



SUKU BUNGA DEPOSITO		12 BULAN	
1 BULAN	2 BULAN	3 BULAN	6 BULAN
5.25%	5.50%	5.50%	5.75%
5.00%	5.25%	5.25%	5.50%
1.00%	1.00%	1.00%	1.00%
7.50%	7.50%	7.50%	7.50%
1.50%	1.50%	1.50%	1.50%

MAKSIMAL DANA PENJAMINAN LPS
RP 2.000.000.000,-

BANK BUKOPIN

Overview as of March 2014

DISCLAIMER

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

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BANK BUKOPIN

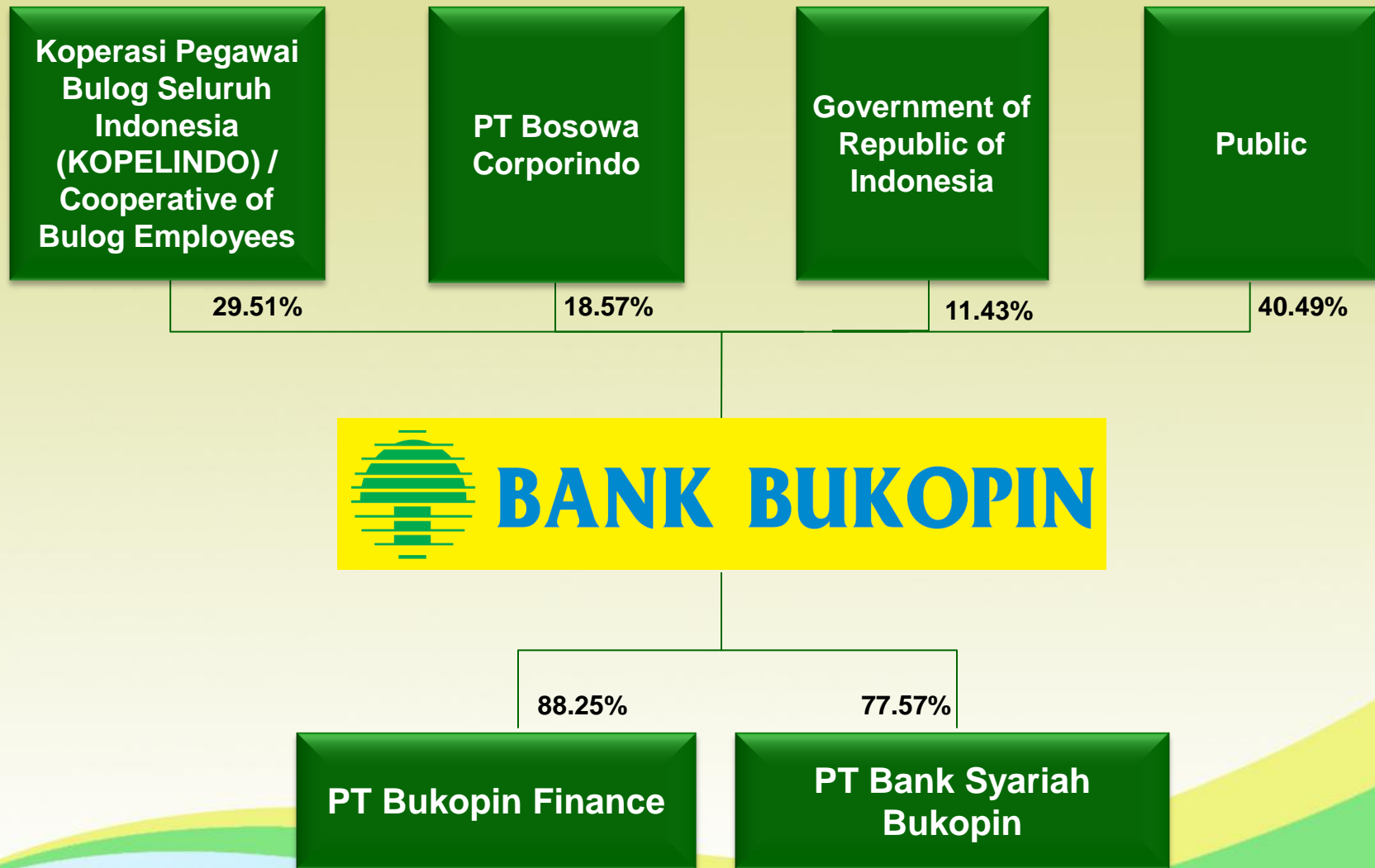
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OVERVIEW



SHAREHOLDERS STRUCTURE AS OF 31 MARCH 2014



HISTORY AND KEY MILESTONE

1970

Bank Umum Koperasi Indonesia (Bukopin) was formed

1989

- Changed its name into Bank Bukopin
- Issued Bond

1993

Became a limited liability company, PT Bank Bukopin

2003

Issuance of Series A Bonds, Series B Subordinated Bonds and Sharia Mudharabah Bonds

2006

- Became a public-listed company via IPO
- Acquisition of 24.73% shares of PT. Bank Syariah Bukopin
- Acquisition of the shares of PT Bukopin Finance

2008

- Additional acquisition of the shares of PT Bank Syariah Bukopin, bringing the total shares to 65.44%
- Paid off Series A Bonds, Series B Subordinated Bonds and Sharia Bonds

2009

- Right Issue I
- Spinned off Sharia Business Unit to PT Bank Syariah Bukopin in which Bank Bukopin own 65.4%

2011

- Right Issue II
- Increased ownership in PT Bank Syariah Bukopin became 77.57%

2012

Issuance of Subordinated Bond Sustainable I Bank Bukopin Period I Year 2012

2013

Right Issue III

BUSINESS ACTIVITIES



CORE BUSINESS

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

Objective:

To become a top bank through focusing on value

SME



***"To be a key player
in SME Banking"***

Micro



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

Consumer



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

Commercial



***"Sustain Current
Market Position"***

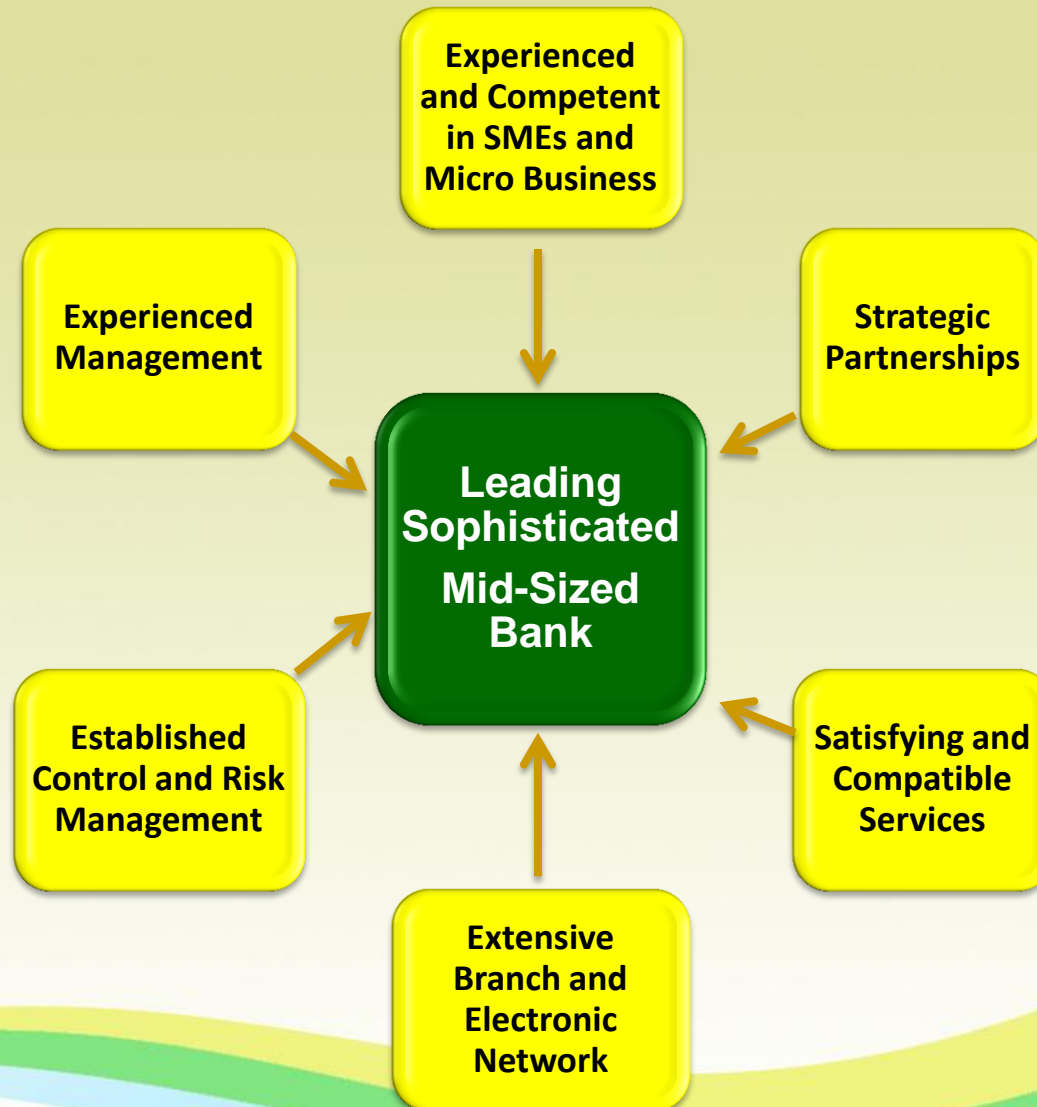
MAIN BUSINESS PILLARS

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

COMPETITIVE STRENGTHS



POSITIONED FOR GROWTH



STRATEGIC PARTNERS

- National Food Logistic Agency

Bulog



- Community-based cooperative

Swamitra



- State-owned social security company for private sector workers

Jamsostek



- State-owned pension company for civil servants

Taspen



- Indonesia state-owned electricity company

Perusahaan Listrik Negara (PLN)



- Multi finance solutions

Multi Finance



STRATEGIC PARTNERSHIP



BULOG

Bulog's network:

26 Regional Divisions
101 Sub-Regional Divisions
30 Logistic Offices
463 Warehouses

- Responsible for the maintenance of rice security, rice distribution and price control.
- Bank Bukopin is one of the banks (40%) in financing Bulog and the other bank is BRI (60%).
- Bank Bukopin has a long-standing partnership with Bulog. Around 17.7% of Bank Bukopin's Commercial loan portfolio comprises loans to Bulog.
- Bank Bukopin provides financing to Bulog's food distribution supply chain from end-to-end.
- Bank Bukopin also assists Bulog with logistics information and accounting system management.
- Bank Bukopin provides full serviced financing to 4 areas of regional division of Perum Bulog : West Java, DKI Jakarta, Bali, & South Kalimantan.



Savings and loan
cooperative

- Since the late 1990s, Bank Bukopin has developed Swamitra model. We provide Management Assistance, System and Procedure and IT System.
- Today, Bank Bukopin partners with 670 Swamitra with more than 493,000 members across Indonesia. Cooperative members are mostly in the micro-business segment.
- Bank Bukopin provides loans to Swamitra, which then channels the loan to its members (two step loan).
- In Swamitra lending, members of the cooperative keep an eye on one another, to ensure repayments so as to protect the profitability of the cooperative. This leads to a low NPL ratio for Swamitra loans.

STRATEGIC PARTNERSHIP



Social security for private sector workers

- Jamsostek manages social security for over 40 million private sector workers, of which over 11 million are active members, with total assets of over Rp154 trillion.
- Bank Bukopin has 38 outlets co-located at Jamsostek's offices. These outlets enable the deposit of contributions by and payment of Jamsostek claims to its members.
- Jamsostek owns a 4.55% stake in PT Bank Syariah Bukopin, in which Bank Bukopin controls 77.57% (the remaining shareholders are local funds).
- In line with Jamsostek's ongoing transformation – from providing merely financial benefit to “total benefit” for its members (including housing and health benefits) – Bank Bukopin is collaborating with Jamsostek to provide financing and cash management for the housing.



Pension scheme for civil servants

- Appointed as one of 15 institutions as pension fund payment agent.
- Bank Bukopin implemented personal financing to Taspen pensioners in 2Q 2010, under its micro financing segment.
- Repayments are through deduction from pension payments.
- Outstanding loans under the Taspen program have grown to around Rp1.817 trillion by March 2014.

STRATEGIC PARTNERSHIP



State-owned electricity company

- Bank Bukopin currently serves more than 12 million out of 42 million PLN customers who pay their bills through 56 banks.
- Bank Bukopin was the first commercial bank in Indonesia to establish the Payment Point On-line Bukopin (PPOB) over 5 years ago. It now has more than 18,000 PPOBs across Indonesia.
- PPOBs can provide services to PLN customers such as billing payment, new PLN installation and PLN prepaid card for electricity.
- The PLN partnership has provided a boost to Bank Bukopin's fee-based income, cash management services, CASA accumulation and loan portfolio (note: As of March 2014, fee-based income contributes around 24.7% of Bank Bukopin's total income).



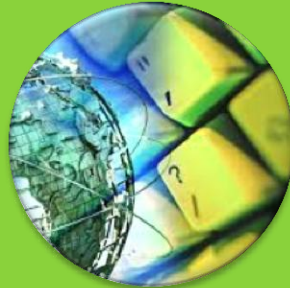
Multi finance solutions

- Multi finance company is non-bank financial Institutions, developed to conduct activities for the finance institutions specifically in the field of financing leasing, factoring, credit card and/or consumer financing.
- Currently, there are 168 multifinance companies and this is a huge potential to grow the business.
- Bank Bukopin has collaborated with 29 multifinance, serves around 50,000 customers with Rp3.9 trillion of outstanding loan.

SATISFYING AND COMPATIBLE SERVICES



Providing arrays
of products and
services to fulfill
customer needs



Using technology
as a strategic
means to deliver
services

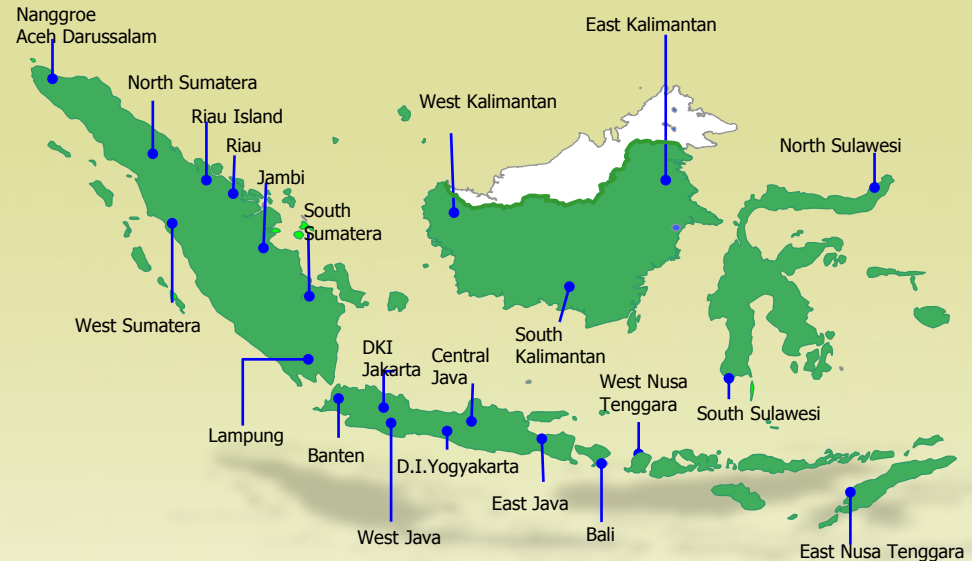


Improving
human resources
competencies as
a key factor



EXTENSIVE BRANCH AND ELECTRONIC NETWORK

	March 2013	March 2014	Growth 2013-2014
Branches	36	40	4
Sub Branches	107	117	10
Cash Offices	141	145	4
Micro-Service Offices	87	87	-
Payment Point	42	39	-3
Pickup Service	8	8	-
Total outlet	421	436	15
ATMs	389	514	125
Mini ATMs	1.162	1.346	184



- 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's 18,000 PPOB outlets across Indonesia reaches out to the urban and rural population.
- Our IT system provides real-time monitoring of each branch's transactions and positions.

ESTABLISHED CONTROLS AND RISK MANAGEMENT

I. Risk Management Process

Active observation
by Boards through
Committee

With Three Lines of Internal Control

Bank-wide risk
management by
Risk Management
Division

Risk management
executed by each
related unit (risk
taking units)

Internal control
process

To support Risk Management Implementation

Bank Bukopin has set and continuously review various internal policies and guidance for controlling all risks faced.

All transactional execution had to go through checker and approval system.

There is also clear segregation between business and operational units.

II. Risk Management Implementation

- Implementation of risk management in Bank Bukopin covered 8 main risks
 - * credit risk
 - * market risk
 - * liquidity risk
 - * operational risk
 - * legal risk
 - * reputational risk
 - * strategic risk
 - * compliance risk
- Bank Bukopin has developed models and systems for risk management, such as Credit Rating (ICRR), Credit Scoring (E Flow and SIKM), Operational Risk and Control Self Assessment (RCSA), Asset and Liabilities Risk Management Model
- Bank Bukopin also regularly conduct stress testing, to forecast the impact of any external shock to the Bank's performance, such as credit risk stress testing, interest rate risk stress testing, liquidity risk stress testing
- The Risk Management Division is independent from risk taking units
- Beside the internal audit activity, there's also internal control units embedded to the risk taking units (Credit Risk Control and Internal Control unit) and an independent unit of compliance, all to establish comprehensive internal control system

EXPERIENCED MANAGEMENT – TOP MANAGEMENT



Glen Glenardi,
President Director

27 years of experience

Past experience includes:

- Director of Micro and SME (2000-2005)
- Director of Cooperatives and Small Enterprises (1999)
- Head of Credit for Cooperatives and Small Enterprises (1992-1999)
- Head of Cirebon Branch (1989-1992)



Tri Joko Prihanto,
Finance & Planning Director

27 years of experience

Past experience includes:

- Director of Operations (2000-2006)
- Corporate Secretary (1996-2000)
- Group Business Head (1995-1996)
- Head of Human Resources (1993-1995)
- Head of Business Development for Cooperatives (1991-1993)



Agus Hernawan,
Retail Director

27 years of experience

Past experience includes:

- Director of Services & Distribution (2006-2013)
- Director of Consumer Banking (2000-2006)
- Group Business Head (1997-2000)
- Head of Bukopin branches (1988-1997)



Mikrowa Kirana,
Commercial Director

27 years of experience

Past experience includes:

- Group Head for Commercial Business (2001-2006)
- Group Head for Commercial Business in West and Central Java (2000-2001)
- Group Business Head (1997-2000)
- Head of Kupang and Denpasar Branches (1992-1996)



Sulistyohadi DS,
Services & Operation Director

25 years of experience

Past experience includes:

- Director of Medium, Small Enterprises and Cooperatives (2005-2013)
- Group Head for Institutional Business (1999-2005)



Adhi Brahmantya,
Business Development and Information Technology Director

25 years of experience

Past experience includes:

- General Manager of Business Development (2011-2013)
- Division Head of Distribution Network and Business Partnership (2010-2011)
- Project Officer of Public Service (2008-2010)
- Head of Bandung Branch (2006-2008)



Irlan Suud,
Senior Executive Vice President of Risk Management and Human Resources Development

22 years of experience

Past experience includes:

- General Manager of Business Regional I (2012-2013)
- Division Head of Credit Commercial IV (2012)
- Division Head of Program Fund (2008-2012)
- Group Head of Institution Fund and Program (2008)
- Head of Tanjung Pinang Branch (2007-2008)

EXPERIENCED MANAGEMENT – BOARD OF COMMISSIONERS



Mulia P. Nasution,
President Commissioner

Currently Chairman of The Supervisory Board of State's Accounting School (Aug 2011 – present)

Past experiences include:

- Secretary General of Finance Ministry (2006- Aug 2011)
- Director of General Treasury of Finance Department (2004-2006)
- Head of National Financial Accounting Body (2001-2004)
- Head of Data Processing and Budget Information (1999-2001)
- Director of Government Treasury and Cash (1998-1999)
- Director of Budget Development II (1995-1998)



Deddy S.A. Kodir,
Commissioner

Currently Chairman of Kopelindo (2008-present)

Past experiences include :

- Director of Human Resources & General Affair of Bulog (2011-2012)
- Director of Planning and Business Development of Bulog (2009-2011)
- Head of Human Resources Department of Bulog (2008-2011)
- Over 30 years experience at Bulog Institution



Syamsul Effendi,
Independent Commissioner

Currently Advisor of PT Wana Subur Lestari (2011-present)

Past experiences include :

- Secretary of Kopkapindo
- Associate Director of General Affair Manager at PT Kutai Timber Indonesia (2007-2011)
- Manager General Affair at PT Kutai Timber Indonesia (2001-2006)



Yoyok Sunaryo,
Independent Commissioner

Past experiences include :

- Head of Milk Cooperatives Indonesia (1997-2002)
- PUSKUD facilitator (1999-2000)
- Head Coordinator at Milk Cooperative Indonesia Mojosoongo (1986-1993)
- Manager at Milk Cooperative of Indonesia Cirebon (1984-1986)



Margustienny,
Independent Commissioner

Past experiences include :

- Head of Public Service Agency Housing
- Finance Centre of State Ministry of Housing (2010-Feb 2012)
- Over 30 years experience at Finance Ministry



Parikesit Suprpto,*
Commissioner

Currently Special Aid of the Ministry of State Owned Enterprise (2012-present)

Past experiences include :

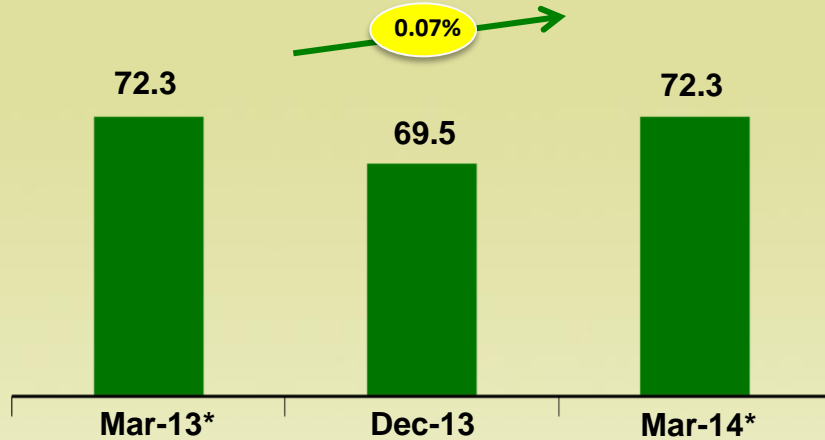
- Deputy of Business Services, Ministry of State Owned Enterprise (2010-2012)
- Deputy of Banking and Financial, Ministry of State Owned Enterprise (2008-2010)
- Assistant Deputy for Restructuring and Privatization of Enterprises Financial Services, Construction and Other Services (2002-2008)

FINANCIAL SUMMARIES



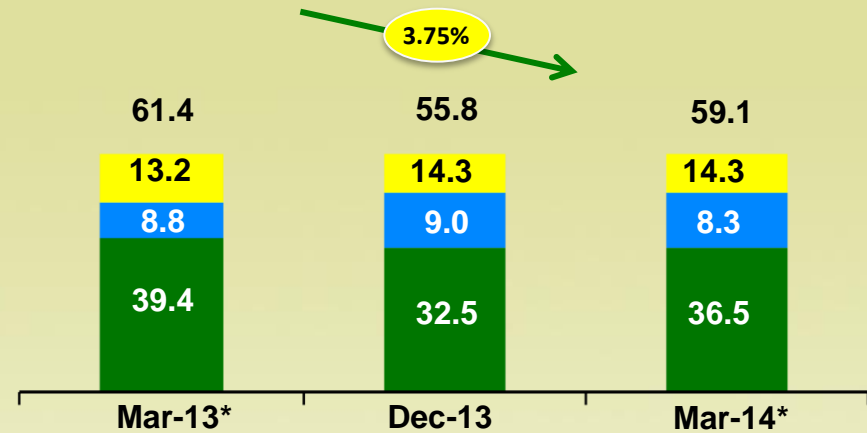
FINANCIAL HIGHLIGHT

Total Assets (Rp. Tn)

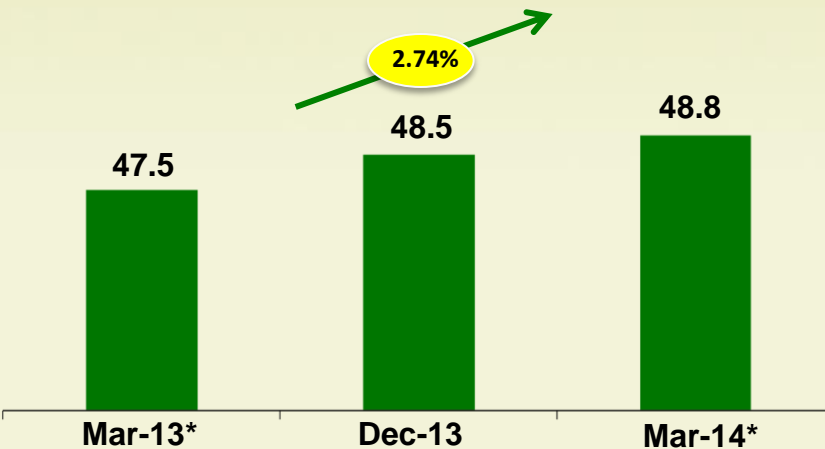


Total Third Party Deposits (Rp. Tn)

■ Savings
 ■ Current Account
 ■ Time Deposit

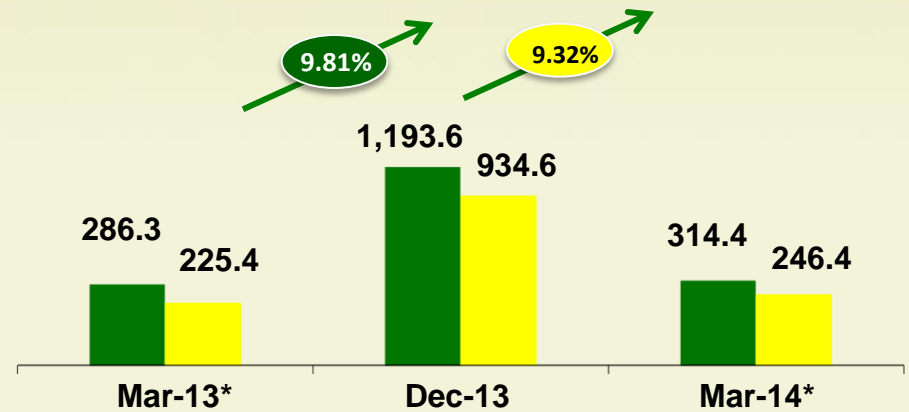


Total Loans (Rp. Tn)



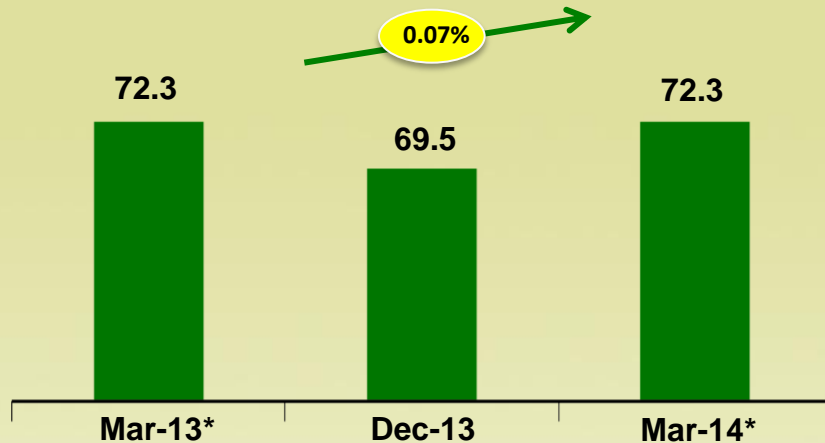
Earning (Rp. Bn)

■ Earning Before Tax
 ■ Earning After Tax



KEY FINANCIAL – BALANCE SHEET

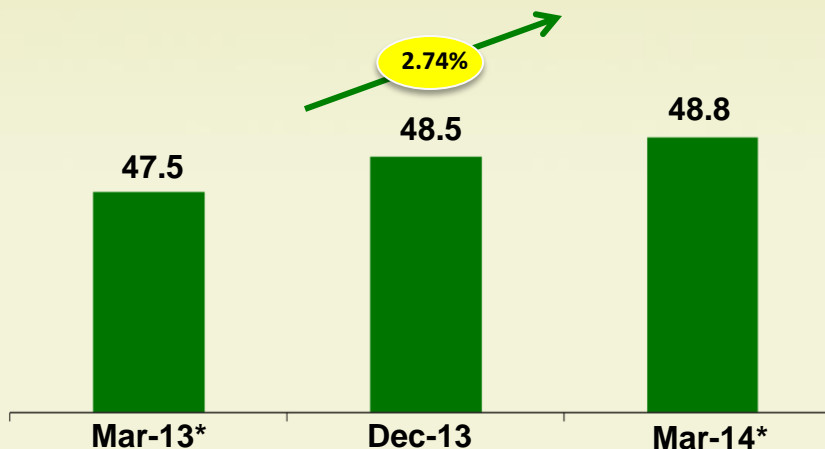
Total Assets (Rp. Tn)



Period	Percentage	
% Y o Y	↑	0.07%
% Y to D	↑	4.03%

Total Assets year-on-year is relatively stable at Rp72.3 Tn.

Total Loans (Rp. Tn)



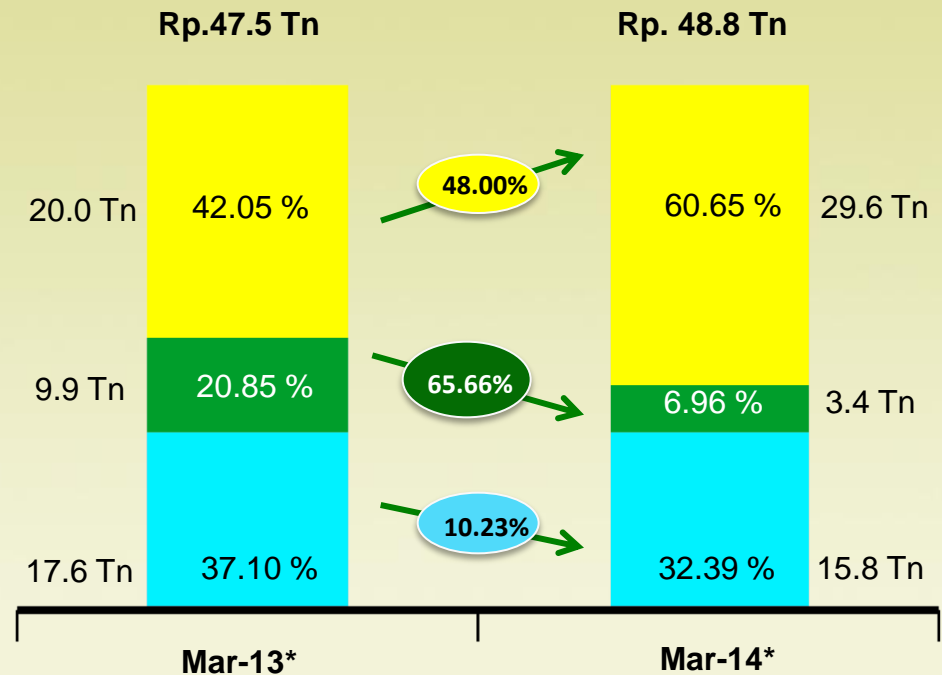
Period	Percentage	
% Y o Y	↑	2.74%
% Y to D	↑	0.62%

Loan increased year-on-year by 2.74% from Rp47.5 Tn to Rp48.8 Tn. This was due to the increase of Consumer loans and SME loans

OVERVIEW OF LOAN PORTFOLIO

- Retail
- Bulog
- Commercial

Loan segment	Loan size
Retail consists of:	
- Micro	< Rp.500 M
- SME	Rp.500 M – Rp.25 Bn
- Consumer	
Commercial	> Rp.25 Bn

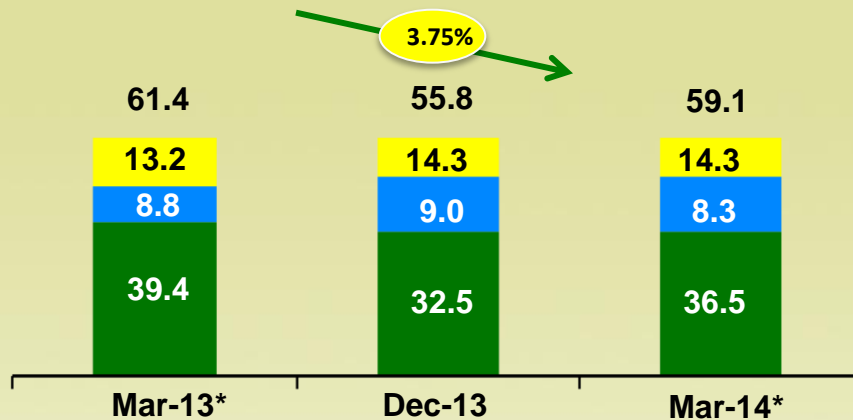


* Unaudited

KEY FINANCIAL – BALANCE SHEET

Total Third Party Deposits (Rp. Tn)

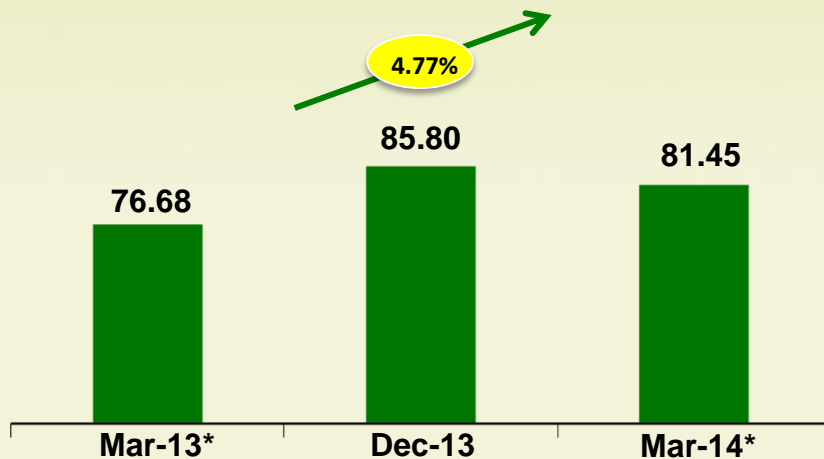
■ Savings
 ■ Current Account
 ■ Time Deposit



Period	Percentage
% Y o Y	↓ 3.75%
% Y to D	↑ 5.91%

Deposits decreased year-on-year by 3.75% from Rp61.4 Tn to Rp59.1 Tn. The decrease comes from Time Deposits.

Loan-to-Deposit Ratio (LDR) (%)



- LDR year-on-year increased by 4.77% from 76.68% to 81.45%.
- We will maintain our LDR to be in-line with Bank Indonesia's range at 78%-92%.

Industry Position

Ratio	Commercial Banks		Foreign Exchange Commercial Banks	
	Q1 2013	Q1 2014	Q1 2013	Q1 2014
LDR	84.35%	90.47%	80.90%	84.21%

* Unaudited

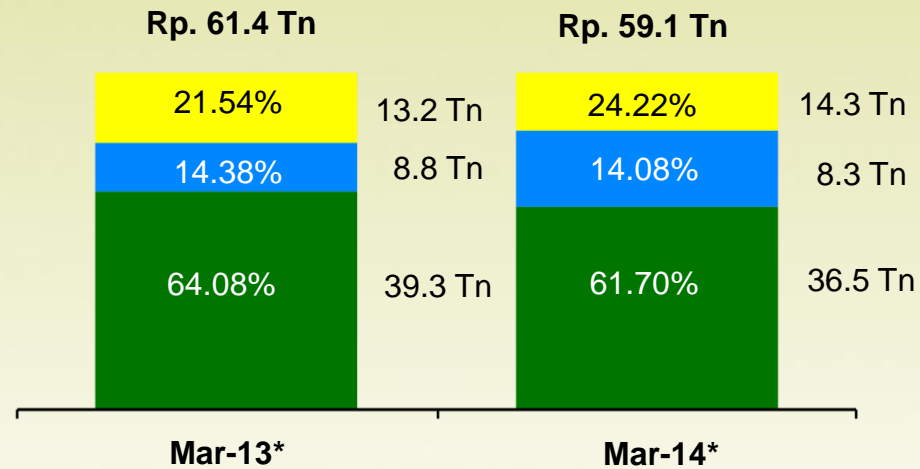
FUNDING COMPOSITION

Funding Composition (by product)

■ Savings

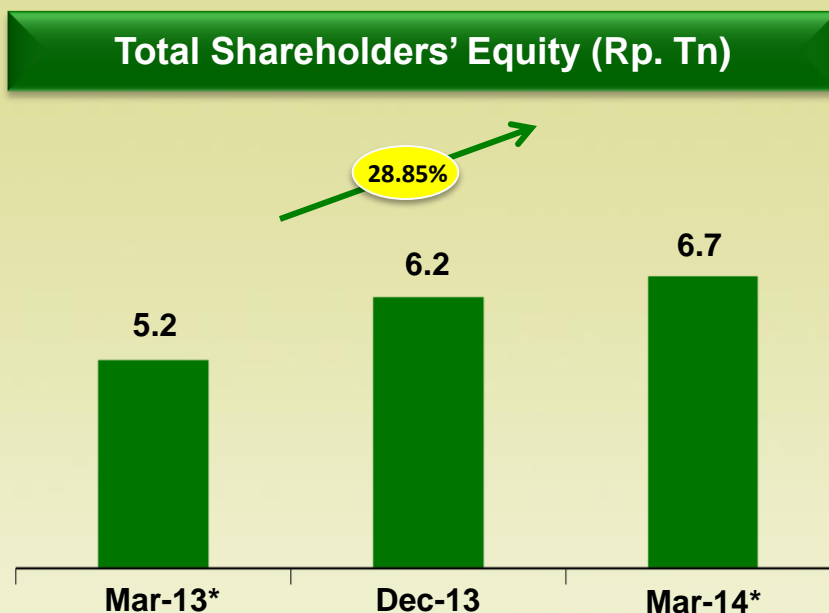
■ Current



■ Time Deposit



* Unaudited

KEY FINANCIAL – BALANCE SHEET

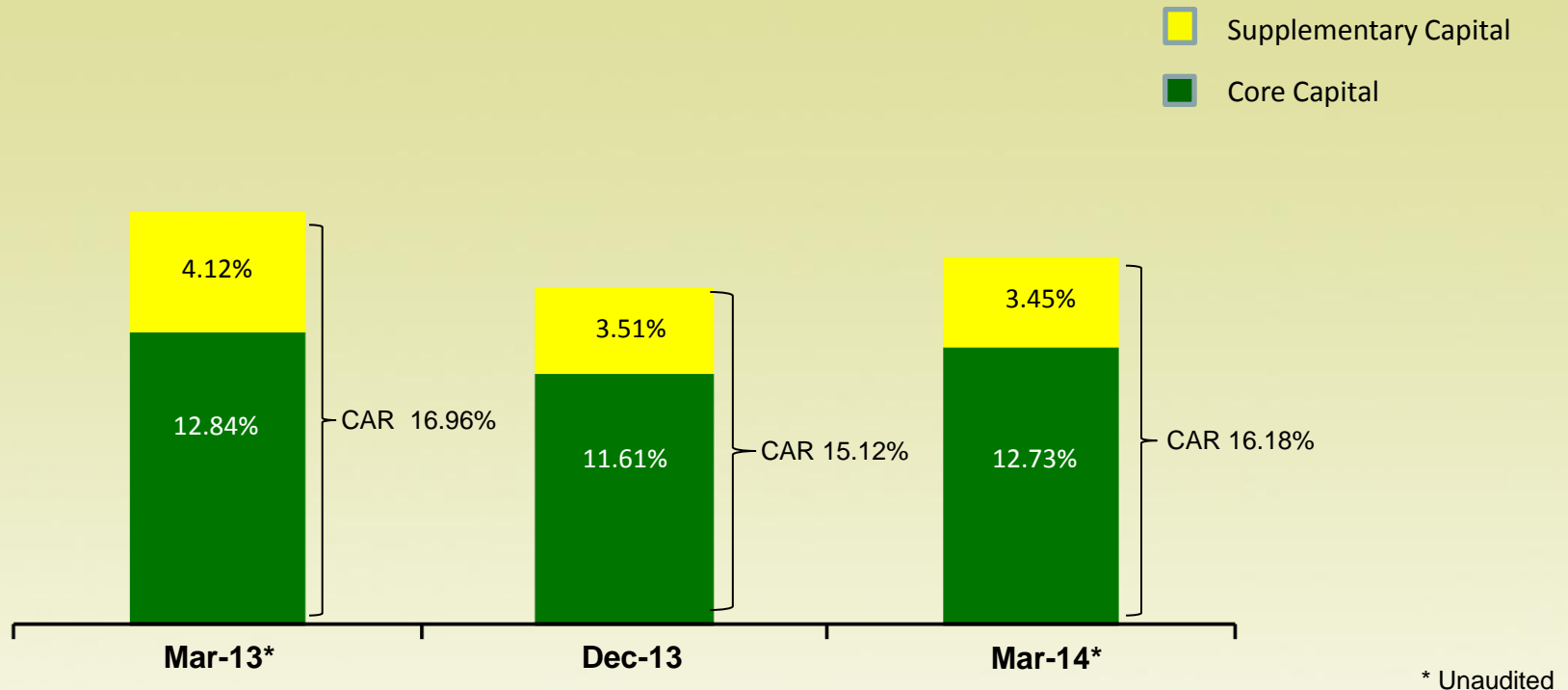


Period	Percentage
% Y o Y	 28.85%
% Y to D	 8.06%

Equity increased year-on-year by 28.85% from Rp5.2 Tn to Rp6.7 Tn. This improvement comes from profits growth and Right Issue III.

* Unaudited

CORE & SUPPLEMENTARY CAPITAL

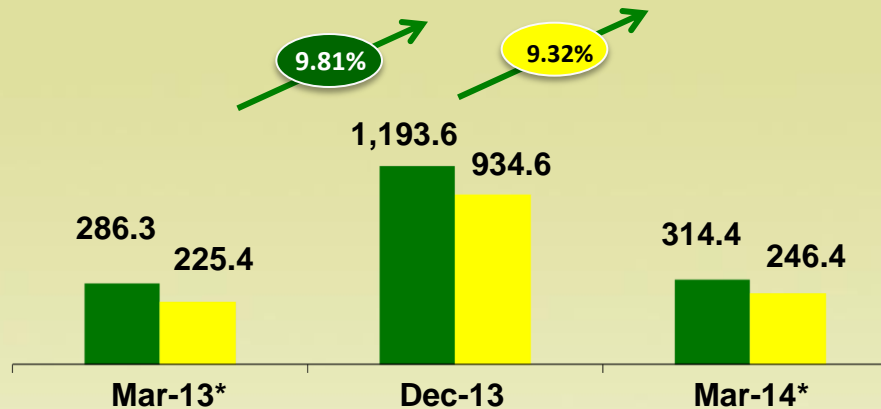


- In line with Bank Indonesia's Regulations, as of March 2014, Bank Bukopin is categorized into BUKU 3 with a core capital of Rp5.6 Tn.
- CAR decreased year-on-year due to the loan expansion in retail segment, which caused an increase in Risk Weighted Assets (RWA).

KEY FINANCIAL – EARNING

Earning Before and After Tax (Rp. Bn)

■ Earning Before Tax ■ Earning After Tax



- Net profit year-on-year increased by 9.32% from Rp225.4 Bn to Rp246.4 Bn. The incremental step derived from an increase in net interest income and other operating income.
- EPS increased from Rp28.06 to Rp28.90.

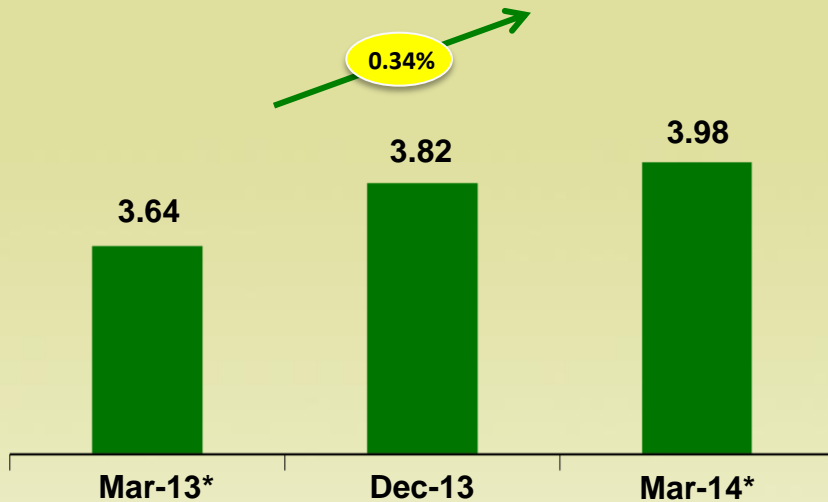
Period	% EBT	% EAT
%Y o Y	9.81%	9.32%

Industry Position

Earning	Commercial Banks	Foreign Exchange Commercial Banks
	Y o Y	Y o Y
Earning Before Tax	9.04%	4.87%
Earning After Tax	7.79%	3.64%

KEY FINANCIAL – EARNING

Net Interest Margin (NIM) (%)



Period	% NIM
% Y o Y	0.34%

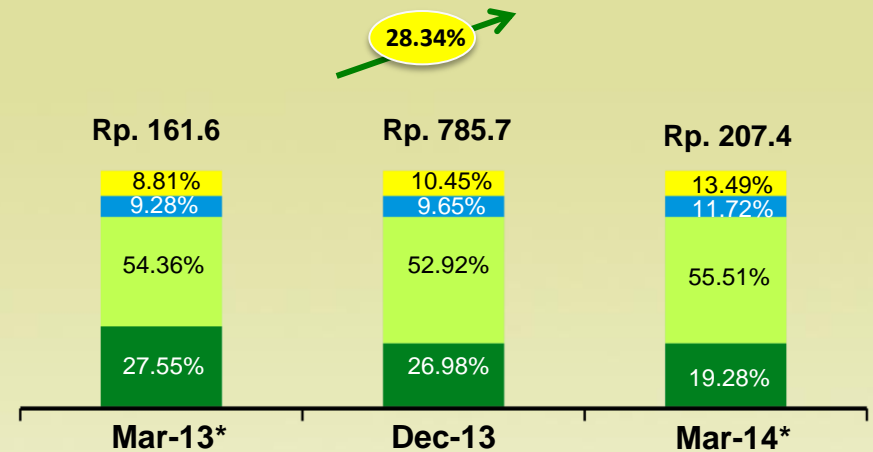
Net Interest Margin (NIM) year-on-year increased by 0.34% from 3.64% to 3.98%.

Industry Position

Ratio	Commercial Banks		Foreign Exchange Commercial Banks	
	Q1 2013	Q1 2014	Q1 2013	Q1 2014
NIM	5.34%	4.18%	4.88%	3.74%

Fee Based Income (FBI)

■ Treasury
 ■ Public Service
 ■ Credit Card
 ■ Others



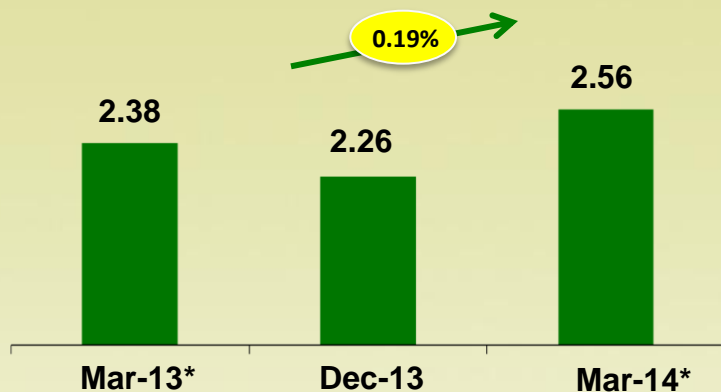
Period	% FBI
% Y o Y	28.34%

Fee Based Income year-on-year increased by 28.34% from Rp161.6 Bn to Rp207.4 Bn.

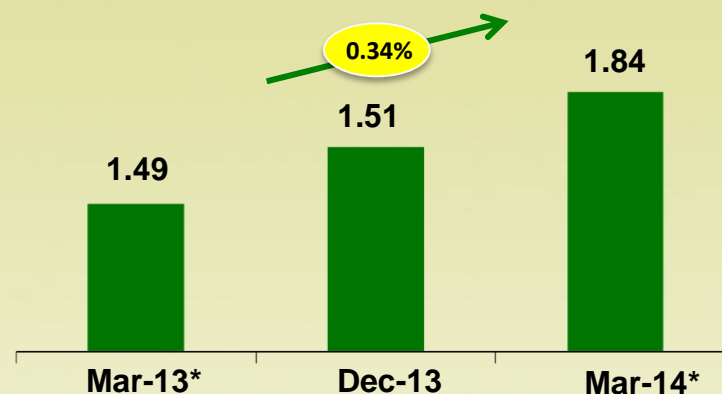
* Unaudited

KEY RATIO

Gross Non-Performing Loan (NPL) (%)



Net Non-Performing Loan (NPL) (%)



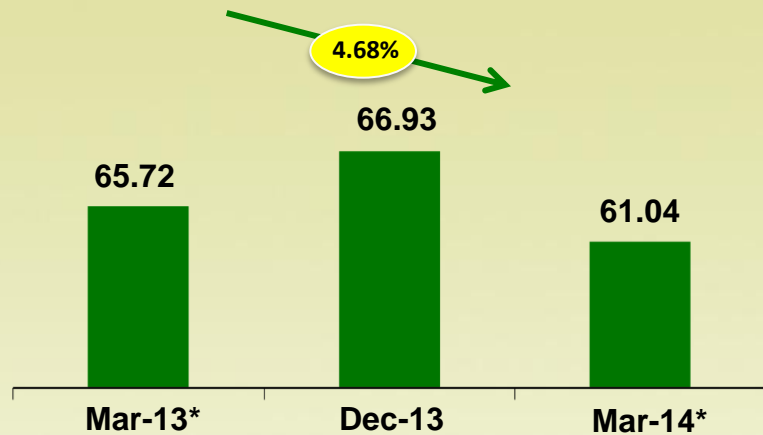
- Our gross NPL is stated at level 2.56 % , while net NPL is at 1.84 % in March 2014.

Industry Position

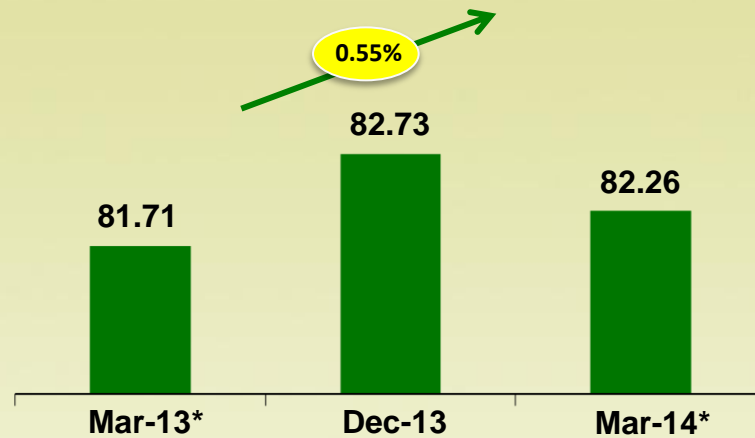
Ratio	Commercial Banks		Foreign Exchange Commercial Banks	
	Q1 2013	Q1 2014	Q1 2013	Q1 2014
NPL (Gross)	2.03%	1.99%	1.69%	1.74%

KEY RATIO

Cost-to-Income Ratio (CIR) (%)

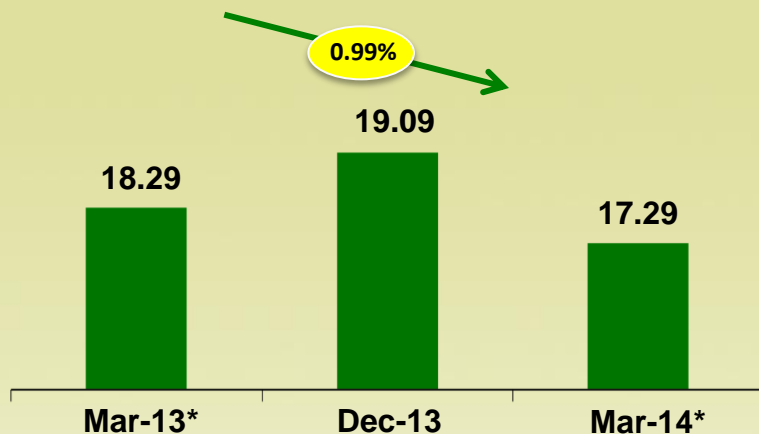


Operating Expenses to Operating Income (%)



KEY RATIO

Return-on-Equity (ROE) (%)



Return-on-Assets (ROA) (%)



Industry Position

Ratio	Commercial Banks		Foreign Exchange Commercial Banks	
	Q1 2013	Q1 2014	Q1 2013	Q1 2014
ROA	2.92%	2.79%	2.22%	2.07%

* Unaudited

AWARDS - 2014



“Jaringan Prima Awards 2014”

Awarded for *The Best Performance in Complaint Handling 2014.*



“Indonesian Bank Loyalty Index (IBLI)”

Awarded for *Saving Account Conventional Banking 2014 (Asset < Rp100 T)* from InfoBank magazine and Markplus Insight.

STRATEGIC PLAN



STRATEGIC PLAN



Thank You



BANK BUKOPIN

Q & A