



BANK BUKOPIN

CORPORATE PRESENTATION

FY 2014



DISCLAIMER

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

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Financial Update

	Dec-13 (Rp Trillion)	Dec-14 (Rp Trillion)	YoY (%)
Asset	69,5	79,1	13.81
Loans	48,5	55,3	14.04
Deposits	55,8	65,4	17.14
- Time Deposit	32,5	41,1	26.08
- Saving Account	14,3	15,4	8.14
- Current Account	9,0	8,9	(0.93)
Equity	6,2	6,8	9.79
Interest Income	6,0	7,1	19.22
Fee Based Income	0,8	0,9	20.25
Earning Before Tax	1,2	1,0	(18.64)
Earning After Tax	0,9	0,7	(22.24)

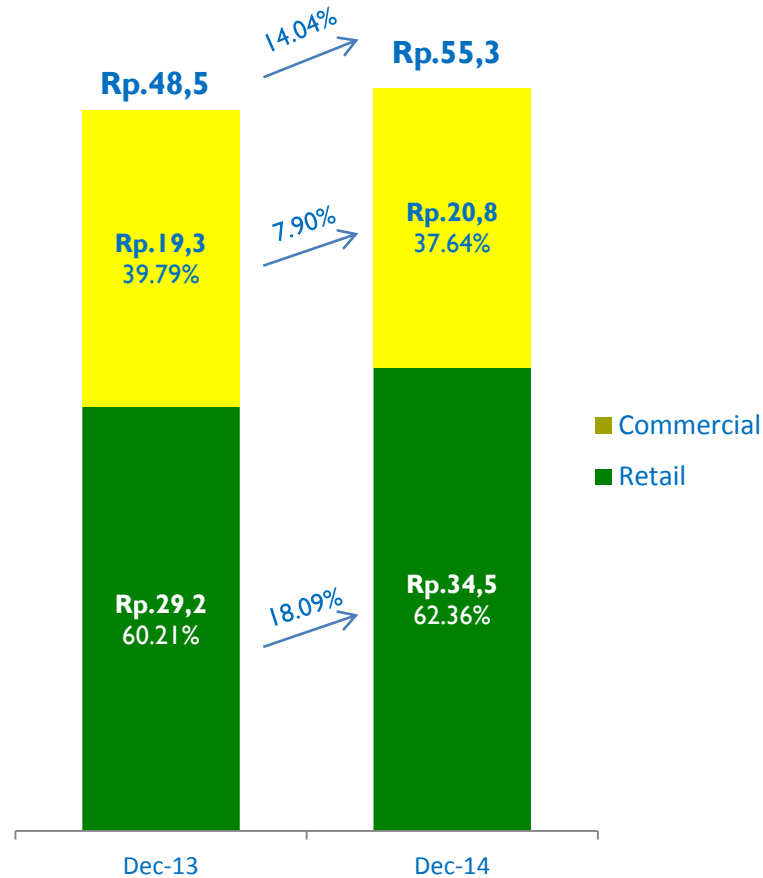
*Consolidated

	Dec-13 (%)	Dec-14 (%)	YoY (%)
CAR	15.12	14.21	(0.91)
ROE	19.09	12.50	(6.59)
ROA	1.75	1.33	(0.42)
NIM	3.82	3.70	(0.12)
BOPO	82.73	88.27	5.54
LDR	85.80	83.89	(1.91)
NPL Gross	2.26	2.78	0.52
NPL Net	1.51	2.07	0.56
CIR	66.93	67.29	0.36

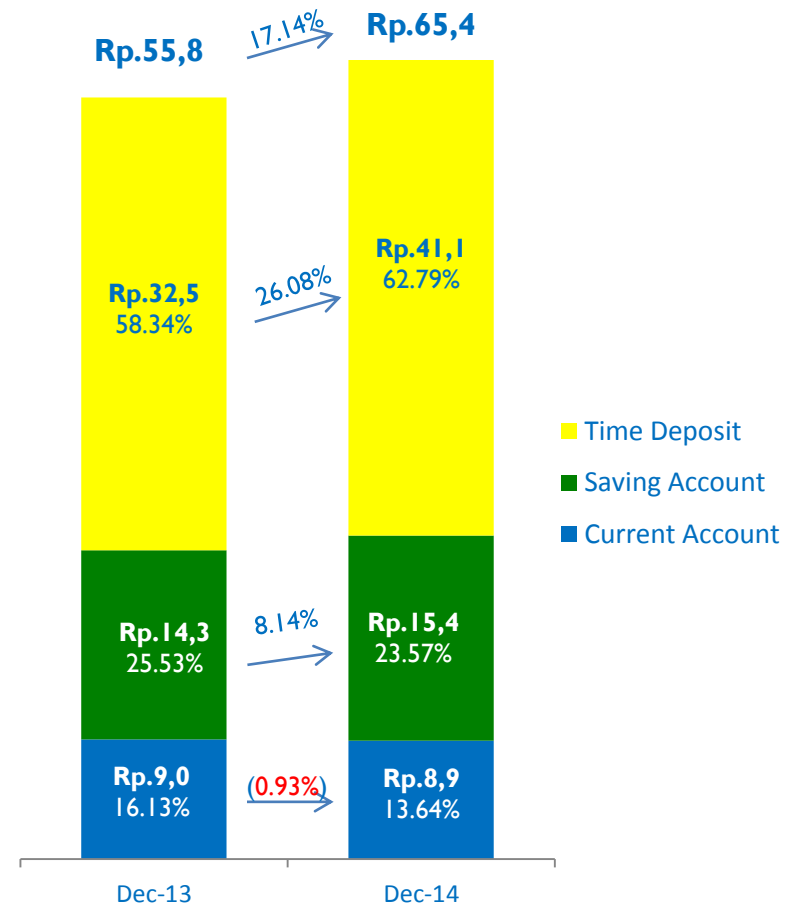
*Bank Only



Loan



Deposit



In Trillion Rupiah

Business Update



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"

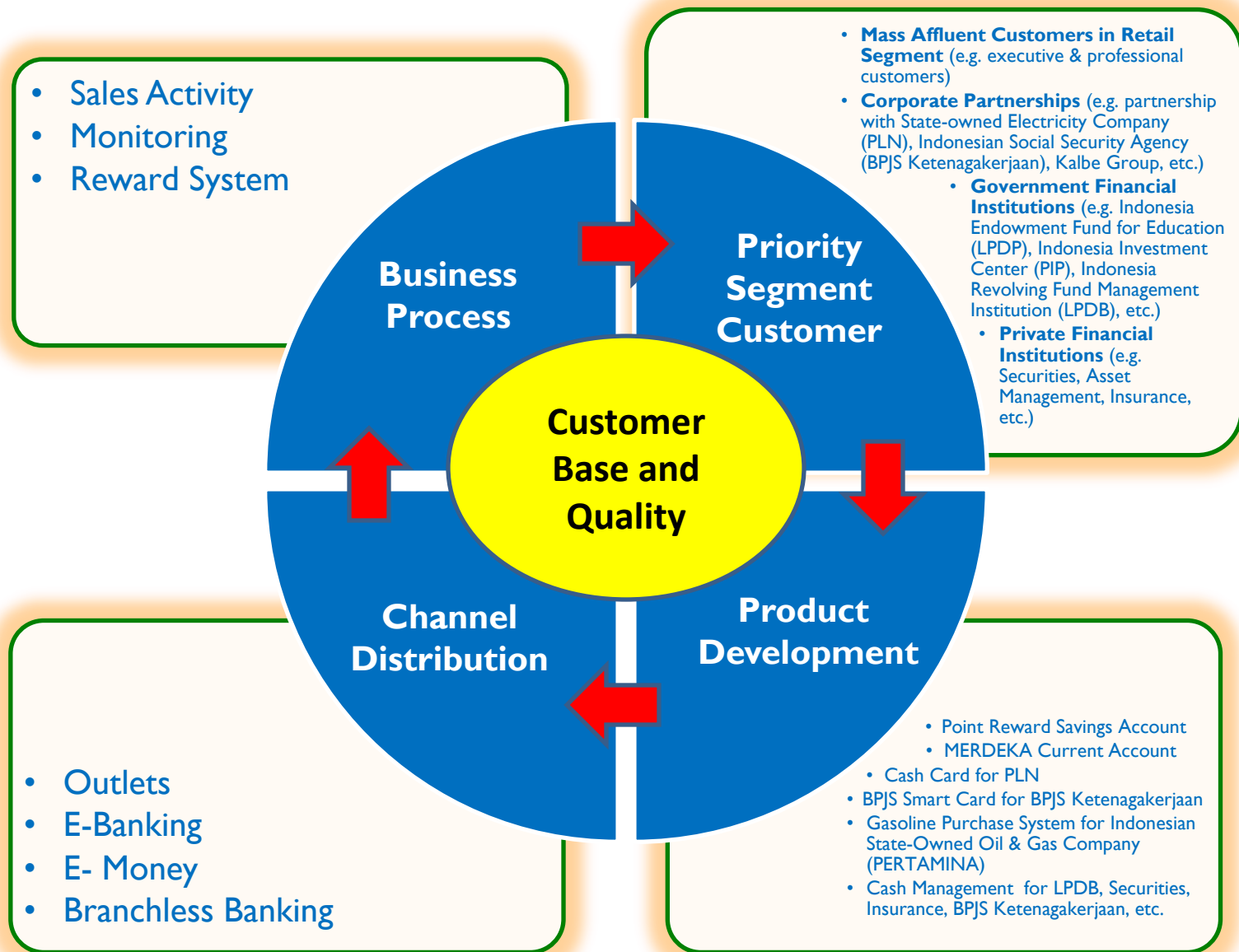
RETAIL

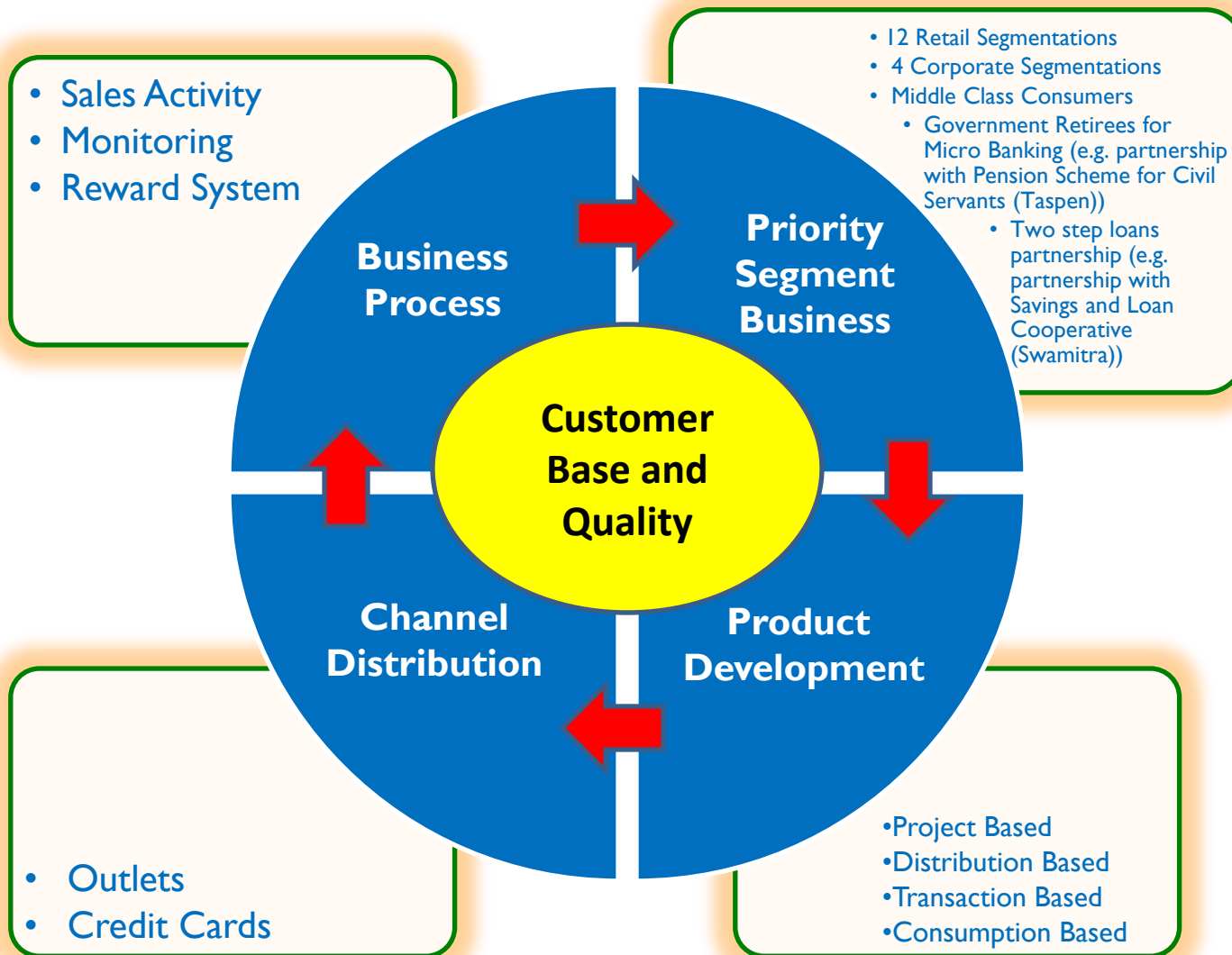
COMMERCIAL

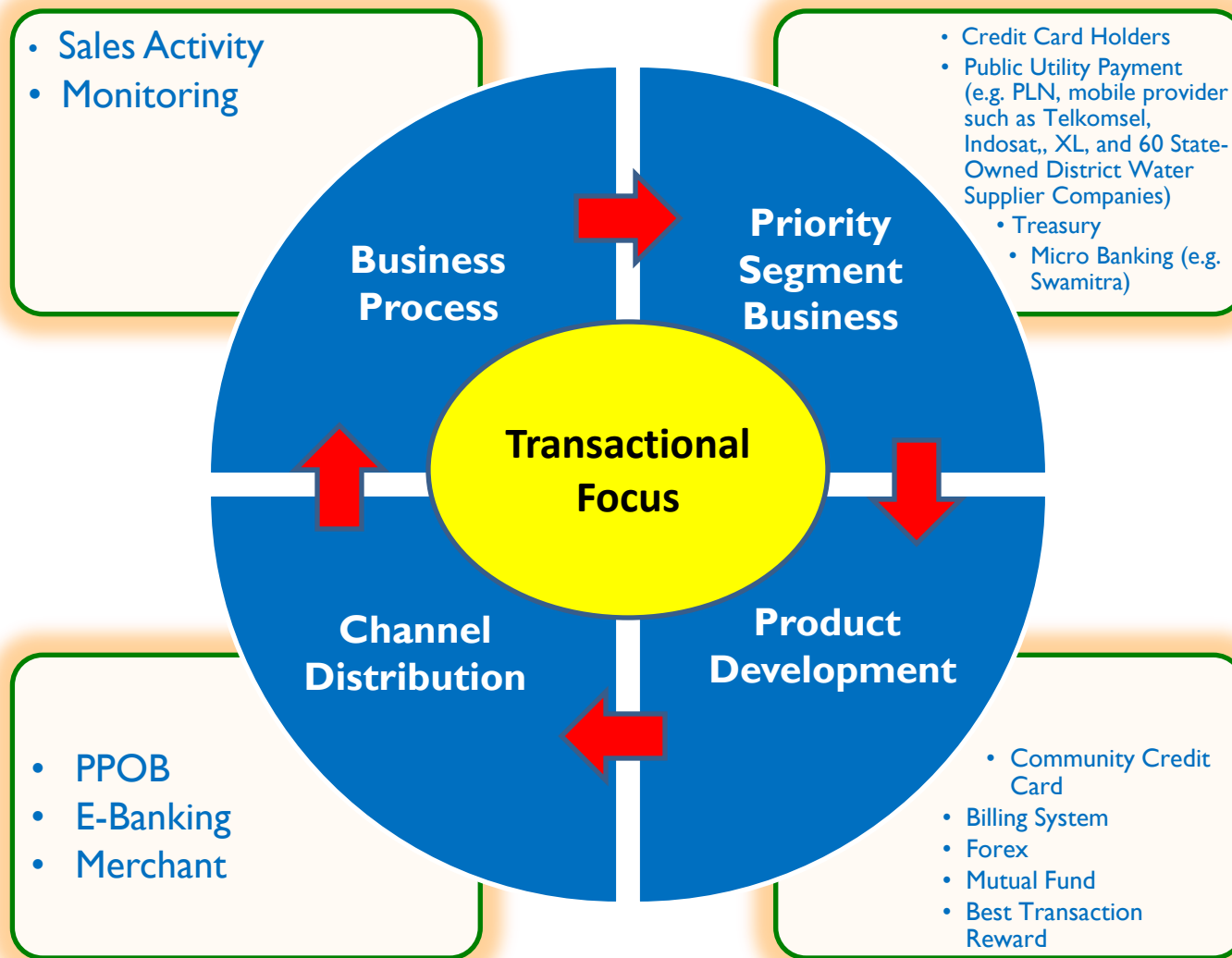
MAIN BUSINESS PILLARS

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



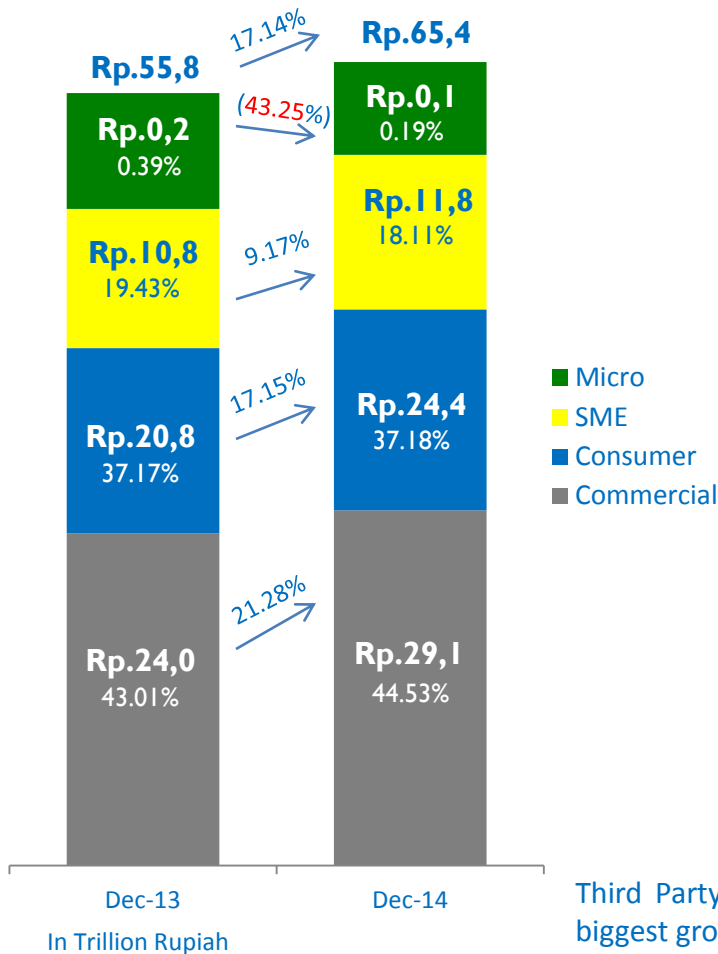




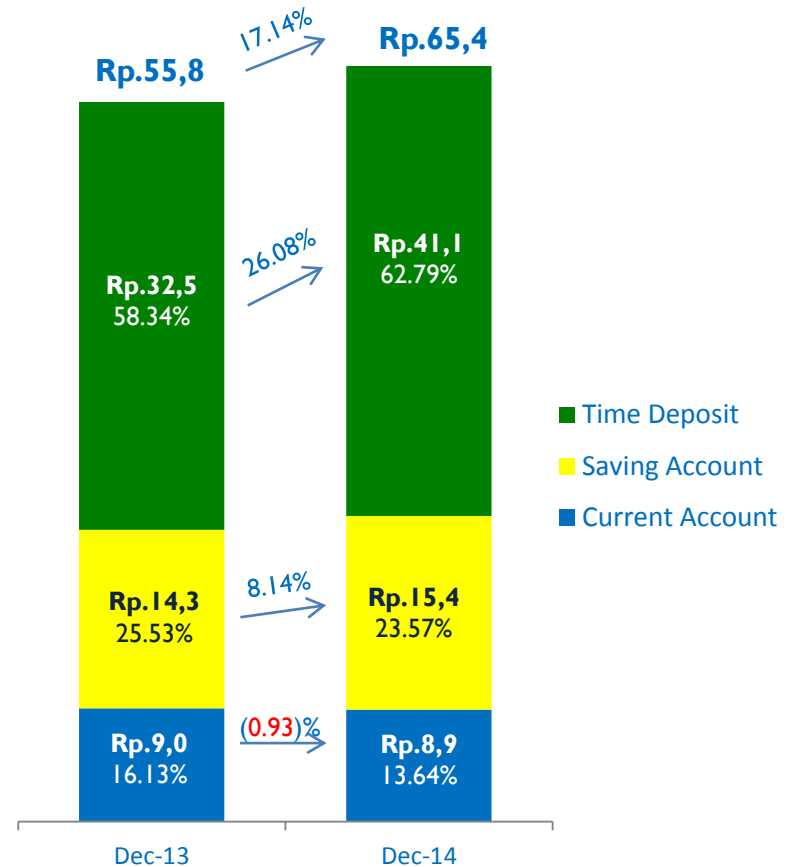




Composition by Segment



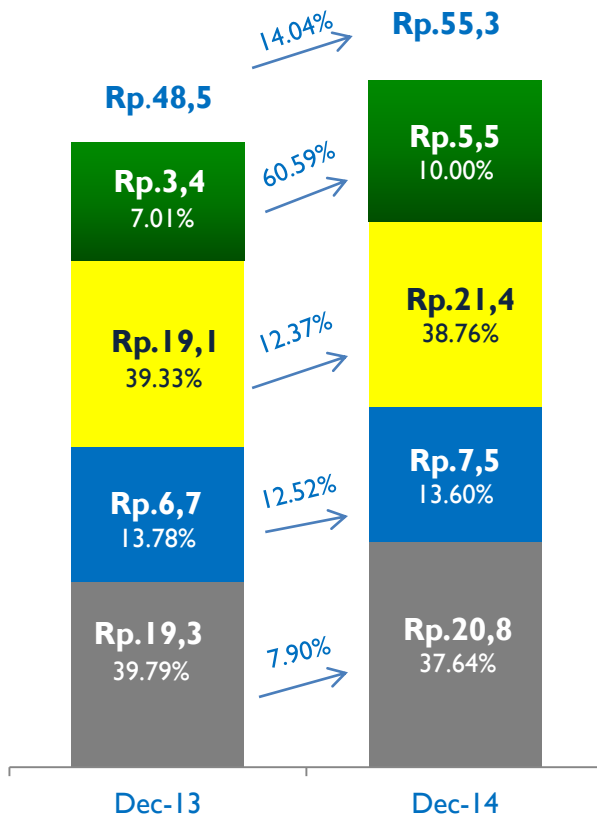
Composition by Product



Third Party Funds increased YoY by 17.14% from Rp55,8 Trillion to Rp65.4 Trillion. The biggest growth comes from time deposit by 26.08%.

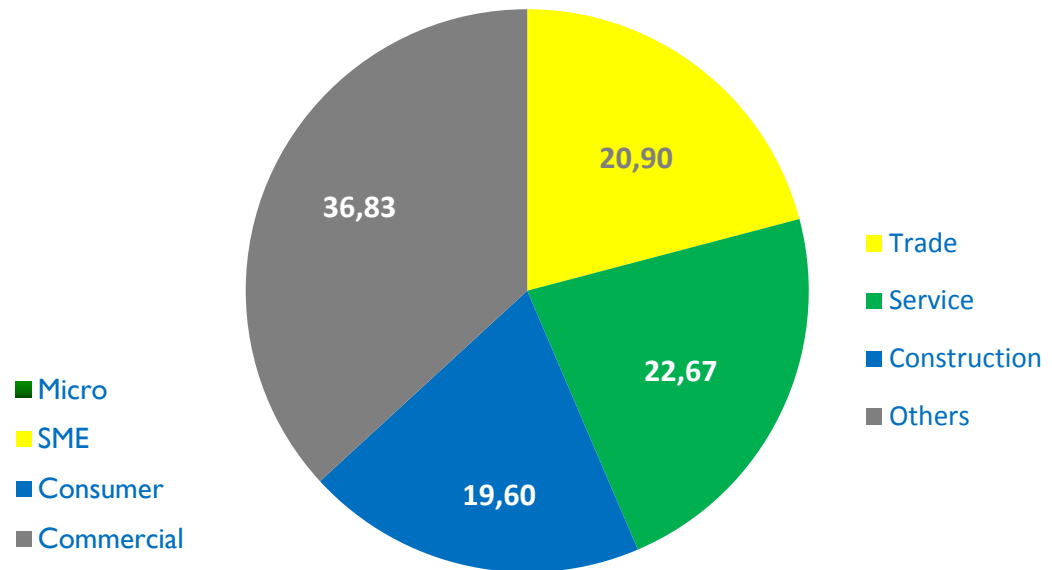


Outstanding Loan



In Trillion Rupiah

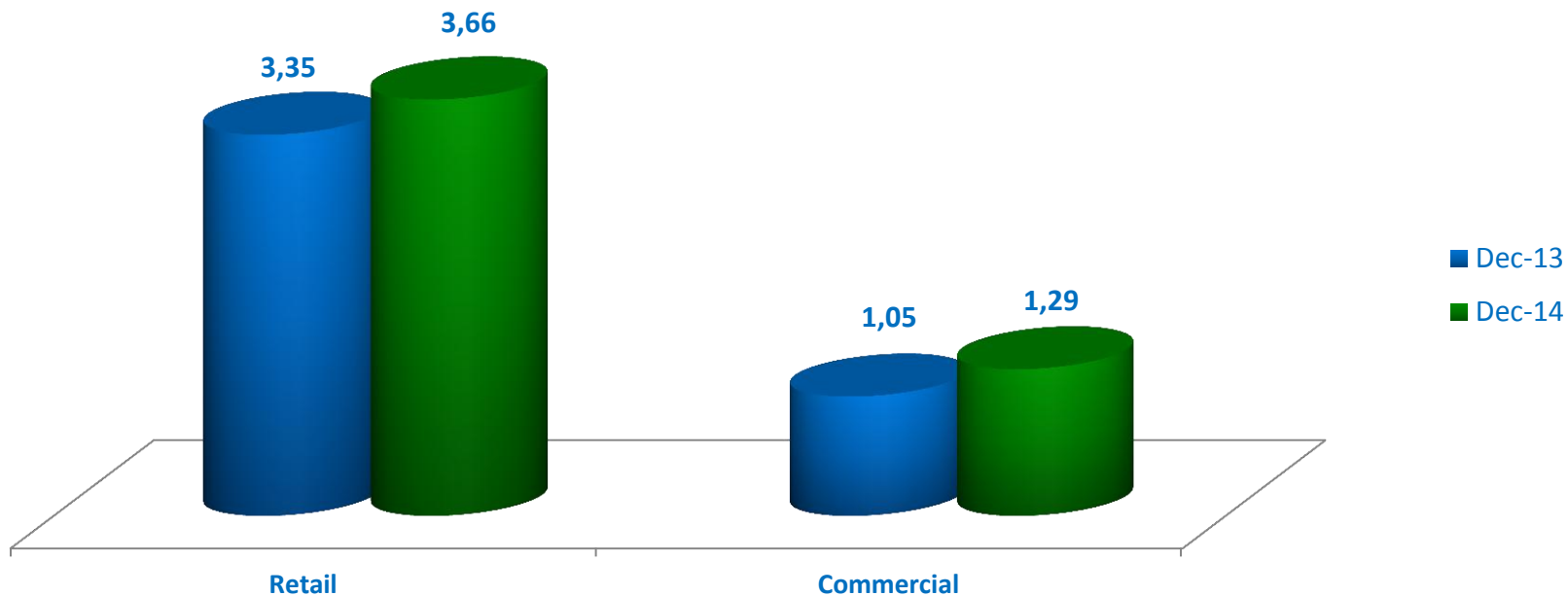
Credit Sector (%)



Loan increased YoY by 14.04% from Rp48,5 Trillion to Rp55,3 Trillion, mainly supported by growth of Micro Sector. While, the biggest market segmentation is service sector.



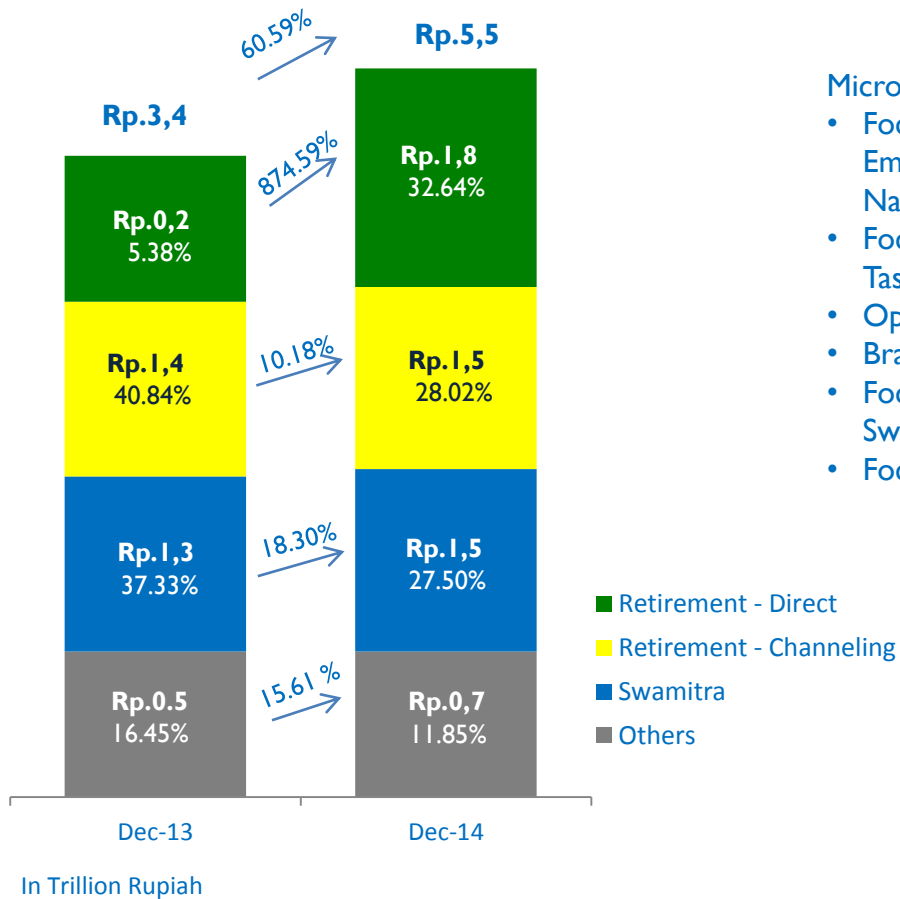
NPL Gross (%)



	Dec-13 (%)	Dec-14 (%)	YoY (%)
NPL Gross	2.26	2.78	0.52
NPL Net	1.51	2.07	0.56

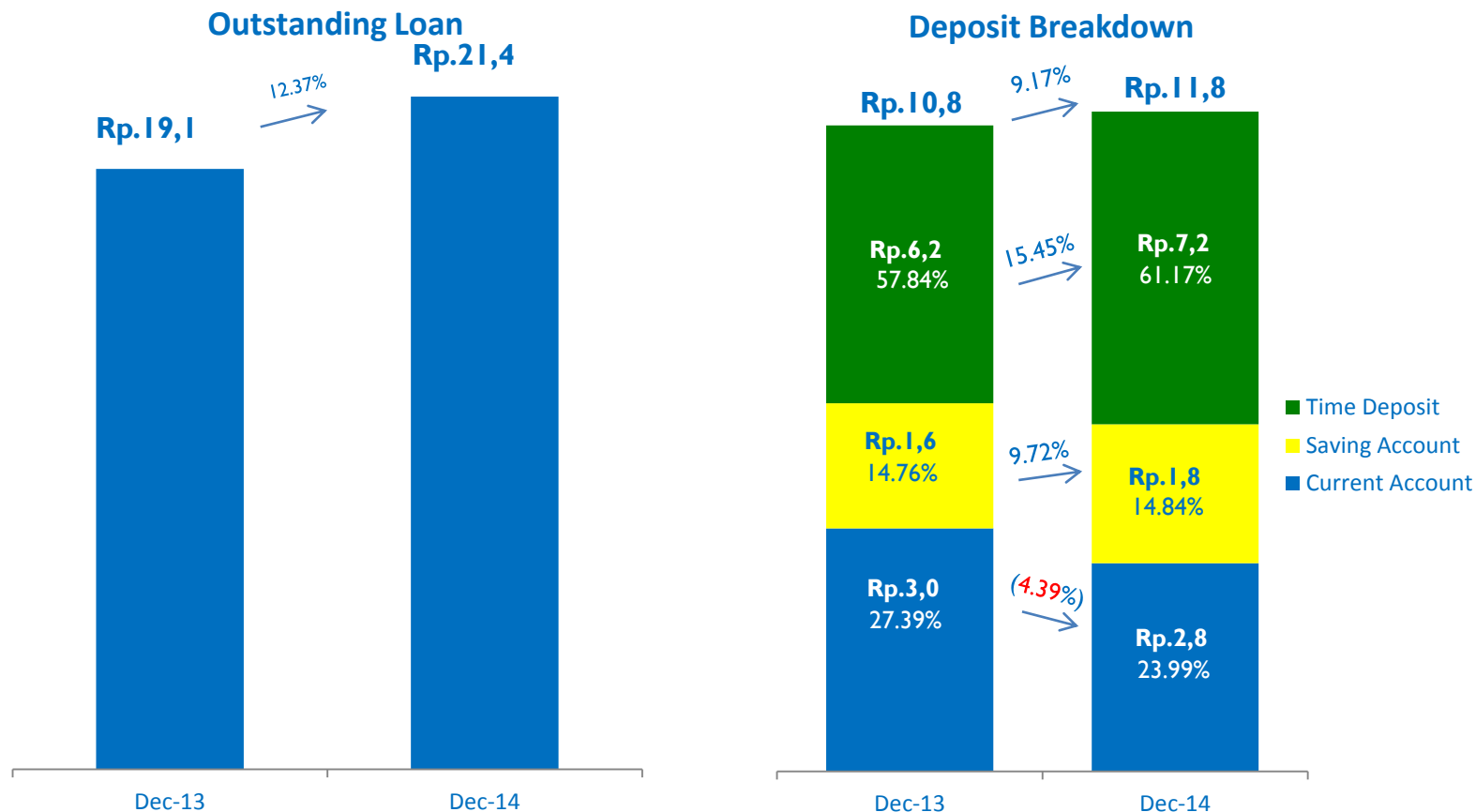


Loan Breakdown



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.

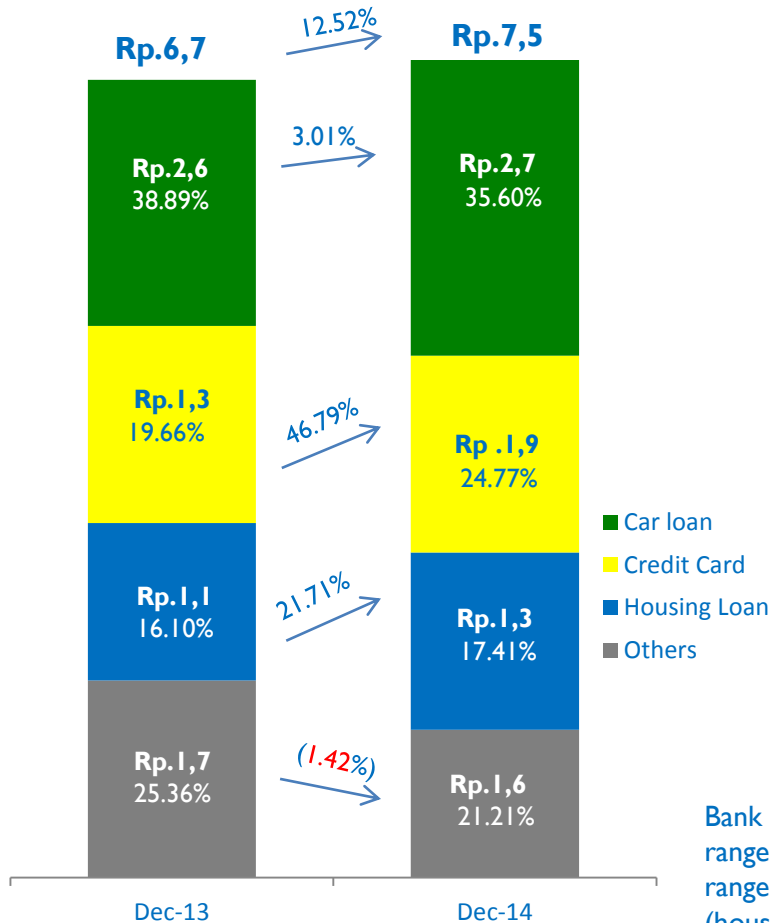


In Trillion Rupiah

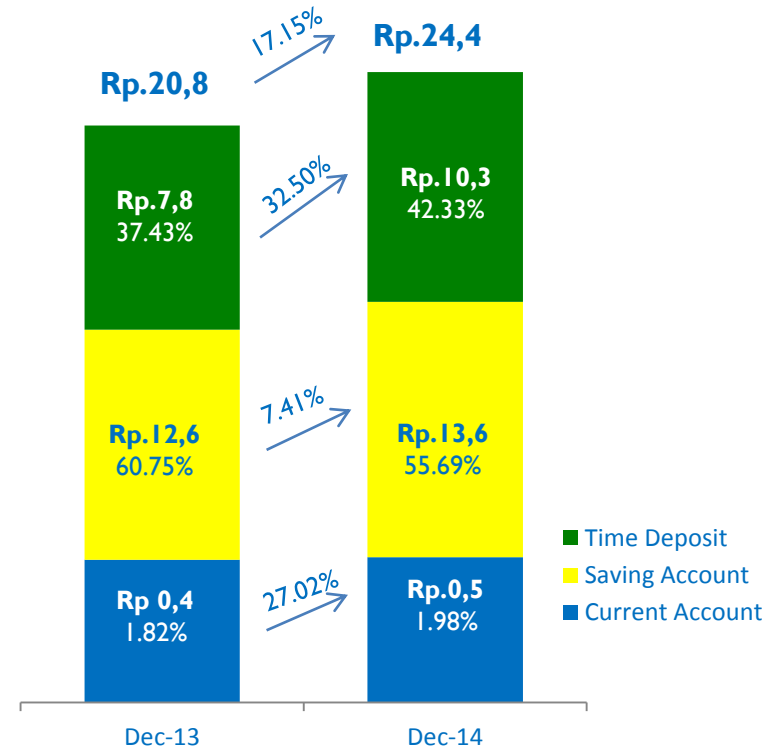
Bank Bukopin commits to advancing the Small & Medium Enterprises (SME). The commitment is realized through the various products and services that Bank Bukopin offers for business entities in the SME sector.



Loan Breakdown



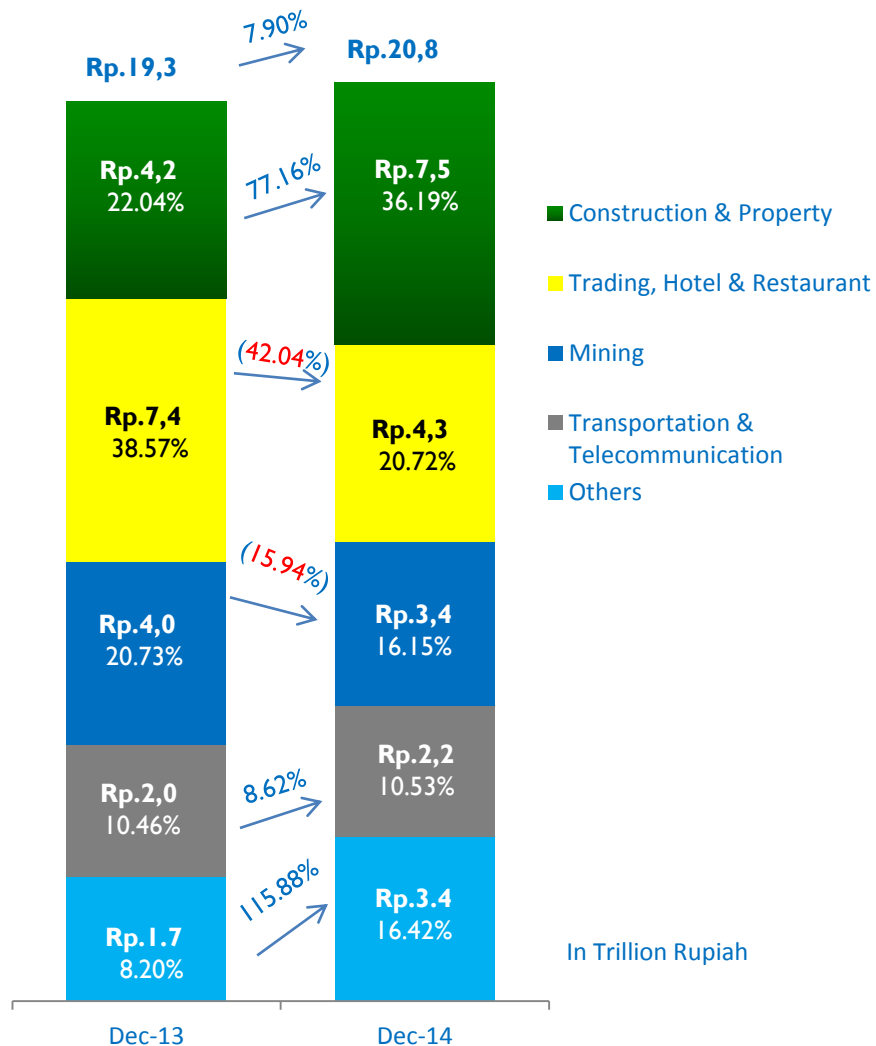
Deposit Breakdown



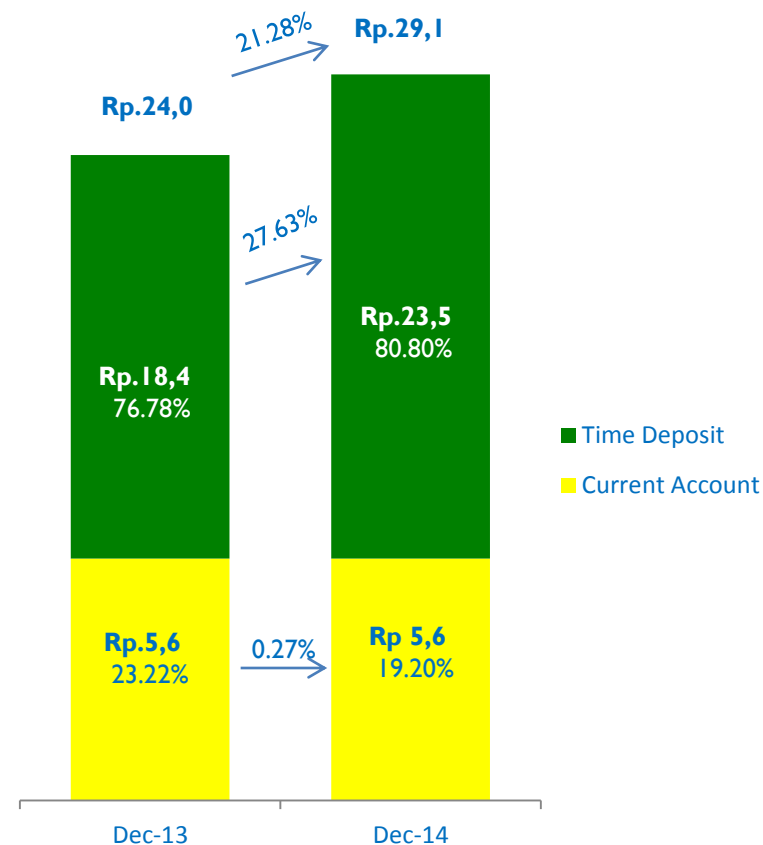
Bank Bukopin's Consumer Business targets individual customers through a range of products to meet a variety of customer's needs. Offering complete range of savings, demand deposits, time deposit, credit card and consumer loan (housing & car loans) products, Bank Bukopin consistently strives to meet the customer's needs.

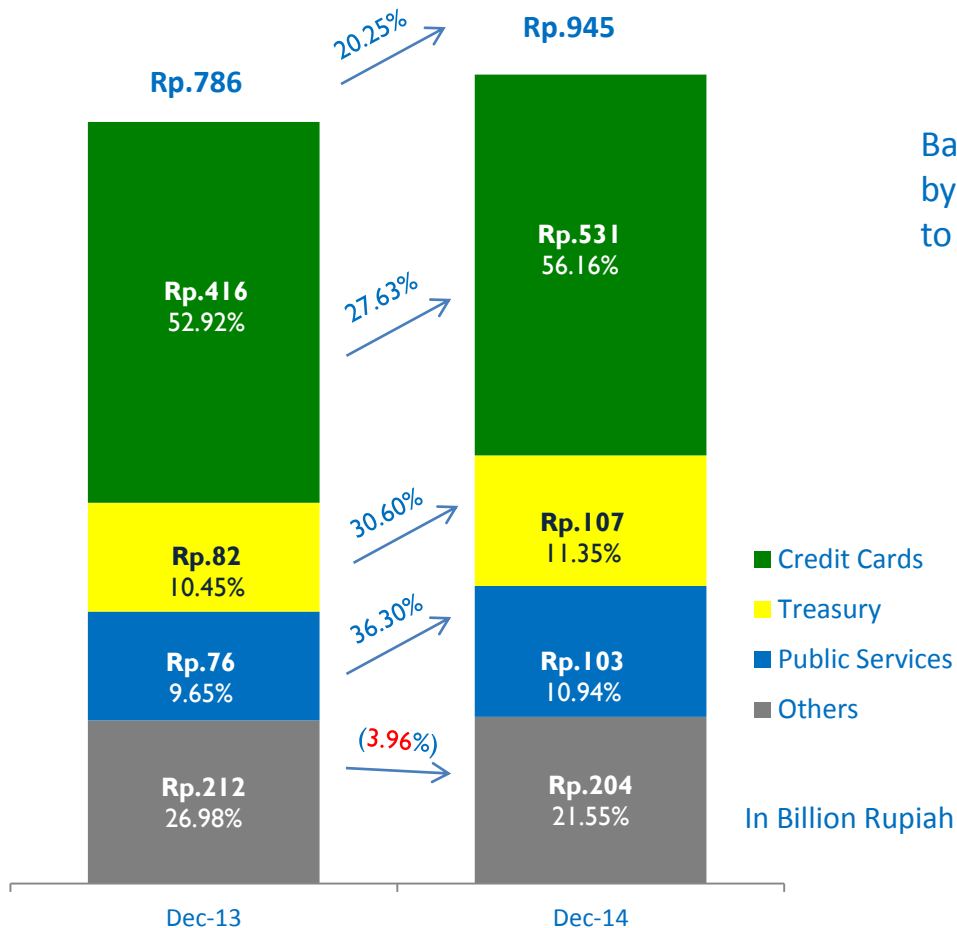
In Trillion Rupiah

Loan Breakdown (Rp)



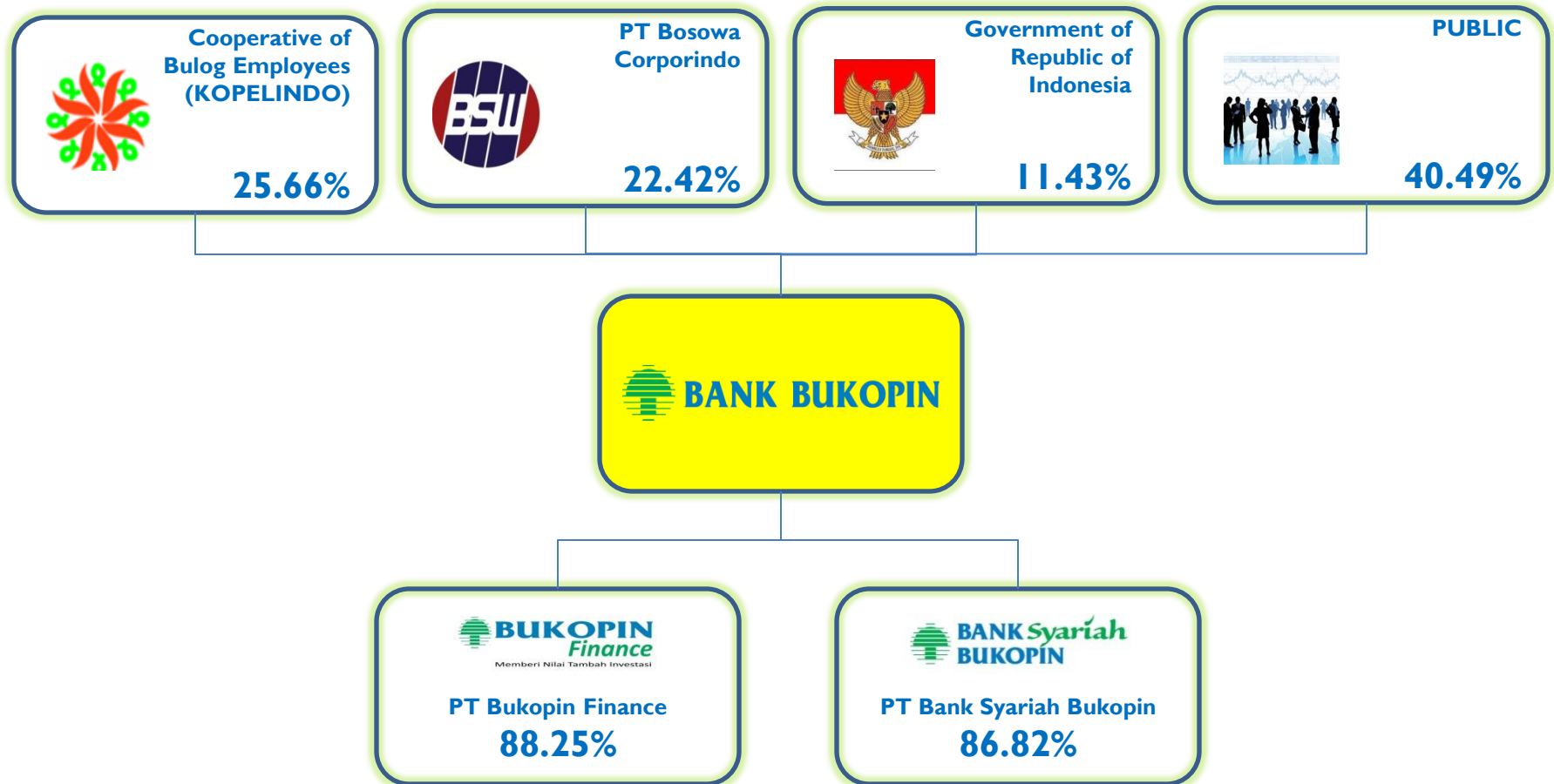
Deposit Breakdown (Rp)

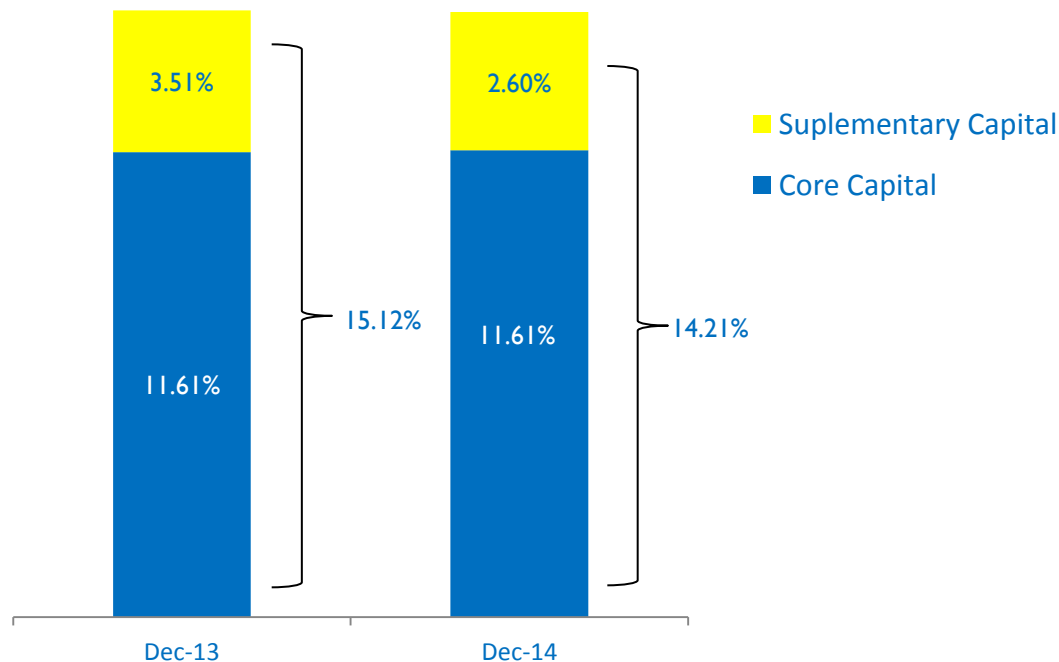




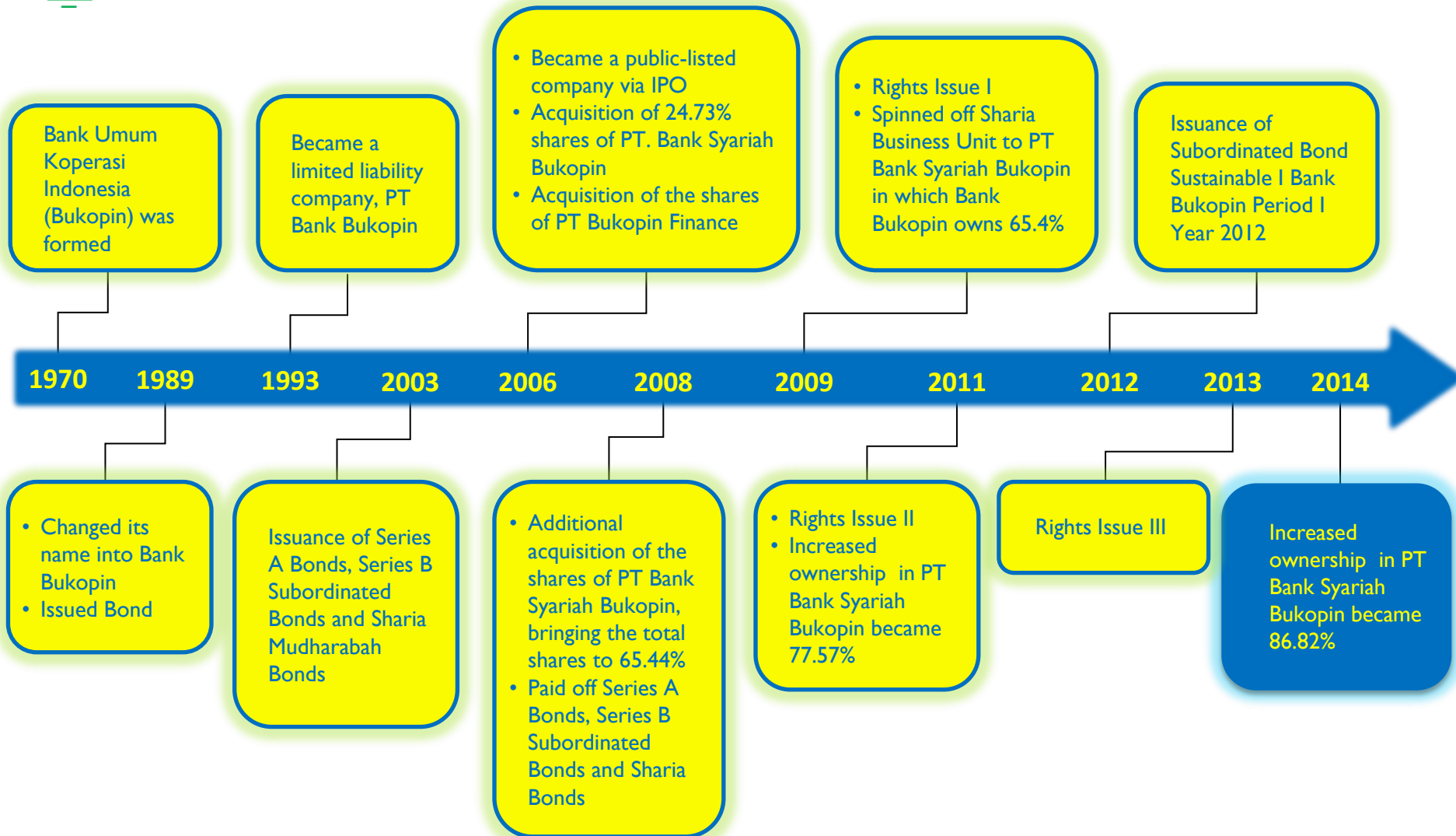
Bank Bukopin's Fee Based Income improved YoY by 20,25% from Rp786 Billion on December 2013 to Rp945 Billion on December 2014.

Corporate Update

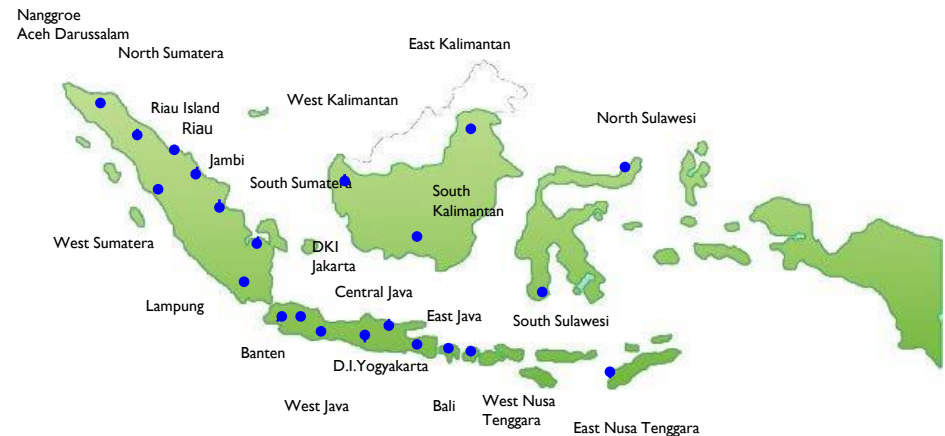




- In line with Bank Indonesia's Regulations, Bank Bukopin is categorized into BUKU 3 with a core capital of Rp5,6 Tn.
- CAR decreased year-on-year due to the loan expansion in retail segment, which caused an increase in Risk Weighted Assets (RWA).



	December 2013	December 2014	Growth 2013-2014
Branches	40	40	0
Sub Branches	114	121	7
Cash Offices	147	145	-2
Micro-Service Offices	87	86	-1
Payment Point	39	39	0
Pickup Service	8	8	0
Total outlet	435	439	4
ATMs	510	614	104
Mini ATMs	1,383	2040	657



- 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.
- More than Bank Bukopin's 27,000 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.

Appendix

Board of 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

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

*Subject to Financial Services Authority (OJK) approval

Financial Category



“The Most Reliable Bank”

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



“SWA Best Wealth Creator 2014”

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



“Infobank Titanium Trophy 2014”

Very Good Financial Performance 1999-2013 from InfoBank Magazine.

Product Category



“Indonesian Bank Loyalty Index (IBLI)”

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

Service Category



“Jaringan Prima Awards 2014”

Awarded for The Best Performance in Complaint Handling 2014.



“Banking Public Excellence Awards 2014”

6th Best Overall Performance 2014.



“Banking Service Excellence Awards 2014”

The Rising Star Bank in Service Excellence 2014.



“The Best of Private Company Inhouse Magazine 2014”

Awarded for the Best of Private Company Inhouse Magazine 2014 from SPS.

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

Thank You

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