



BANK BUKOPIN

OVERVIEW

As of June 2013



BANK BUKOPIN

Disclaimer

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

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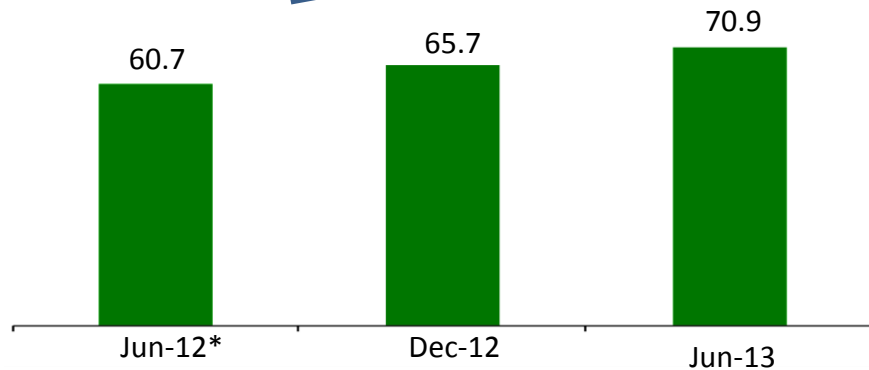
Overview



Financial Highlight

Total Assets (Rp. Tn)

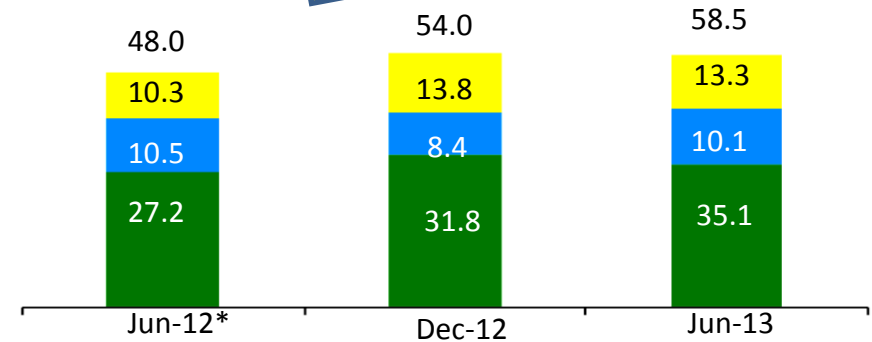
16.80%



Total Third Party Deposits (Rp. Tn)

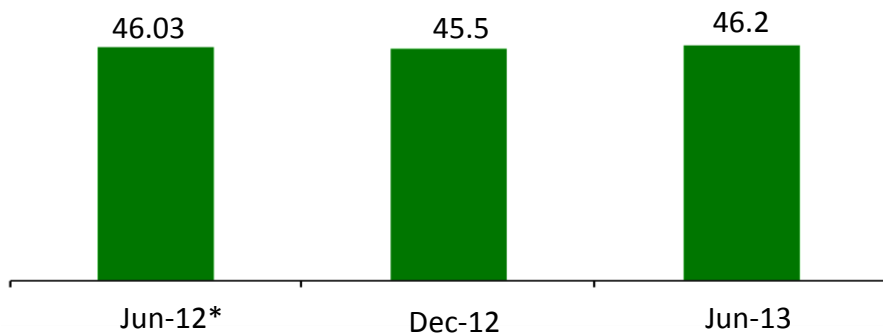
Time Deposit Savings Current Account

22.13%



Total Loans (Rp. Tn)

0.43%

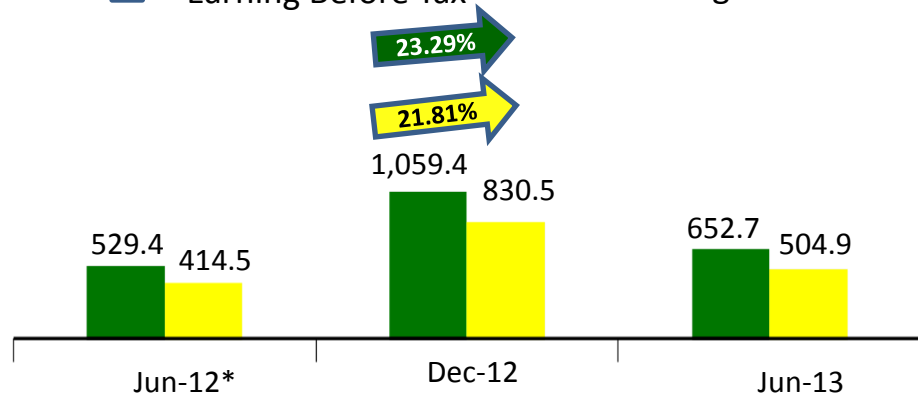


Earning (Rp. Bn)

Earning Before Tax Earning After Tax

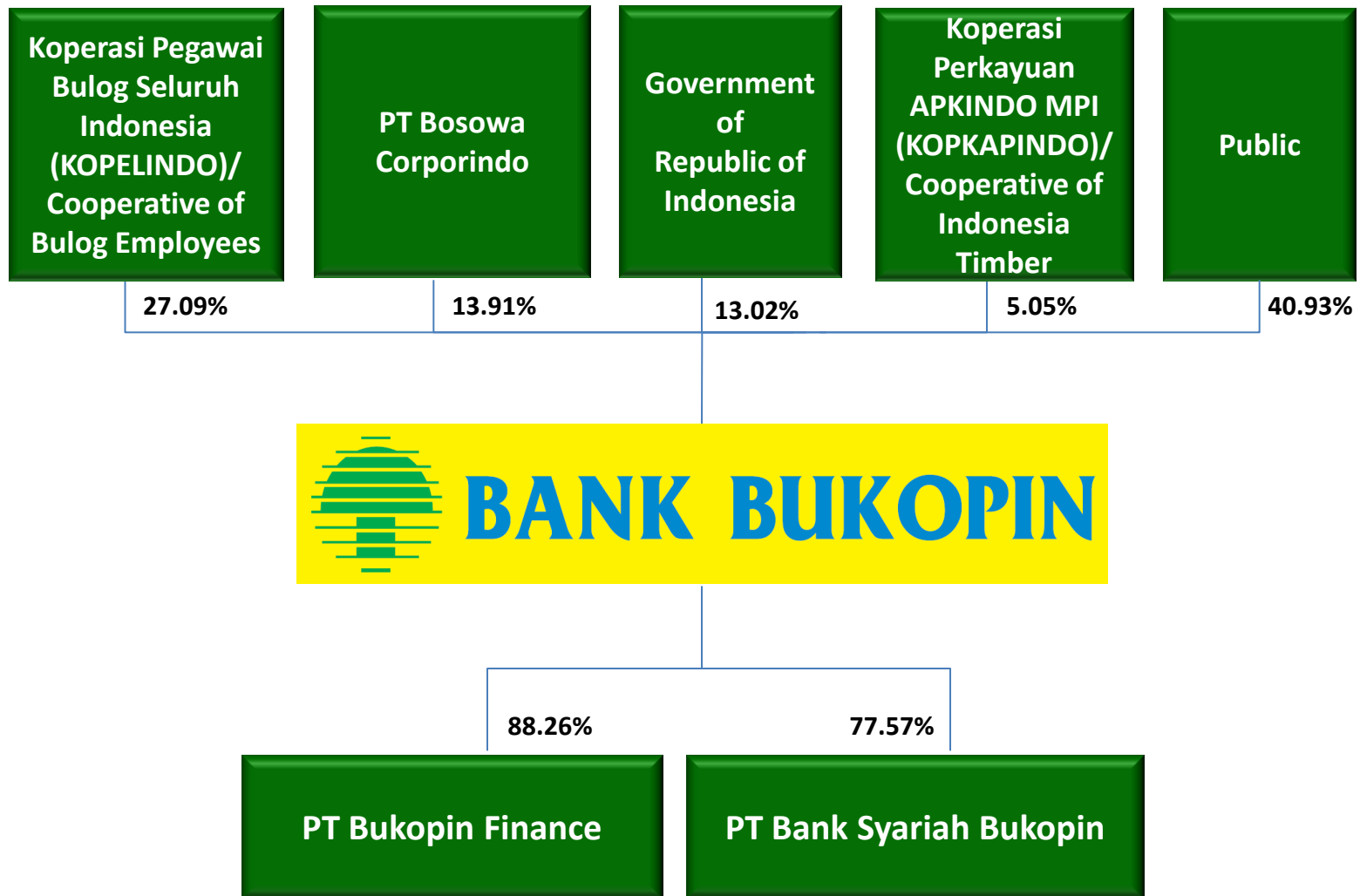
23.29%

21.81%



* Unaudited

Shareholders Structure as of 30 June 2013

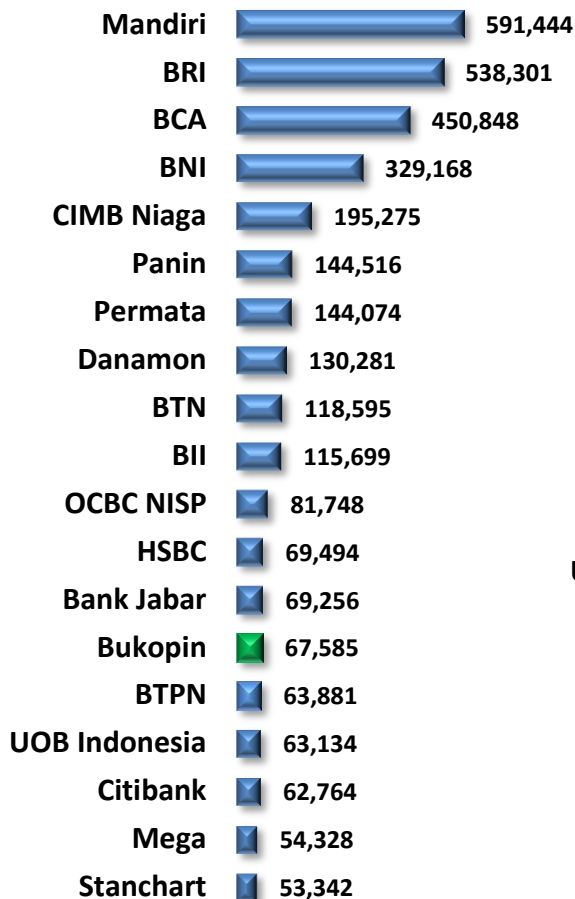


Industry Position

Asset

Rank 14th

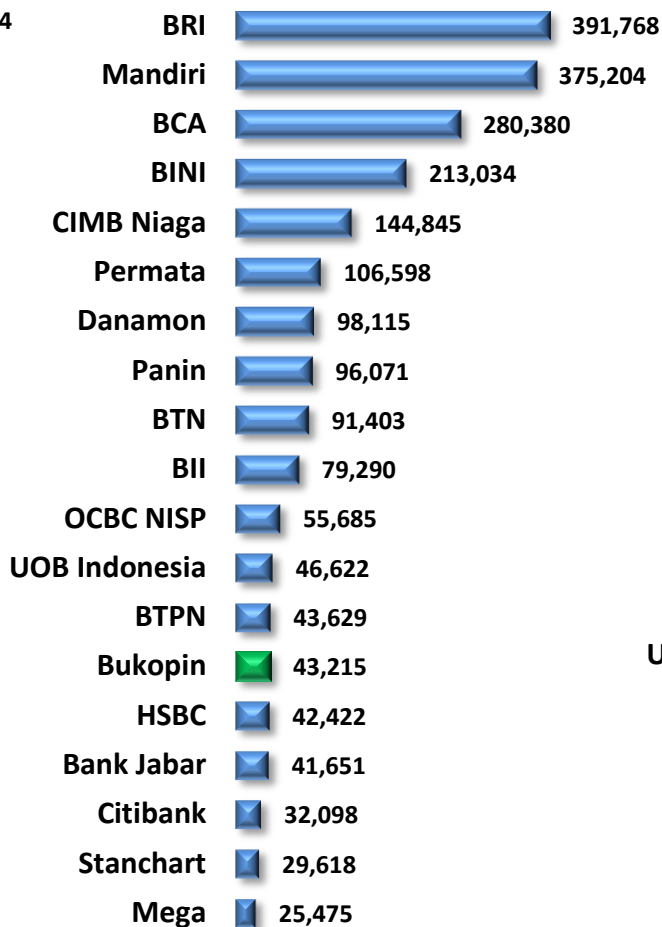
Asset



Loan

Rank 14th

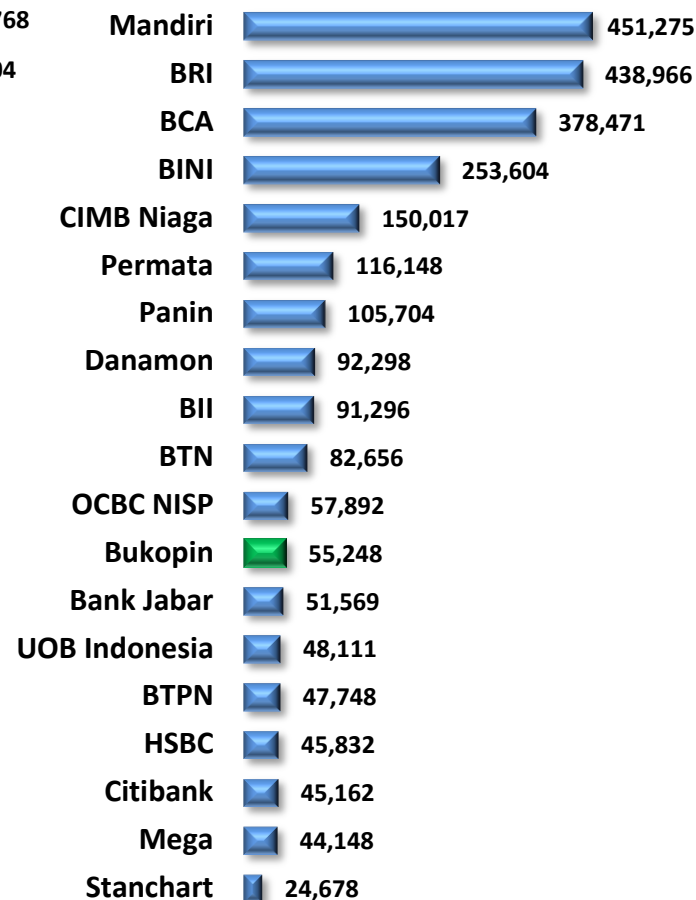
Loan



Deposit

Rank 12th

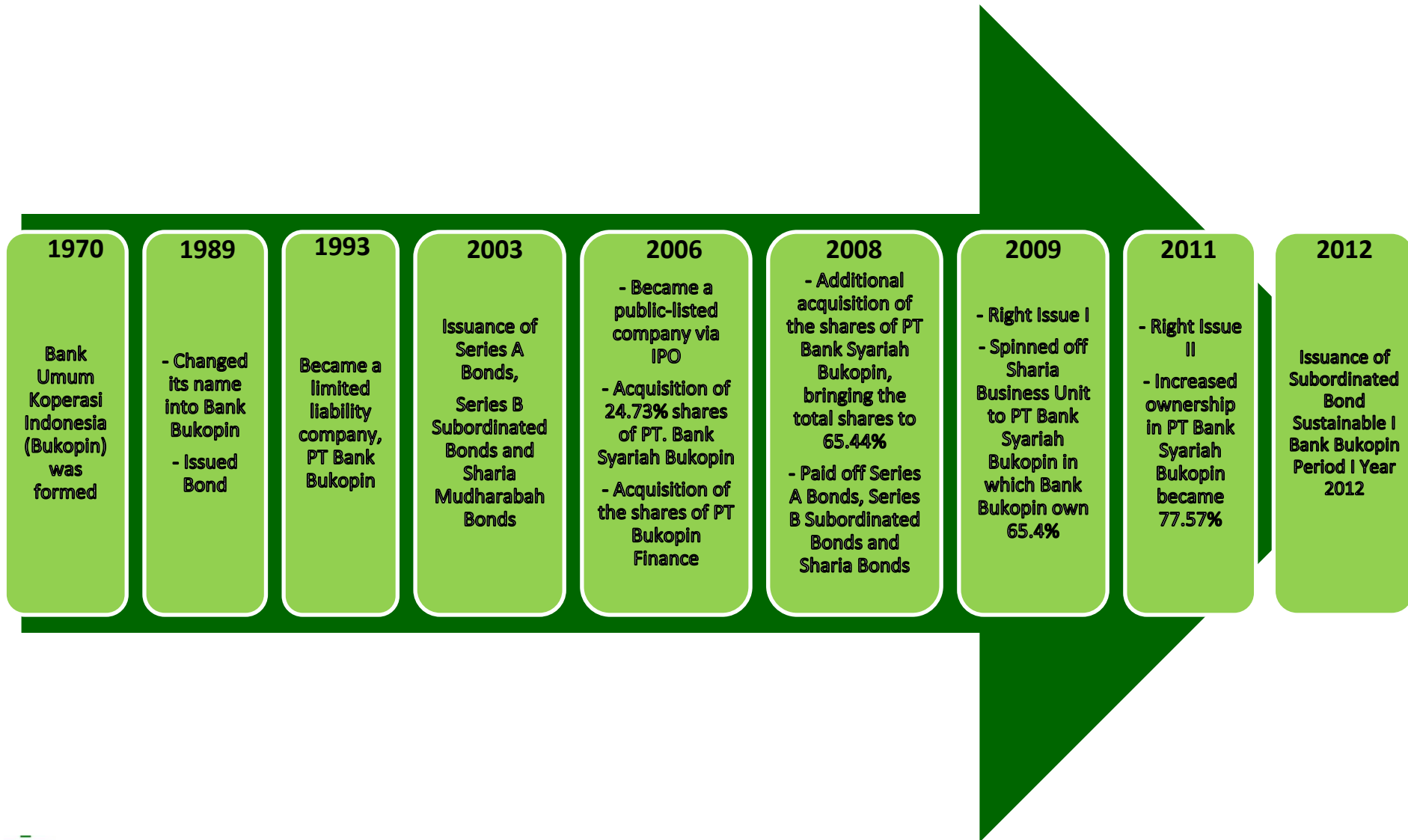
Deposit



In billion Rp

Source: Bank's Publication as of June 2013, Bank Only

History and Key Milestone



Business Activity



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 Transactional and Sharia Banking

Competitive Strengths



Positioned for Growth



Strategic Partnerships

BULOG

- National Food Logistic Agency

Taspen

- State-owned pension company for civil servants

Swamitra

- Community-based cooperative



Bukopin's Strategic Partners

Perusahaan Listrik Negara (PLN)

- Indonesia state-owned electricity company

Jamsostek

- State-owned social security company for private sector workers

Pertamina

- Indonesia state-owned oil extraction company



Strategic Partnership



BULOG

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 the major bank (45%) in financing Bulog and the other bank is BRI (55%).
- Bank Bukopin has a long-standing partnership with Bulog. Around 29.73 % 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 6 areas of regional division of Perum Bulog : West Java, East Java, DKI Jakarta, Bali, South Sulawesi & South Kalimantan



SWAMITRA

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 643 Swamitra with more than 470.000 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

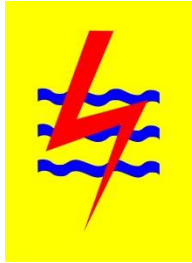
- Jamsostek manages social security for over 40 million private sector workers, of which over 11 million are active members, with total assets of over Rp. 137 trillion.
- Bank Bukopin has 38 outlets co-located at Jamsostek's offices. These outlets enable the deposit of contributions by and payment of Jamsostek claims to its members.
- Jamsostek owns a 6.14% stake in PT Bank Syariah Bukopin, in which Bank Bukopin controls 77.57% (the remaining shareholders are local funds).
- In line with Jamsostek's ongoing transformation – from providing merely financial benefit to “total benefit” for its members (including housing and health benefits) – Bank Bukopin is collaborating with Jamsostek to provide financing and cash management for the housing.



Pension scheme for civil servants

- Appointed as one of 15 institutions as pension fund payment agent.
- Bank Bukopin implemented personal financing to Taspen pensioners in 2Q 2010, under its micro financing segment.
- Repayments are through deduction from pension payments.
- Outstanding loans under the Taspen program have grown, to around Rp. 1,47 trillion by June 2013.

Strategic Partnership



State-owned electricity company

- Bank Bukopin currently serves 12 million out of 42 million PLN customers who pay their bills through around 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 18.000 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 (note: As of 30 June 2013 fee-based income contributes around 23.35% of Bank Bukopin's total income).



State-owned oil extraction company

- Bank Bukopin is one of 5 banks given exclusive right by Pertamina to receive payment for Pertamina's products (fuel and non-fuel). This arrangement commenced in April 2009.
- Bank Bukopin provides banking facilities (letters-of-credit/trade financing) and cash management services for Pertamina's operations.
- Pertamina-related transactions via Bank Bukopin currently average Rp. 2,3 trillion per month.

Satisfying and Compatible Services

Providing arrays of products and services to fulfill customer needs



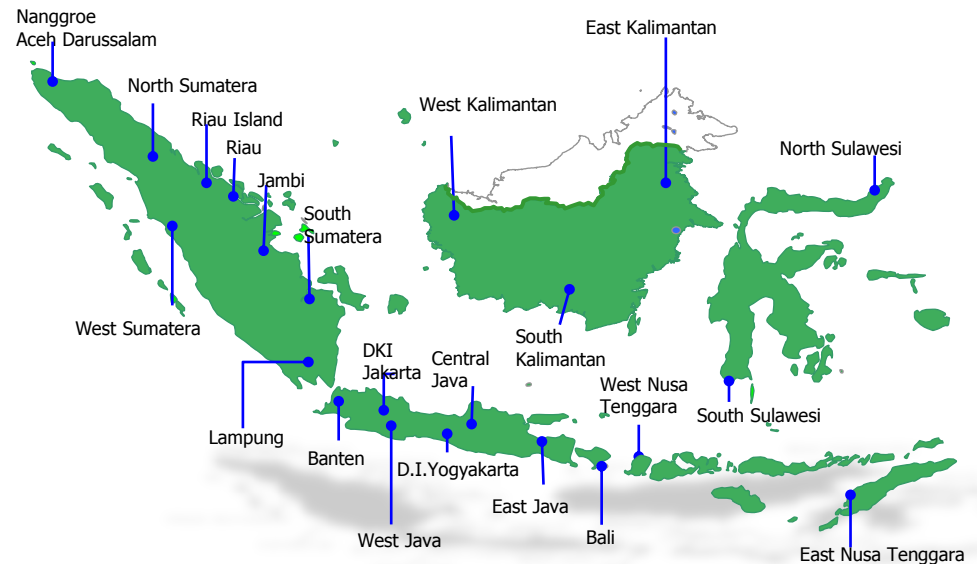
Using technology as a strategic means to deliver services



Improving human resources competencies as a key factor

Extensive Branch and Electronic Network

As of Jun 30, 2013	
Branches	36
Sub Branches	110
Cash Offices	145
Micro-Service Offices	87
Payment Point	39
Pickup Service	8
<hr/>	
Total outlet	425
<hr/>	
ATMs	409
<hr/>	
Mini ATMs	1345



- 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

- **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**

- 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's also clear segregation between business and operational units

Experienced 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,
Services & Distribution Director

27 years of experience

Past experience includes:

- 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,
SME and Cooperatives Director

25 years of experience

Past experience includes:

- Group Head for Institutional Business (1999-2005)
- Some positions within Bank Bukopin since 1988



Adhi Brahmantya,*
Consumer 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,*
**Risk Management, Compliance and
Human Resources Development Director**

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)



BANK BUKOPIN

*) Subject to Central Bank approval

Experienced Management



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 General Treasury of Finance Department (2004)
- Head of National Financial Accounting Body (2001)
- Head of Data Processing and Budget Information (1999)
- Director of Government Treasury and Cash (1998)
- Director of Budget Development II (1995)



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 Mojosongo (1986-1993)
- Manager at Milk Cooperative of Indonesia Cirebon (1984-1986)



Margustienny,
Independent Commissioner

Currently Civil Servant of Finance Ministry (Feb 2012-present)

Currently Entrepreneur in Agro Business.

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 experience includes :

- 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)

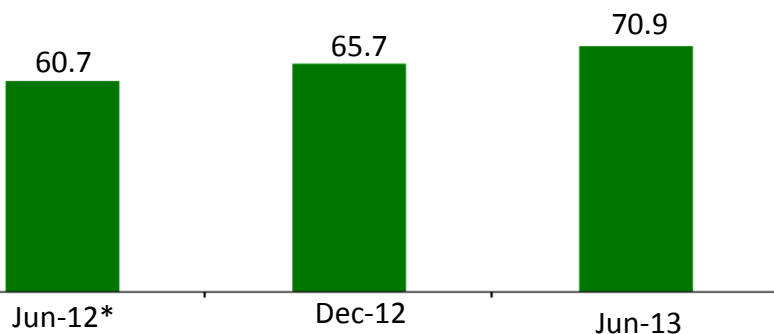
Financial Summaries



Key Financial – Balance Sheet

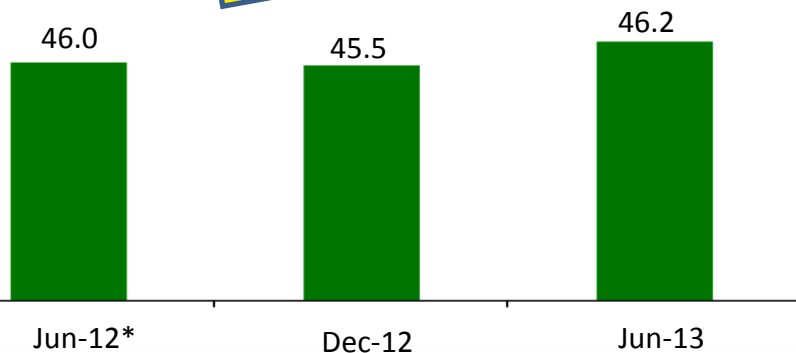
Total Assets (Rp. Tn)

16.80%



Total Loans (Rp. Tn)

0.43%



Period

Percentage

% Y o Y

16.80%

% Y to D

7.91 %

Asset increased year-on-year by 16.80% from Rp60.7 Tn to Rp70.9 Tn.

Period

Percentage

% Y o Y

0.43%

% Y to D

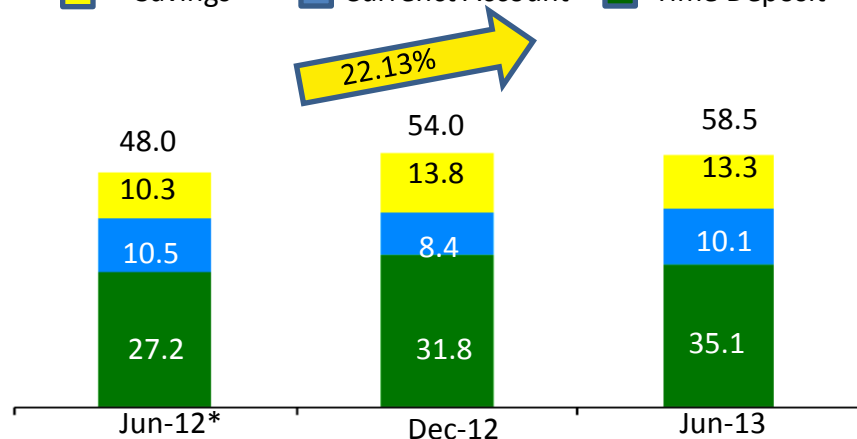
1.54 %

Loan increased year-on-year by 0.43% from Rp46.0 Tn to Rp46.2 Tn.

Key Financial – Balance Sheet

Total Third Party Deposits (Rp. Tn)

■ Savings
 ■ Current Account
 ■ Time Deposit

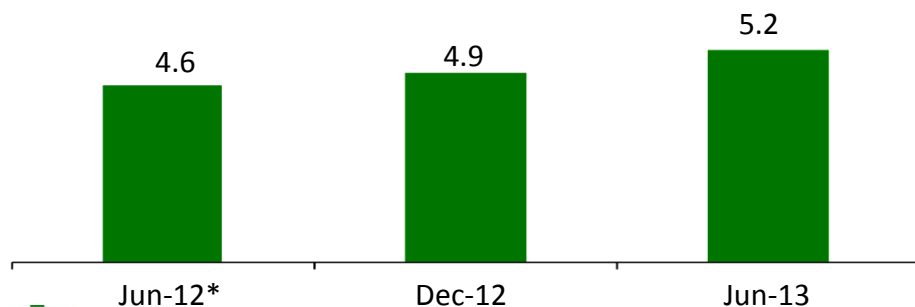


Period	Percentage
% Y o Y	22.13%
% Y to D	8.33 %

Deposits increased year-on-year by 22.13 % from Rp48.0 Tn to Rp58.5 Tn. The largest increases came from savings and time deposits.

Total Shareholders' Equity (Rp. Tn)

13.04%

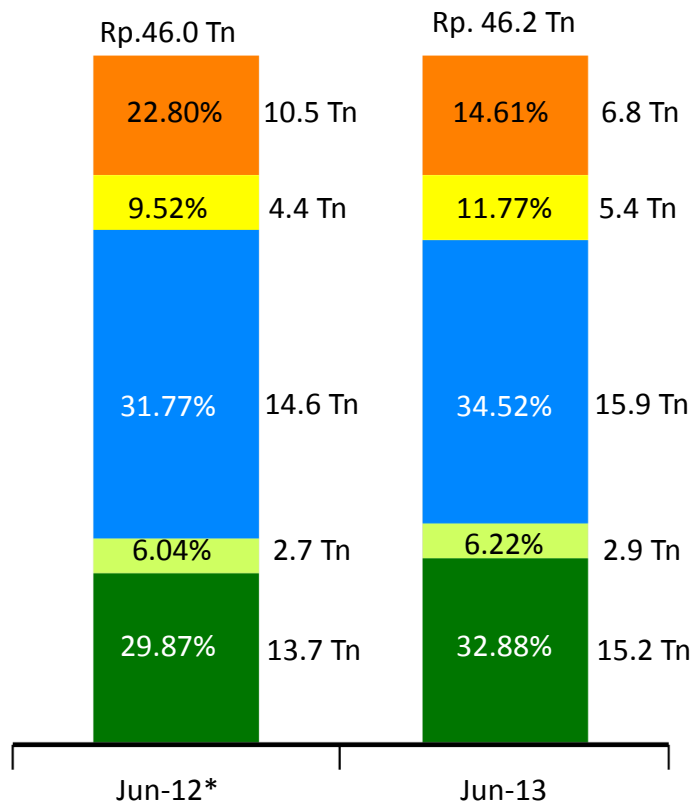


Period	Percentage
% Y o Y	13.04%
% Y to D	6.12%

Shareholders equity increase from retained earnings and MSOP exercise.

Overview of Loan Portfolio

- Bulog
- Consumer
- Commercial
- Micro
- Small and Medium Enterprise (SME)

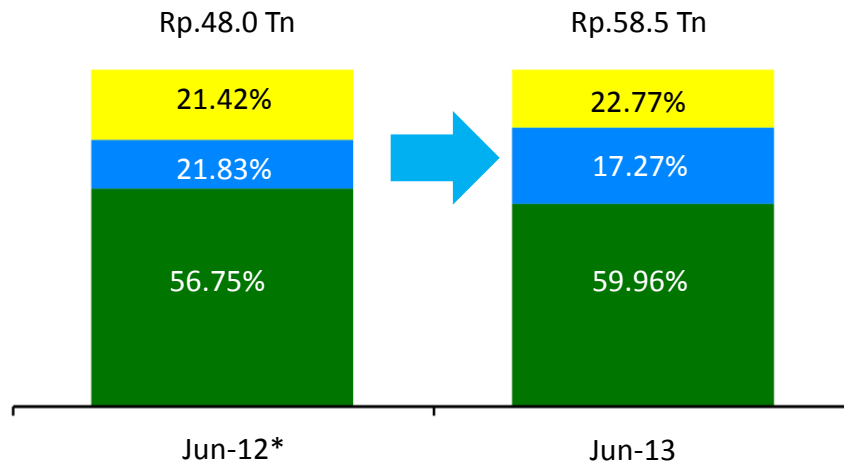


Loan segment	Loan size
Micro	< Rp.500 M
SME	Rp.500 M – Rp.25 Bn
Commercial	> Rp.25 Bn

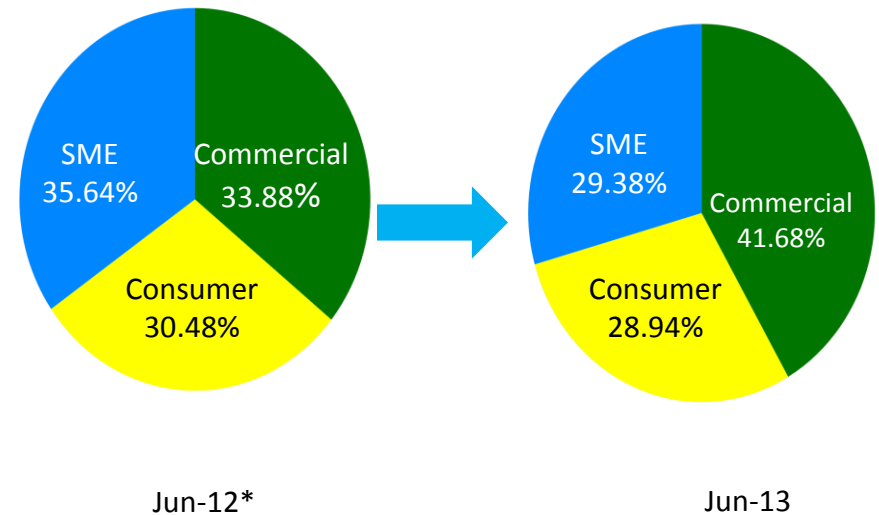
Funding Composition

Funding Composition (by product)

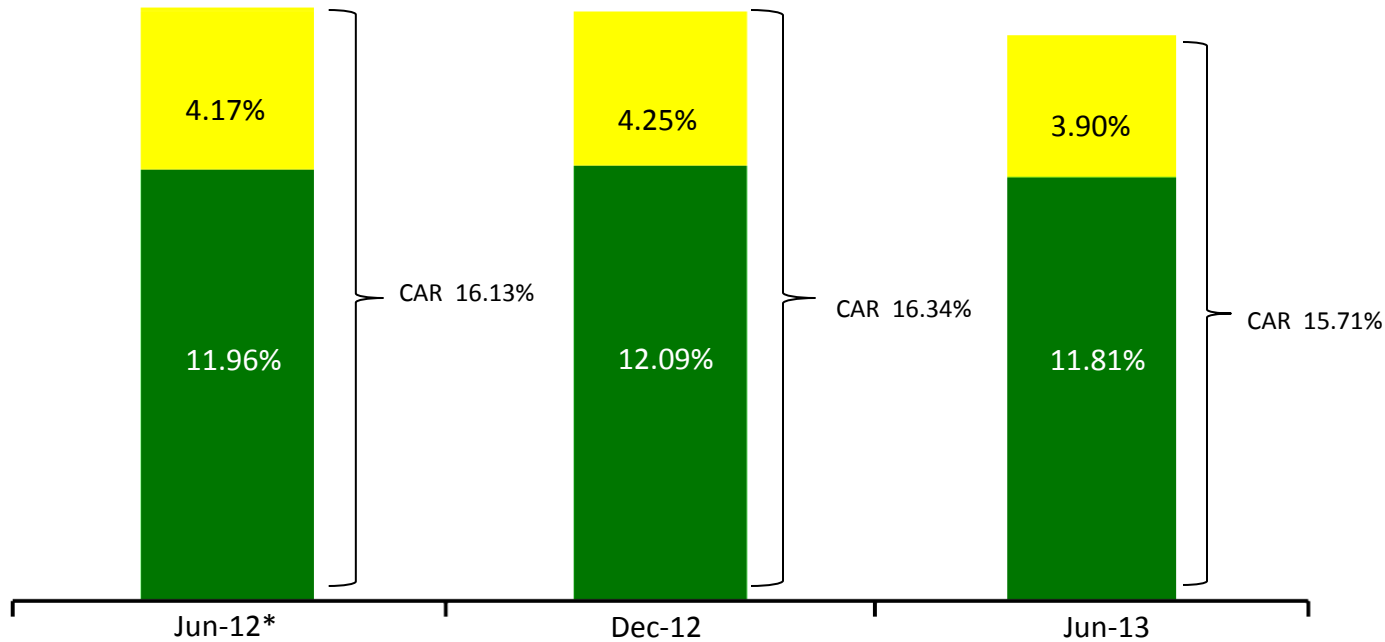
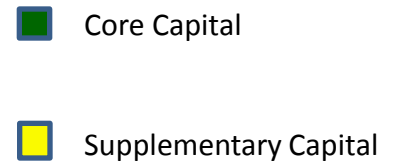
■ Savings ■ Current ■ Time Deposit



Funding Composition (by segment)

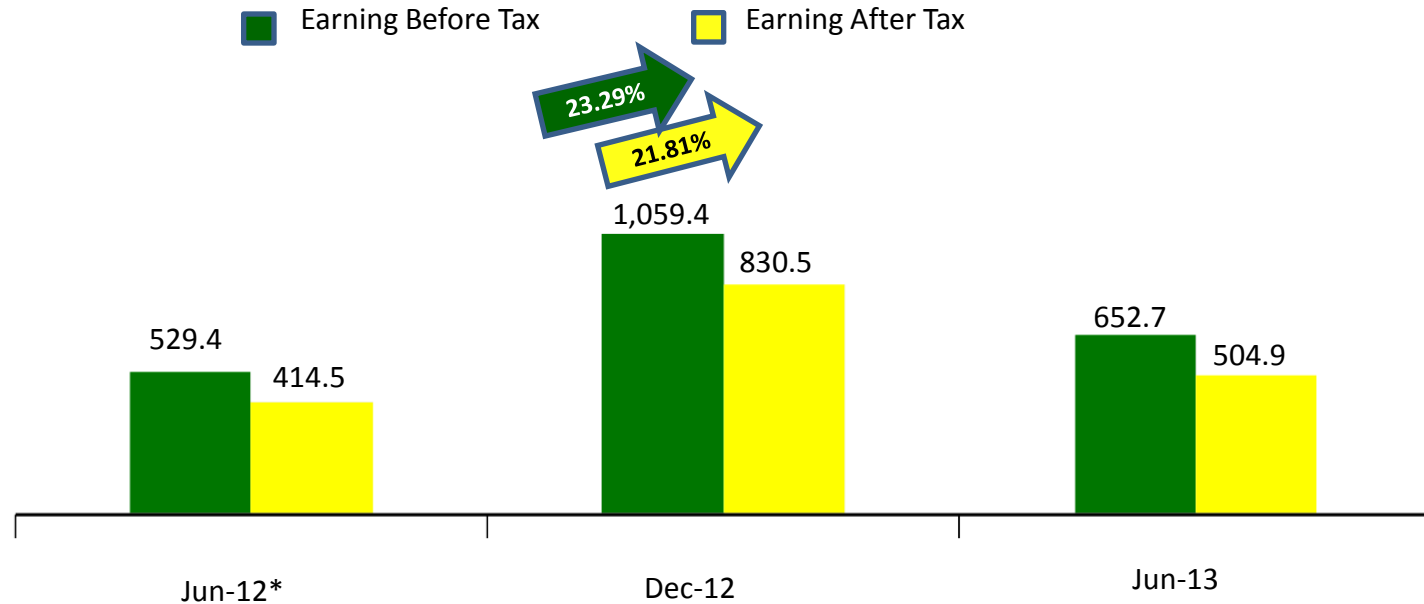


Core & Supplementary Capital



Key Financial – Earning

Earning Before and After Tax (Rp. Bn)

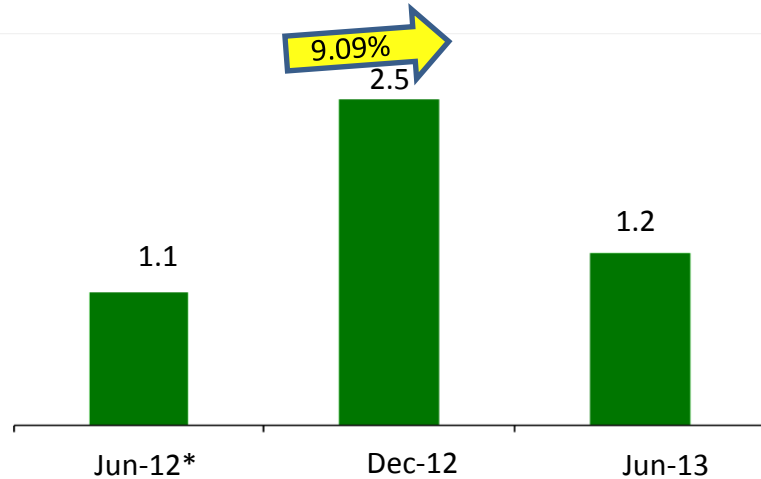


Net profit year-on-year increased by 21.81% from Rp414.5 billion to Rp504.9 billion. This was due to increase of Net Interest Income & Fee Based Income

Periode	% EBT	% EAT
%Y o Y	23.29%	21.81%

Key Financial – Balance Sheet

Net Interest Income (Rp. Tn)



Period

Procentage

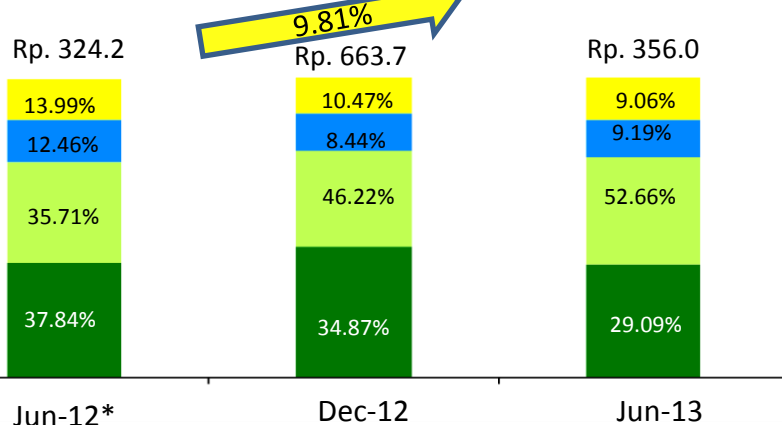
% Y o Y

9.09%

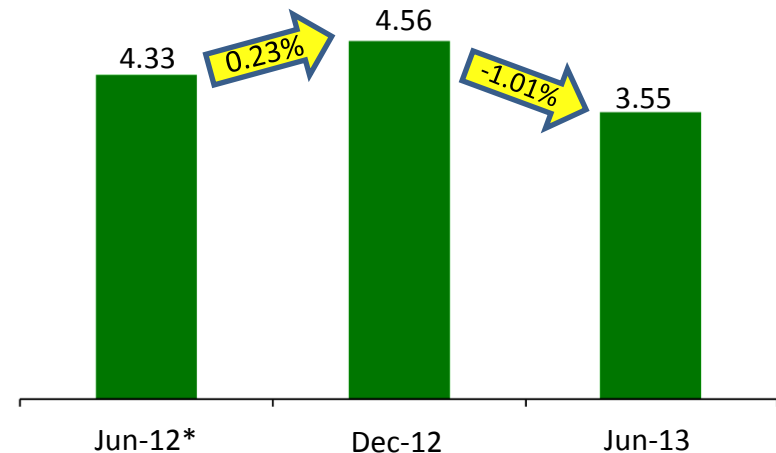
Net Interest Income year-on-year increased by 9.09% from Rp1.1 Tn to Rp1.2 Tn.

Fee Based Income

■ Treasury
 ■ Public Service
 ■ Credit Card
 ■ Others

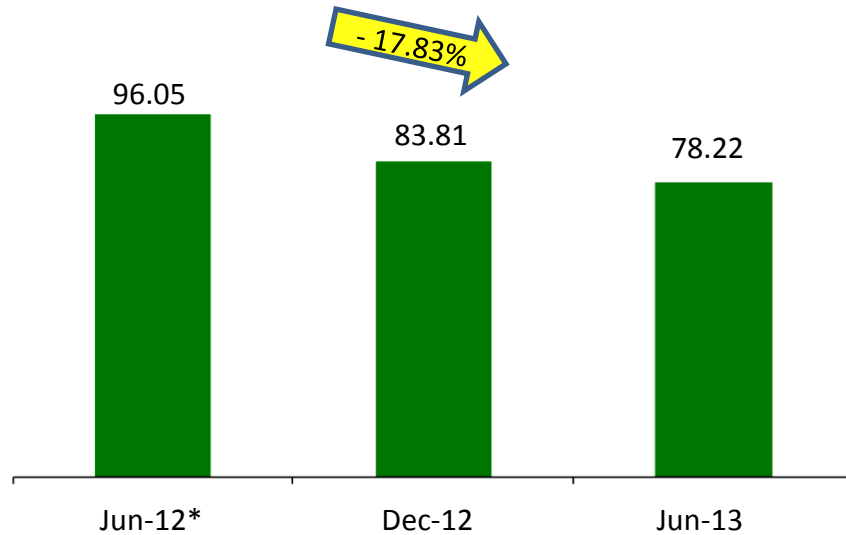


Net Interest Margin (NIM) (%)

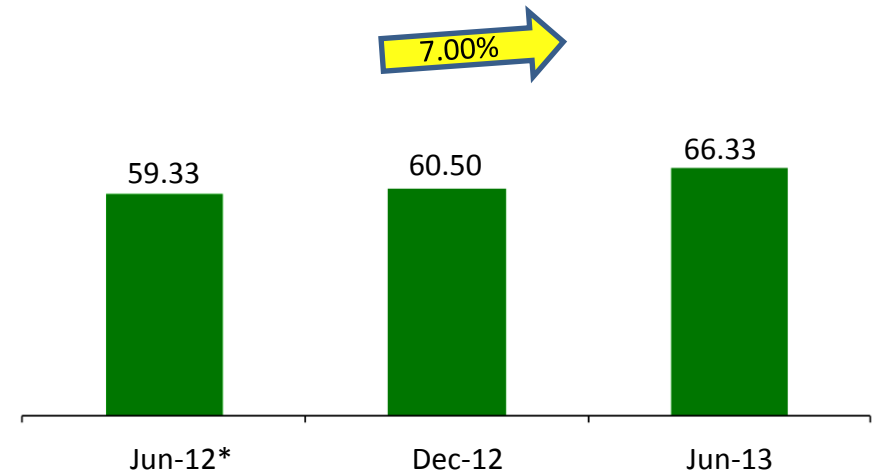


Key Ratio

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



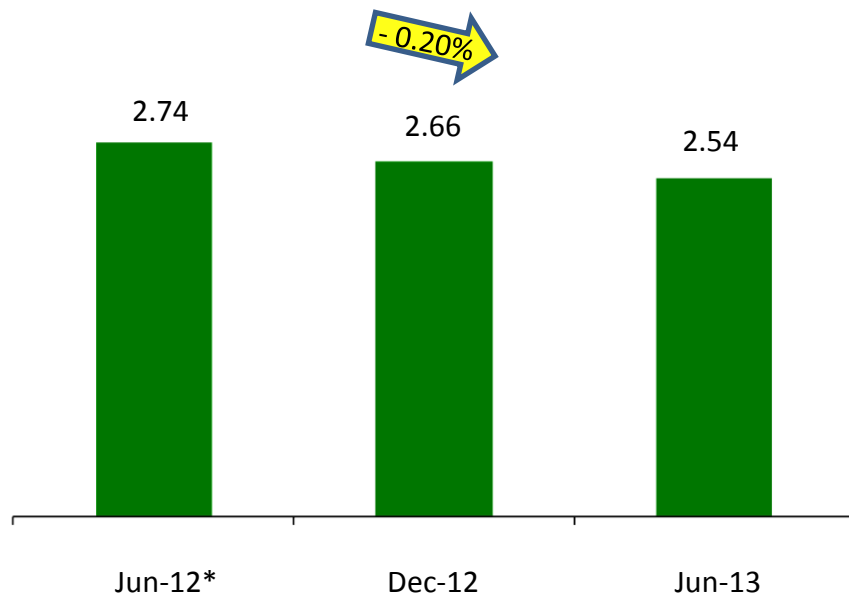
Cost-to-Income Ratio (CIR) (%)



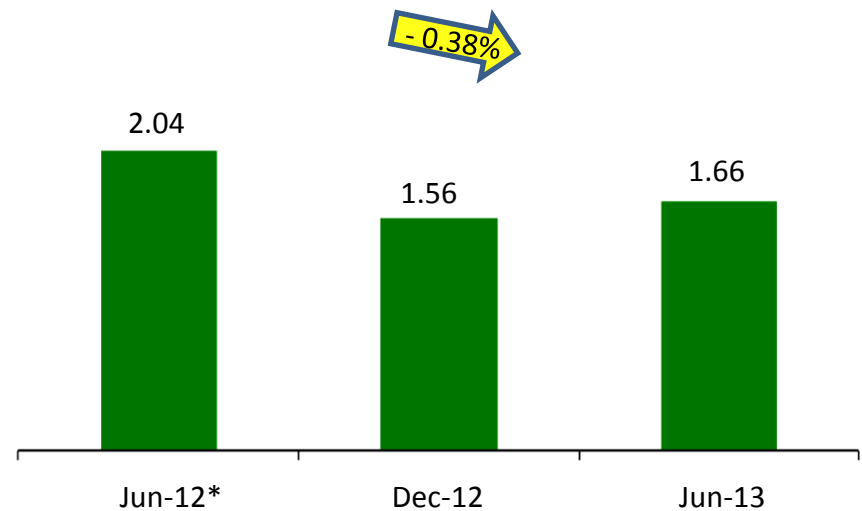
- LDR year-on-year decreased by 17.83 % from 96.05 % to 78.22 %
- We will maintain our LDR to be in-line with Bank Indonesia's range at 78%-100%.

Key Ratio

Gross Non-Performing Loan (NPL) (%)



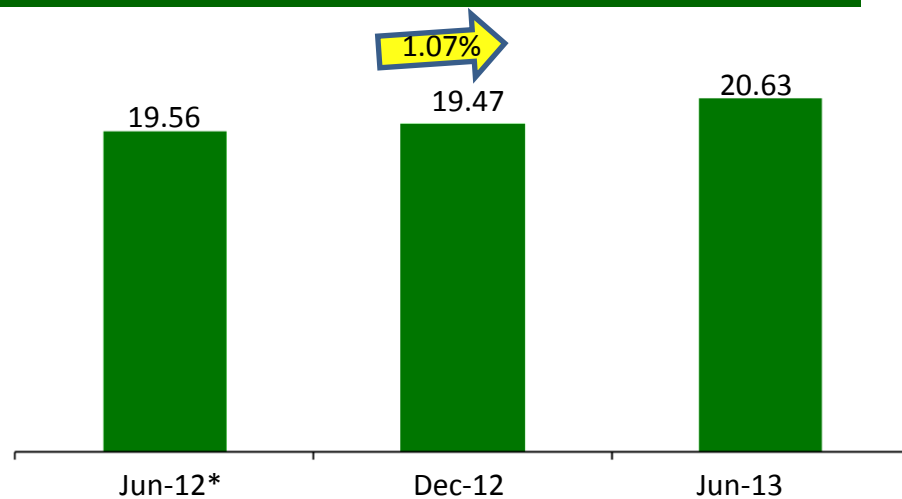
Net Non-Performing Loan (NPL) (%)



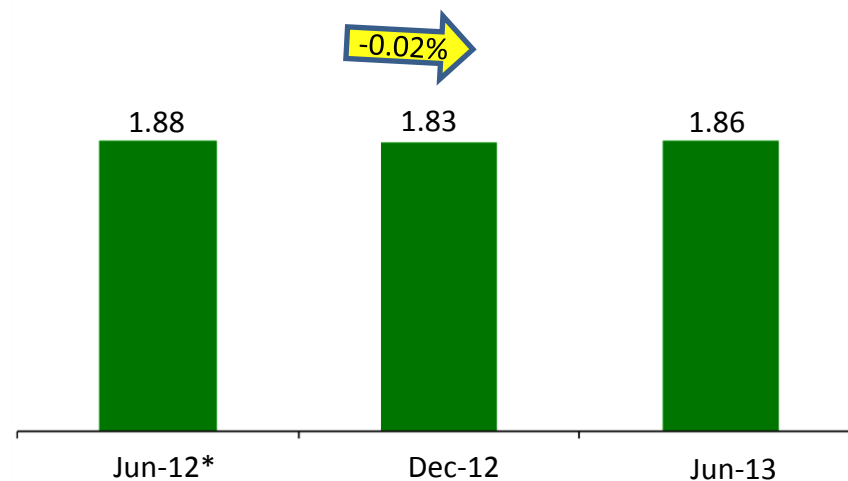
- Our gross NPL at is 2.54% and net NPL at 1.66% in June 2013.

Key Ratio

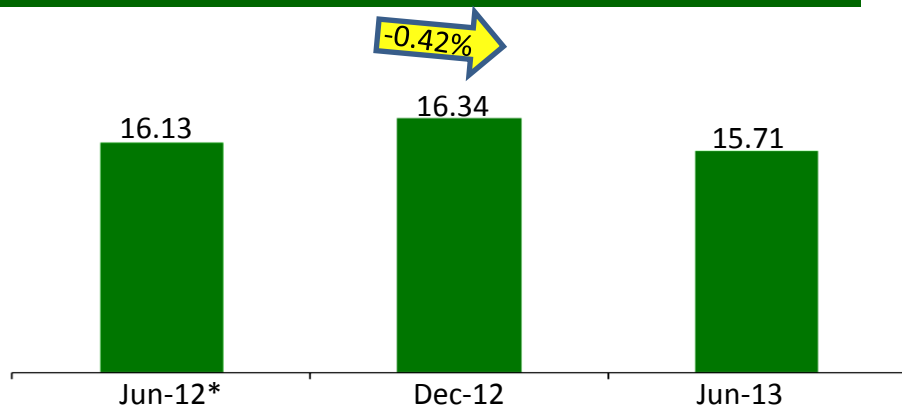
Return-on-Equity (ROE) (%)



Return-on-Assets (ROA) (%)



Capital Adequacy Ratio (CAR) (%)



- We manage to maintain ROE around 20 %
- We target to maintain CAR above 12%

Award



“Indonesian Bank Loyalty Index (IBLI)”

Awarded for Saving Account Conventional Banking (Asset < 75 T) from Infobank Magazine and MarkPlus Insight.



“2013 Banking Service Excellence”

Awarded for 2nd Saving Internet Banking from Infobank Magazine.



“Indonesian Bank Loyalty Index (IBLI)”

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



“2013 Banking Service Excellence”

Awarded for 2nd ATM Centre from Infobank Magazine.



“National Private Foreign Exchange Bank Category”

From Bisnis Indonesia Newspaper.



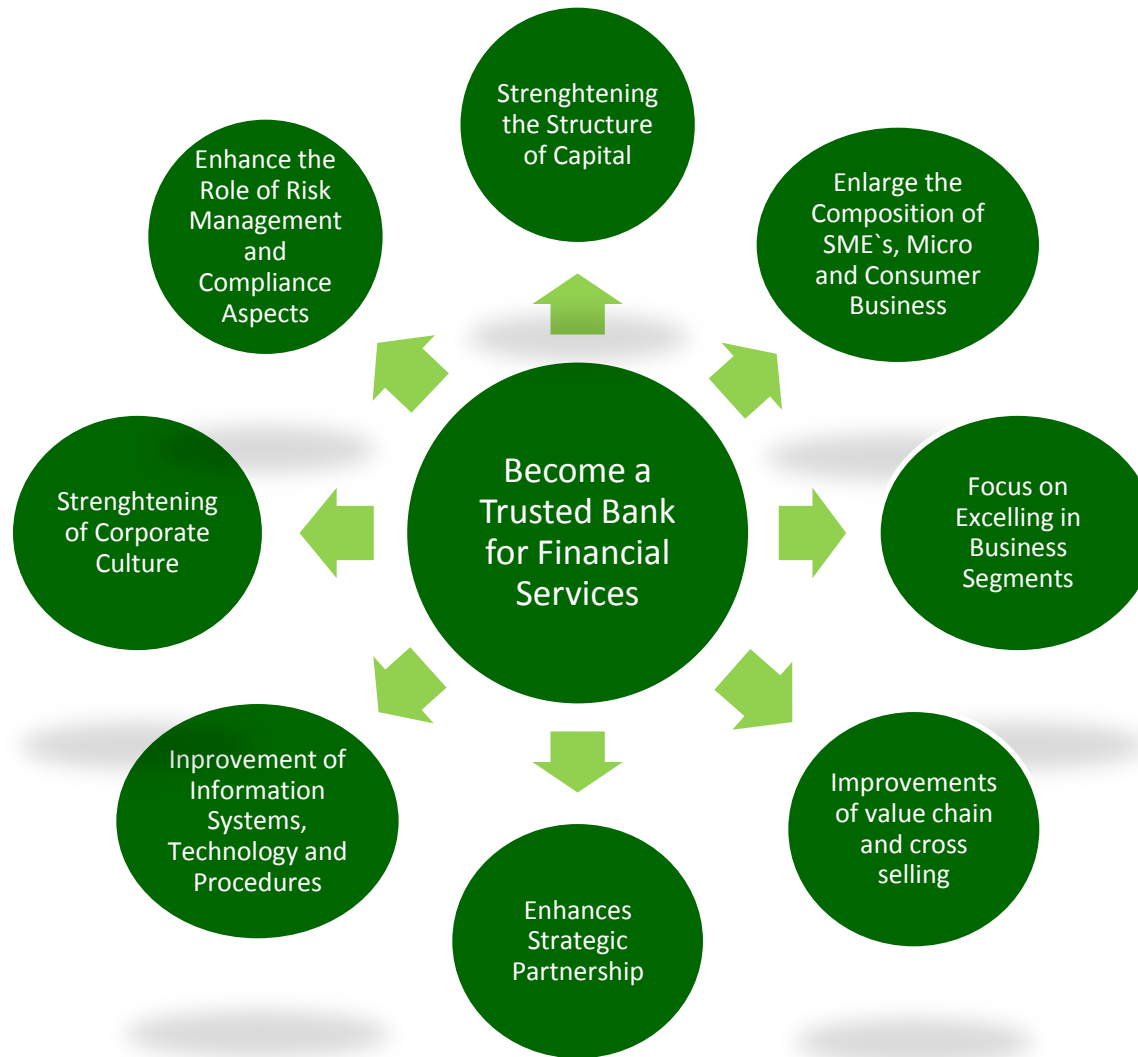
“2013 Banking Service Excellence”

Awarded for 3rd Best Sms Banking from Infobank Magazine.

Strategic Plan



Strategic Plan



Thank You

Q & A