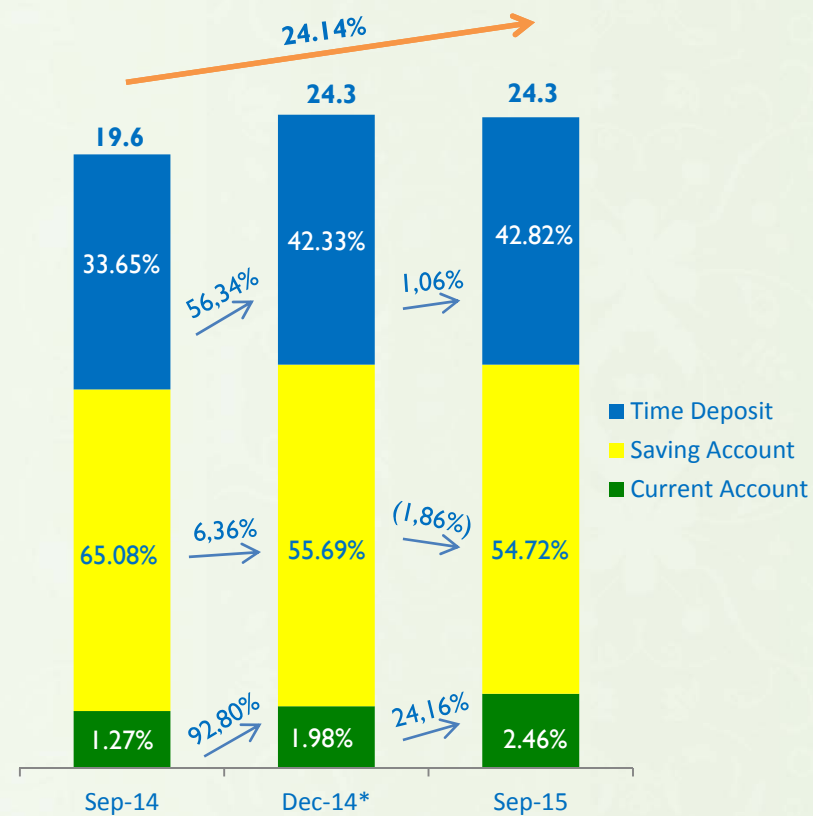
# BANK BUKOPIN

## Loan Breakdown (IDR Trillion)



## Retail - Consumer

## Deposit Breakdown (IDR Trillion)

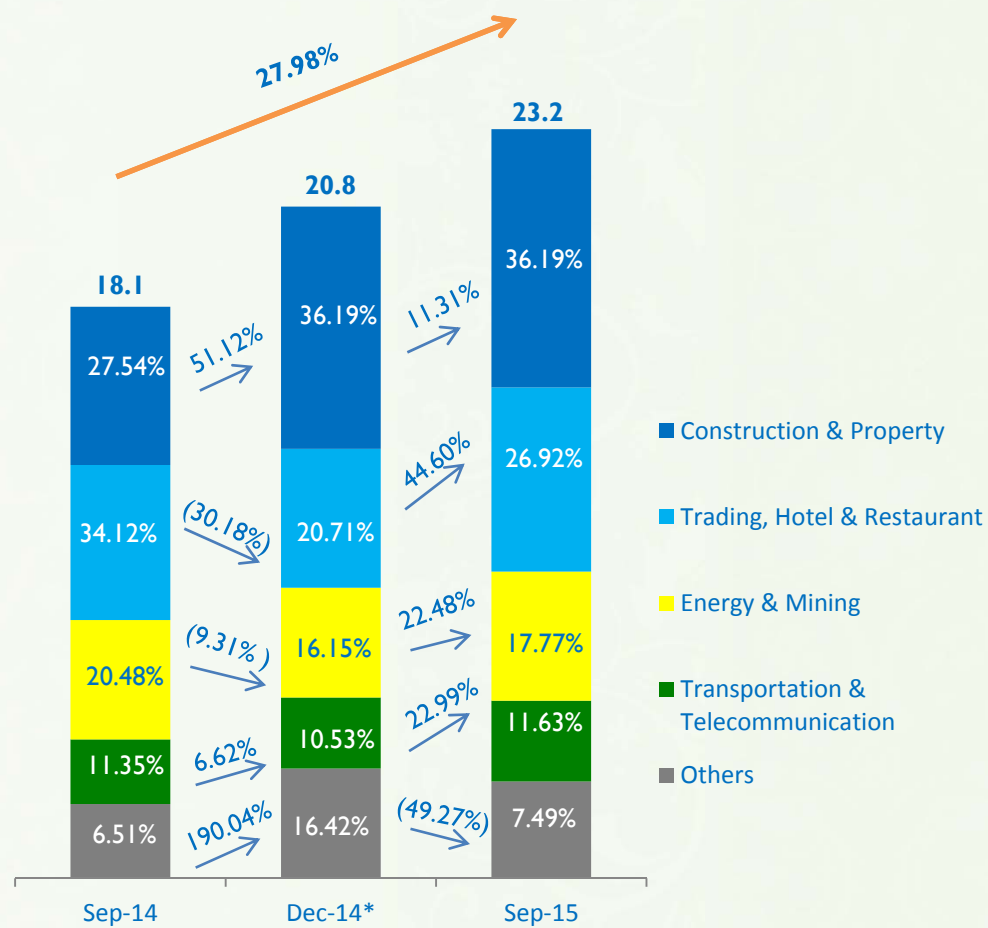


Bank Bukopin's Consumer Business targets individual customers through a range of products to meet a variety of customer's needs. Offering complete range of savings, demand deposits, time deposit, credit card and consumer loan (housing & car loans) products, Bank Bukopin consistently strives to meet customer's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

\*Audited

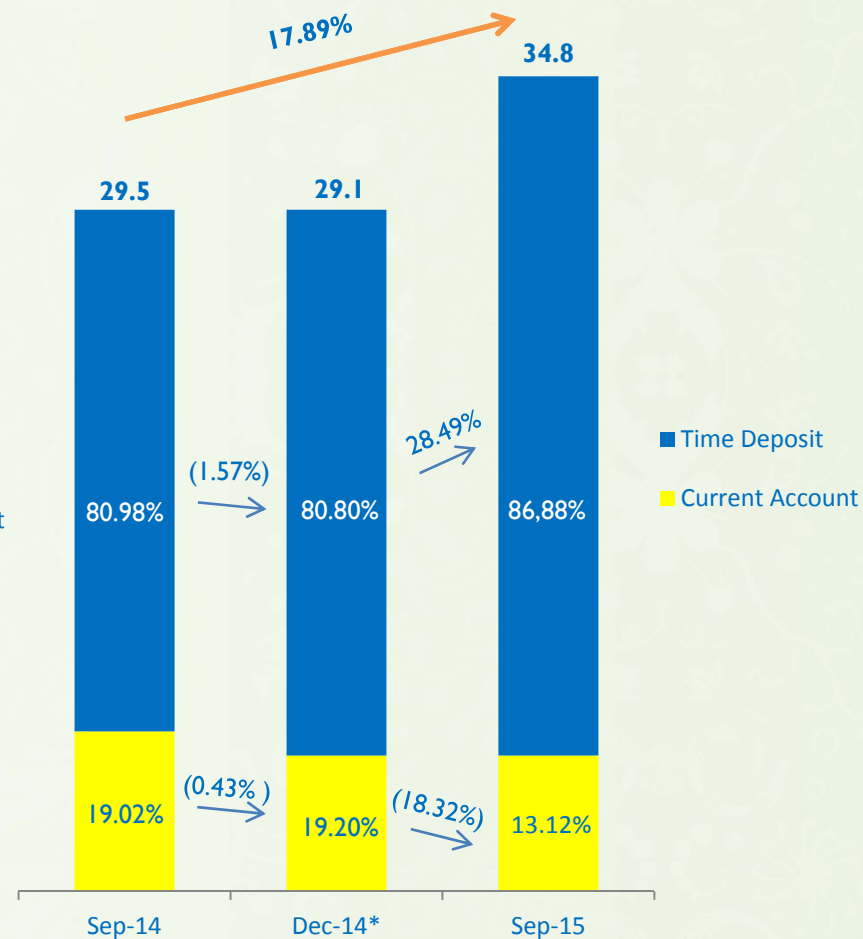


## Loan Breakdown (IDR Trillion)

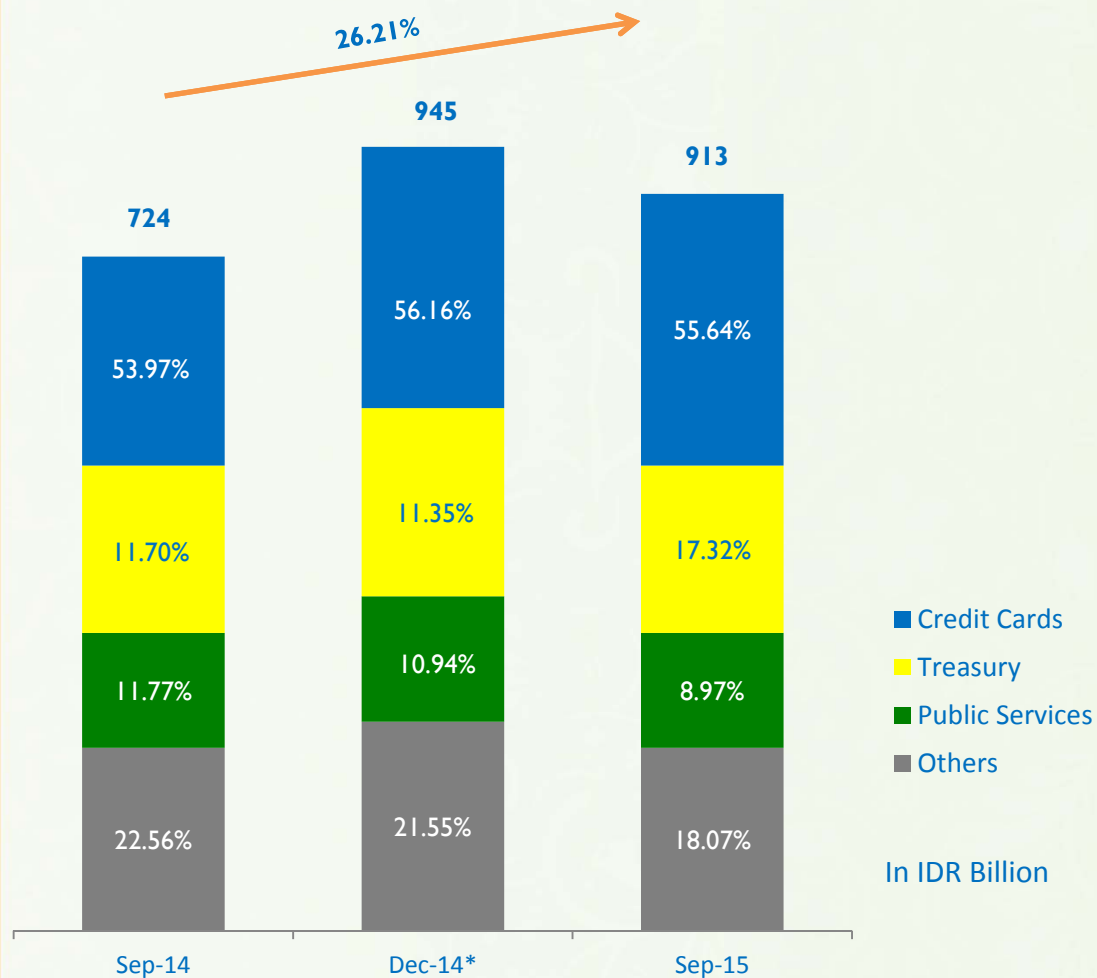


## Commercial

## Deposit Breakdown (IDR Trillion)



\*Audited



Bank Bukopin's Fee Based Income improved YoY by 26,21% from IDR 724 Billion to IDR 913 Billion, mainly supported by Credit Cards & Treasury transactions.

\*Audited

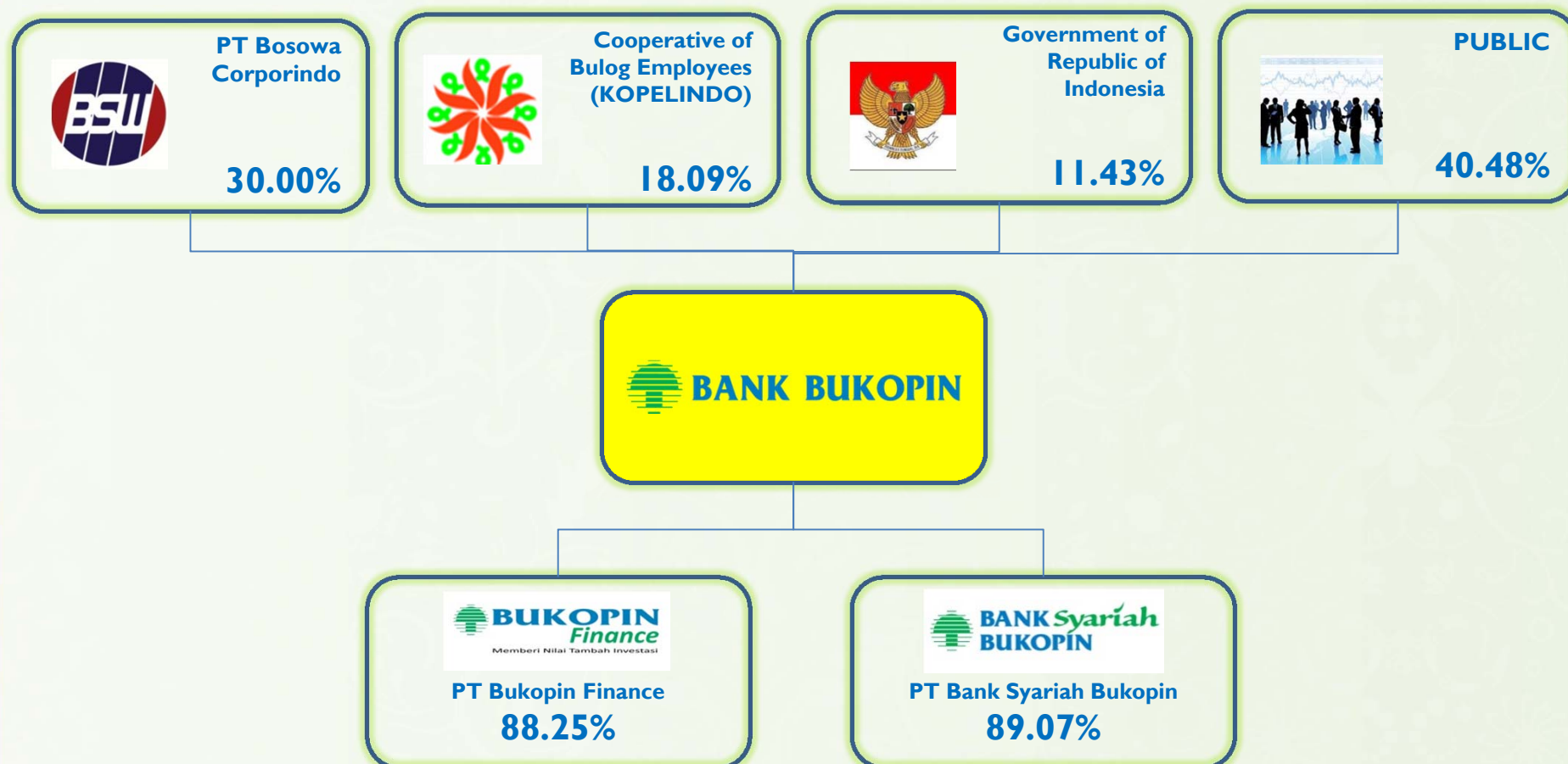


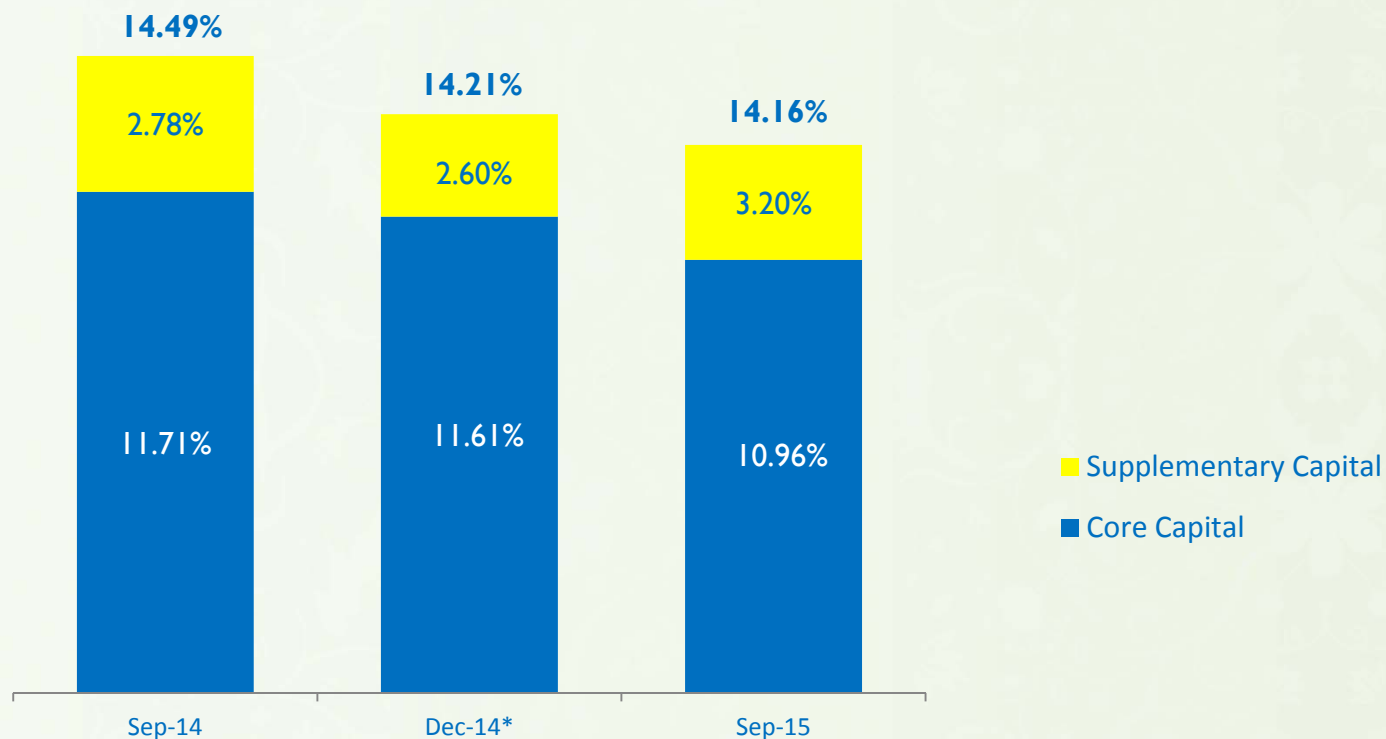


***Corporate Update***

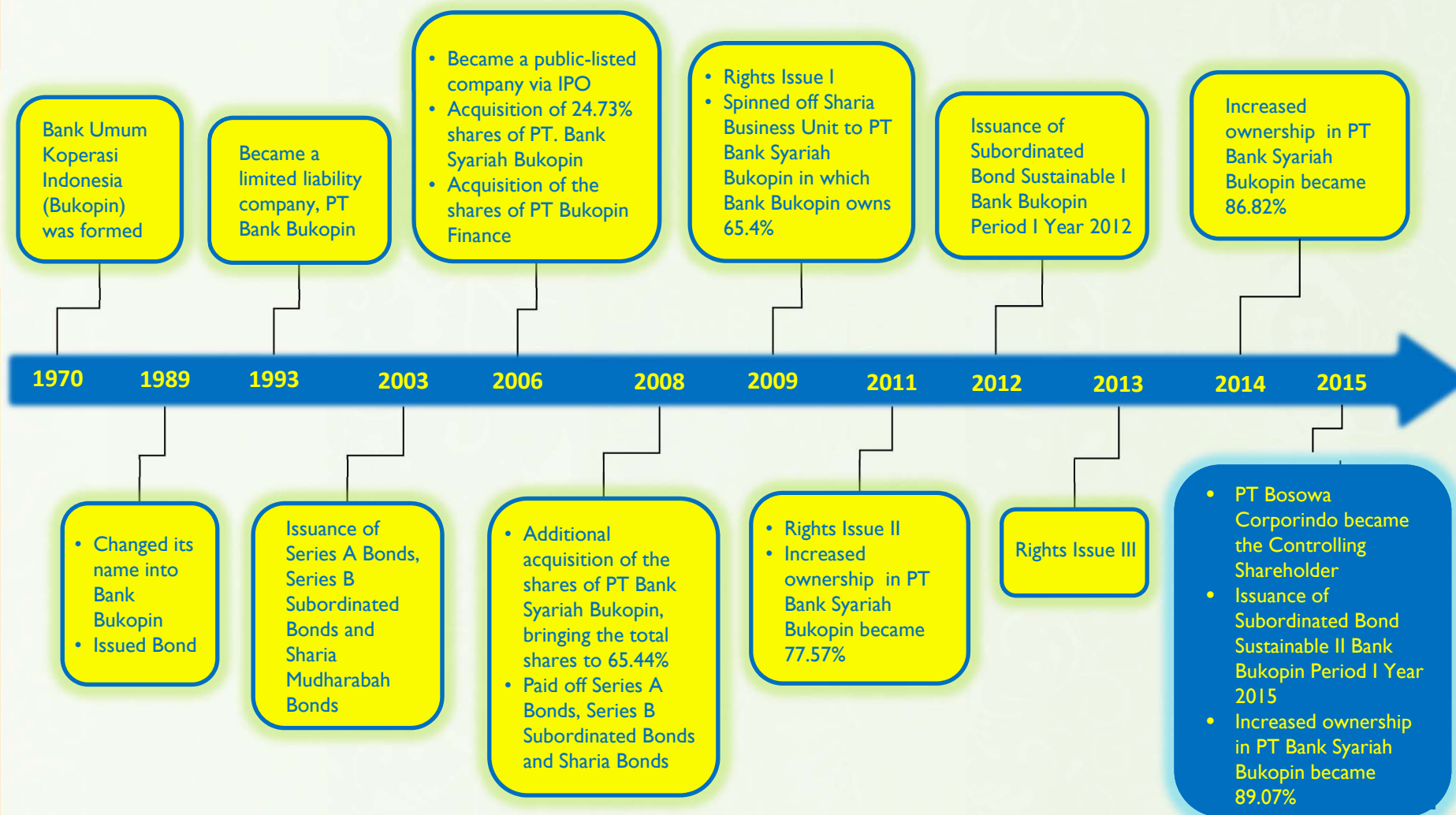


## Shareholder's Structure





- According to Bank Indonesia's Regulations, Bank Bukopin is categorized as BUKU 3 with a core capital of IDR 6.49 Tn.
- CAR decreased year-on-year due to loan expansion, which caused an increase in Risk Weighted Assets (RWA).





	September 2014	September 2015	Growth 2014- 2015
Branches	40	41	1
Sub Branches	119	121	2
Cash Offices	145	148	3
Micro-Service Offices	87	90	3
Payment Point	39	37	(2)
Pickup Service	8	8	0
<b>Total outlet</b>	<b>438</b>	<b>445</b>	<b>7</b>
ATMs	600	734	134
Mini ATMs	1,951	1,075	(876)



- Bank Bukopin currently has network in 23 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 30.800 PPOB outlets across Indonesia that reaches out to the urban and rural population. 400 of that will be added Meeting Point Facility 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



**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



**Heri Purwanto**  
Retail Director



**Eko R Gindo**  
Finance & Planning  
Director



**Setiawan Sudarmaji**  
Services & Operation  
Director





**“Banking Service Excellence 2015 “**  
Awarded for 7<sup>th</sup> Best Overall Performance  
2015 from InfoBank Magazine



**“Service Quality Award”**  
Awarded for recognition of outstanding  
achievement as 2<sup>nd</sup> rank of Banking Service  
Quality in 2014 from ISMS



**“Service Quality Award”**  
Awarded for outstanding achievement as a  
2<sup>nd</sup> rank of Banking Service Quality in 2014  
from Institute of Management Studies



**“2015 Banking Service Excellence”**  
Awarded for 7<sup>th</sup> Best Overall Performance  
for Commercial Bank from InfoBank & MRI



**“Indonesia WOW Service  
Excellence Award 2015”**  
Consolation Prize Winner of  
Indonesia WOW Service Excellence  
Award 2015 Category Conventional  
Bank (BUKU III) Region Sumatera  
from Markplus Inc.



**“Indonesia WOW Service  
Excellence Award 2015”**  
Consolation Prize Winner of Indonesia  
WOW Service Excellence Award 2015  
Category Conventional Bank (BUKU III)  
Region Kalimantan from Markplus Inc.



**“Indonesia’s Top 100  
Most Valuable Brand 2015”**  
Certified for 47<sup>th</sup> rank in Most Valuable Indonesian  
2015 & awarded for US\$ 67 Mil Brand Value & A+  
from Brand Finance, SWA & WIR Global



**“Infobank Awards 2015”**  
Best of the best Financial  
Performance 2000-2015 from  
Infobank





For further info please contact:  
[corsec@bukopin.co.id](mailto:corsec@bukopin.co.id)  
[Investor.relations@bukopin.co.id](mailto:Investor.relations@bukopin.co.id)

[www.bukopin.co.id](http://www.bukopin.co.id)

