



DISCLAIMER

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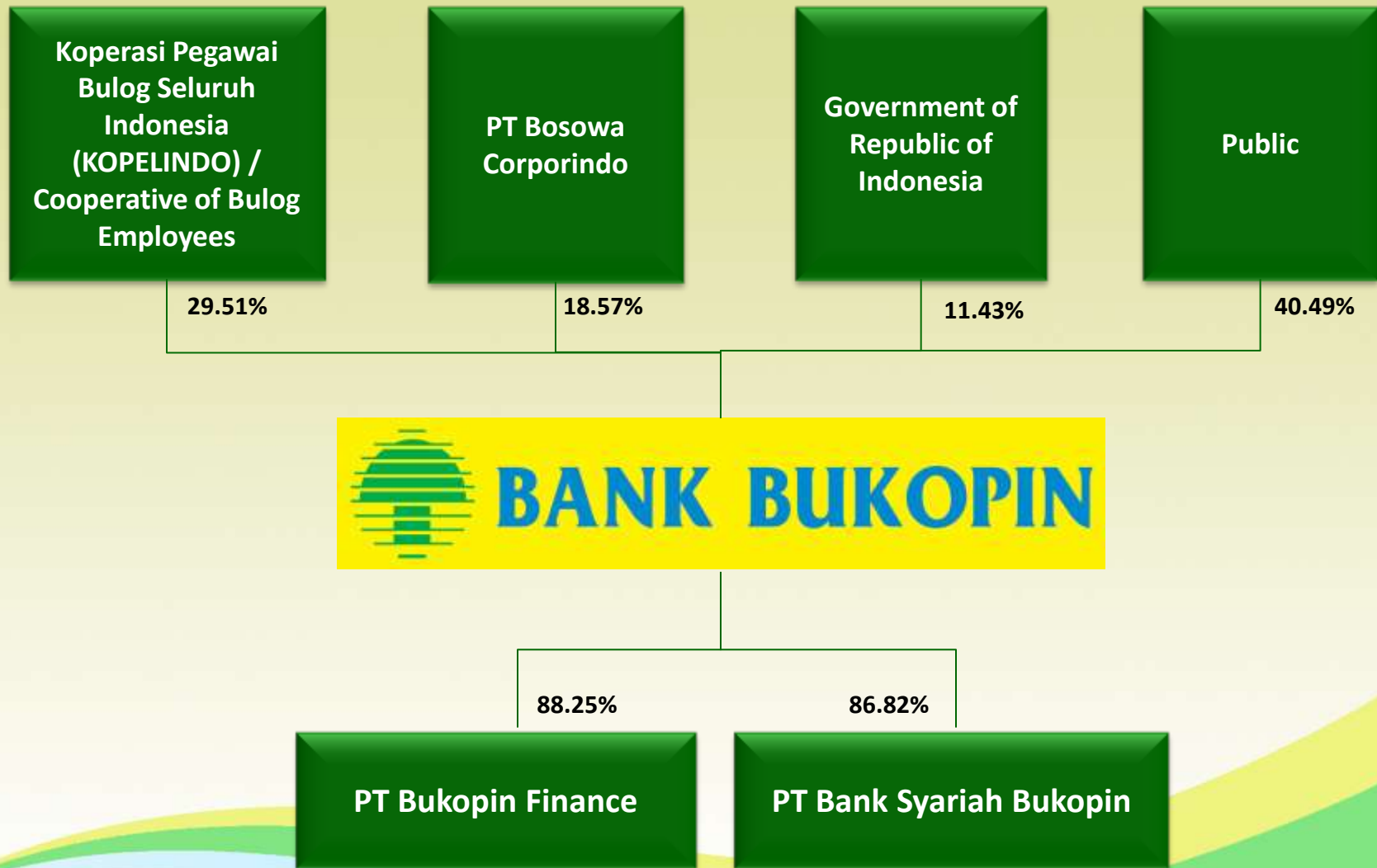


	Overview
	Business Activities
	Competitive Strengths
	Financial Summary
	Strategic Plan

OVERVIEW



SHAREHOLDERS STRUCTURE AS OF SEPTEMBER 2014



INDUSTRY POSITION

Asset

Rank 17th

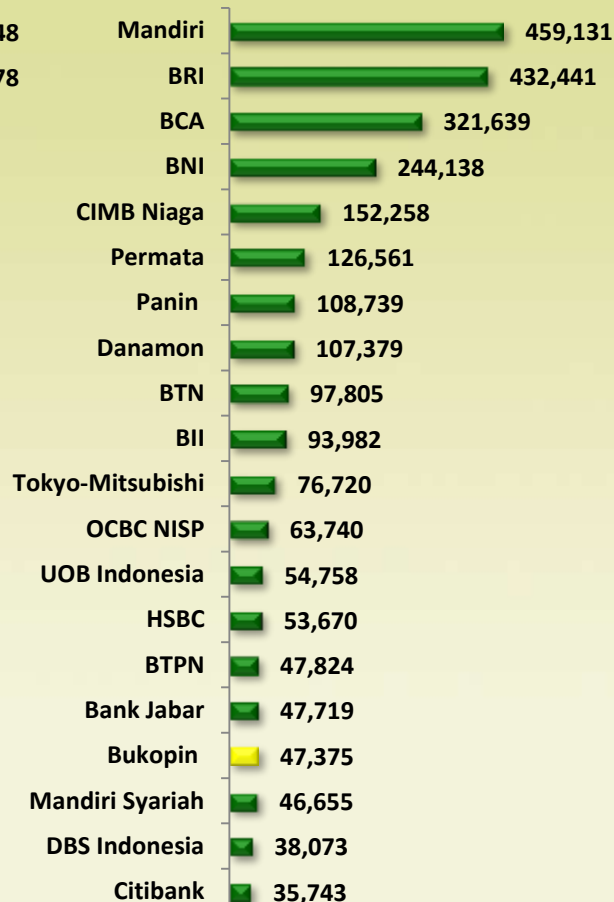
Asset



Loan

Rank 17th

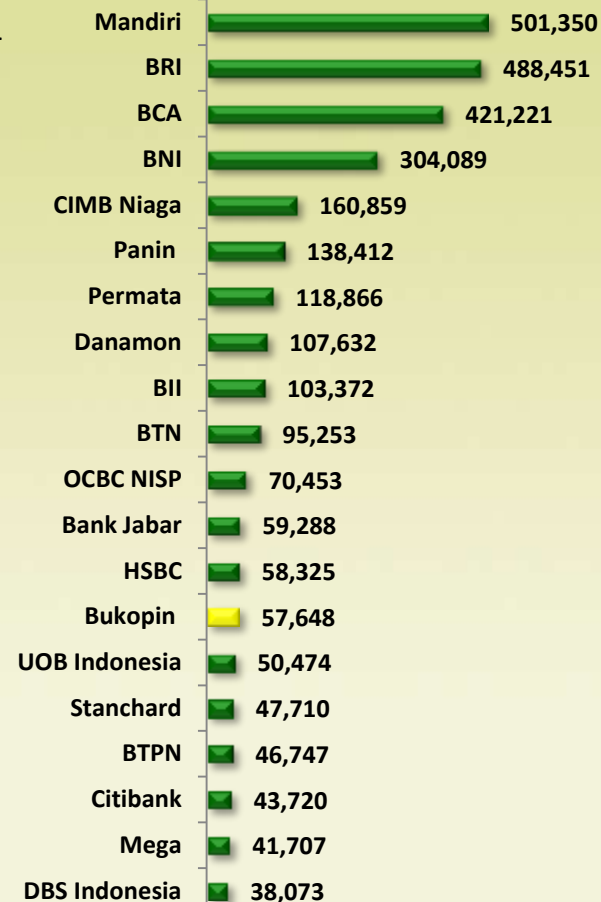
Loan



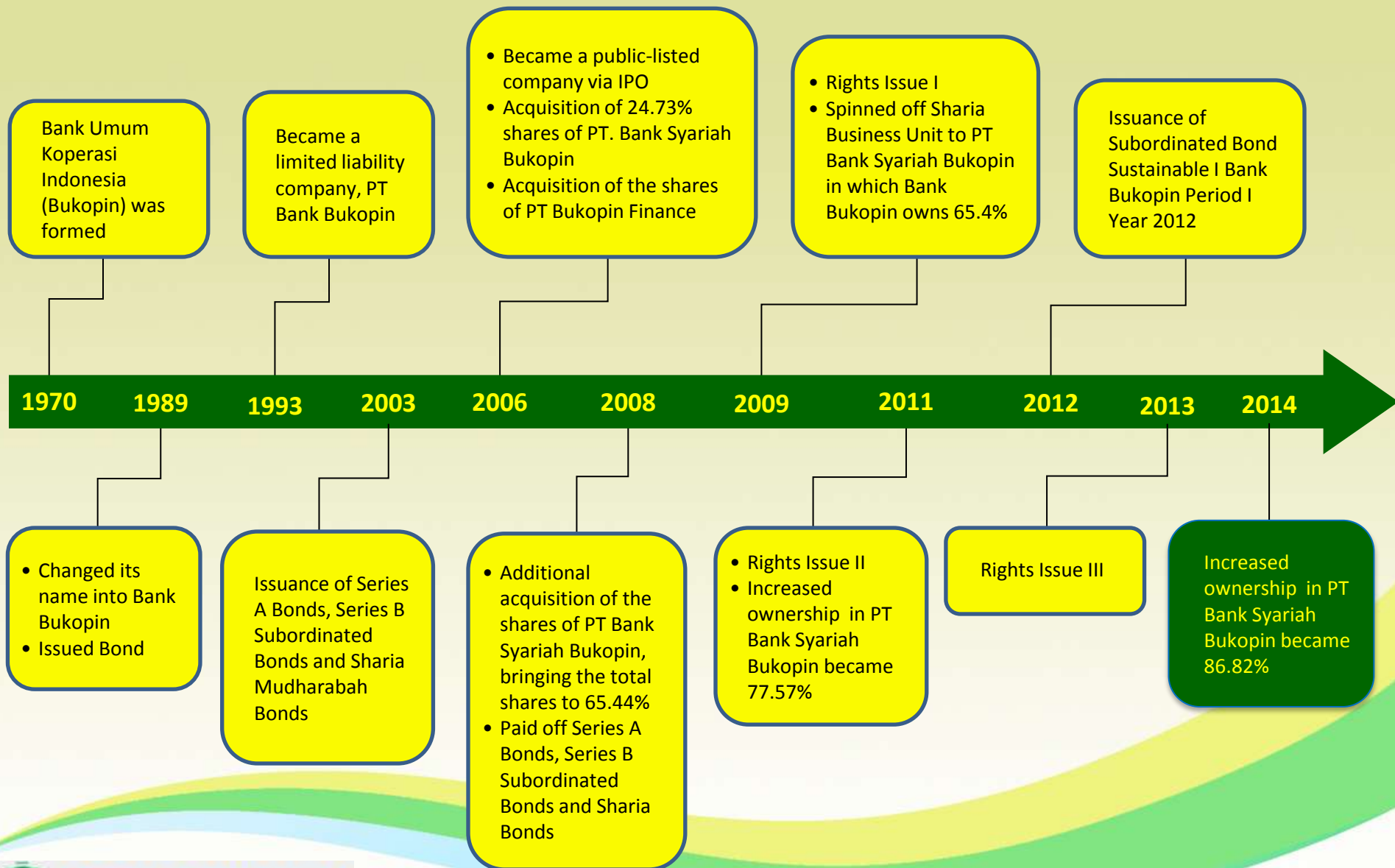
Deposit

Rank 14th

Deposit



HISTORY AND KEY MILESTONE



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



- Indonesian Sosial Security Agency

Badan Penyelenggara Jaminan Sosial (BPJS)



- 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 availability, rice distribution and price control.
- Bank Bukopin is one of two banks (20%) that is financing Bulog.
- Bank Bukopin has a long-standing partnership with Bulog. Around 6,6% of Bank Bukopin's Commercial loan portfolio comprises loan 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 fully service financing to 4 areas of regional division of Perum Bulog : West Java, DKI Jakarta, Bali and 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 676 Swamitra with more than 510.000 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



Indonesian Sosial Security
Agency

- Badan Penyelenggara Jaminan Sosial (BPJS) or Social Security Agency is a state's program that is aimed to provide social security for Indonesian citizen. This new organization was formed in 2014 as merger from two state's organization namely ASKES (health insurance) and JAMSOSTEK (social security).
- Bank Bukopin has 28 outlets co-located at BPJS's offices. These outlets enable the deposit of contributions by and payment of BPJS claims to its members.
- BPJS owns a 3.61% stake in PT Bank Syariah Bukopin, in which Bank Bukopin controls 86.82% (the remaining shareholders are local funds).
- Bank Bukopin is collaborating with BPJS to finance housing benefit for BPJSs members and cash management services for BPJS.



Pension scheme for civil
servants

- Appointed as one of 17 institutions as pension fund payment agent.
- Bank Bukopin provides personal financing to Taspen pensioners under its micro financing segment.
- Repayments are through deduction from pension payments.
- Outstanding loans under the Taspen program have grown to around Rp2.70 trillion by September 2014.

STRATEGIC PARTNERSHIP



State-owned electricity
company

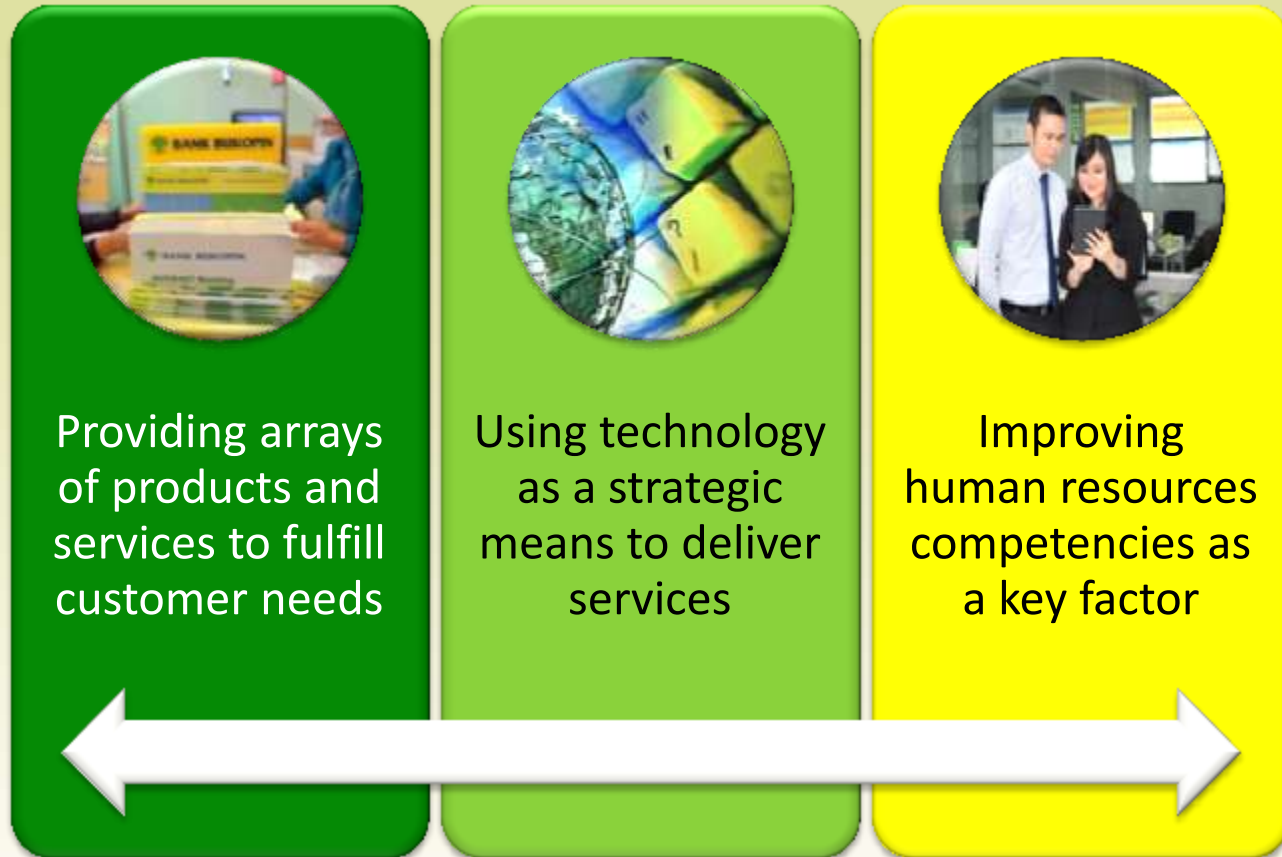
- Bank Bukopin currently serves more than 16 million out of 60 million PLN customers who pay their bills through 56 banks.
- Bank Bukopin was the first commercial bank in Indonesia to establish the Payment Point On-line Bukopin (PPOB) over 5 years ago. It now has more than 22.000 PPOBs across Indonesia.
- 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.



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.
- Bank Bukopin has collaborated with 24 multifactances, serves around 57.780 customers with Rp 4.4 trillion of outstanding loan.

SATISFYING AND COMPATIBLE SERVICES



EXTENSIVE BRANCH AND ELECTRONIC NETWORK

	September 2013	September 2014	Growth 2013-2014
Branches	37	40	3
Sub Branches	112	119	7
Cash Offices	150	145	-5
Micro-Service Offices	87	87	0
Payment Point	38	39	1
Pickup Service	8	8	0
Total outlet	432	438	6
ATMs	472	600	128
Mini ATMs	1.304	1.951	647



- 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 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

Oversight Function and
Bank-wide risk
management by Risk
Management Division,
Compliance Division

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

Independent Assurance
Function of 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's 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

BOARD OF DIRECTORS



Glen Glenardi,
President Director

28 years of experience

Past experiences include:

- Director of Micro and SME (2000-2005)
- Director of Cooperatives and Small Enterprises (1999-2000)
- Head of Credit for Cooperatives and Small Enterprises Group (1997-1999)
- Head of Cirebon Branch (1989-1992)



Tri Joko Prihanto,
Finance & Planning Director

28 years of experience

Past experiences include:

- Director of Operations (2000-2007)
- Corporate Secretary (1996-2000)
- Group Business Head (1995-1996)
- Division Head of Human Resources (1993-1995)
- Division Head of Business Development for Cooperatives (1991-1993)



Sulistyohadi DS,
Services & Operation Director

26 years of experience

Past experiences include:

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



Agus Hernawan,
Retail Director

28 years of experience

Past experiences include:

- Director of Services & Distribution (2007-2013)
- Director of Consumer Banking (2000-2007)
- Group Business Head (1997-2000)
- Head of Bukopin Branches (1989-1997)



Adhi Brahmantya,
Business Development and Information Technology Director

26 years of experience

Past experiences include:

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



Mikrowa Kirana,
Commercial Director

28 years of experience

Past experiences include:

- Group Line Head for Commercial Business (2002-2006)
- Group Area Head for Commercial Business in West and Central Java (2001-2002)
- Group Line Business Head (1998-2001)
- Head of Kupang and Denpasar Branches (1993-1998)



Irlan Suud,
Risk Management, Compliance and Human Resources Development Director

23 years of experience

Past experiences include:

- SEVP Risk Management & Human Resources Development (2013-2014)
- General Manager of Business Regional I (2012-2014)
- Division Head of Credit Commercial IV (2012)
- Division Head of Program Fund (2008-2012)

BOARD OF COMMISSIONERS



Mulia P. Nasution,
President Commissioner

Chairman of The Supervisory Board of State's Accounting School (2009-Present)

Past experiences include:

- Secretary General of Ministry of Finance (2006-2011)
- Director of General Treasury of Ministry of Finance (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

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)
- Over 30 years experience at Bulog Institution



Parikesit Suprpto,
Independent Commissioner

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 Services, Ministry of State Owned Enterprise (2008-2010)
- Expert Staff to the Minister of State Owned Enterprise for Small Enterprises Cooperation (2005-2008)



Muhammad Rachmat Kaimuddin,
Commissioner *)

CEO of Bosowa Kapital (Present).

Past experiences include :

- Vice President/Chief Rep Officer for Indonesia of Baring Private Equity Asia (2012 – 2014).
- Advisor to the Board of PT Toba Bara Sejahtera Tbk (2012)
- Group CFO of PT Amstelco Indonesia Tbk (2011–2012)
- Principal of Quvat/Principia Management Group (2008–2011)
- Managing Director/CFO of PT Cardig Air Services (2009–2011)



Omar Sjawaldy Anwar,
Independent Commissioner *)

President Director of PT True North Bridge Capital (2012–Present)

Past experiences include :

- President Commissioner of PT Suryaindo Investama (2012-2013)
- President Commissioner of PT OVI Energi (2012-2013)
- President Commissioner of PT Energi Investama (2012-2013)
- President Director and CEO of PT Trimegah Securities Tbk (2010-2012)



Margustienny Oemar Ali,
Independent Commissioner

Past experiences include :

- Head of Public Service Ministry of Housing Republik Indonesia (2010-Feb 2011)
- Over 30 years experience at Ministry of Finance



Eddy Hutarso,
Independent Commissioner *)

Director PT Pacific Fiber Indonesia (2007–Present)

Past experiences include:

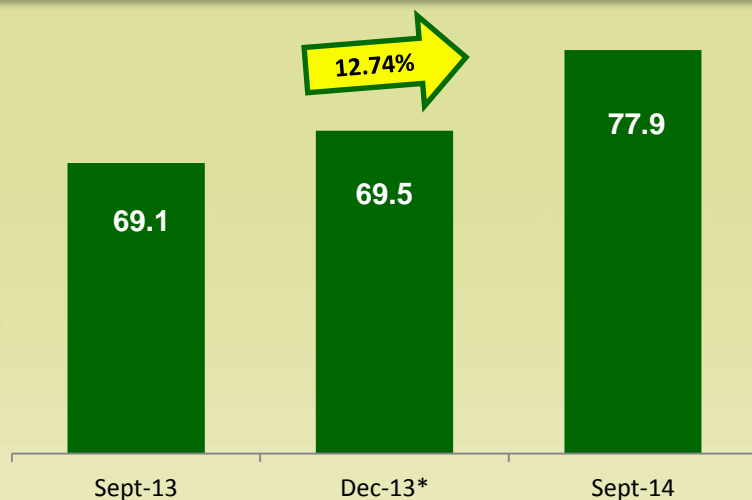
- Licensing General Manager of PT Pacific Fiber Indonesia (2006-2007)
- SSL Manager of PT Pacific Oil & Gas Indonesia (2004-2006)
- SSL Manager of PT Raja Garuda Mas Indonesia (1997-2004)
- SSL Manager of PT Riau Andalan Pulp & Paper (1994-1997)

FINANCIAL SUMMARIES



KEY FINANCIAL – BALANCE SHEET

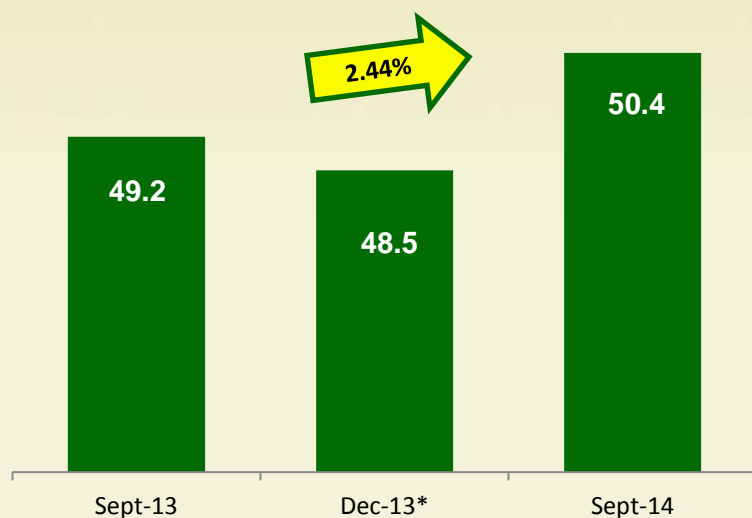
Total Assets (Rp. Tn)



Period	Percentage	
% Y o Y	↑	12.74%
% Y to D	↑	12.09%

Total Assets increased year-on-year by 12.74% from Rp69.1 Tn to Rp77.9 Tn due to the increase of third party deposits.

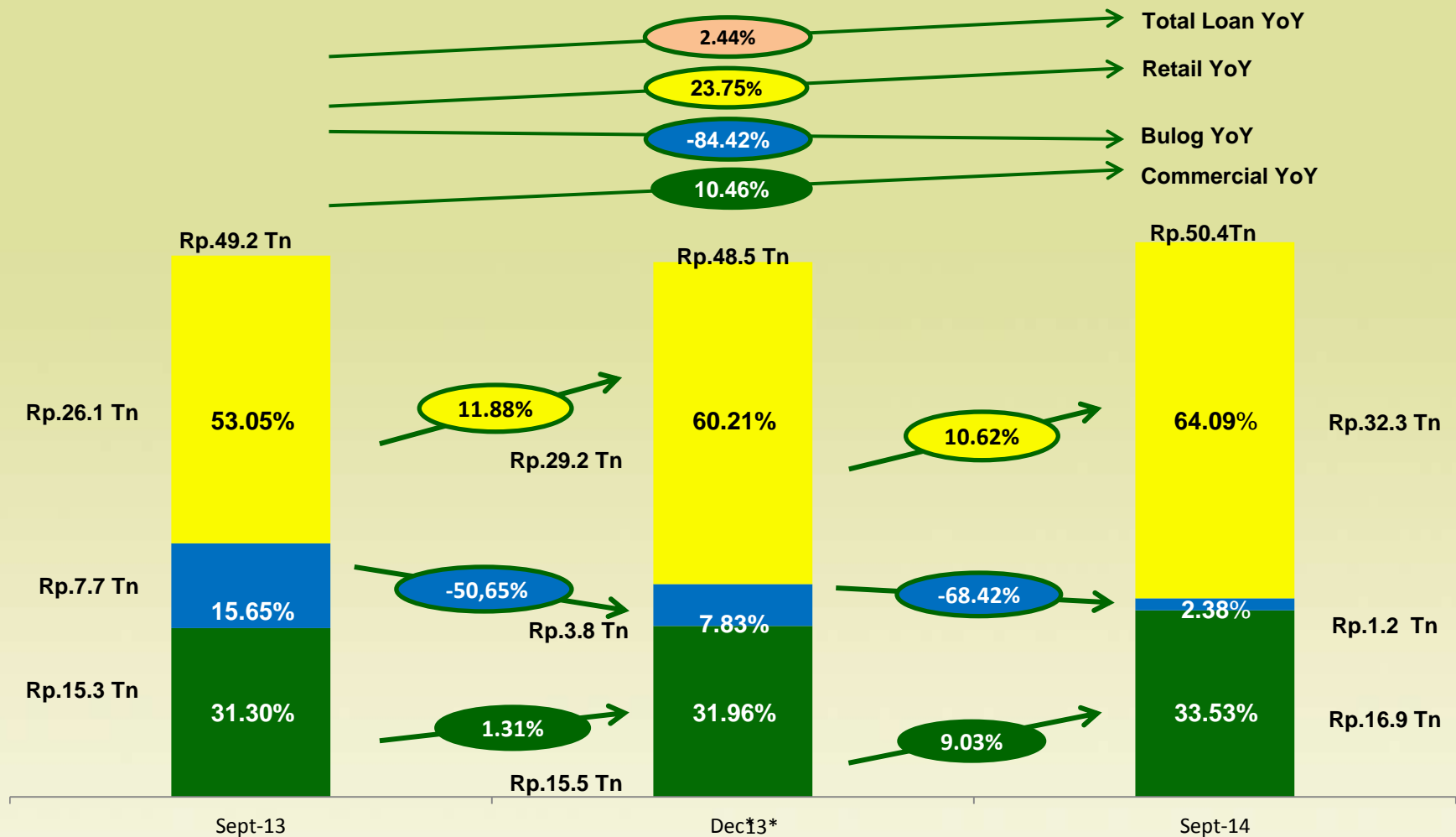
Total Loans (Rp. Tn)



Period	Percentage	
% Y o Y	↑	2.44%
% Y to D	↑	3.92%

Loan increased year-on-year by 2.44% from Rp49.2 Tn to Rp50.4 Tn. This was due to the increase of retail loans.

OVERVIEW OF LOAN PORTFOLIO



■ Retail
■ Bulog
■ Commercial

Loan segment

Loan size

Retail consists of:

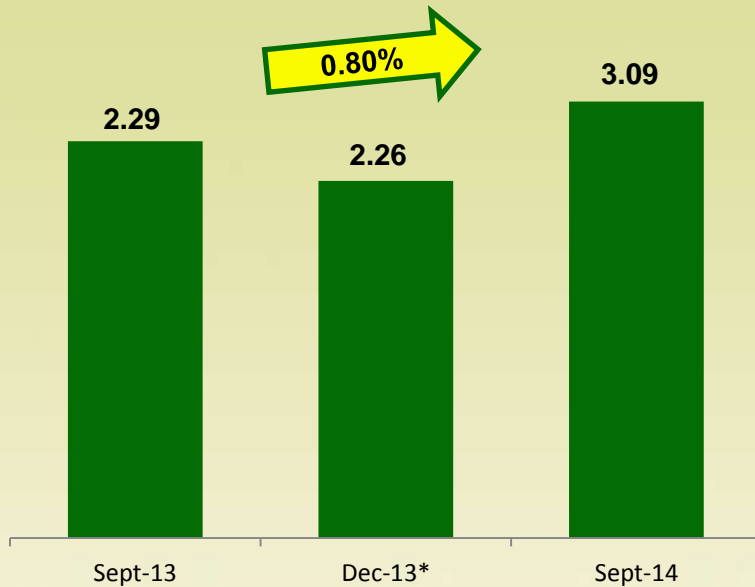
- Micro < Rp.500 M
- SME Rp.500 M – Rp.30 Bn
- Consumer

Commercial

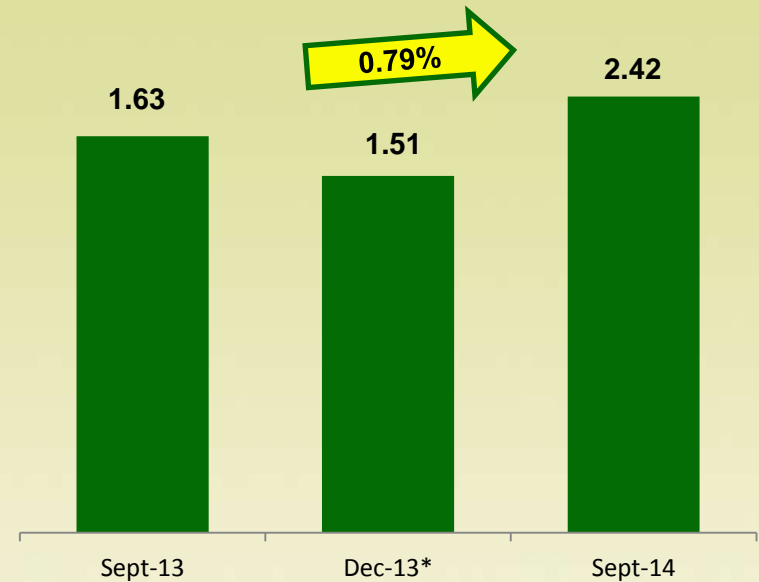
> Rp.30 Bn

KEY RATIO

Gross Non-Performing Loan (NPL) (%)



Net Non-Performing Loan (NPL) (%)

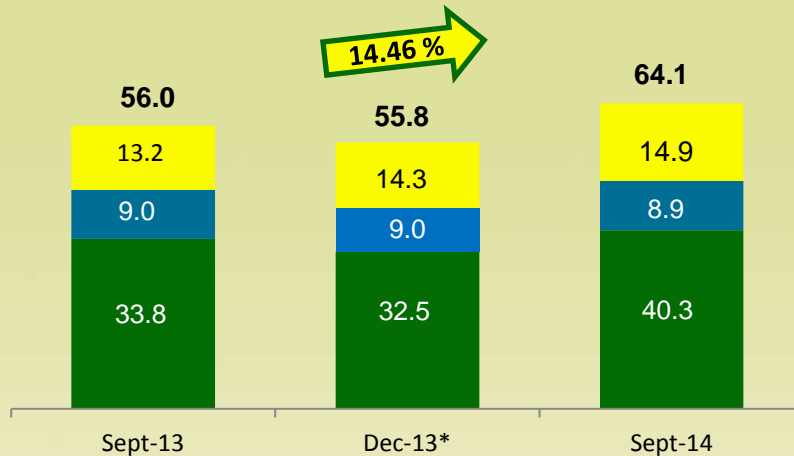


- Our gross NPL is at level 3.09% , while net NPL is at 2.42% in Sept 2014.

KEY FINANCIAL – BALANCE SHEET

Total Third Party Deposits (Rp. Tn)

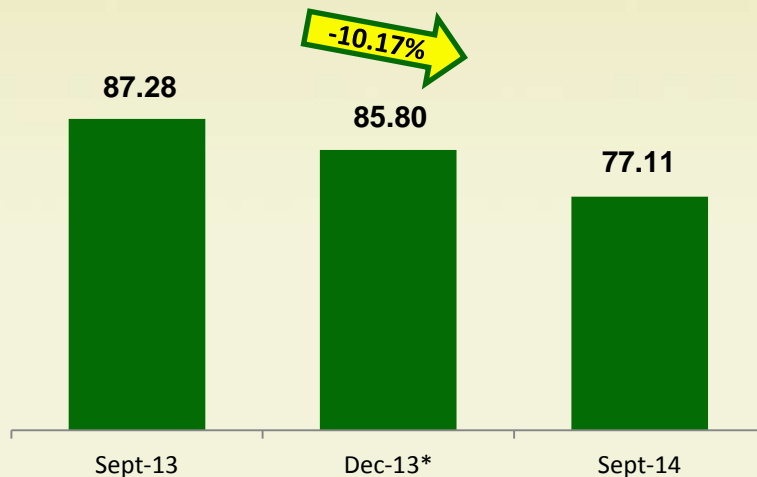
■ Savings
 ■ Current Account
 ■ Time Deposit



Period	Percentage
% Y o Y	↑ 14.46%
% Y to D	↑ 14.87%

Deposits increased year-on-year by 14.46% from Rp56.0 Tn to Rp64.1 Tn. The increase comes from time deposits and savings.

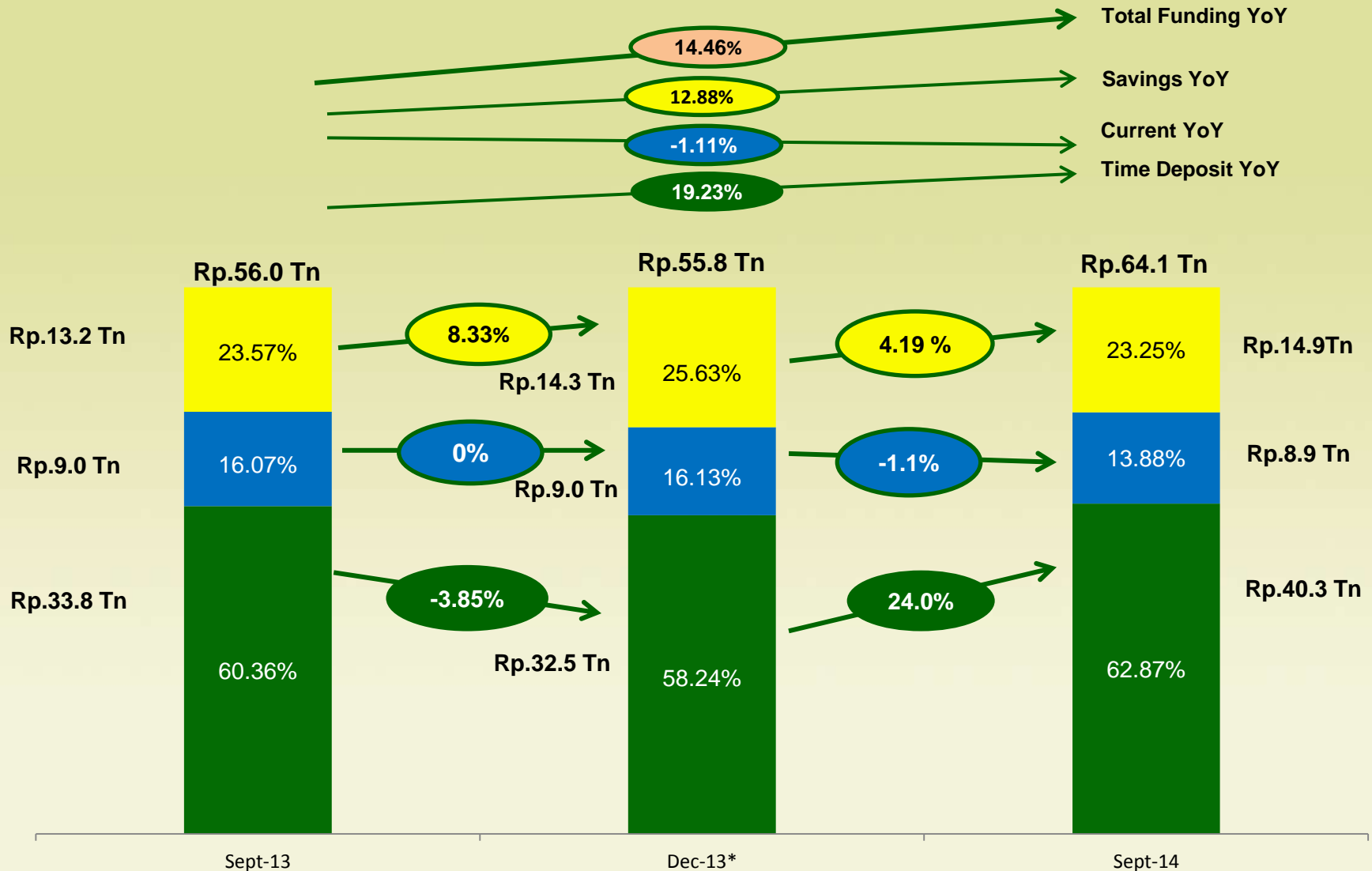
Loan-to-Deposit Ratio (LDR) (%)



- LDR year-on-year decreased by 10.17% from 87.28% to 77.11%.
- Decreased in LDR was due to decreasing Bulog loan portfolio from Rp7.7 Tn to Rp1.2 Tn.

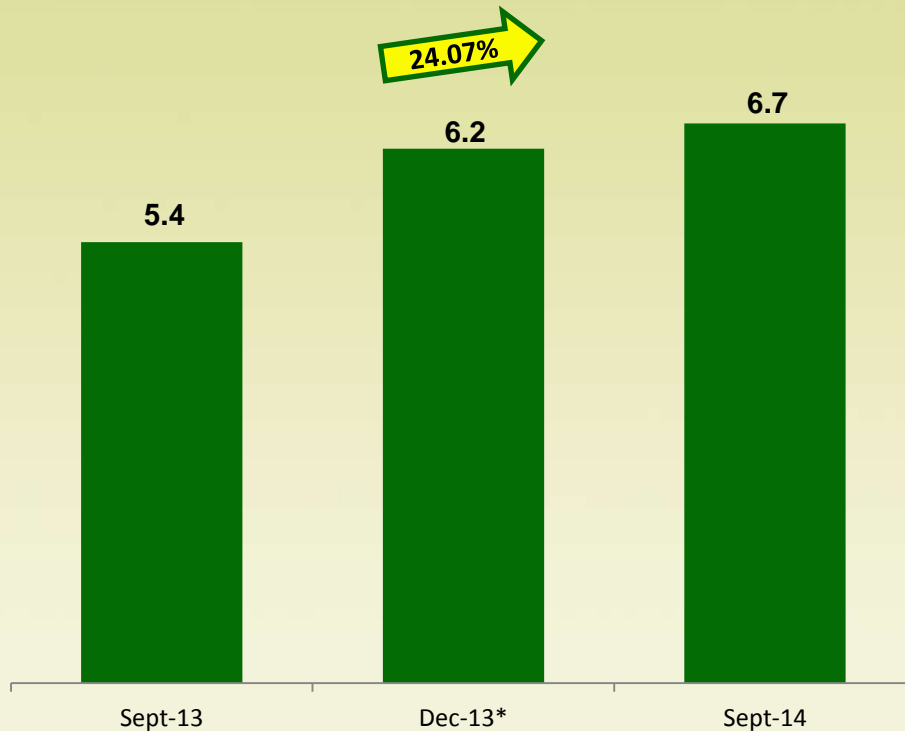
FUNDING COMPOSITION



Funding Composition (by product)



KEY FINANCIAL – BALANCE SHEET

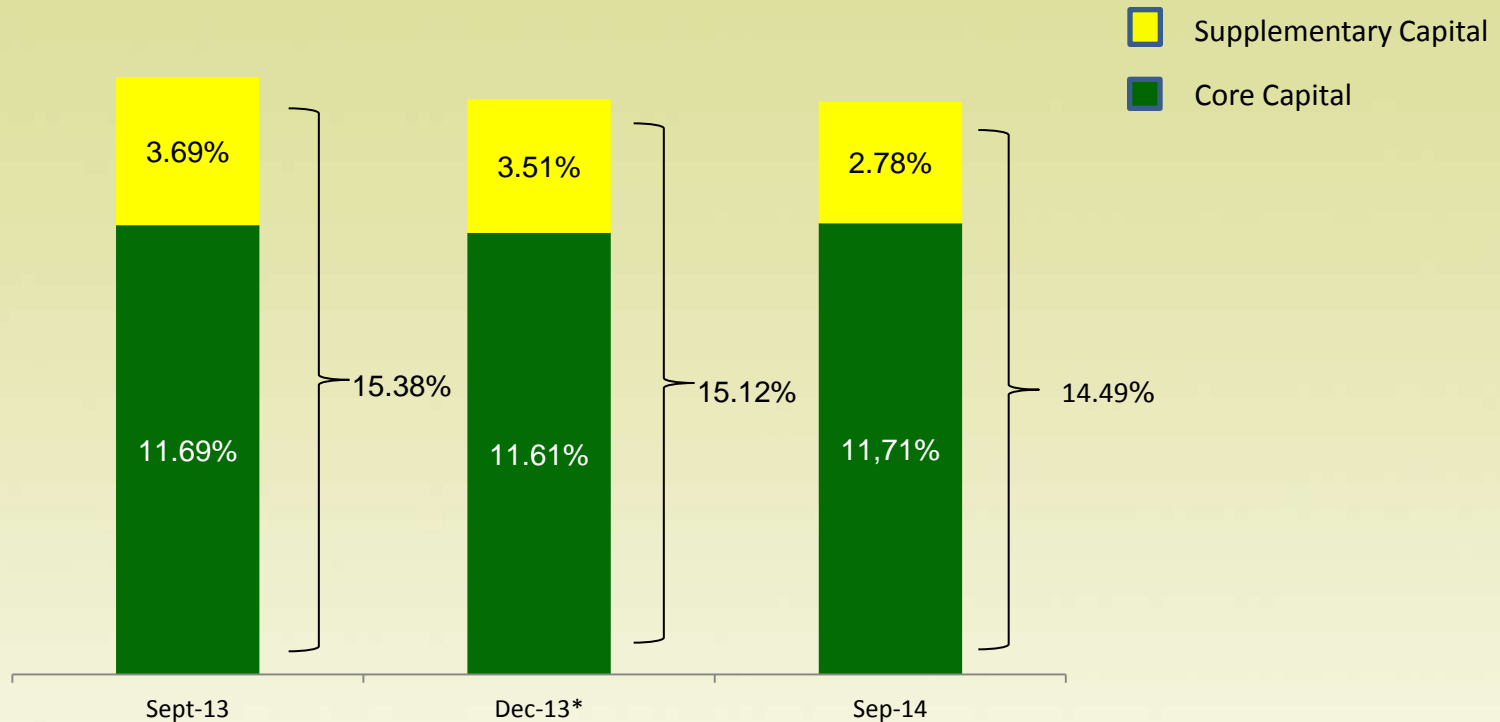
Total Shareholders' Equity (Rp. Tn)



Period	Percentage
% Y o Y	 24.07%
% Y to D	 8.06%

Equity increased year-on-year by 24.07% from Rp5.4 Tn to Rp6.7 Tn. This improvement comes from 3rd Right Issue on December 2013 and profit growth.

CORE & SUPPLEMENTARY CAPITAL

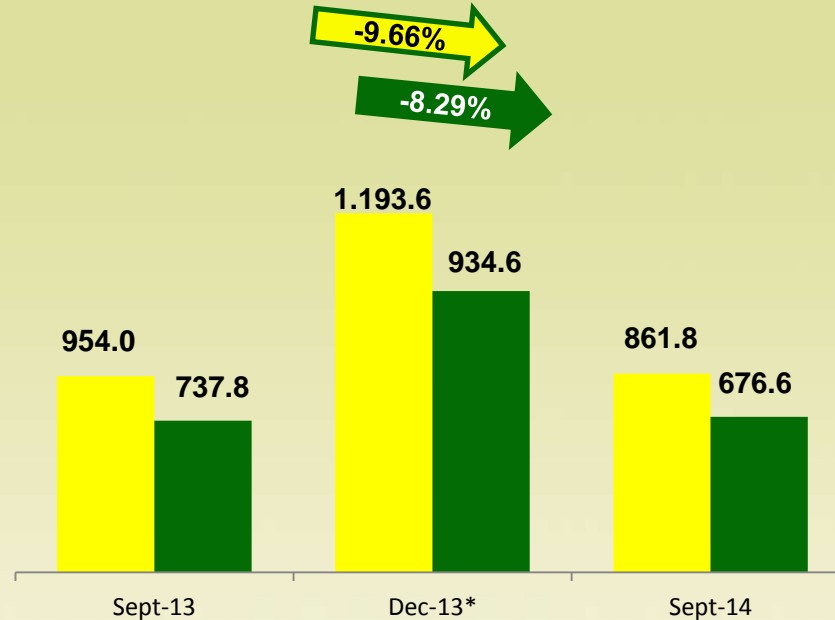


- In line with Bank Indonesia's Regulations, Bank Bukopin is categorized into BUKU 3 with a core capital of Rp5.4 Tn.
- CAR decreased year-on-year due to the loan expansion in retail segment, which caused an increase in Risk Weighted Assets (RWA).

KEY FINANCIAL – EARNING

Earning Before and After Tax (Rp. Bn)

■ Earning Before Tax
 ■ Earning After Tax

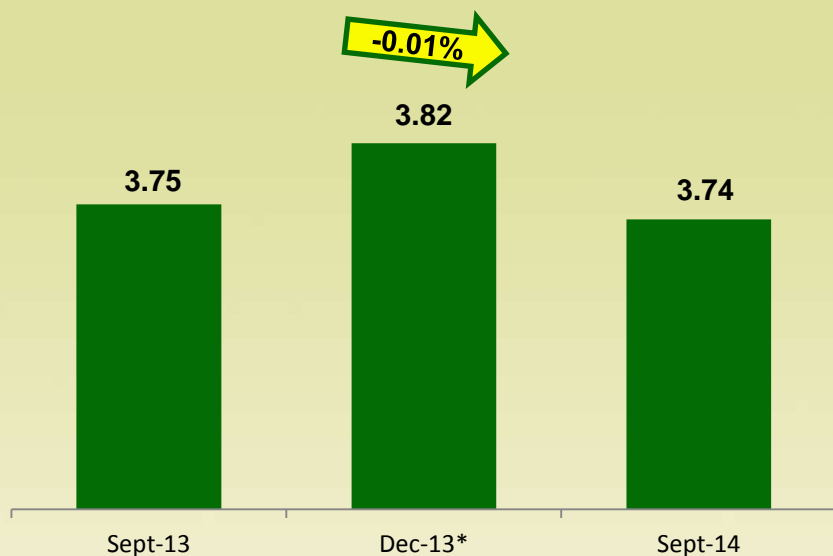


- Net profit year-on-year decreased by 8.29% from Rp737.8 Bn to Rp676.6 Bn.
- Decreased in net profit as an impact of increased in cost of fund which was caused by increased in market interest rate.

Period	% EBT	% EAT
%Y o Y	↓ 9.66%	↓ 8.29%

KEY FINANCIAL – EARNING

Net Interest Margin (NIM) (%)

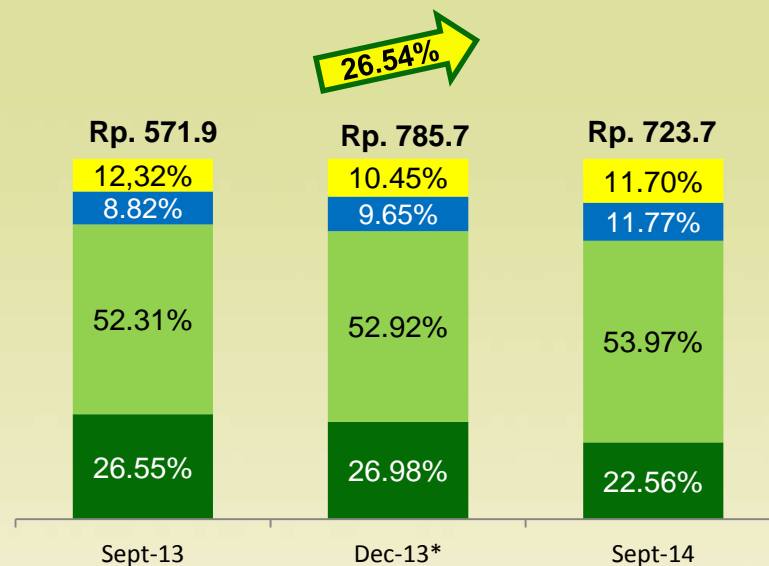


Period	% NIM
% Y o Y	↓ 0.01%

Net Interest Margin (NIM) year-on-year decreased by 0.01% from 3.75% to 3.74%.

Fee Based Income (FBI)

■ Treasury
 ■ Public Service
 ■ Credit Card
 ■ Others

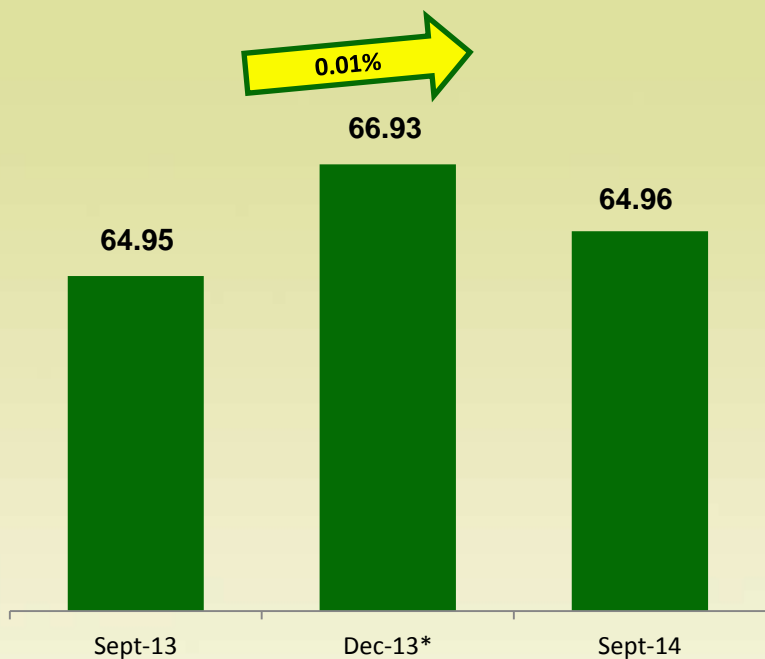


Period	% FBI
% Y o Y	↑ 26.54%

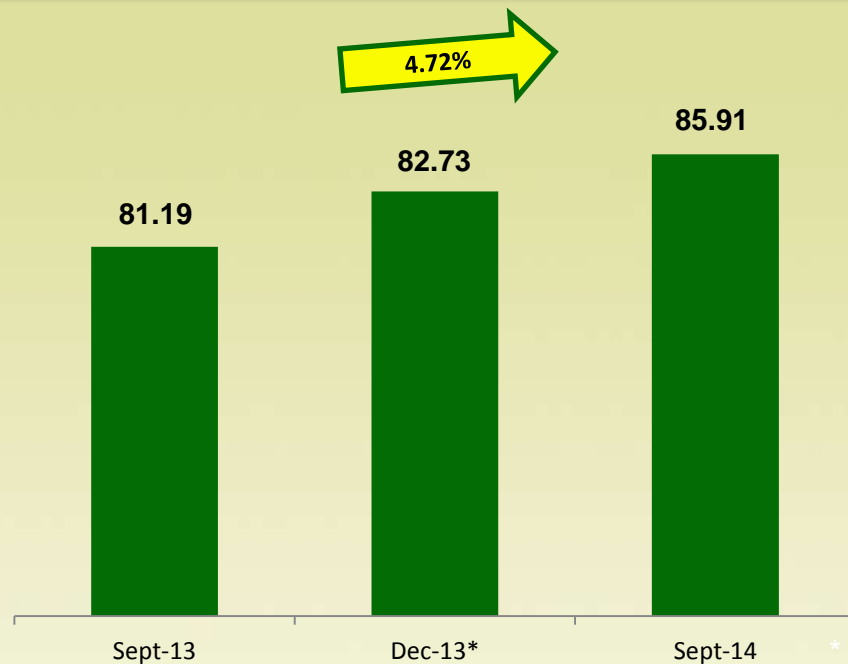
Fee Based Income year-on-year increased by 26.54% from Rp571.9 Bn to Rp723.7 Bn.

KEY RATIO

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



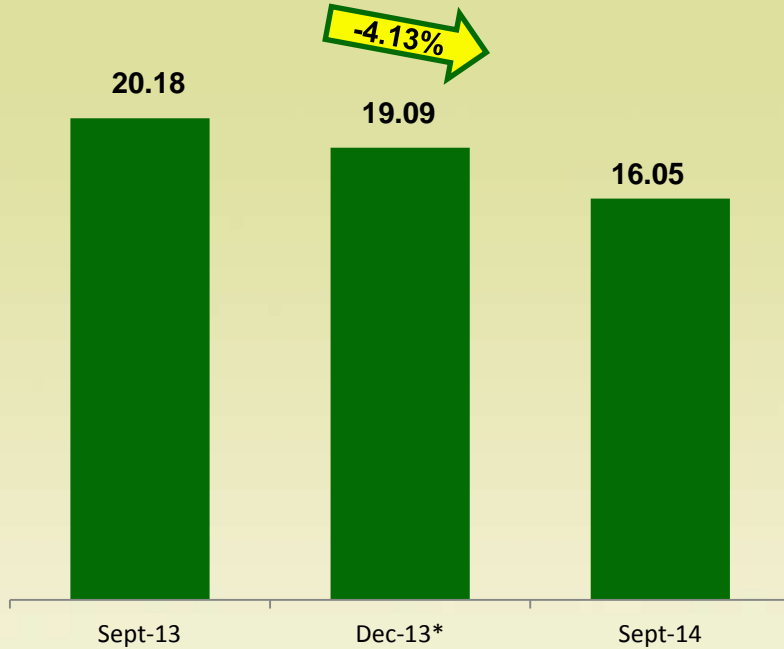
Operating Expenses to Operating Income (%)



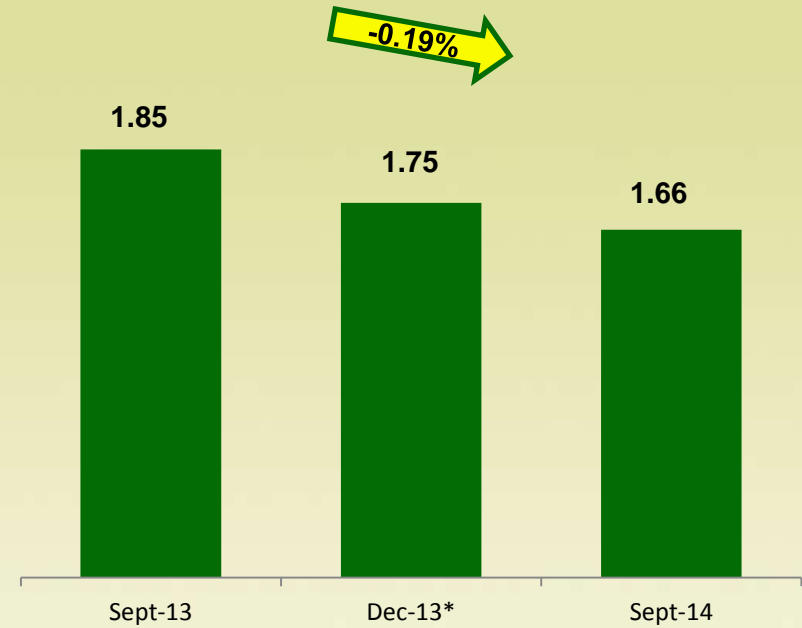
- YoY increased as an impact of increased in cost of fund due to high market interest rate.

KEY RATIO

Return-on-Equity (ROE) (%)



Return-on-Assets (ROA) (%)



AWARDS 2014

1. Financial Category



“SWA Best Wealth Creator 2014”

Awarded for Indonesia Best Public Companies Based on Wealth Added Index Method from SWA Magazine.



“The Most Reliable Bank”

Awarded for The Most Reliable Bank (Conventional Bank – Asset 2) from Koran Tempo & Indonesian Banking School.



“Infobank Titanium Trophy 2014”

Very Good Financial Performance 1999-2013 from InfoBank Magazine.

2. Product Category



“Indonesian Bank Loyalty Index (IBLI)”

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

AWARDS 2014

3. Service Category



“Jaringan Prima Awards 2014”

Awarded for The Best Performance in Complaint Handling 2014.



Awards from PT PLN for:

1. First Rank Category for Total Sheet's Amounts of P2APST Transactions 2012
2. First Rank Category for Bank Collection 2012
3. First Rank Category for The Rupiah's Amounts of Point of Sales Transactions 2012
4. First Rank Category for Total Rupiah's Amounts of P2APST Transactions 2012
5. First Rank Category for The Amount of Core Banking Transaction 2012.
6. Fourth Rank Category for The Best Ten Bank Performance 2012



“Banking Public Excellence Awards 2014”

6th Best Overall Performance 2014.



“Banking Service Excellence Awards 2014”

The Rising Star Bank in Service Excellence 2014.

STRATEGIC PLAN



STRATEGIC PLAN



Thank You

Q & A