



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 June 2014

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that could cause actual results, performance or events to differ materially from those in the statements as originally made.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.



BANK BUKOPIN

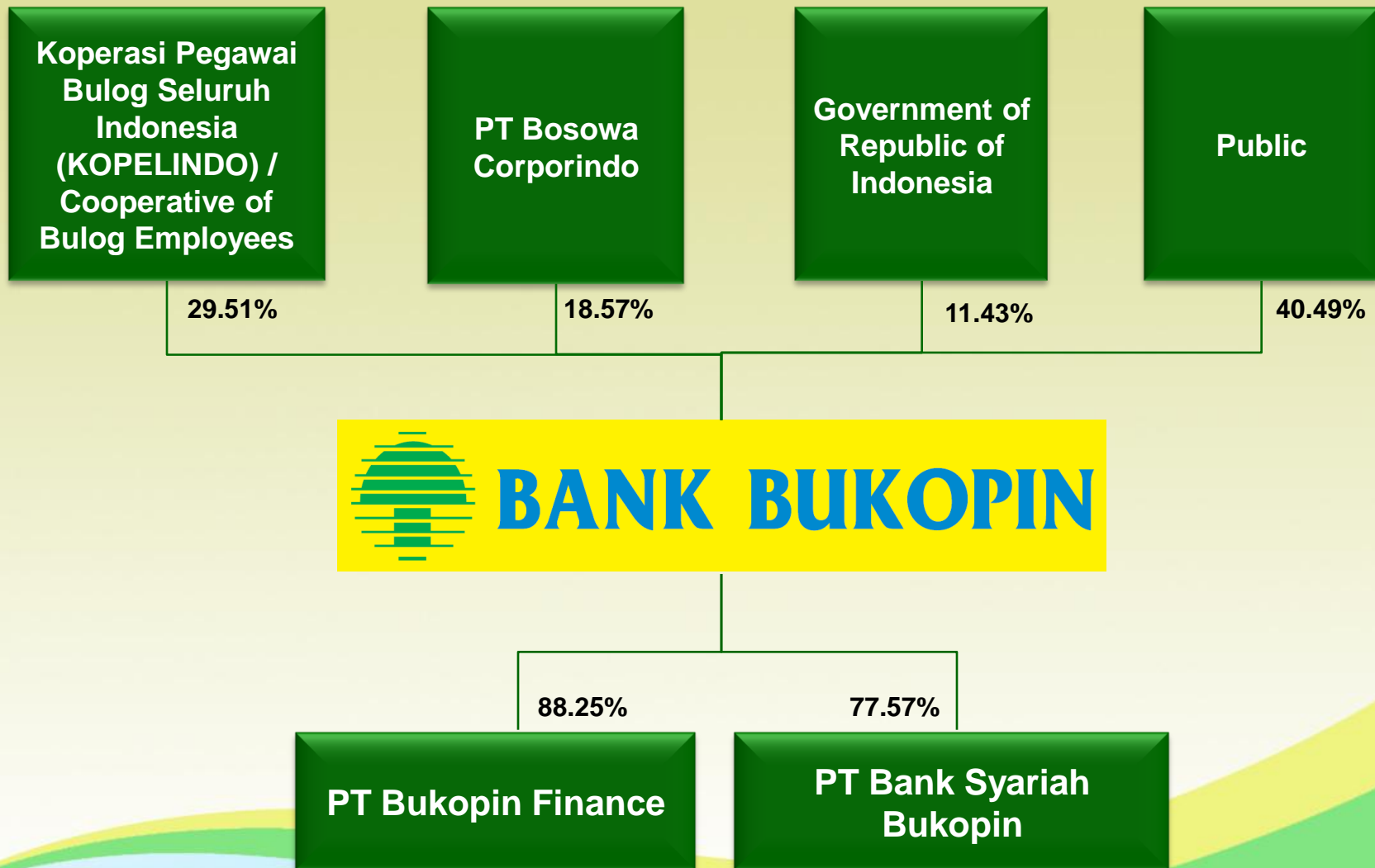
TABLE OF CONTENTS

-  Overview
-  Business Activity
-  Competitive Strengths
-  Financial Summary
-  Strategic Plan

OVERVIEW



SHAREHOLDERS STRUCTURE AS OF 30 JUNE 2014



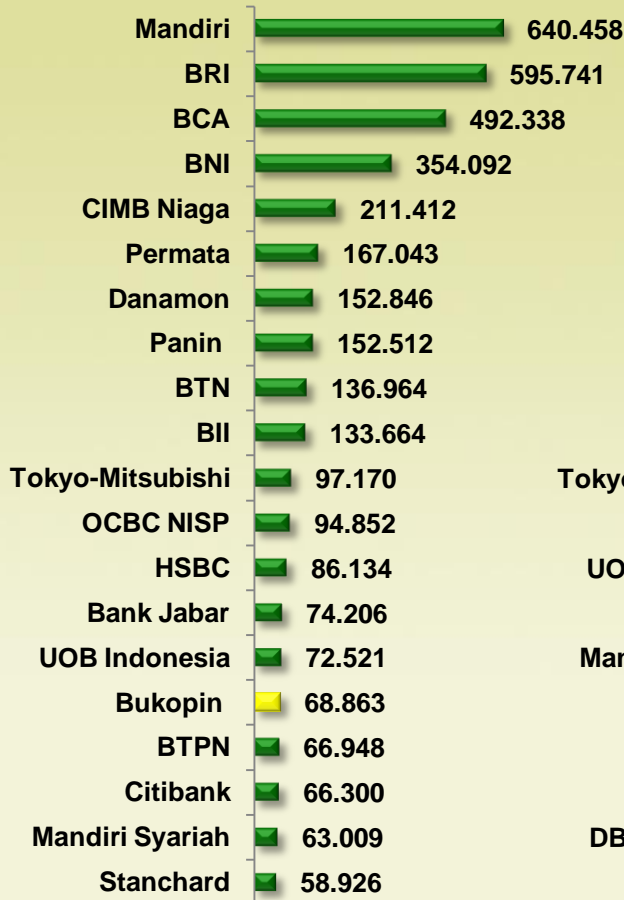
INDUSTRY POSITION

Asset
Rank 16th

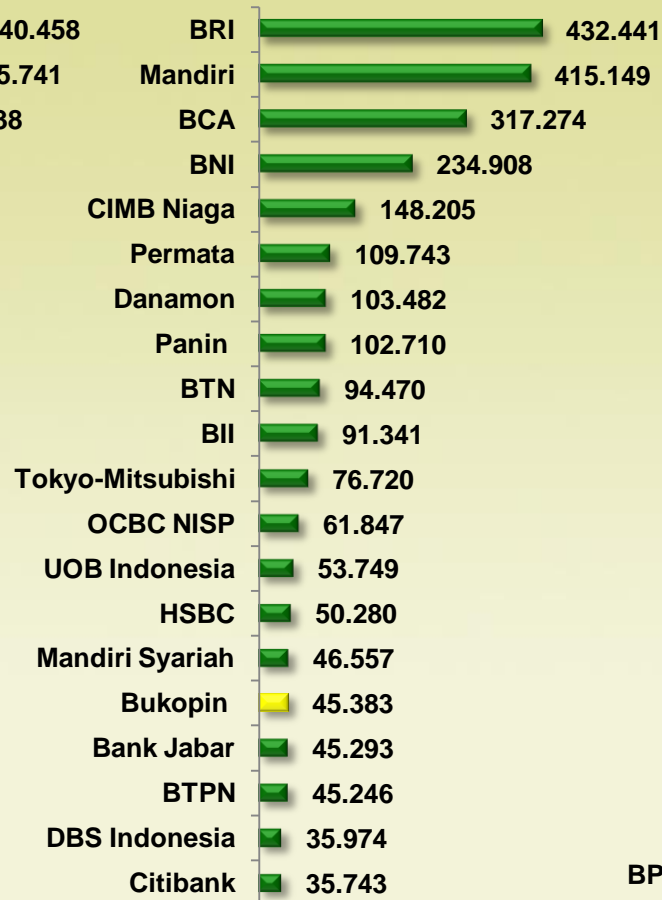
Loan
Rank 16th

Deposit
Rank 14th

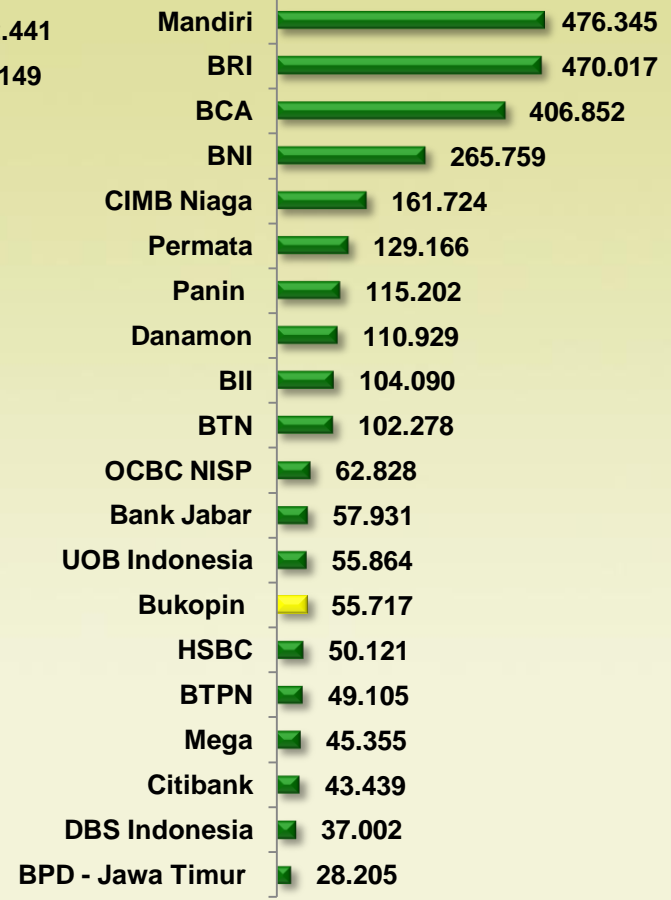
Asset



Loan



Deposit



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"***

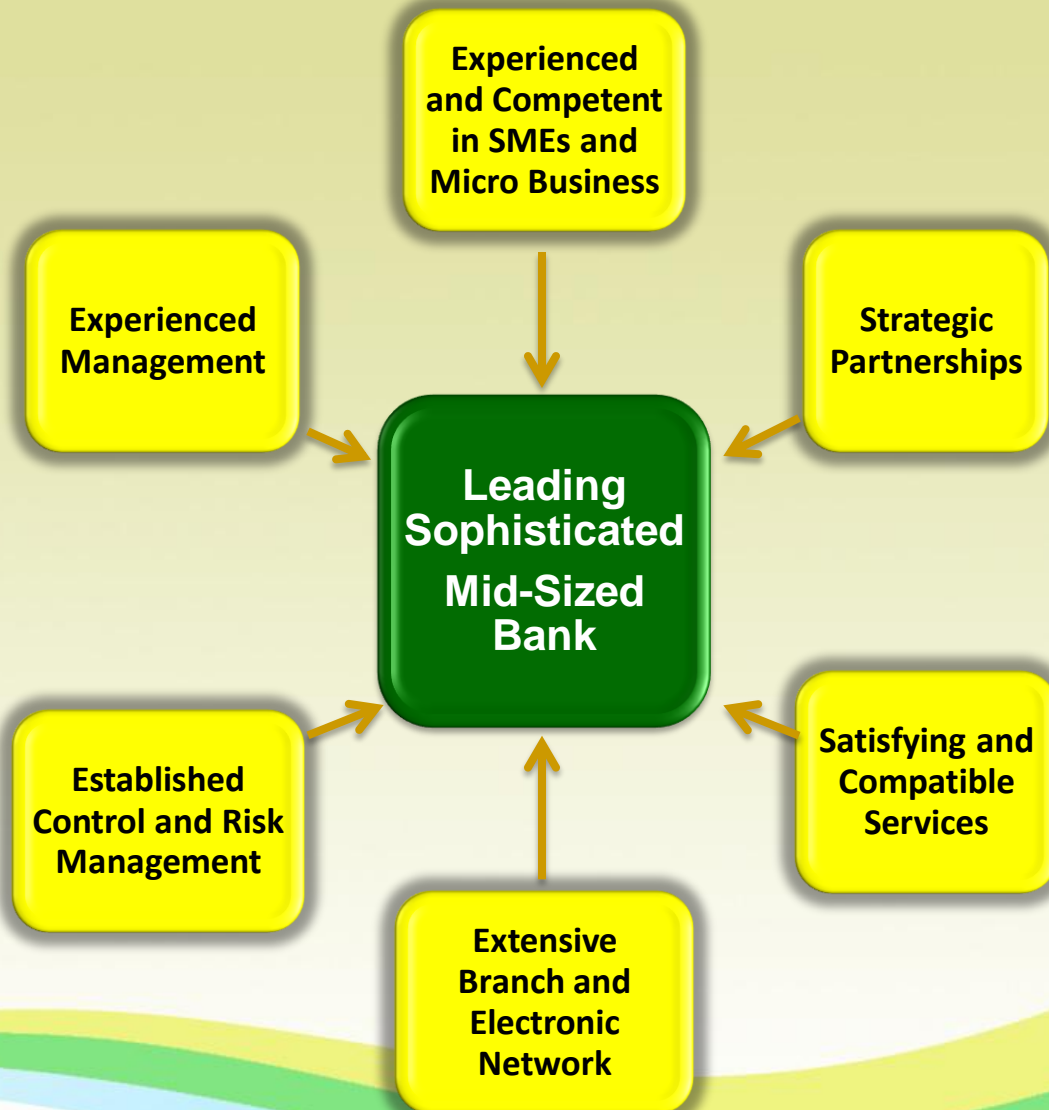
MAIN BUSINESS PILLARS

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'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 two banks (20%) in financing Bulog.
- Bank Bukopin has a long-standing partnership with Bulog. Around 19.6% 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 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 677 Swamitra with more than 501.000 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).
- Bank Bukopin is collaborating with Jamsostek to finance housing benefit for Jamsostek's members and cash management services for Jamsostek.



Pension scheme for civil
servants

- Appointed as one of 15 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 Rp2.16 trillion by June 2014.

STRATEGIC PARTNERSHIP



State-owned electricity company

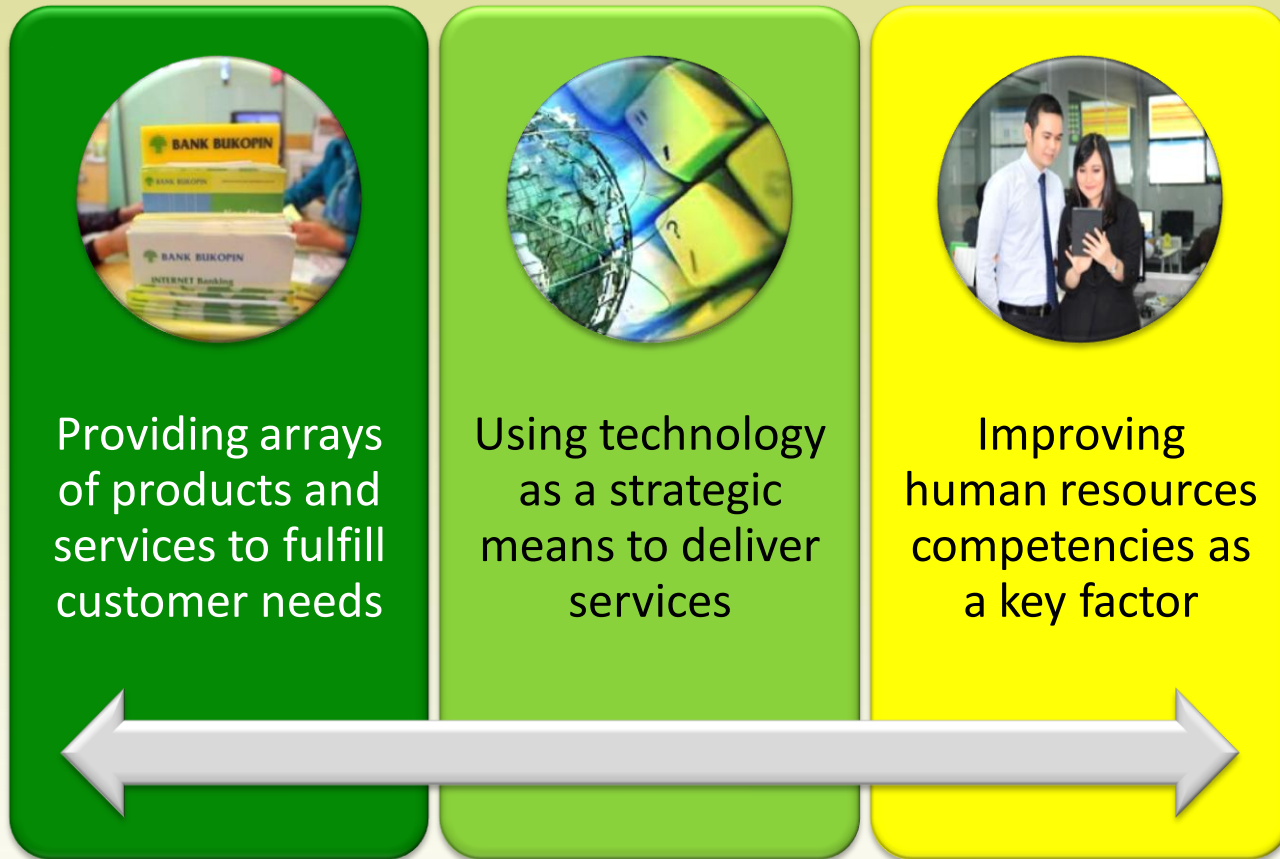
- Bank Bukopin currently serves more than 12 million out of 42 million PLN customers who pay their bills through 56 banks.
- Bank Bukopin was the first commercial bank in Indonesia to establish the Payment Point On-line Bukopin (PPOB) over 5 years ago. It now has more than 22.000 PPOBs across Indonesia.
- 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

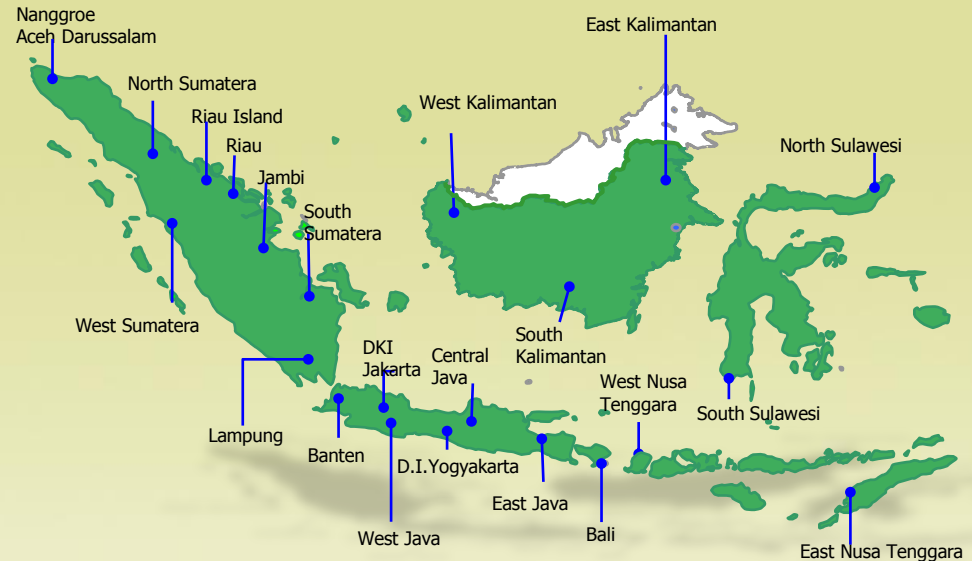
- Multi finance company is non-bank financial Institutions, developed to conduct activities for the finance institutions specifically in the field of financing leasing, factoring, credit card and/or consumer financing.
- Bank Bukopin has collaborated with 27 multifynances, serves around 57.000 customers with Rp 4.5 trillion of outstanding loan.

SATISFYING AND COMPATIBLE SERVICES



EXTENSIVE BRANCH AND ELECTRONIC NETWORK

	June 2013	June 2014	Growth 2013-2014
Branches	36	40	4
Sub Branches	110	118	8
Cash Offices	145	144	-1
Micro-Service Offices	87	87	0
Payment Point	39	39	0
Pickup Service	8	8	0
Total outlet	425	436	11
ATMs	409	530	121
Mini ATMs	1.345	1.764	419



- 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 22.000 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
 - * legal risk
 - * market risk
 - * reputational risk
 - * liquidity risk
 - * strategic risk
 - * operational 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)
- Head of Human Resources (1993-1995)
- 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)
- Group Head of Institution Fund and Program (2008)

BOARD OF COMMISSIONERS



Mulia P. Nasution,
President Commissioner

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

Past experiences include:

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

Chairman of Kopelindo (2008-Now)

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-Now)

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 (Now).

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–Now)

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 Agency Housing (2010-2011)
- Finance Centre of State Ministry of Housing (2010-Feb 2011)
- Over 30 years experience at Finance Ministry



Eddy Hutarso, *)
Independent Commissioner

Director PT Pacific Fiber Indonesia (2007–Now)

Past experiences include:

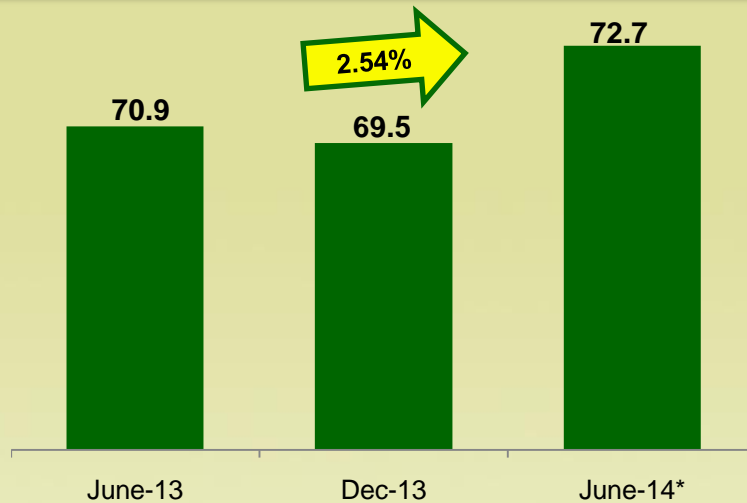
- Licensing General Manager of PT Pacific Fiber Indonesia (2006-2007)
- SSL Manager of PT Pacific Oil & Gas Indonesia (2004-2006)
- SSL Manager of PT Raja Garuda Mas Indonesia (1997-2004)
- SSL Manager of PT Riau Andalan Pulp & Paper (1994-1997)

FINANCIAL SUMMARIES



KEY FINANCIAL – BALANCE SHEET

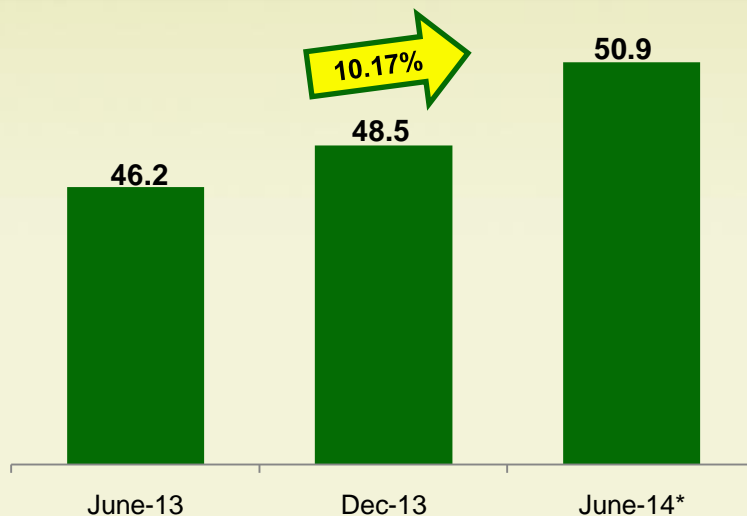
Total Assets (Rp. Tn)



Period	Percentage
% Y o Y	2.54%
% Y to D	4.60%

Total Assets increased year-on-year by 2.54% from Rp70.9 Tn to Rp72.7 Tn due to the increase of third party deposits.

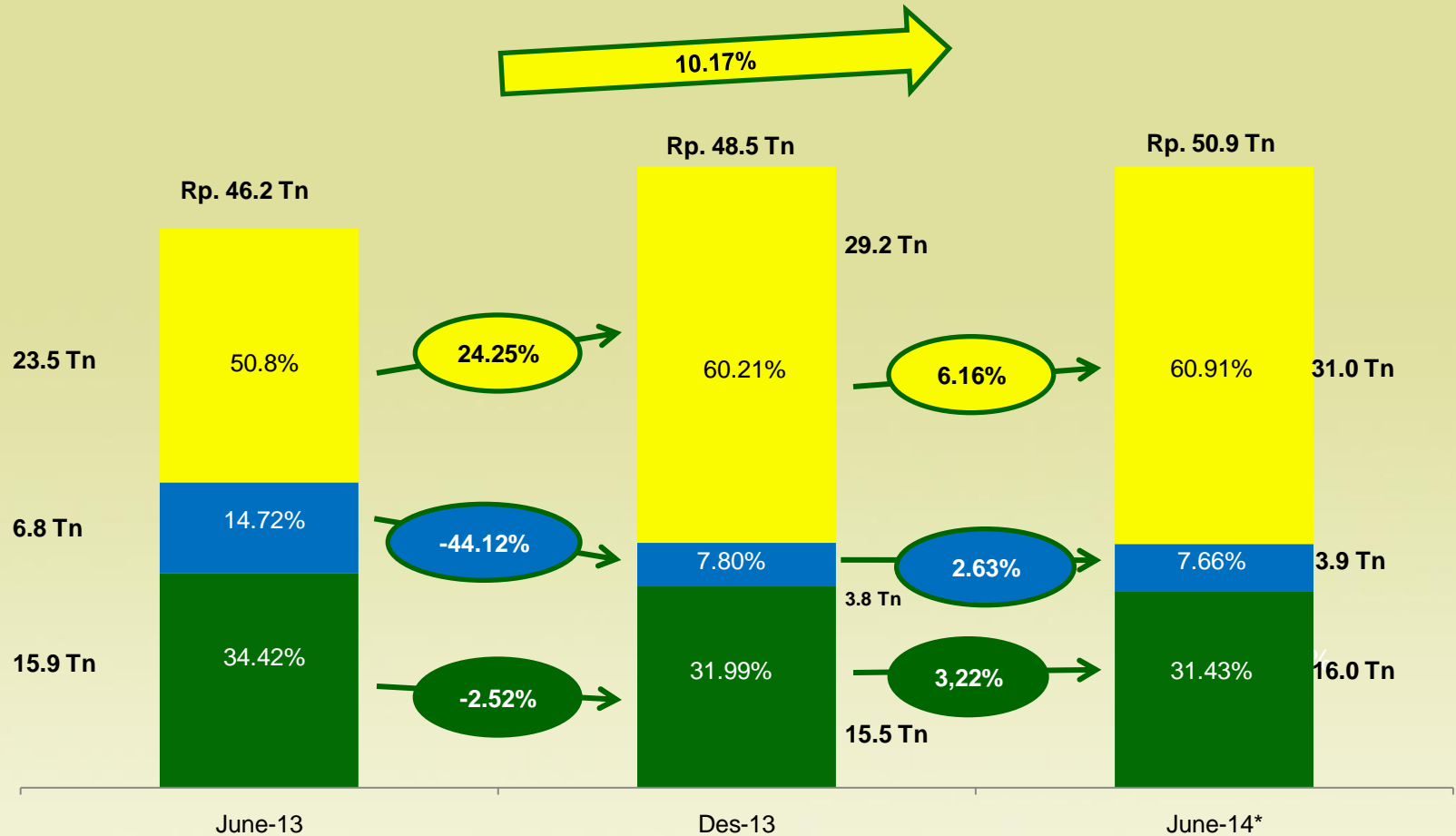
Total Loans (Rp. Tn)



Period	Percentage
% Y o Y	10.17%
% Y to D	4.95%

Loan increased year-on-year by 10.17% from Rp46.2 Tn to Rp50.9 Tn. This was due to the increase of retail loans.

OVERVIEW OF LOAN PORTFOLIO



- Retail
- Bulog
- Commercial

Loan segment

Retail consists of:

- Micro < Rp.500 M
- SME Rp.500 M – Rp.25 Bn
- Consumer

Commercial

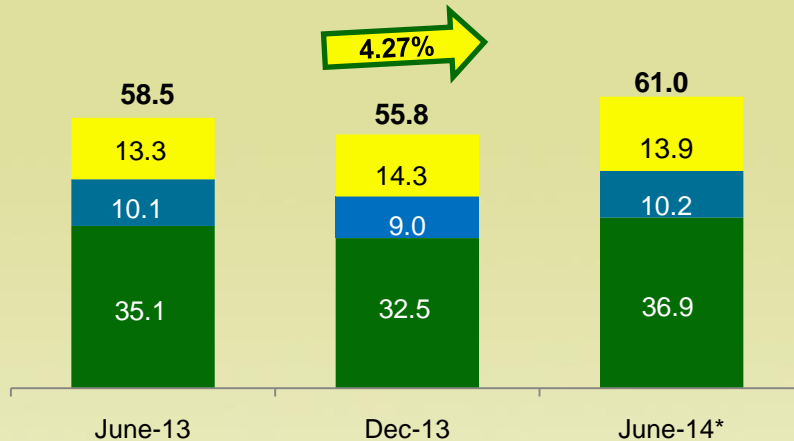
Loan size

> Rp.25 Bn

KEY FINANCIAL – BALANCE SHEET

Total Third Party Deposits (Rp. Tn)

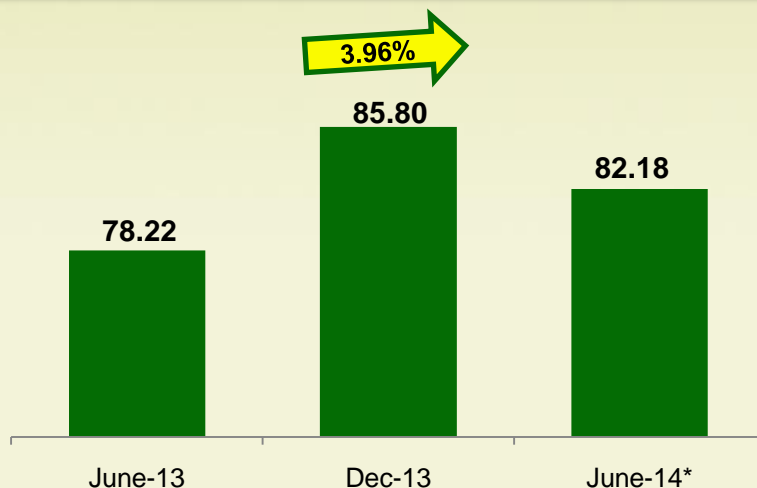
■ Savings
 ■ Current Account
 ■ Time Deposit



Period	Percentage
% Y o Y	↑ 4.27%
% Y to D	↑ 9.32%

Deposits increased year-on-year by 4.27% from Rp58.5 Tn to Rp61.0 Tn. The increase comes from Time Deposits and savings.

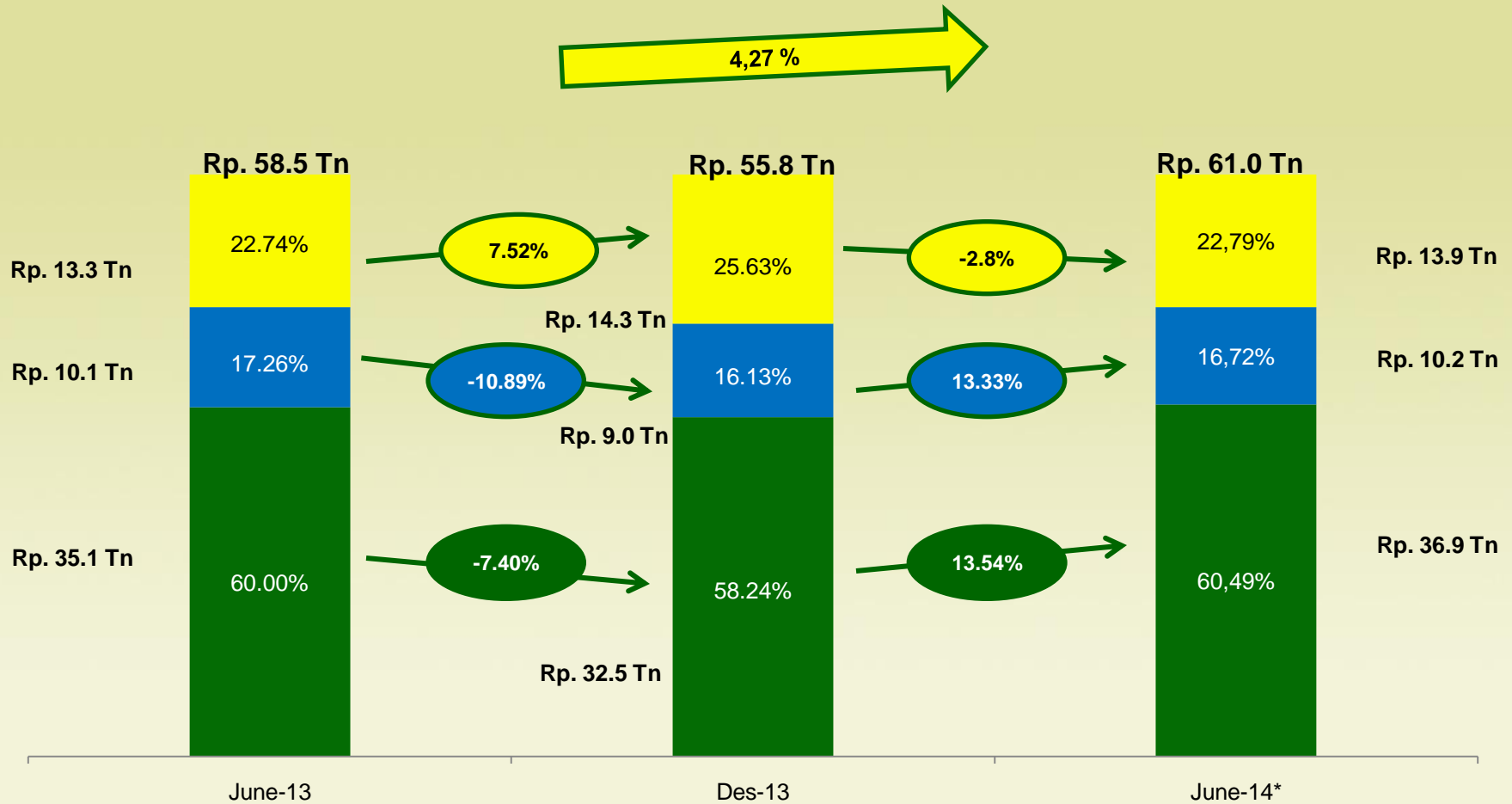
Loan-to-Deposit Ratio (LDR) (%)



- LDR year-on-year increased by 3.96% from 78.22% to 82.18%.
- We will maintain our LDR to be in-line with Bank Indonesia's range at 78%-92%.

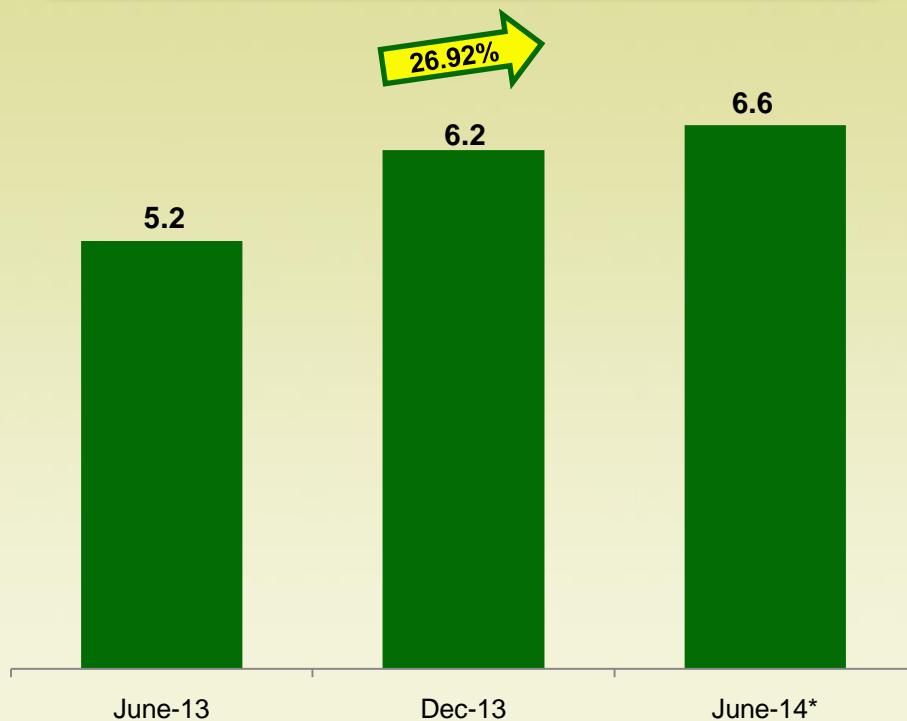
FUNDING COMPOSITION



Funding Composition (by product)



KEY FINANCIAL – BALANCE SHEET

Total Shareholders' Equity (Rp. Tn)

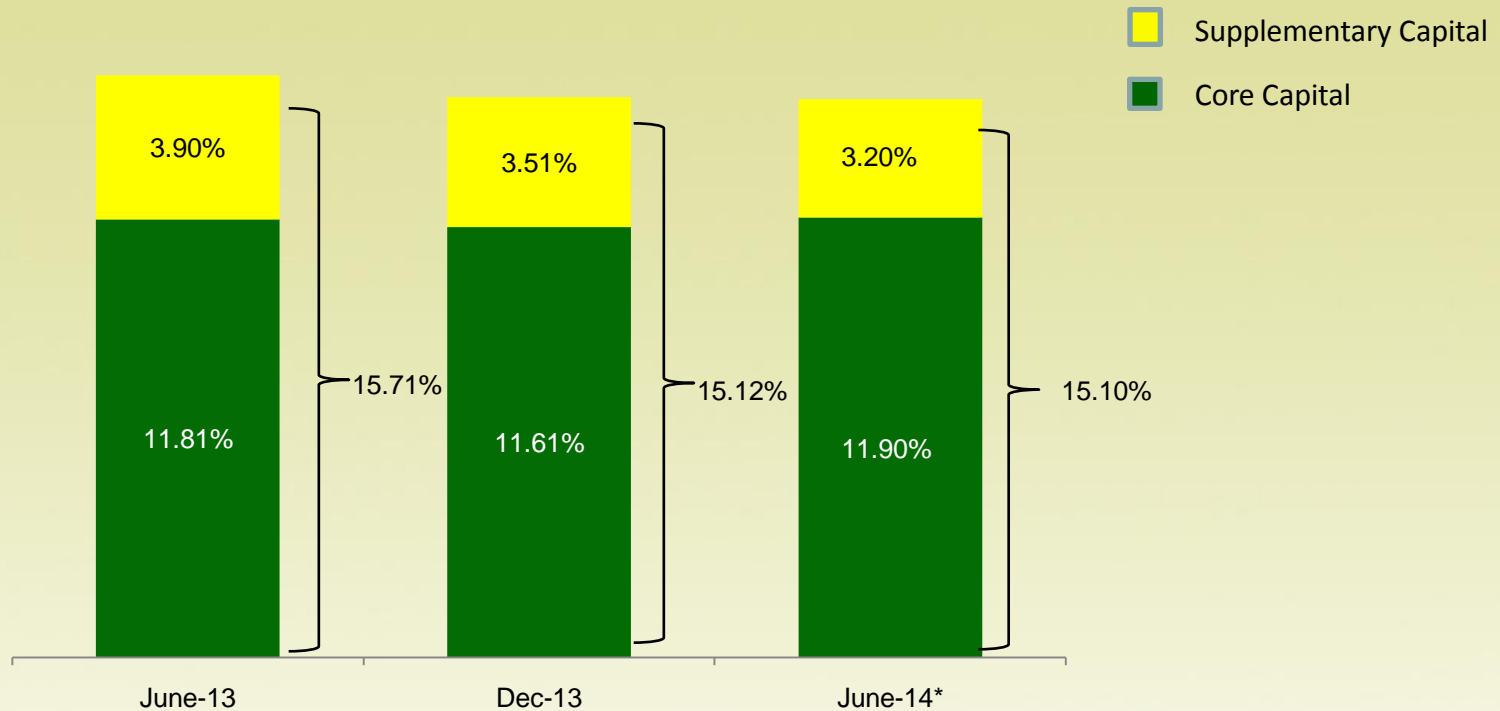


Period	Percentage
% Y o Y	 26.92%
% Y to D	 6.45%

Equity increased year-on-year by 26.92% from Rp5.2 Tn to Rp6.6 Tn. This improvement comes from profits growth and Right Issue III.

* Unaudited

CORE & SUPPLEMENTARY CAPITAL

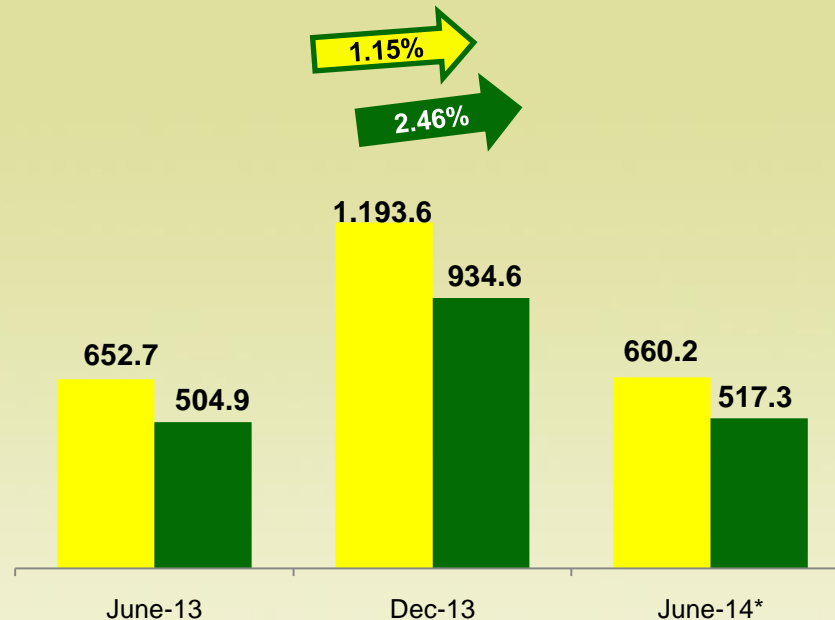


- In line with Bank Indonesia's Regulations, Bank Bukopin is categorized into BUKU 3 with a core capital of Rp5.4 Tn.
- CAR decreased year-on-year due to the loan expansion in retail segment, which caused an increase in Risk Weighted Assets (RWA).

KEY FINANCIAL – EARNING

Earning Before and After Tax (Rp. Bn)

■ Earning Before Tax ■ Earning After Tax

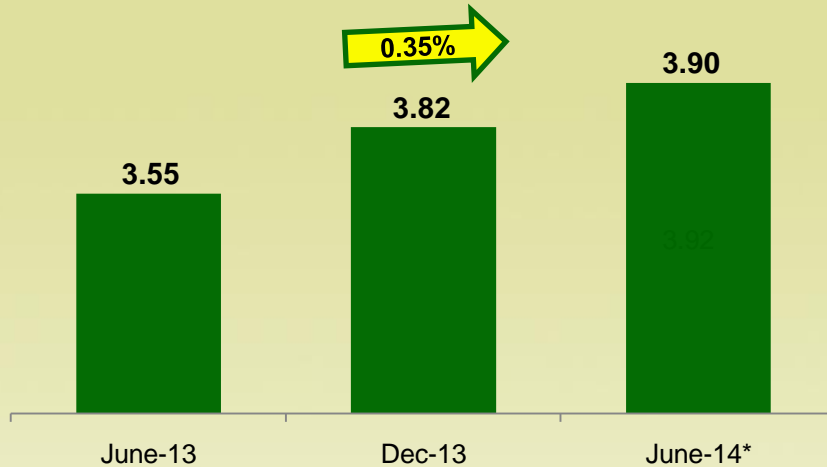


- Net profit year-on-year increased by 2.46% from Rp504.9 Bn to Rp517.3 Bn. The incremental step derived from an increase in net interest income and other operating income.

Period	% EBT	% EAT
%Y o Y	↑ 1.15%	↑ 2.46%

KEY FINANCIAL – EARNING

Net Interest Margin (NIM) (%)



Period	% NIM
% Y o Y	0.35%

Net Interest Margin (NIM) year-on-year increased by 0.35% from 3.55% to 3.90%.

Fee Based Income (FBI)

Treasury
 Public Service
 Credit Card
 Others

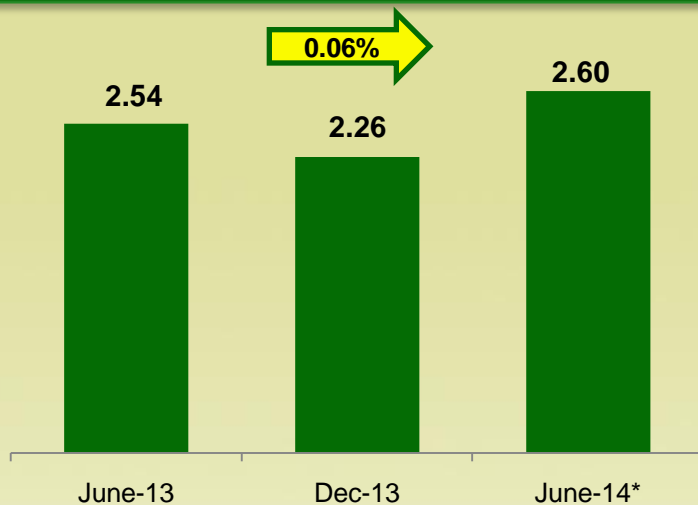


Period	% FBI
% Y o Y	25.56%

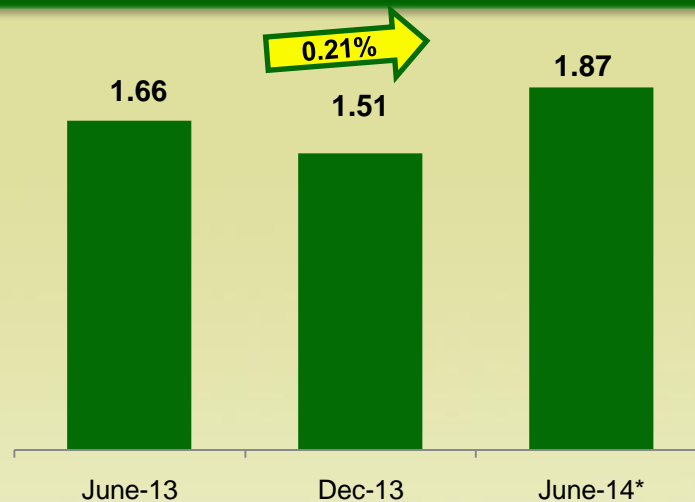
Fee Based Income year-on-year increased by 25.56% from Rp356 Bn to Rp447 Bn.

KEY RATIO

Gross Non-Performing Loan (NPL) (%)

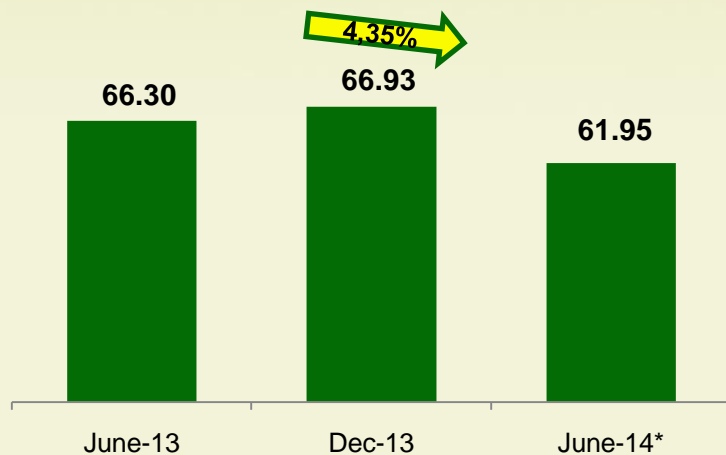


Net Non-Performing Loan (NPL) (%)

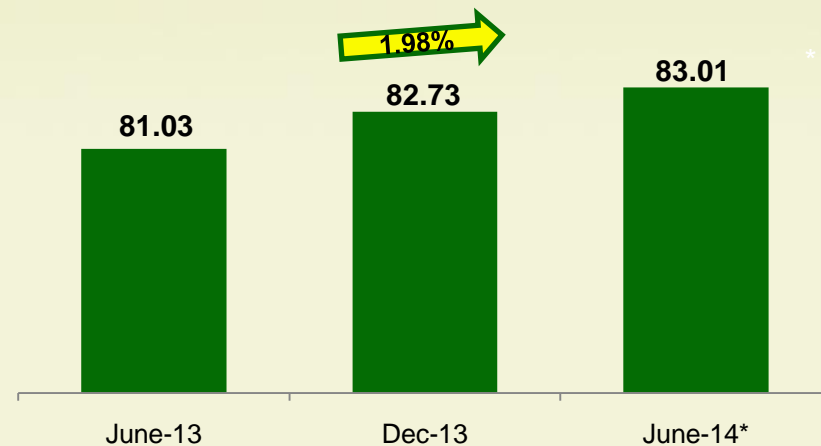


- Our gross NPL is stated at level 2.60% , while net NPL is at 1.87% in June 2014.

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



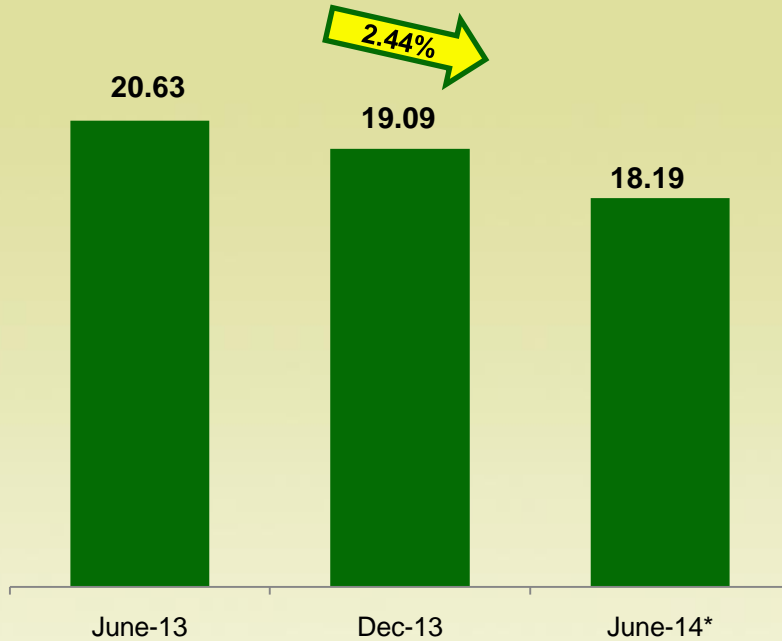
Operating Expenses to Operating Income (%)



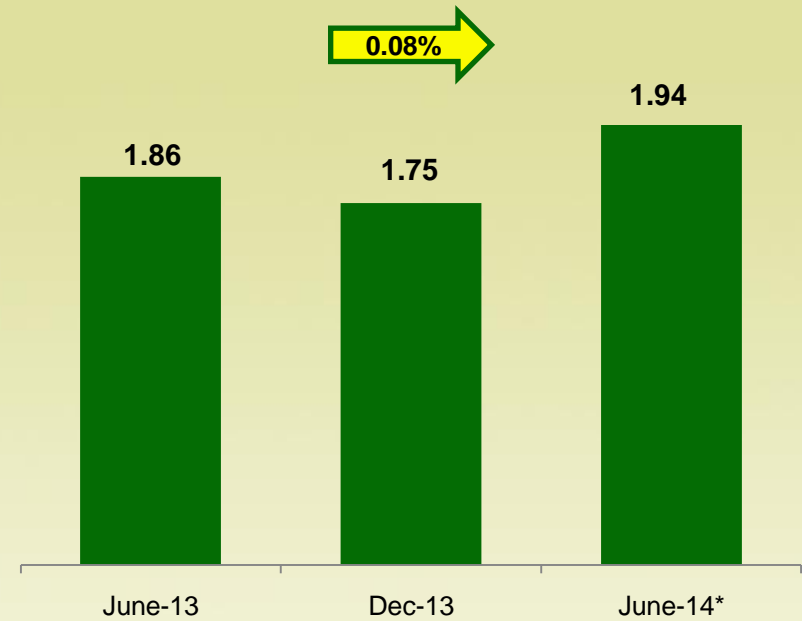
* Unaudited

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.



“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 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. *Fourth Rank Category for The Best Ten Bank Performance 2012*
5. *First Rank Category for Rupiah's Amounts of P2APST Transactions 2012*
6. *First Rank Category for The Amount of Core Banking Transaction 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



BANK BUKOPIN

Q & A