



BANK BUKOPIN

CORPORATE PRESENTATION

1Q 2015





BANK BUKOPIN

DISCLAIMER

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

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Financial Update

	Mar-14 (Rp Trillion)	Dec-14* (Rp Trillion)	Mar-15 (Rp Trillion)	YoY (%)
Asset	72.3	79.1	81.5	12.69
Loan	48.8	55.3	55.3	13.50
Deposit	59.1	65.4	68.1	15.33
- Current Account	8.3	8.9	7.4	(11.36)
- Saving Account	14.3	15.4	16.1	12.55
- Time Deposit	36.5	41.1	44.7	22.52
Equity	6.6	6.8	7.1	6.81
Interest Income	1.6	7.1	1.9	17.35
Fee Based Income	0.2	0.9	0.3	29.10
Earning Before Tax	0.3	1.0	0.3	(17.96)
Earning After Tax	0.2	0.7	0.2	(19.31)

Consolidated

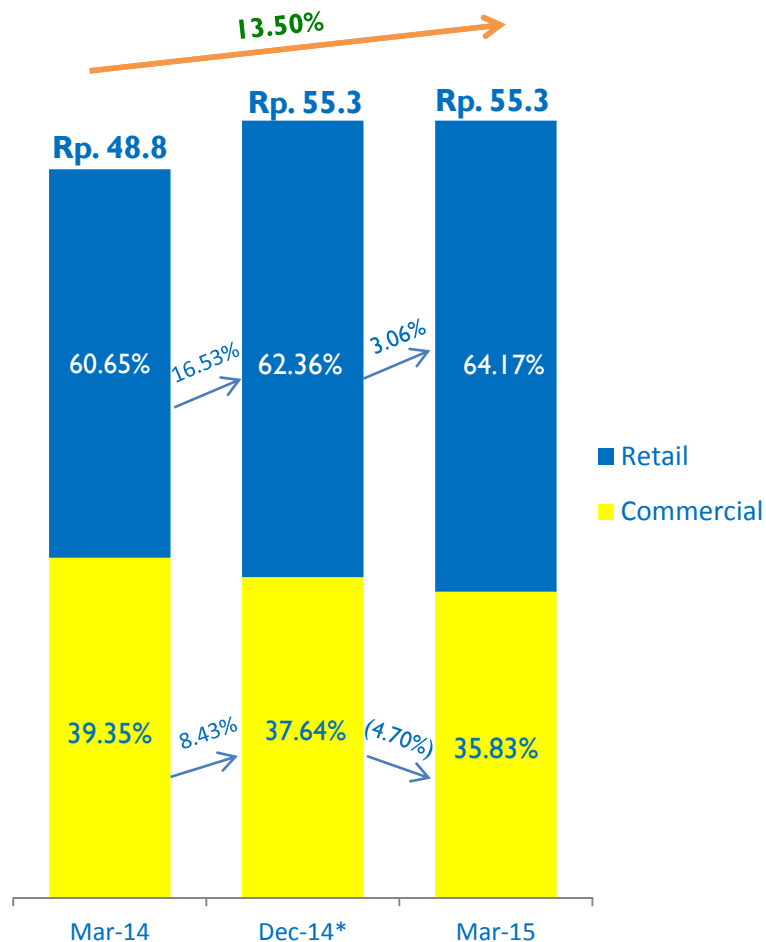
	Mar-14 (%)	Dec-14* (%)	Mar-15 (%)	YoY (%)
CAR	16.18	14.21	14.65	(1.54)
ROE	17.29	12.50	12.80	(4.49)
ROA	1.88	1.33	1.30	(0.58)
NIM	3.98	3.70	3.26	(0.72)
BOPO	82.26	88.27	87.68	5.42
LDR	81.45	83.89	80.32	(1.13)
NPL Gross	2.56	2.78	2.71	0.15
NPL Net	1.84	2.07	2.03	0.19
CIR	64.95	67.29	66.15	1.20

Bank Only

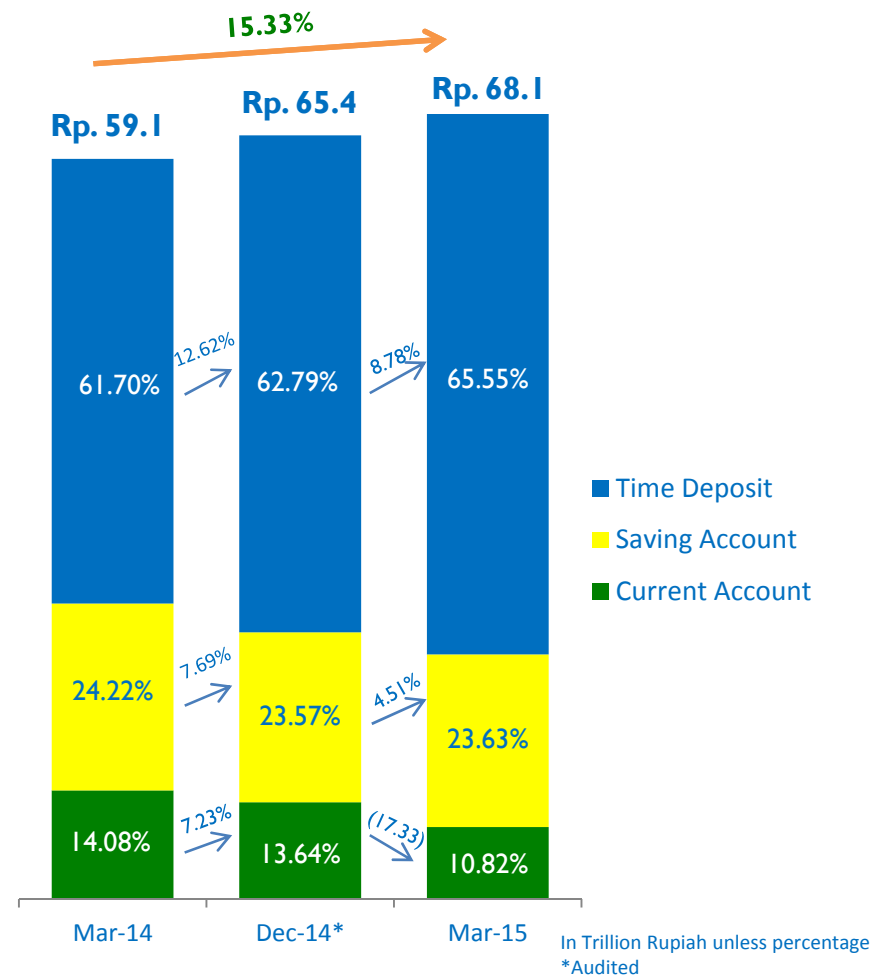
*Audited



Loan



Deposit



Business Update



BANK BUKOPIN

Core Business

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



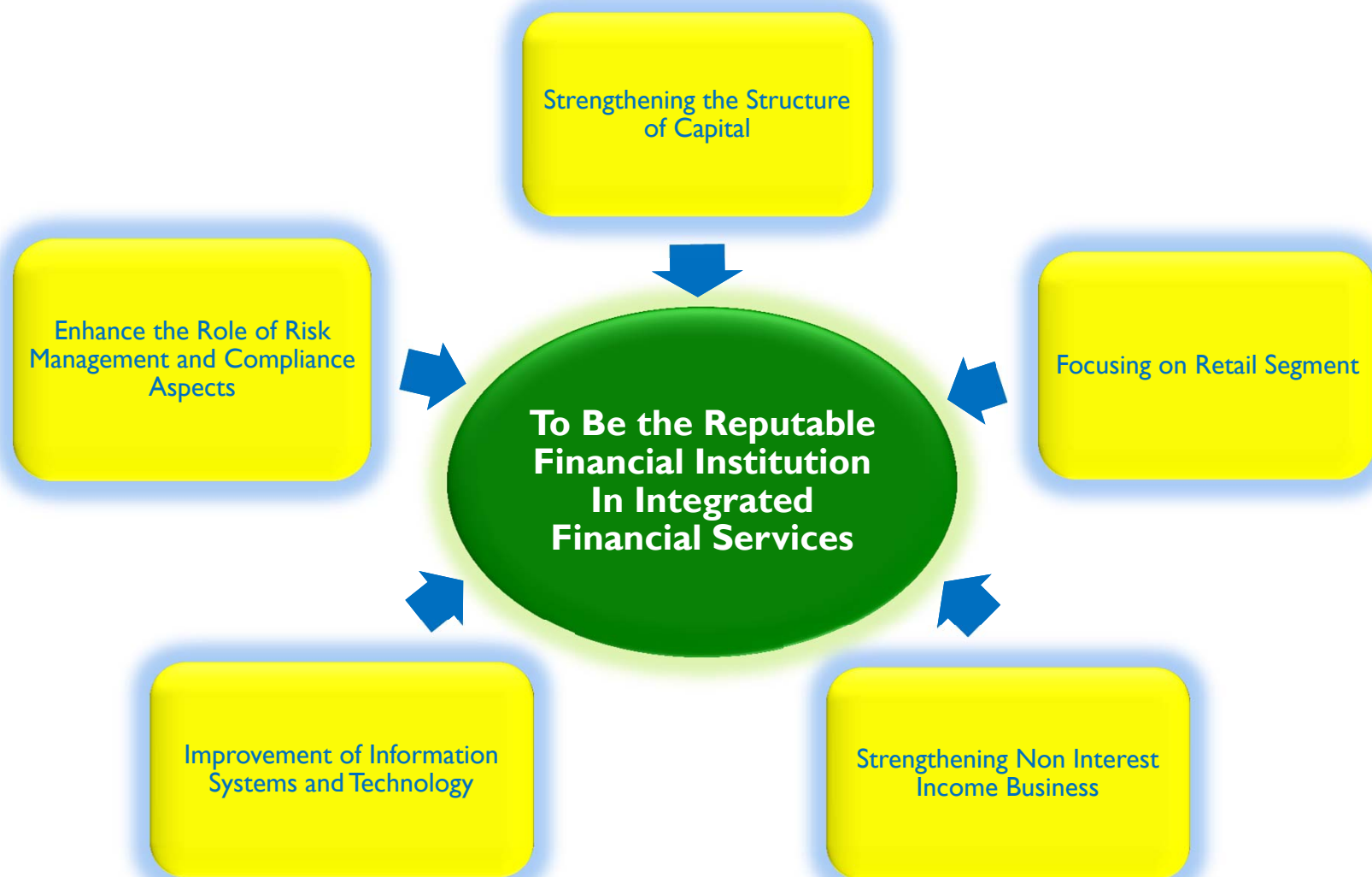
"Sustain Current Market Position"

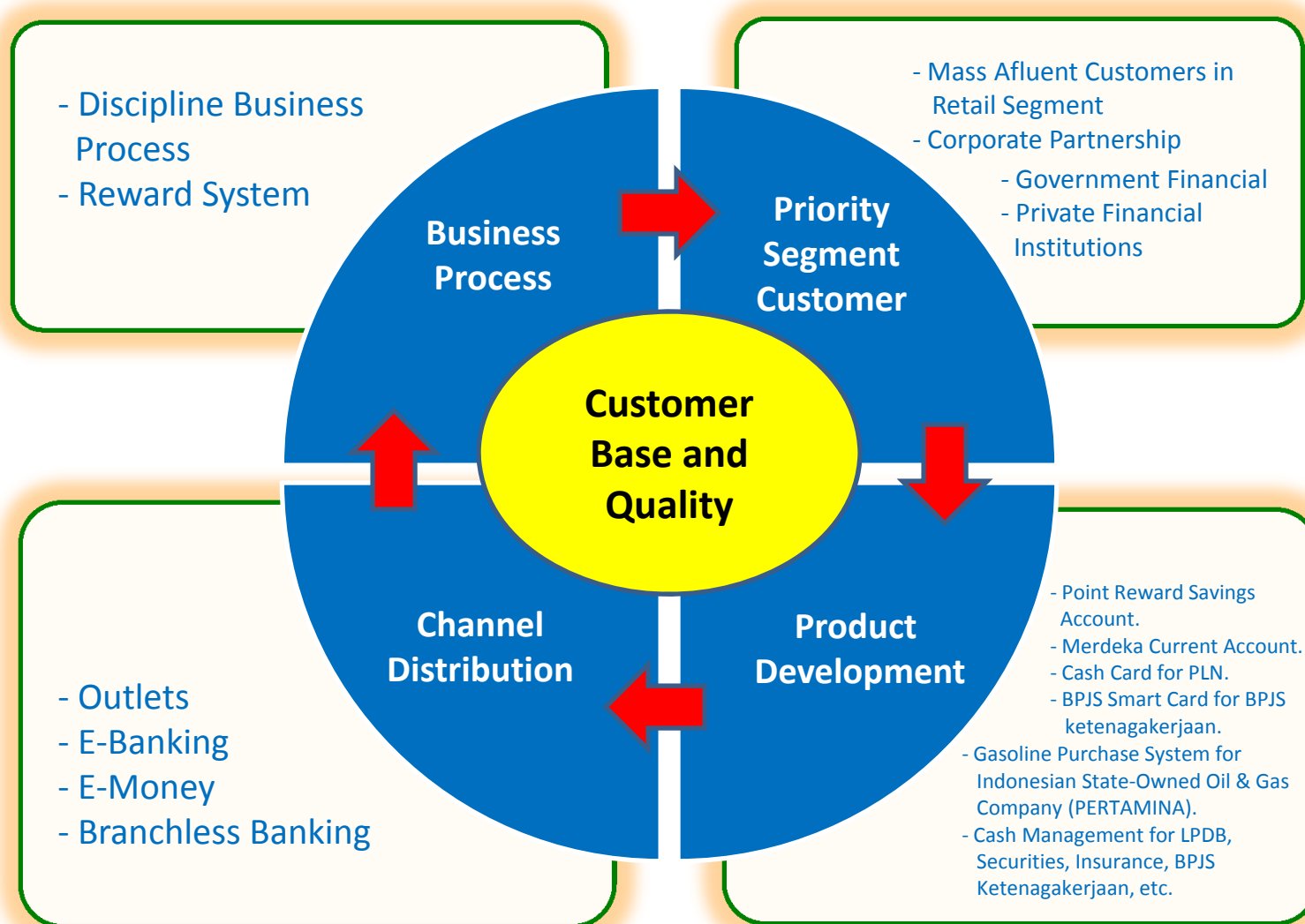
RETAIL

COMMERCIAL

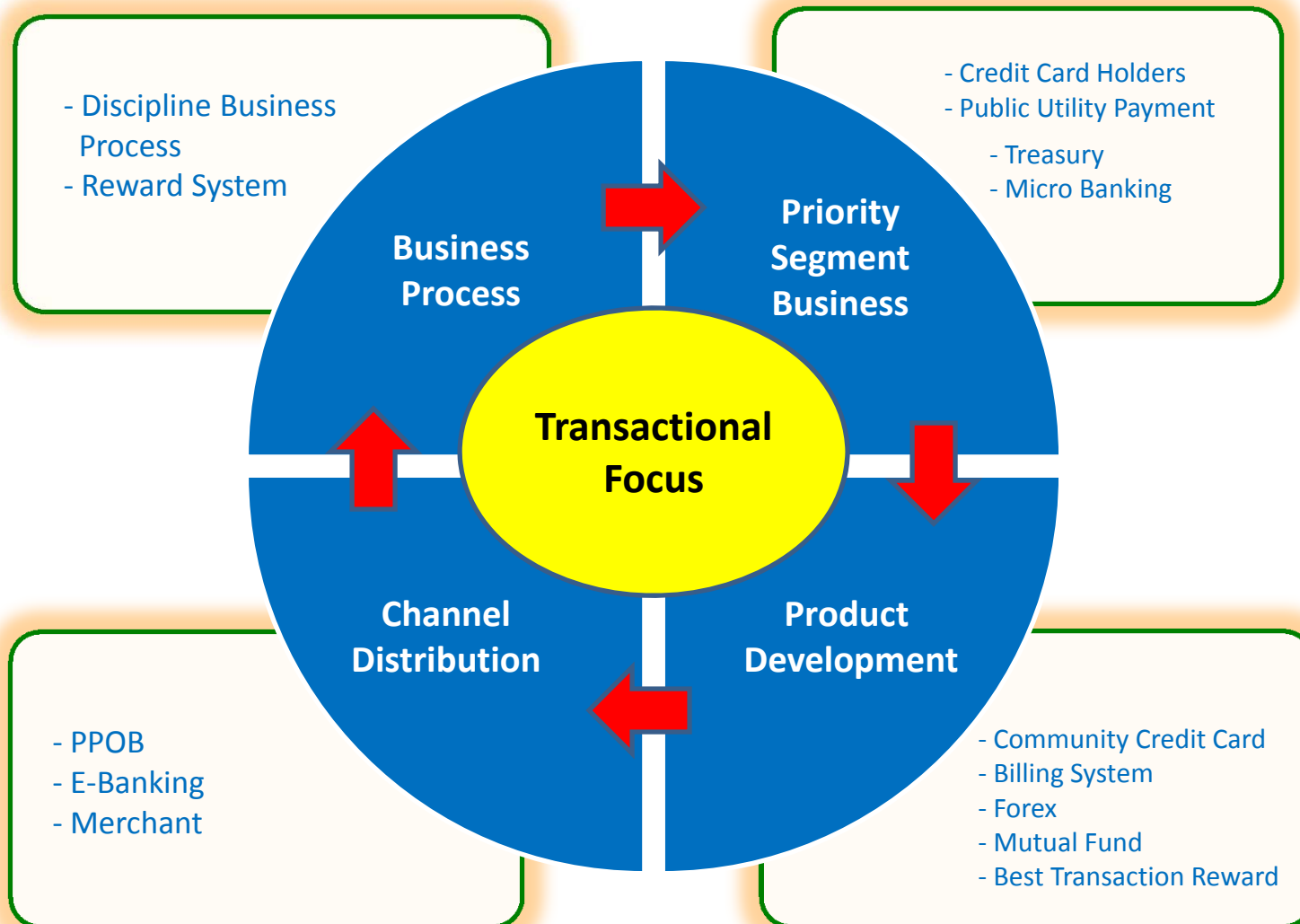
MAIN BUSINESS PILLARS

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







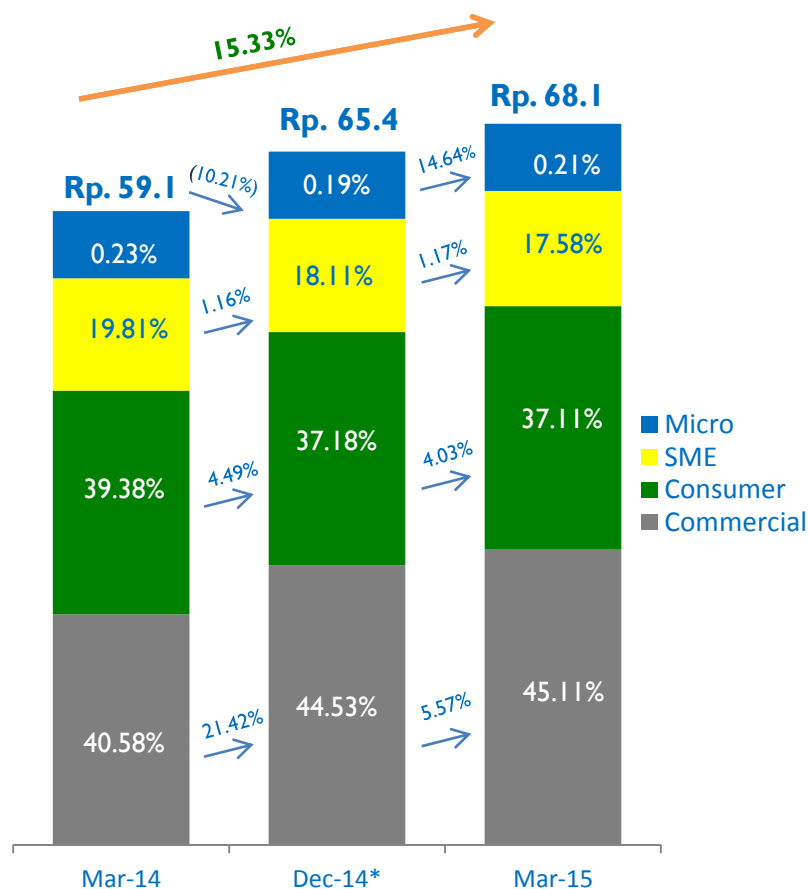




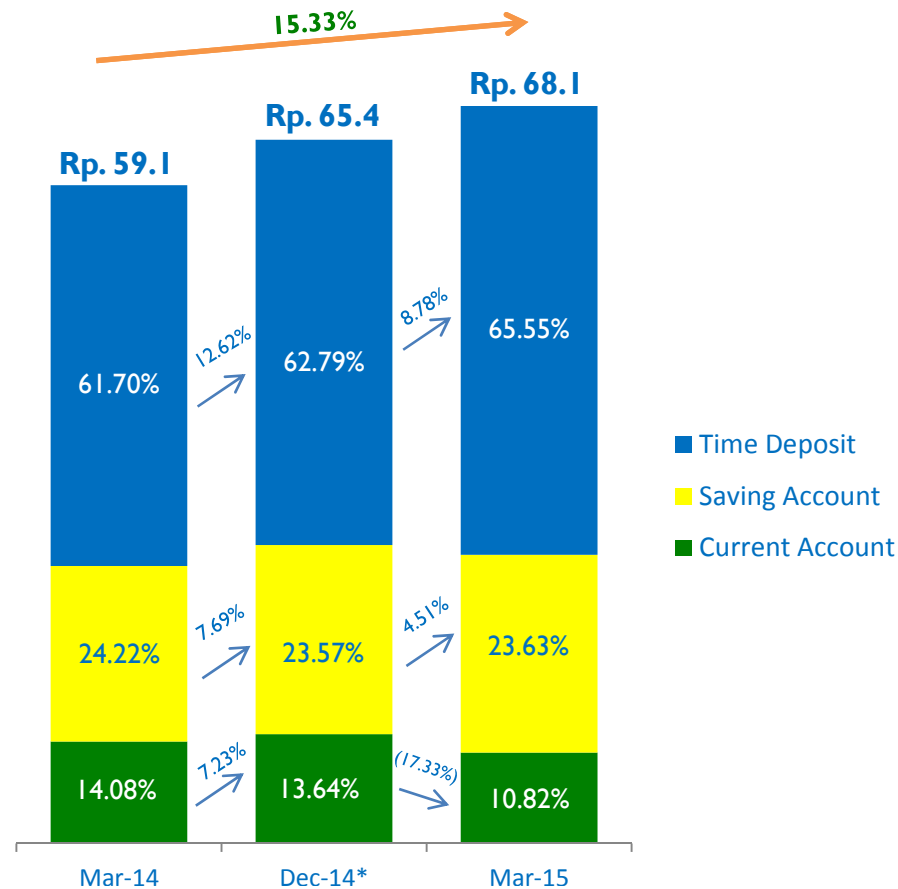
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Deposit Composition

Composition by Segment



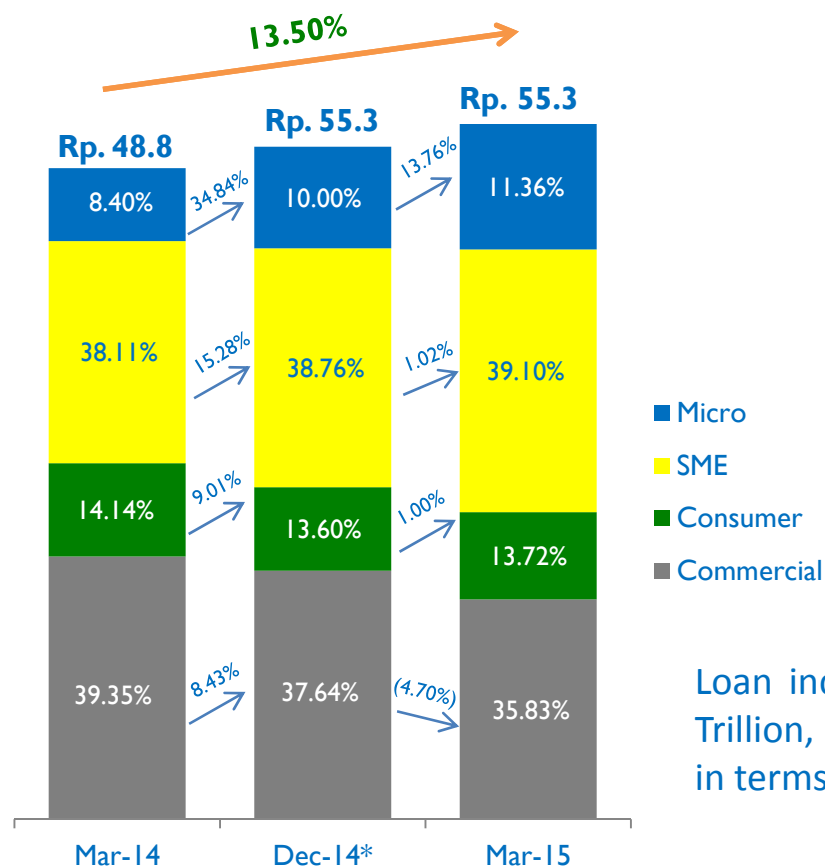
Composition by Product



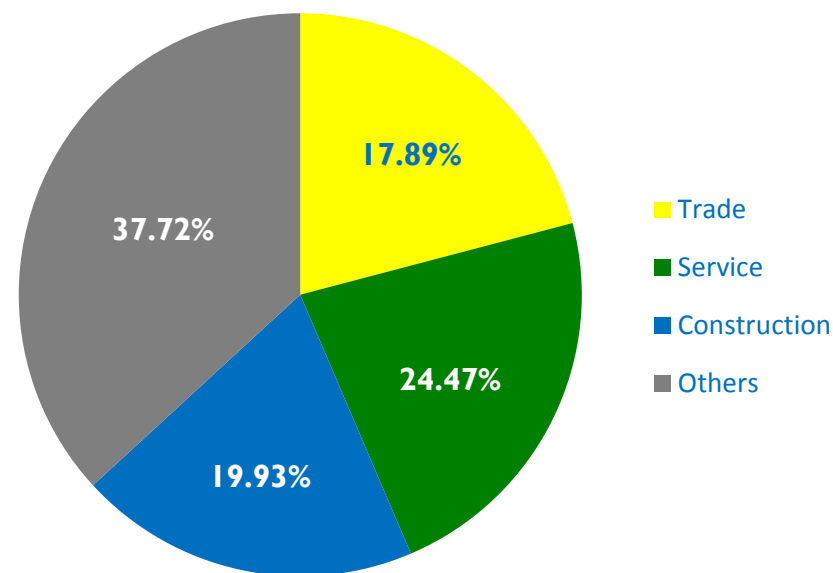
Third Party Funds increased YoY by 15.33% from Rp. 59.1 Trillion to Rp. 68.1 Trillion, and YtD by 4.21% from Rp. 65.4 Trillion to Rp. 68.1 Trillion. The biggest YoY growth comes from time deposit by 22.52%.

In Trillion Rupiah unless percentage
*Audited

Outstanding Loan



Credit Sector (%)



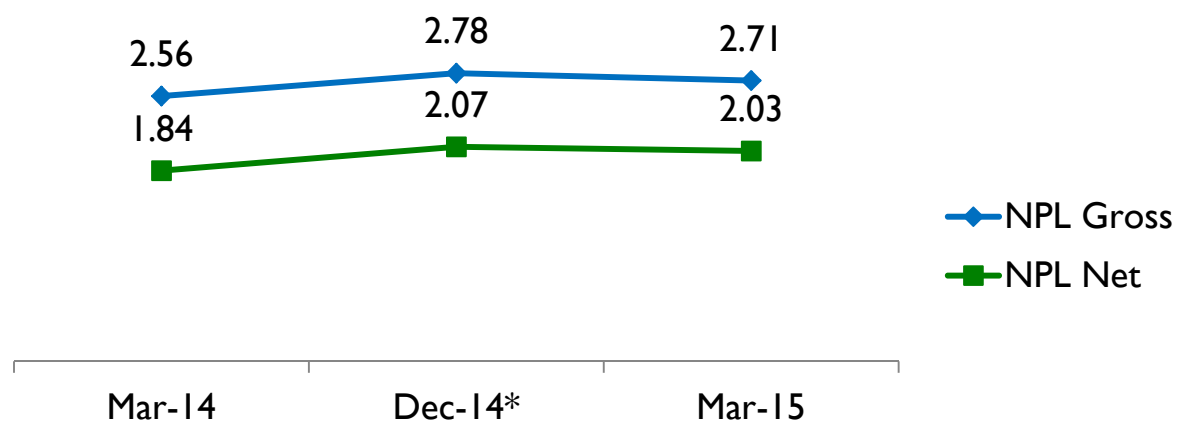
Loan increased YoY by 13.50% from Rp. 48.8 Trillion to Rp. 55.3 Trillion, mainly supported by growth of Micro Segment. Meanwhile, in terms of sectors, the biggest market is service sector.

In Trillion Rupiah unless percentage
*Audited



Bukopin NPL (%)

Bukopin	YoY (%)
NPL Gross	0.15
NPL Net	0.19



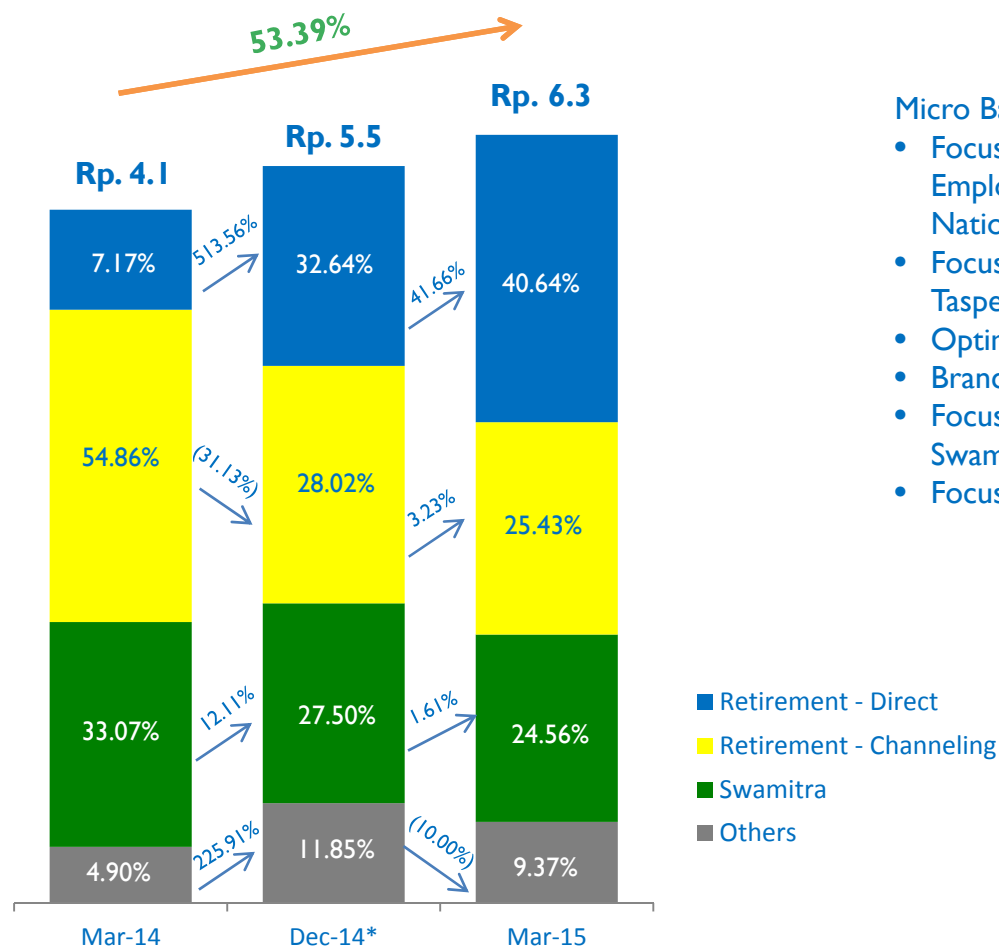
NPL Gross (%)

NPL Gross	Mar -14	Dec -14*	Mar -15
Retail	3.37%	3.66%	3.68%
Commercial	1.47%	1.29%	1.17%

Bank only
*Audited



Loan Breakdown



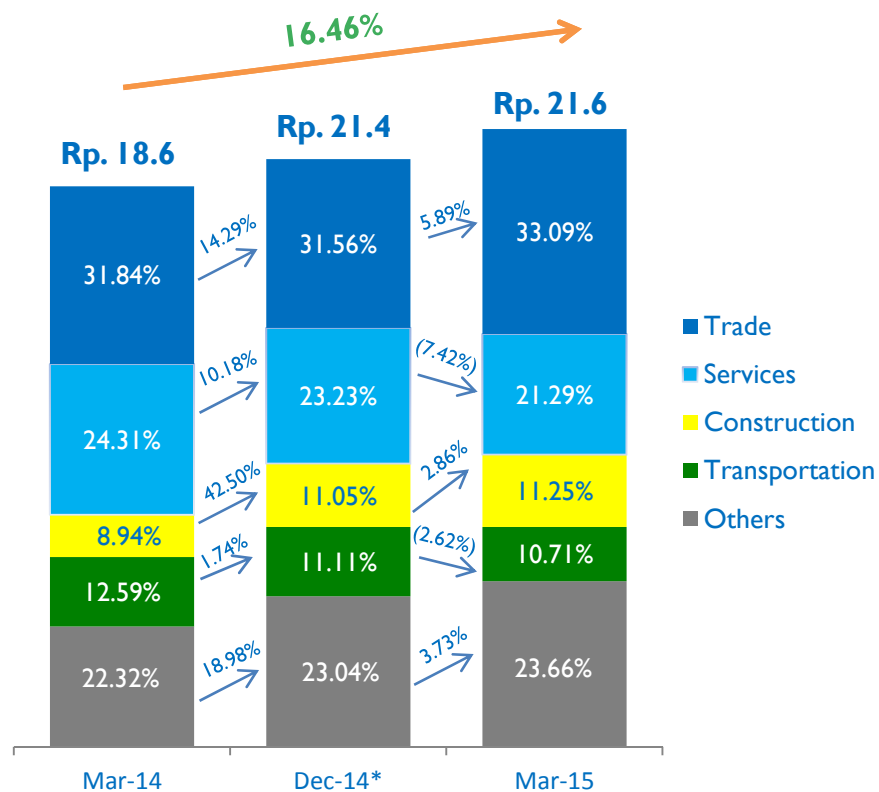
Micro Banking strategies and policies are as follows:

- 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.

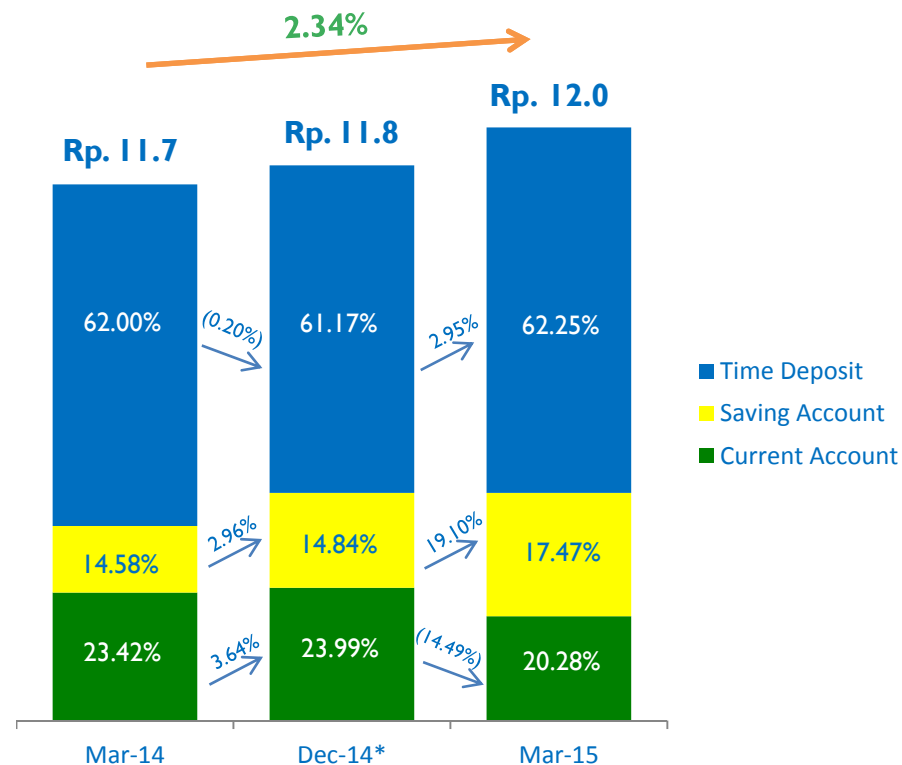
In Trillion Rupiah unless percentage
*Audited



Loan Breakdown



Deposit Breakdown

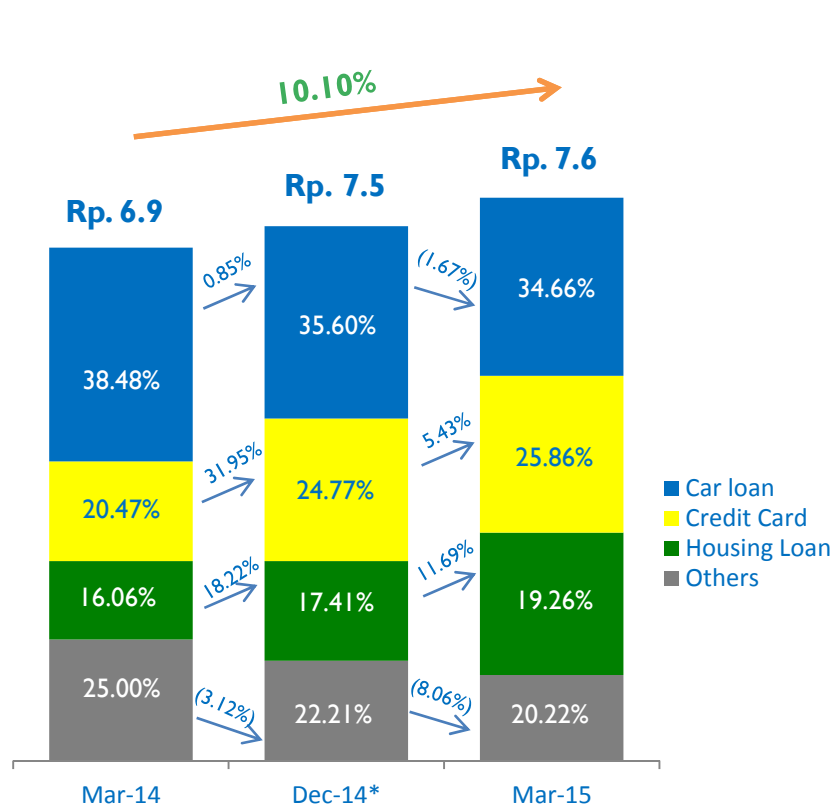


Bank Bukopin commits to advancing the Small & Medium Enterprises (SME). The commitment is realized through the various products and services that Bank Bukopin offers for business entities in the SME sector.

In Trillion Rupiah unless percentage
*Audited

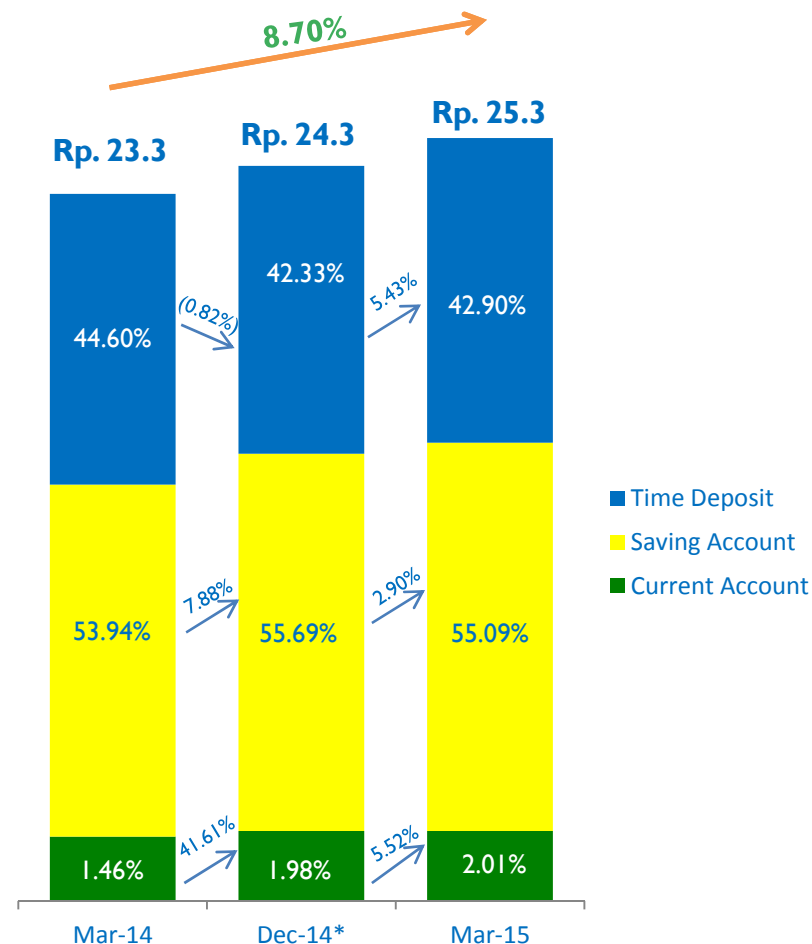


Loan Breakdown



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 the customer's needs.

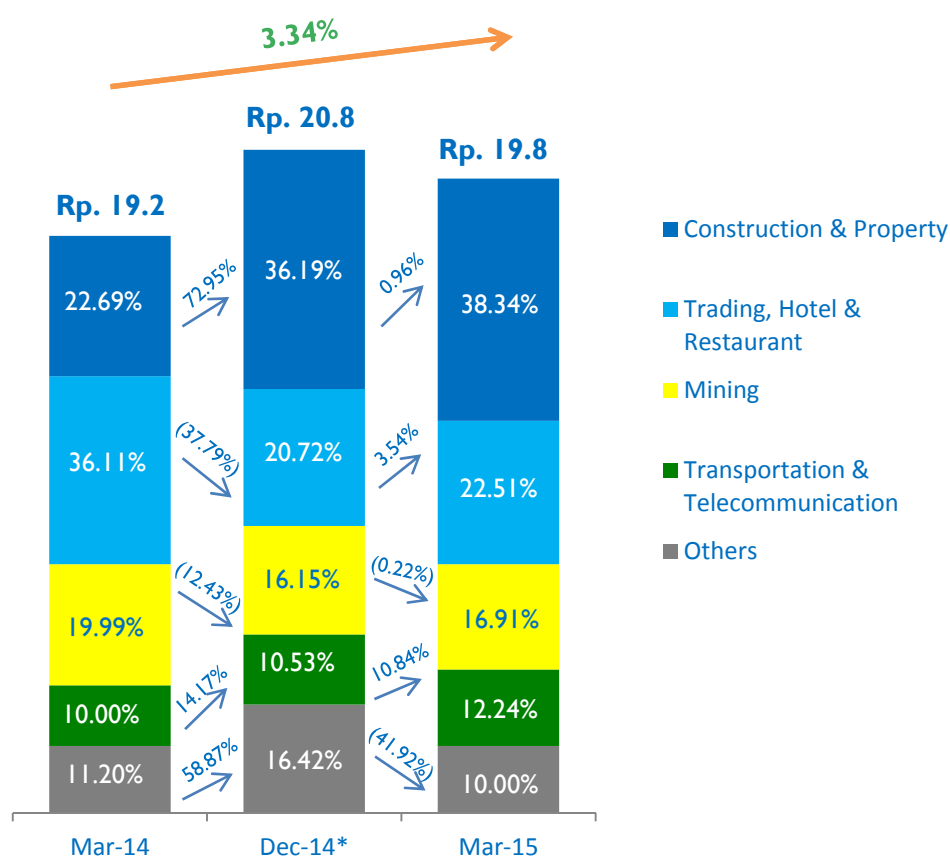
Deposit Breakdown



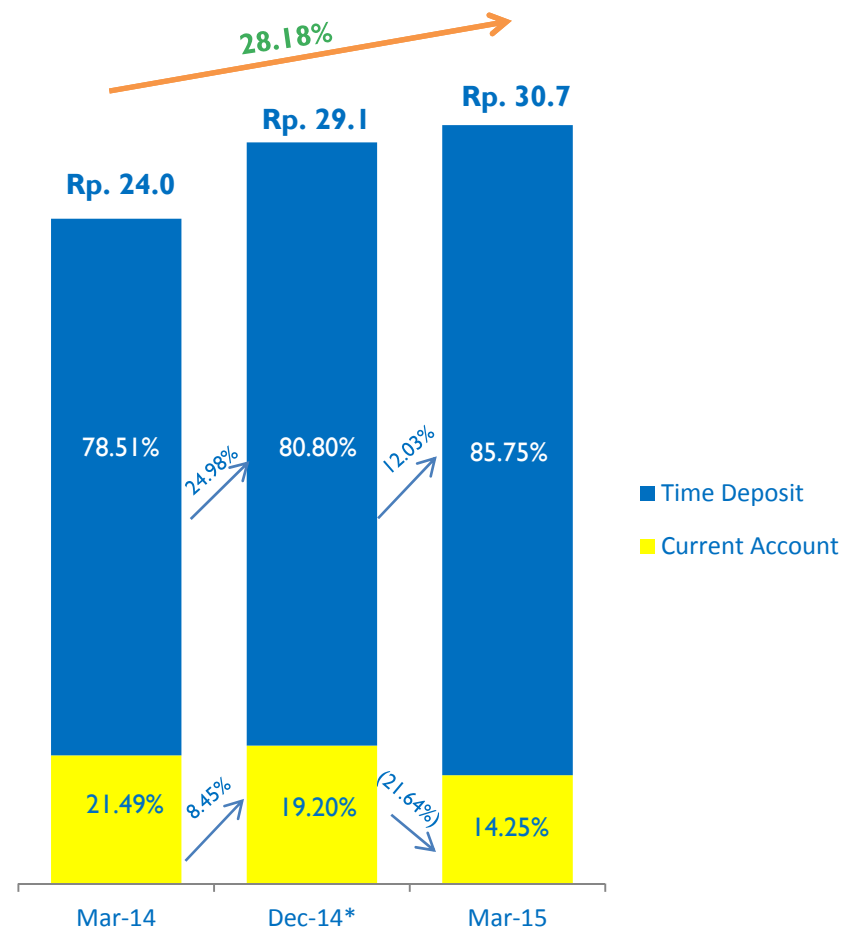
In Trillion Rupiah unless percentage
*Audited



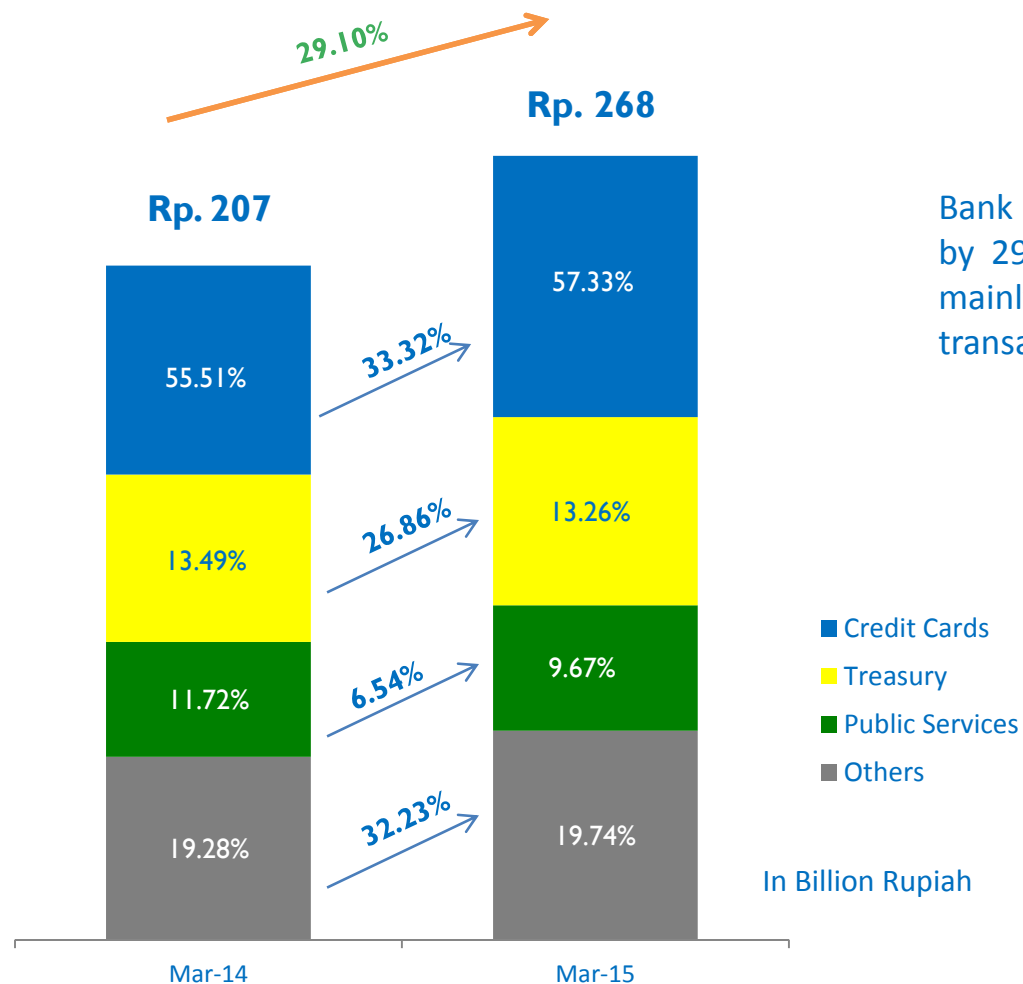
Loan Breakdown (Rp)



Deposit Breakdown (Rp)



In Trillion Rupiah unless percentage
*Audited



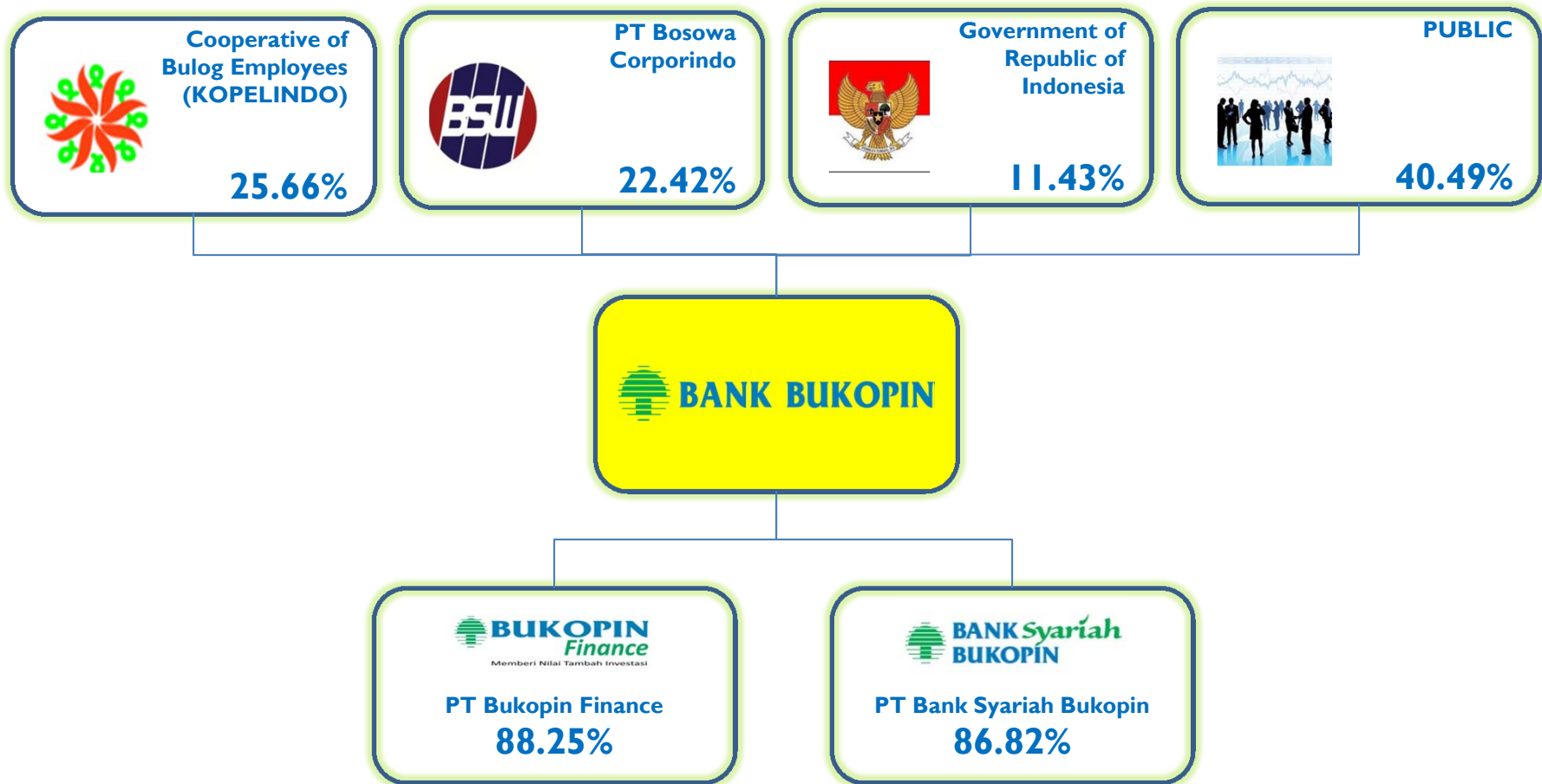
Bank Bukopin's Fee Based Income improved YoY by 29.10% from Rp207 Billion to Rp268 Billion, mainly supported by Credit Cards & Treasury transaction.

Corporate Update



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Shareholder's Structure

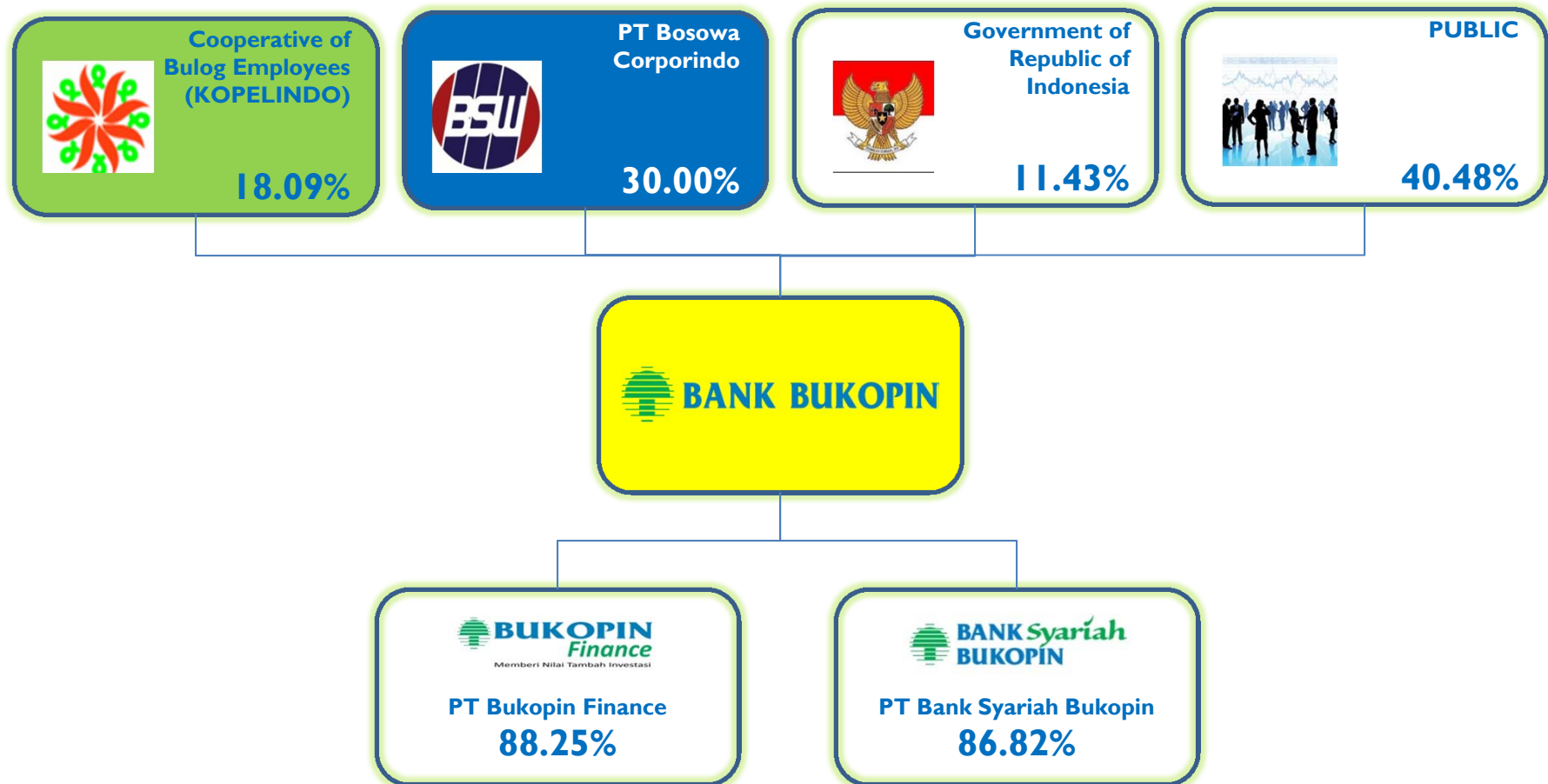


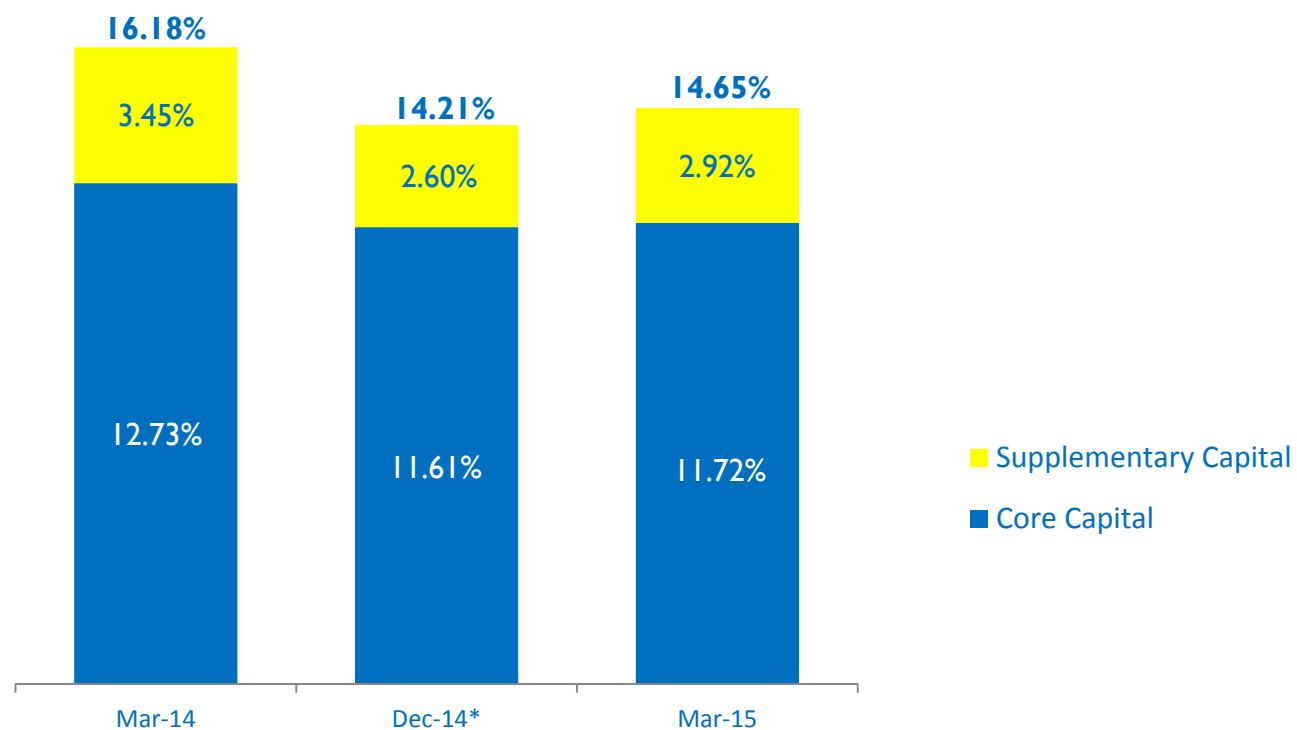


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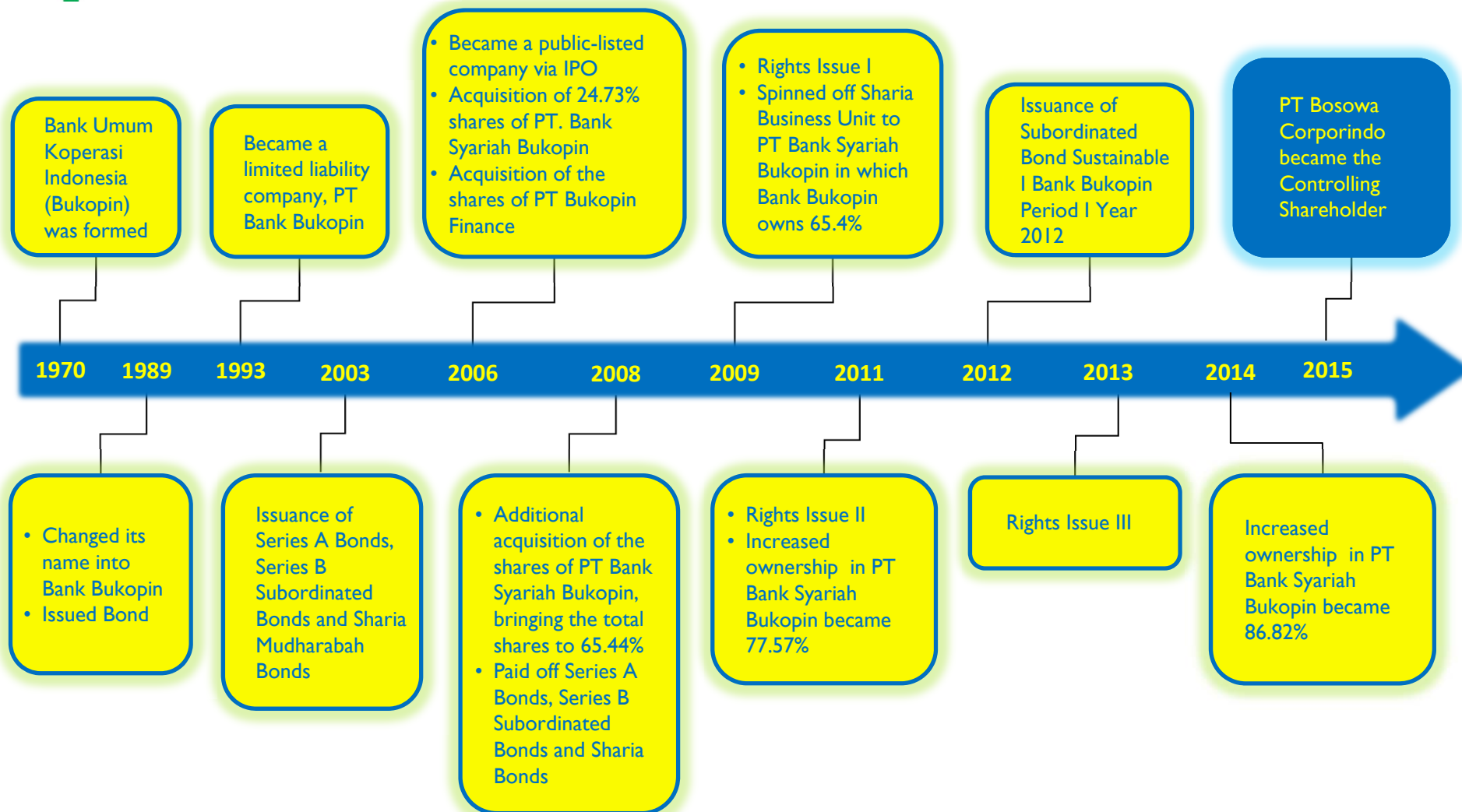
Shareholder's Structure Per 20 April 2015

Subsequent Event





- According to Bank Indonesia's Regulations, Bank Bukopin is categorized into BUKU 3 with a core capital of Rp. 6.01 Tn.
- CAR decreased year-on-year due to the loan expansion in retail segment, which caused an increase in Risk Weighted Assets (RWA).



	March 2014	March 2015	Growth 2014-2015
Branches	40	40	0
Sub Branches	117	121	4
Cash Offices	145	143	(2)
Micro-Service Offices	87	86	(2)
Payment Point	39	39	0
Pickup Service	8	8	0
Total outlet	436	437	1
ATMs	514	650	136
Mini ATMs	1,346	1,642	296



- 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 manages more than 27,000 PPOB outlets across Indonesia that reaches out to the urban and rural population. 400 of that will be changed into Micro sector Meeting Point 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



**Omar Sjawaldy
Anwar***
Independent
Commissioner



Eddy Hutarso*
Independent
Commissioner

Directors



Glen Glenardi
President Director



Tri Joko Prihanto
Finance & Planning
Director



Agus Hernawan
Retail Director



Mikrowa Kirana
Commercial
Director



Adhi Brahmantya
Business
Development and IT
Director



Sulistyohadi DS
Services &
Operation Director



Irlan Suud
Risk Management,
Compliance & HR
Development Director

*Subject to Financial Services Authority (OJK) approval



BANK BUKOPIN

Award



Banking Customer Satisfaction Survey

*Top two position in the Banking Customer Satisfaction Survey by
Institute of Service Management Studies (ISMS) Trisakti University and
Infobank Magazine*



Thank You

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