



SUKU BUNGA DEPOSITO		12 BULAN	
1 BULAN	2 BULAN	3 BULAN	6 BULAN
5.50%	5.50%	5.50%	5.50%
5.00%	5.00%	5.00%	5.00%
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 December 2013

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that could cause actual results, performance or events to differ materially from those in the statements as originally made.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

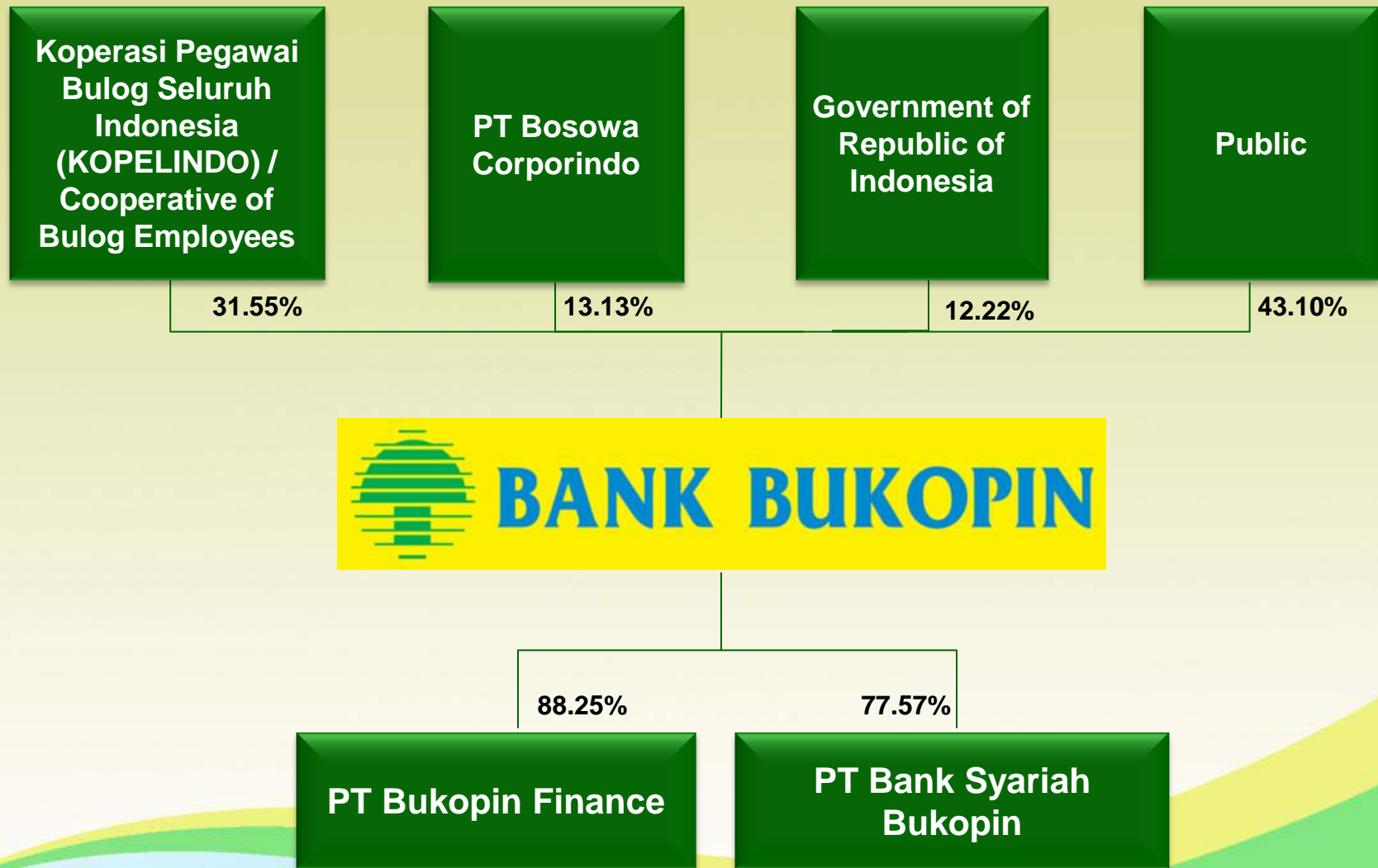
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# OVERVIEW



# SHAREHOLDERS STRUCTURE AS OF 31 DECEMBER 2013



# 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 includes 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

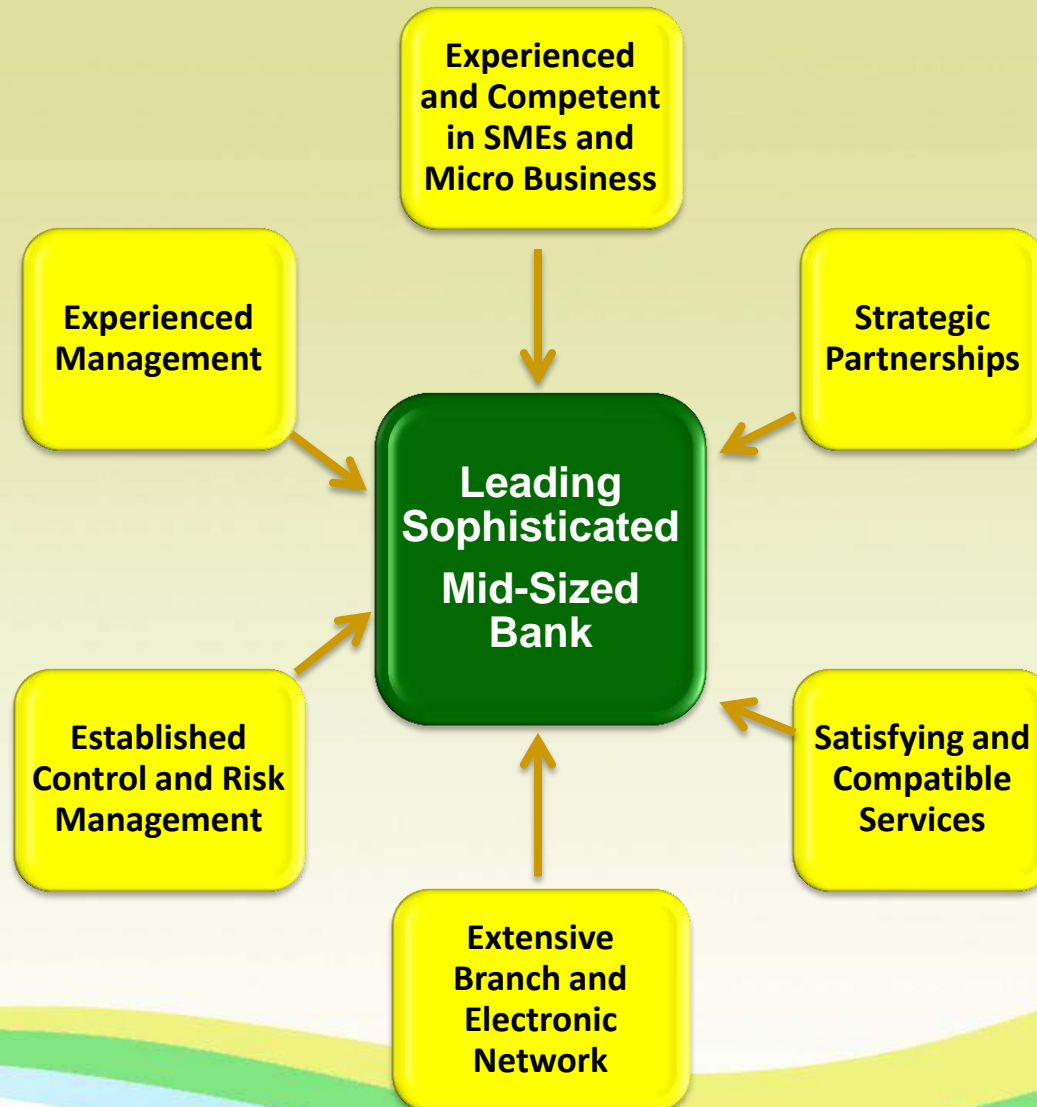
Supported by Treasury Business, International Banking and Fee-Based Services



# 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

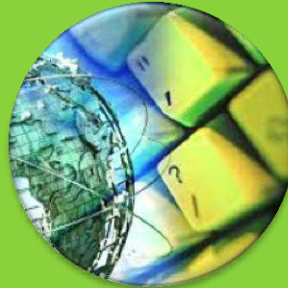
**Multi Finance**



# SATISFYING AND COMPATIBLE SERVICES



Providing arrays  
of products and  
services to fulfill  
customer needs



Using technology  
as a strategic  
means to deliver  
services

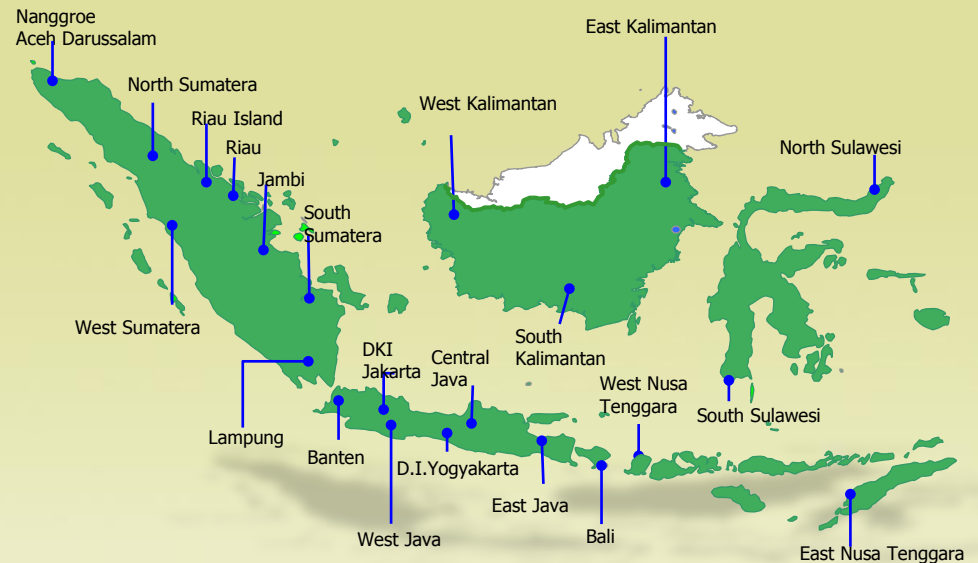


Improving  
human resources  
competencies as  
a key factor



# EXTENSIVE BRANCH AND ELECTRONIC NETWORK

	2012	2013
Branches	36	40
Sub Branches	107	114
Cash Offices	140	147
Micro-Service Offices	87	87
Payment Point	42	39
Pickup Service	8	8
Total outlet	420	435
ATMs	381	510
Mini ATMs	923	1383



- Bank Bukopin's network is 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

Active observation  
by Boards through  
Committee

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

Bank-wide risk  
management by  
Risk Management  
Division

Internal control  
process

Risk Management Systems is executed  
according to internal and external rules.

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.

- **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**
- **Bank Bukopin also regularly conduct stress testing, to forecast the impact of any external shock to the Bank's performance**
- **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 and an independent unit of compliance, all to establish comprehensive internal control system**



# 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 :

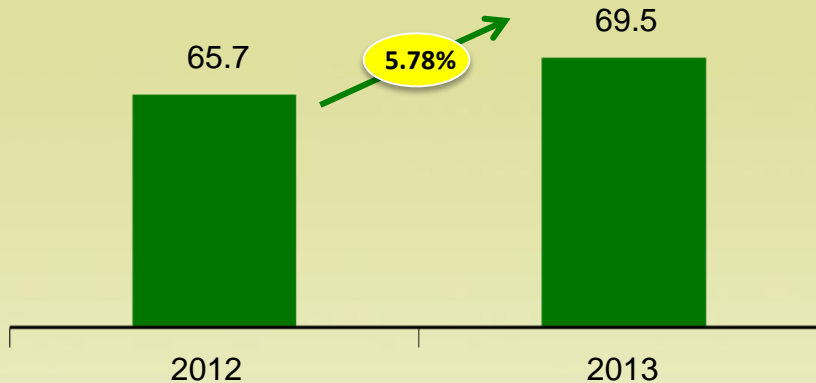
- Deputy of Business Services, Ministry of State Owned Enterprise (2010-2012)
- Deputy of Banking and Financial, Ministry of State Owned Enterprise (2008-2010)
- Assistant Deputy for Restructuring and Privatization of Enterprises Financial Services, Construction and Other Services (2002-2008)


# FINANCIAL SUMMARIES



# KEY FINANCIAL – BALANCE SHEET

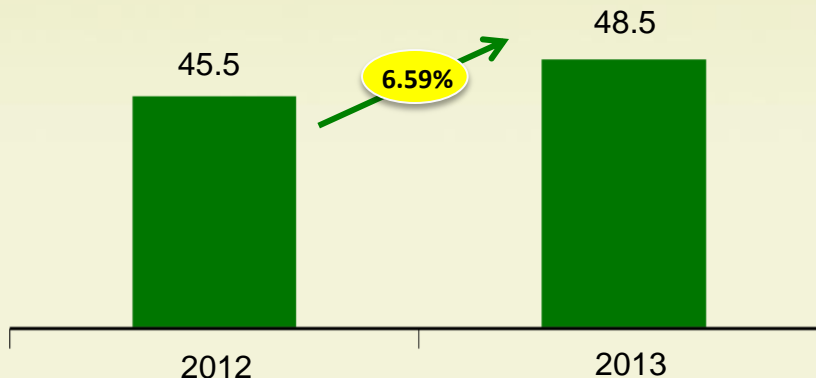
## Total Assets (Rp. Tn)




Period	Percentage
% Y o Y	 5.78 %

Total Assets increased year-on-year by 5.78% from Rp65.7 Tn to Rp69.5 Tn. The increases came from total third party deposits

## Total Loans (Rp. Tn)



Period	Percentage
% Y o Y	 6.59 %

Loan increased year-on-year by 6.59% from Rp45.5 Tn to Rp48.5 Tn. This was due to the increase of Consumer loans and SME loans

# OVERVIEW OF LOAN PORTFOLIO

- Retail
- Bulog
- Commercial

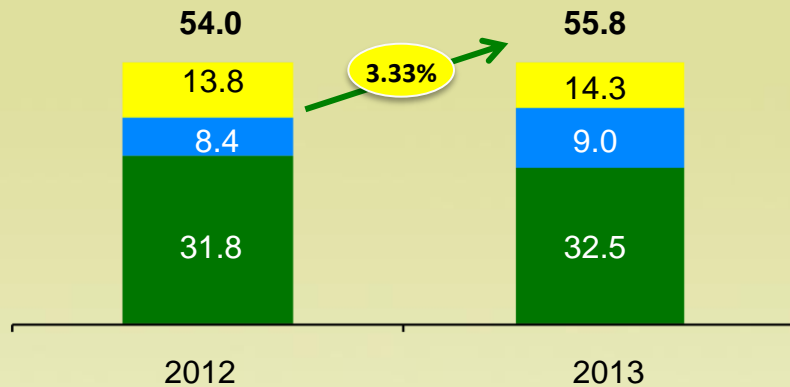
Loan segment	Loan size
Retail consists of:	
- Micro	< Rp.500 M
- SME	Rp.500 M – Rp.25 Bn
- Consumer	
Commercial	> Rp.25 Bn



# KEY FINANCIAL – BALANCE SHEET

## Total Third Party Deposits (Rp. Tn)

■ Savings 
 ■ Current Account 
 ■ Time Deposit



Period

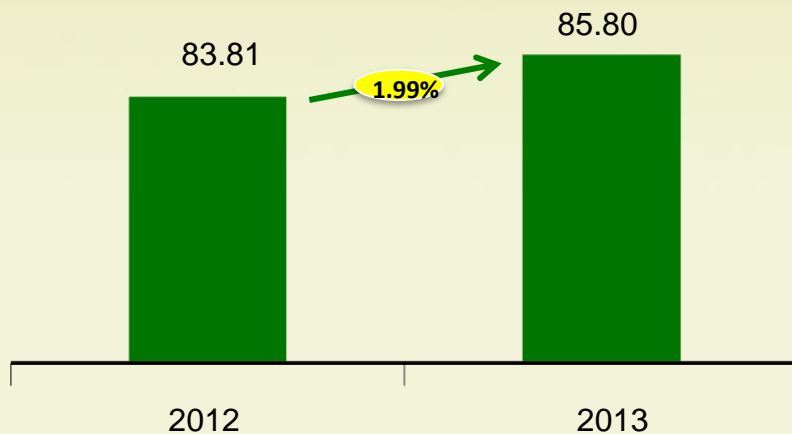
Percentage

% Y o Y

↑ 3.33 %

Deposits increased year-on-year by 3.33% from Rp54.0 Tn to Rp55.8 Tn. The largest increases came from time deposit.

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



- LDR year-on-year increased by 1.99% from 83.81% to 85.80%.
- We will maintain our LDR to be in-line with Bank Indonesia's range at 78%-92%.



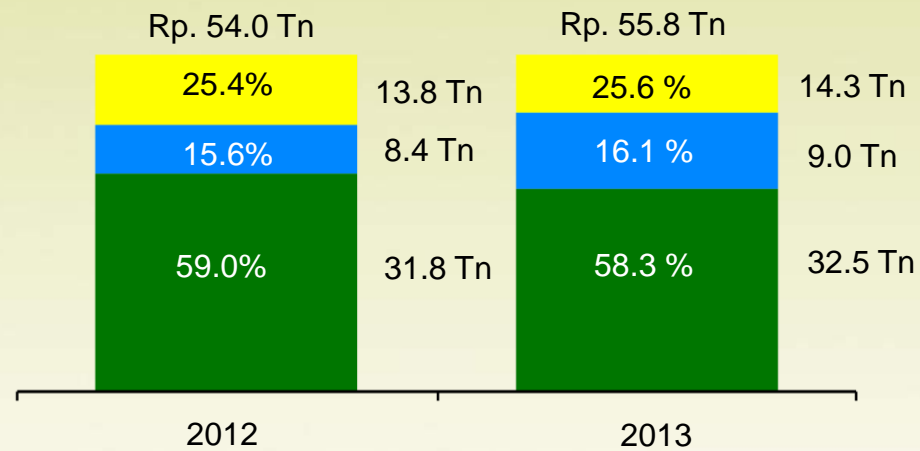
# FUNDING COMPOSITION

## Funding Composition (by product)

■ Savings

■ Current


■ Time Deposit



# KEY FINANCIAL – BALANCE SHEET

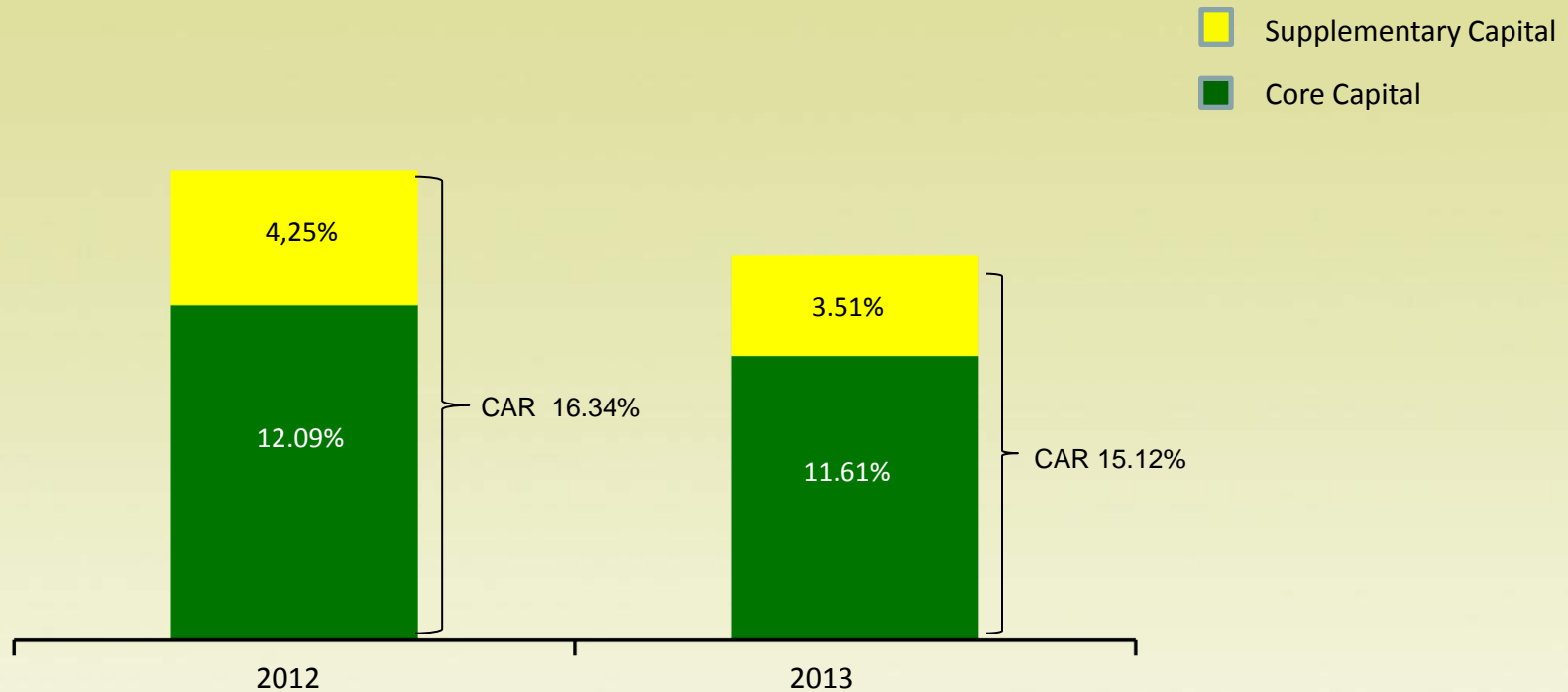
## Total Shareholders' Equity (Rp. Tn)



Period	Percentage
% Y o Y	 24.00 %

Equity increased year-on-year by 24.00% from Rp5.0 Tn to Rp6.2 Tn. This improvement comes from profits growth and Right Issue III.

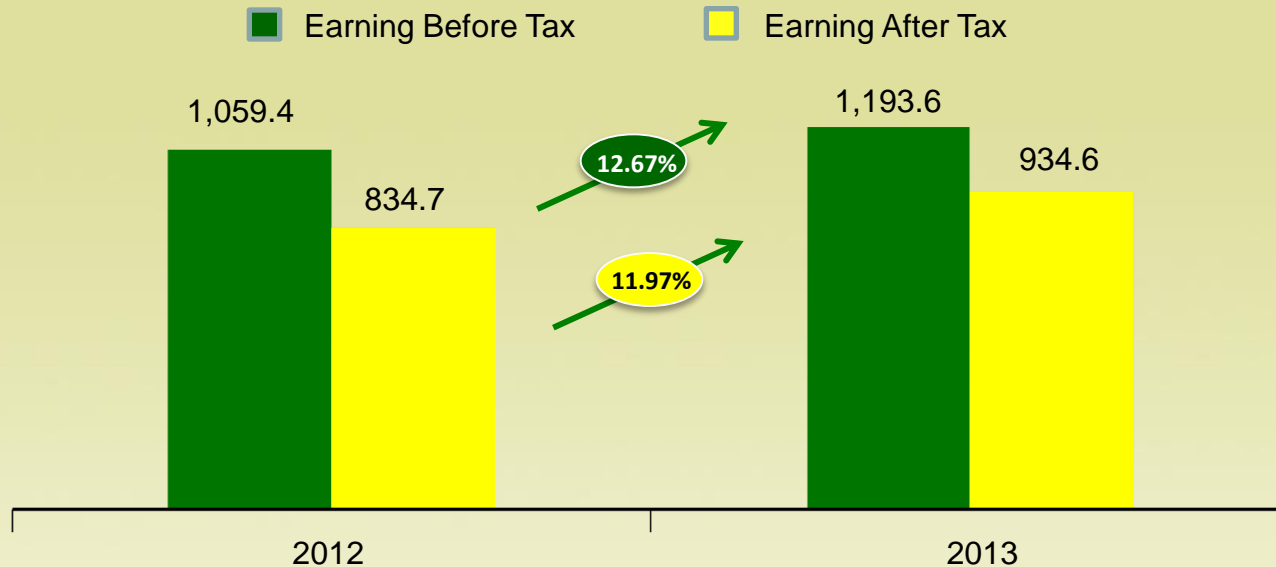
# CORE & SUPPLEMENTARY CAPITAL



In line with Bank Indonesia's Regulations, as of December 2013 Bank Bukopin is categorized into BUKU 3 with a core capital of Rp5.05 Tn.

# KEY FINANCIAL – EARNING

## Earning Before and After Tax (Rp. Bn)

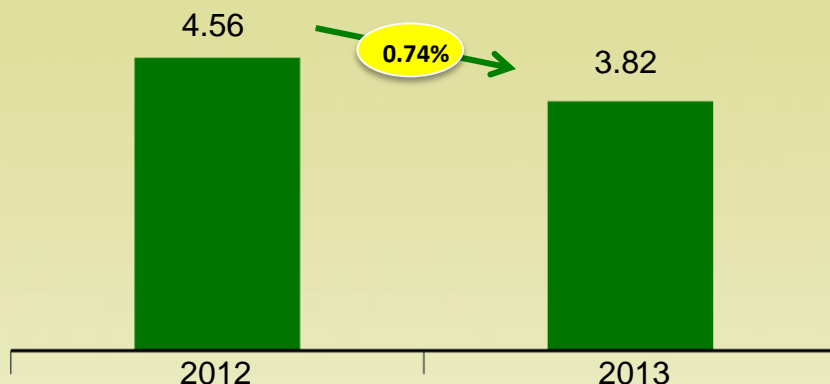


- Net profit year-on-year increased by 11.97% from Rp834.7 Bn to Rp934.6 Bn. The increase in net profit was primarily underpinned by an increase in other operating income.
- EPS increased from Rp104.30 to Rp116.55.

Period	% EBT	% EAT
%Y o Y	↑ 12.67 %	↑ 11.97 %

# KEY FINANCIAL – EARNING

## Net Interest Margin (NIM) (%)



Period	% NIM
% Y o Y	↓ 0.74 %

Net Interest Margin (NIM) year-on-year decreased by 0.74% from 4.56% to 3.82%.

## Fee Based Income (FBI)

■ Treasury 
 ■ Public Service 
 ■ Credit Card 
 ■ Others

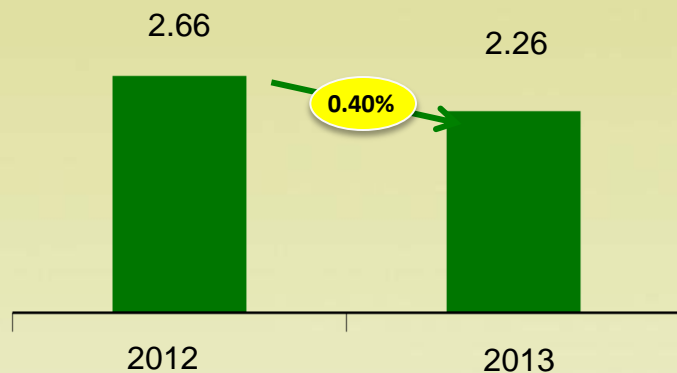


Period	% FBI
% Y o Y	↑ 18.38 %

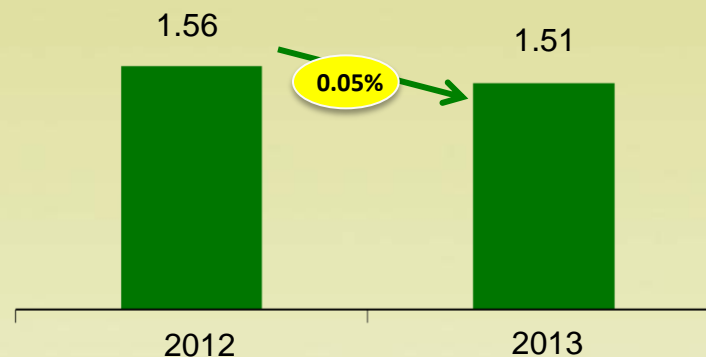
Fee Based Income year-on-year increased by 18.38% from Rp663.7 Bn to Rp785.7 Bn.

# KEY RATIO

## Gross Non-Performing Loan (NPL) (%)



## Net Non-Performing Loan (NPL) (%)



- Our gross NPL at level 2.26 % and net NPL at 1.51 % in December 2013.

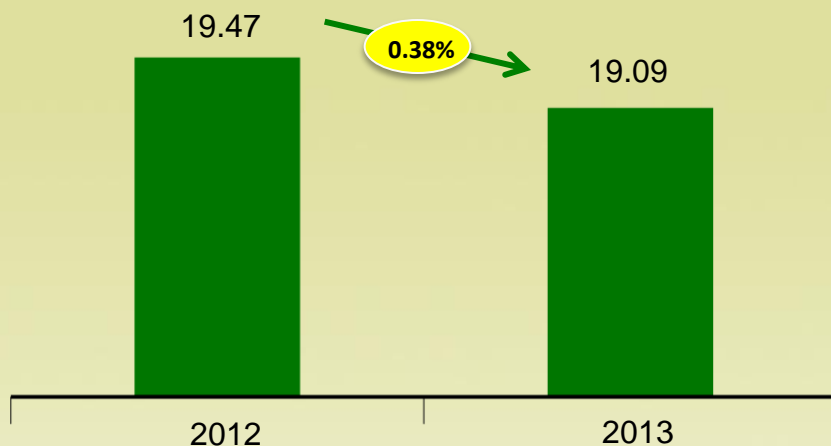
## Cost-to-Income Ratio (CIR) (%)



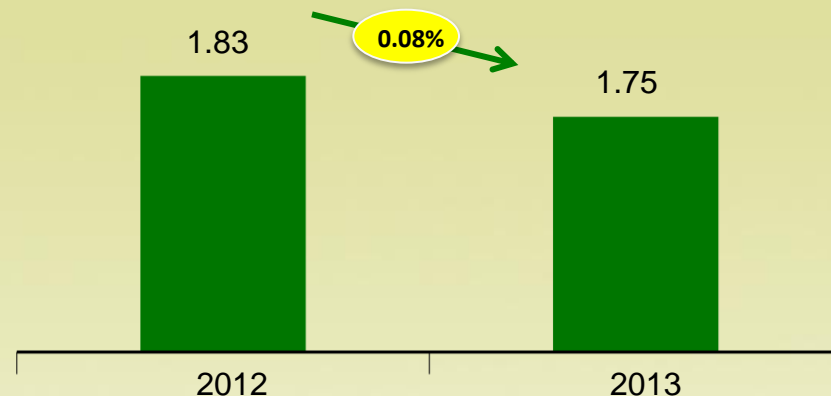


# KEY RATIO

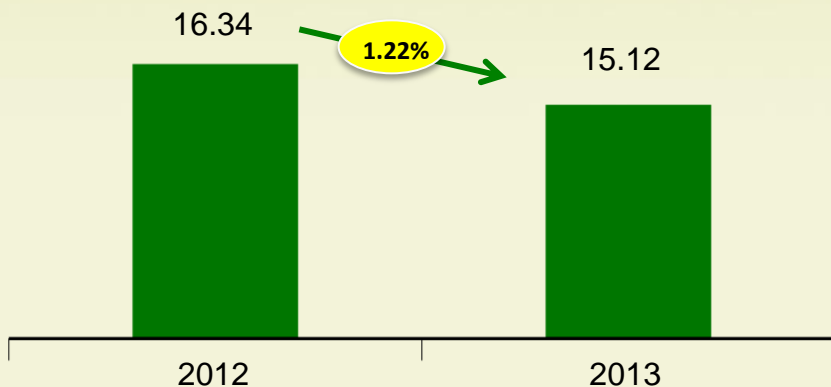
## Return-on-Equity (ROE) (%)



## Return-on-Assets (ROA) (%)



## Capital Adequacy Ratio (CAR) (%)



- We manage to maintain ROE around 20% by the end of 2013.
- We target to maintain CAR above 12%.

# AWARDS



## **"Infobank Platinum Awards 2011"**

*July, 13<sup>th</sup> 2013*

Awarded for Financial Performance Excellence Bank 2002-2011.



## **"First Bank ISO 20000"**

*July, 10<sup>th</sup> 2012*

Awarded for being the first bank in Indonesia that received the Certification ISO 20000-1:2011 of Quality Management System.



## **"Indonesia Banking Award Best Performance Banking 2012"**

*July, 5<sup>th</sup> 2012*

Awarded for National Private Bank Category (Asset > Rp50 Tn) from Tempo Magazine and Perbanas.



## **"Certification of ISO 20000-1:2011"**

*July, 10<sup>th</sup> 2012*

For providing the electric utility connection system and the core banking saving system from British Standards Institute.



## **"Property & Bank Awards 2012"**

*July, 5<sup>th</sup> 2013*

Awarded for The Best Overall Performance Banking.



## **"Infobank Platinum Trophy 2012"**

*July, 13<sup>th</sup> 2013*

Awarded for Financial Performance Excellence Bank 2002-2011.

# AWARDS



## **“1<sup>st</sup> The Best Bank 2012 in Compliance”**

Awarded for National Private Bank Category (Asset > Rp25 Tn - Rp100 Tn) from Inilah Review Magazine and Perbanas.



## **“Certification of ISO 27001:2005”**

For providing for information security from Bureau Veritas Certification.



## **“ 2<sup>nd</sup> The Best Bank 2012 in Corporate Communication”**

Awarded for National Private Bank Category (Asset > Rp25 Tn – Rp100 Tn) from Inilah Review Magazine and Perbanas.



## **“Indonesian Bank Loyalty Index (IBLI)”**

Awarded for Saving Account Conventional Banking (Asset > Rp75 Tn) from Infobank Magazine and MarkPlus Insight.



## **“ 3<sup>rd</sup> The Best Bank 2012 in Corporate Social Responsibility”**

Awarded for National Private Bank Category (Asset > Rp25 Tn - Rp100 Tn) from Inilah Review Magazine and Perbanas.



## **“Indonesian Bank Loyalty Index (IBLI)”**

Awarded for Top 10 Credit Card for Loyalty Program from Infobank Magazine and MarkPlus Insight.



## **“ 2<sup>nd</sup> The Best Bank 2012 in Financial Aspect”**

Awarded for National Private Bank Category (Asset > Rp25 Tn - Rp100 Tn) from Inilah Review Magazine and Perbanas.



## **“Men's Obsession Awards 2014”**

Awarded for Most Developed Companies from A Decade of Men's Obsession.

# STRATEGIC PLAN



# STRATEGIC PLAN



# Thank You





# Q & A