



# BANK BUKOPIN

## OVERVIEW

As of March 31, 2013



**BANK BUKOPIN**

# Disclaimer

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

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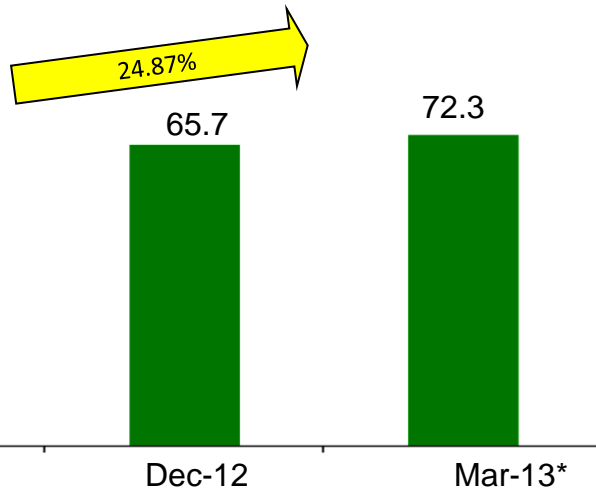
Strategic Plan

# Overview

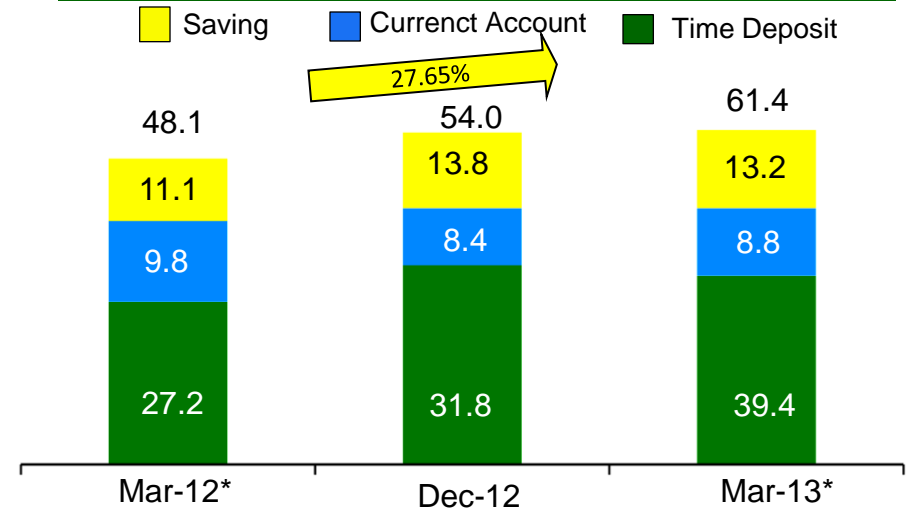


# Financial Highlight

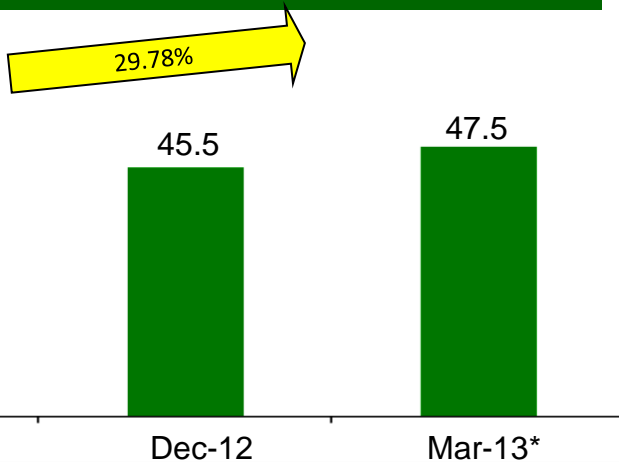
**Total Assets (Rp. Tn)**



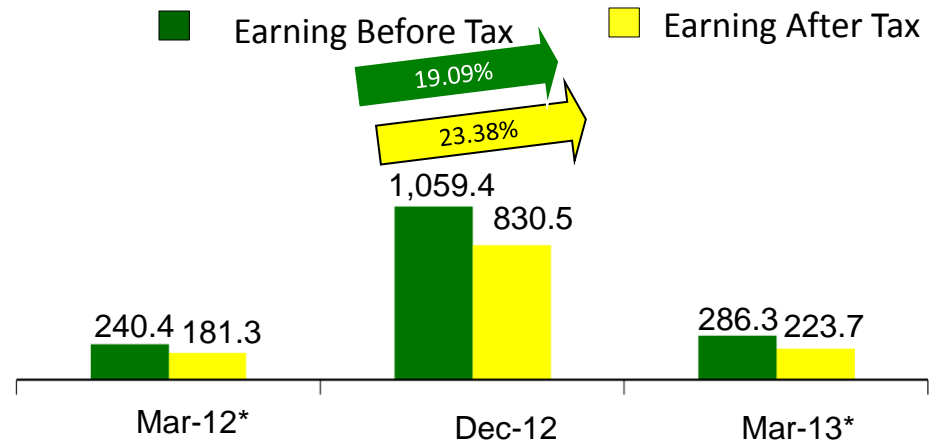
**Total Third Party Deposits (Rp. Tn)**



**Total Loans (Rp. Tn)**

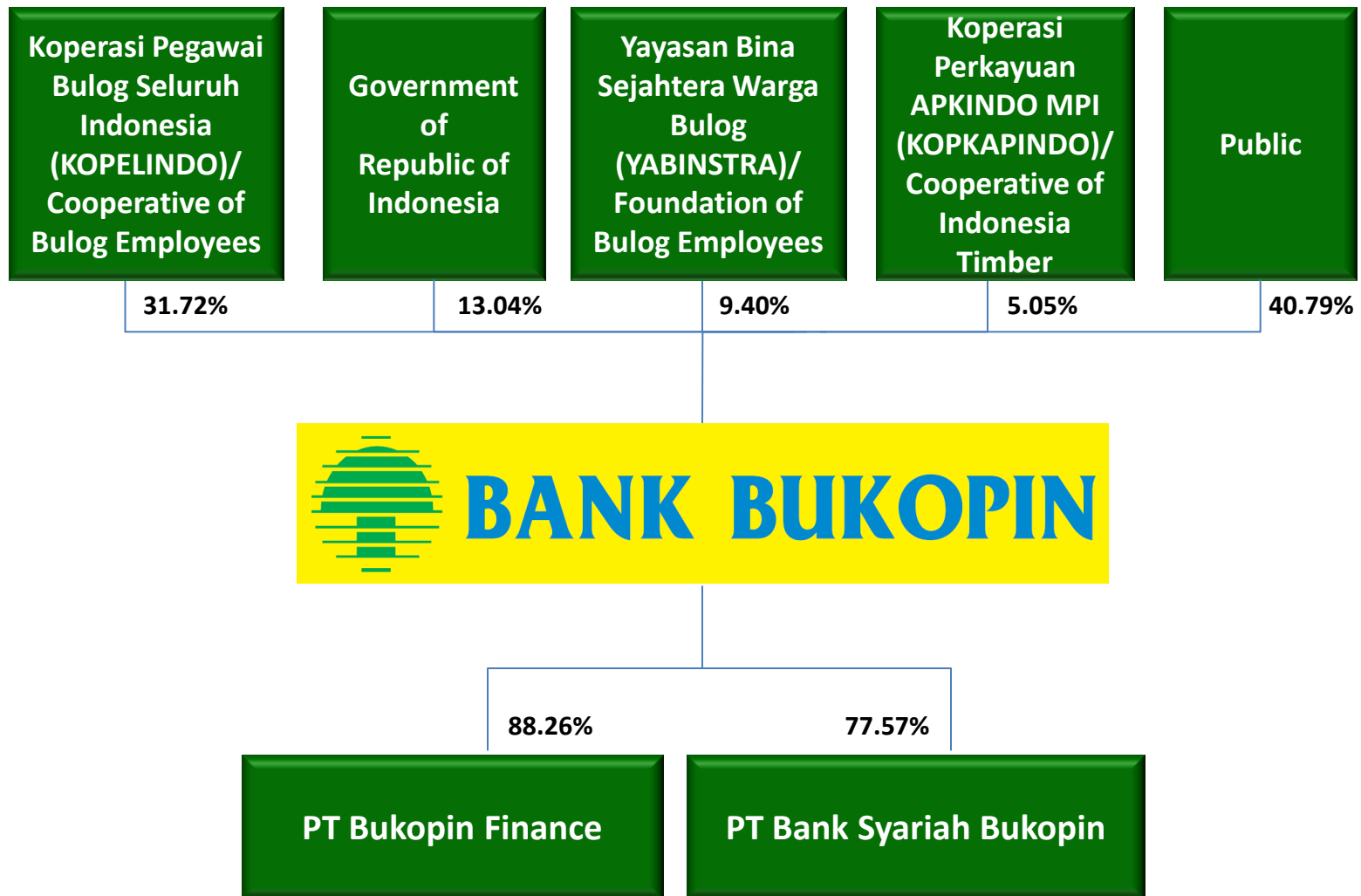


**Earning (Rp. Bn)**



\* Unaudited

# Shareholders Structure as of 31 March 2013



# Industry Position

## Asset

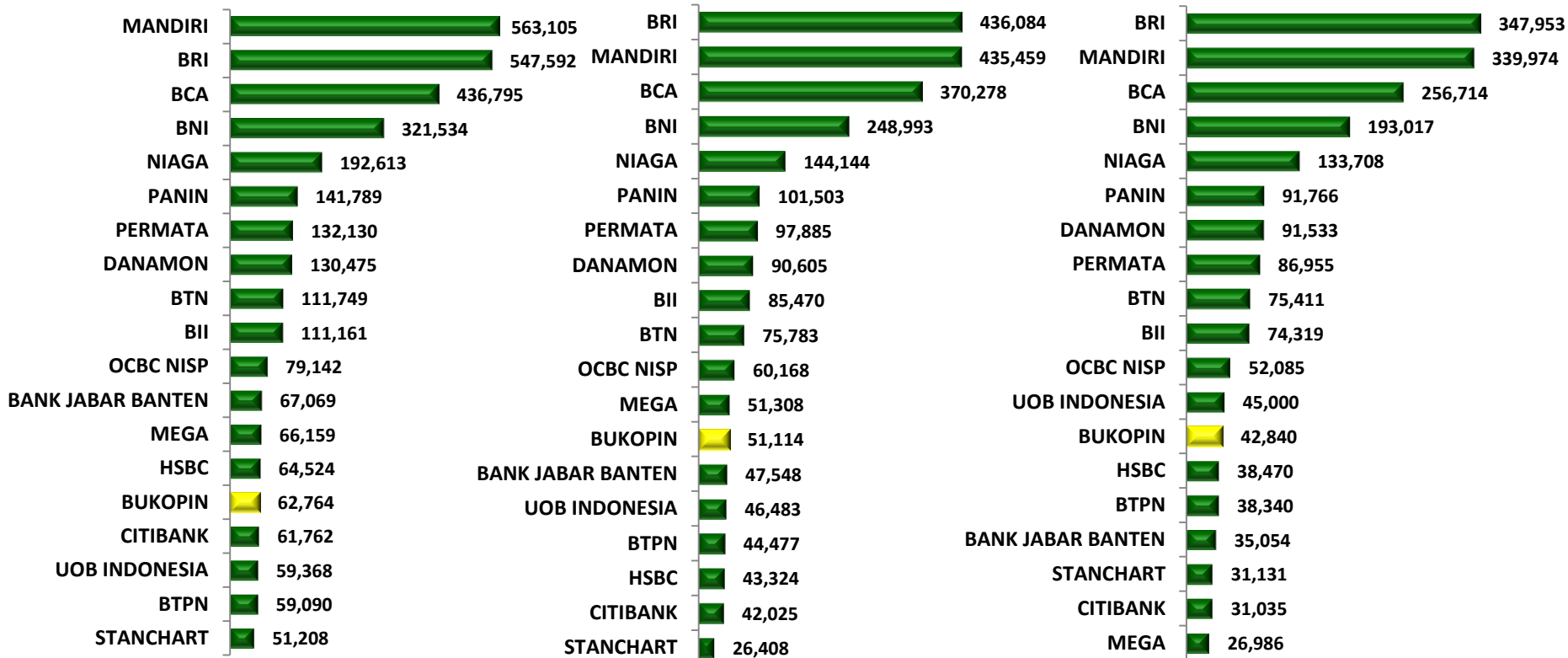
Rank 15<sup>th</sup>

## Deposit

Rank 13<sup>th</sup>

## Loan

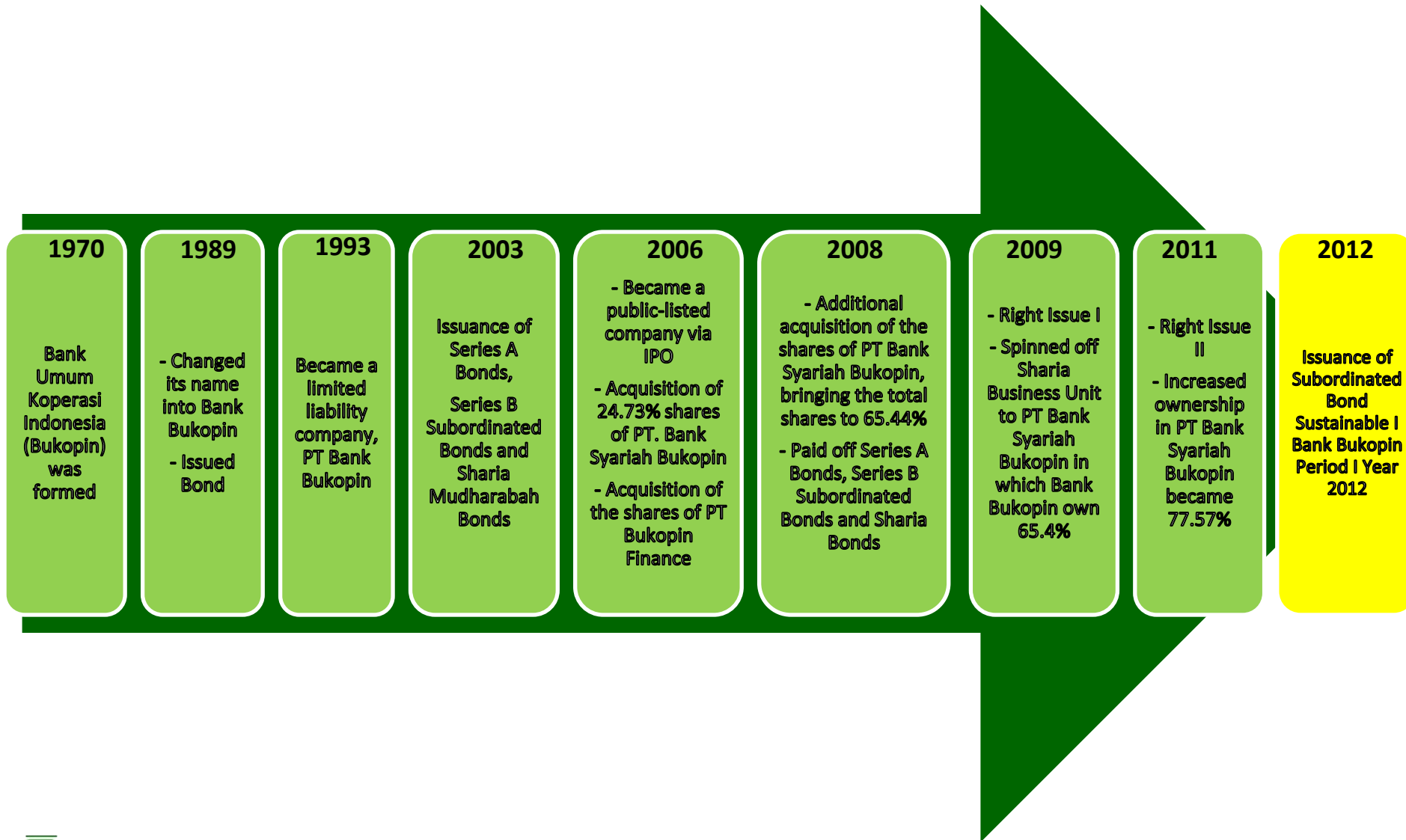
Rank 13<sup>th</sup>



In billion Rp

Source: Bank's Publication as of Dec 2012, 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 Treasury Business, International Banking and Fee-Based Services

# 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



**BANK BUKOPIN**

# 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 (60%) in financing Bulog and the other bank is BRI (40%).
- Bank Bukopin has a long-standing partnership with Bulog. Around 30.99% 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 631 Swamitra with more than 463.000 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.



**BANK BUKOPIN**

# Strategic Partnership



Social security for private sector workers

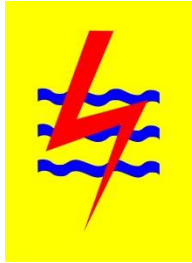
- Jamsostek manages social security for over 40 million private sector workers, of which over 11 million are active members, with total assets of over Rp. 137 trillion (US\$ 14.1 Tn).
- Bank Bukopin has 38 outlets co-located at Jamsostek's offices. These outlets enable the deposit of contributions by 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 16 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. 1,46 trillion by March 2013.

# Strategic Partnership



State-owned electricity company

- Bank Bukopin currently serves 11 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). 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 31 Mar 2013 fee-based income contributes around 22.14 % 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



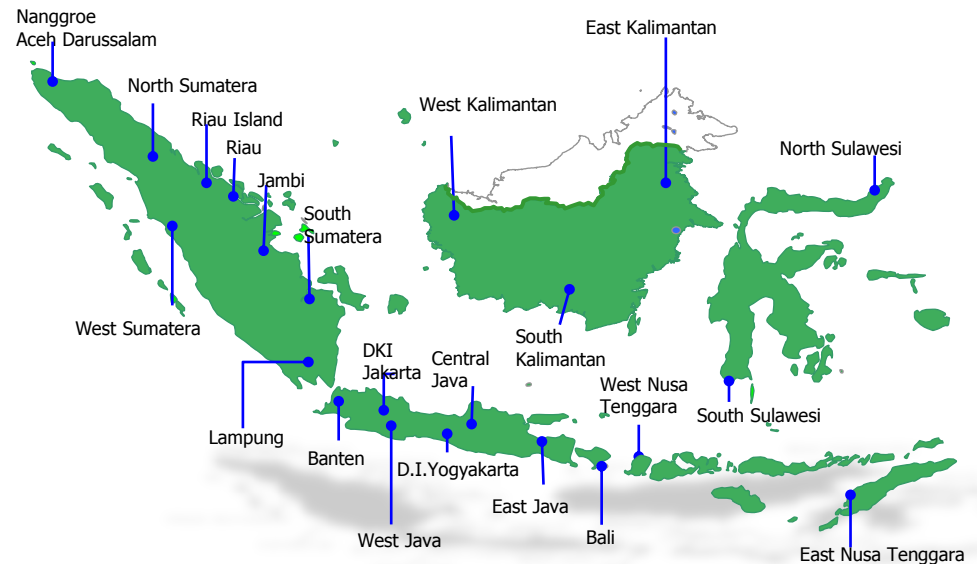
Using technology as a strategic means to deliver services



Improving human resources competencies as a key factor

# Extensive Branch and Electronic Network

As of Mar 31, 2013	
Branches	36
Sub Branches	107
Cash Offices	141
Micro-Service Offices	87
Payment Point	42
Pickup Service	8
<hr/>	
Total outlet	421
<hr/>	
ATMs	389
<hr/>	
Mini ATMs	1.162



- Bank Bukopin's network is in 22 out of 33 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



**BANK BUKOPIN**

# Experienced Management

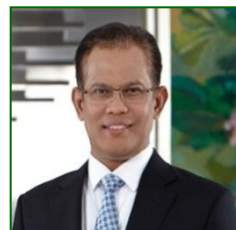


**Glen Glenardi,**  
***President Director***

27 years of experience

Past experiences include:

- 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 experiences include:

- 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)



**Sulistyohadi DS,**  
***SME and Cooperatives Director***

25 years of experience

Past experiences include:

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



**Agus Hernawan,**  
***Services & Distribution Director***

27 years of experience

Past experiences include:

- Director of Consumer Banking (2000-2006)
- Group Business Head (1997-2000)
- Head of Bukopin branches (1988-1997)



**Lamira S. Parwedi,**  
***Consumer Director***

27 years of experience

Past experiences include:

- Group Head for Commercial Business (2000-2006)
- Group Business Head (1995-2000)
- Head of Commercial Business Segment (1993-1995)



**Sunaryono,**  
***Risk Management, Compliance and  
Human Resources Development Director***

24 years of experience

Past experiences include:

- Director of Risk Management and Compliance (2003-2006)
- Head of Business Development for Cooperatives and Small Enterprises (2000-2003)
- Group Head of Central Java Province (1997-2000)
- Head of Commercial Branches Supervision (1996-1997)



**Mikrowa Kirana,**  
***Commercial Director***

27 years of experience

Past experiences include:

- 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)

# Experienced Management



**Mulia P. Nasution,**  
***President Commissioner***

Currently Chairman of The Supervisory Board of State's Accounting School (Aug 2011 – present)

Past experience 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***

Currently Entrepreneur in Agro Business.

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)

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



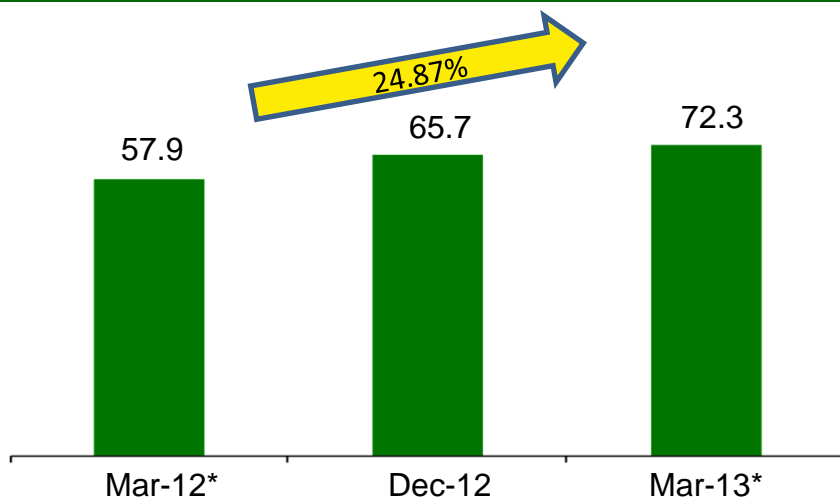
# Financial Summaries



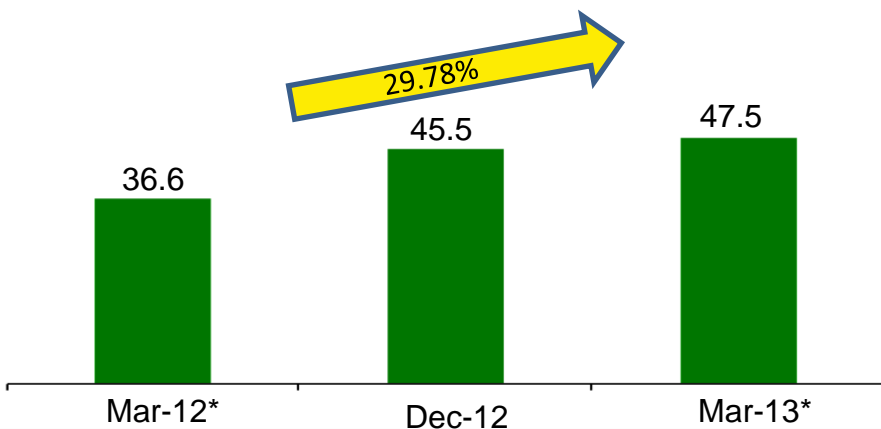


# Key Financial – Balance Sheet

## Total Assets (Rp. Tn)



## Total Loans (Rp. Tn)



### Period

### Percentage

% Y o Y

24.87%

% Y to D

10.04%

Asset increase due to an increase of customer deposit by 24.87% from Rp57.9 trillion to Rp72.3 trillion.

### Period

### Percentage

% Y o Y

29.78%

% Y to D

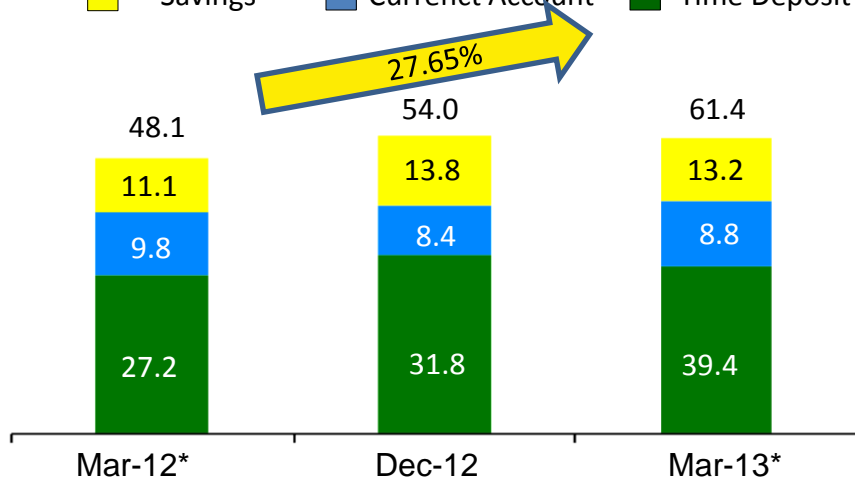
4.40%

Loan increase from commercial and SME loan.

# Key Financial – Balance Sheet

## Total Third Party Deposits (Rp. Tn)

■ Savings
 ■ Current Account
 ■ Time Deposit

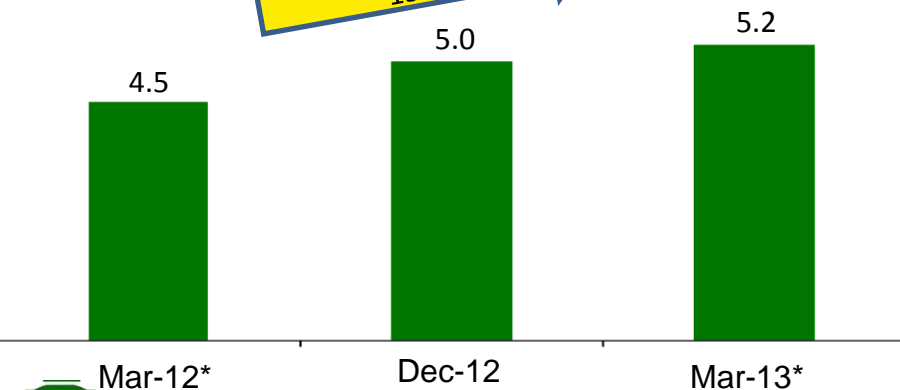


Period	Percentage
% Y o Y	27.65%
% Y to D	13.70%

Deposits increased year-on-year by 27.65% from Rp48.1 trillion to Rp61.4 trillion. Increases came from time deposit and savings.

## Total Shareholders' Equity (Rp. Tn)

15.56%

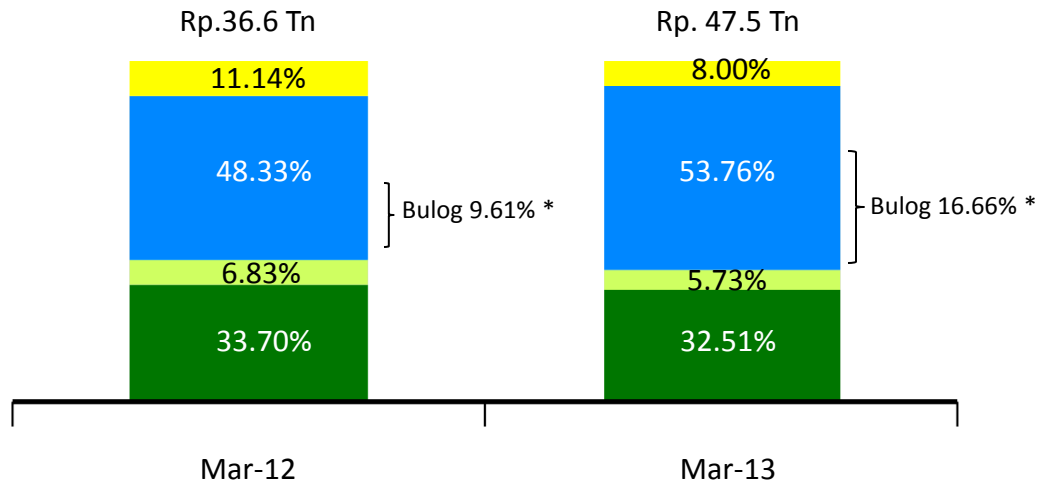


Period	Percentage
% Y o Y	15.56%
% Y to D	4.00%



# Overview of Loan Portofolio

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



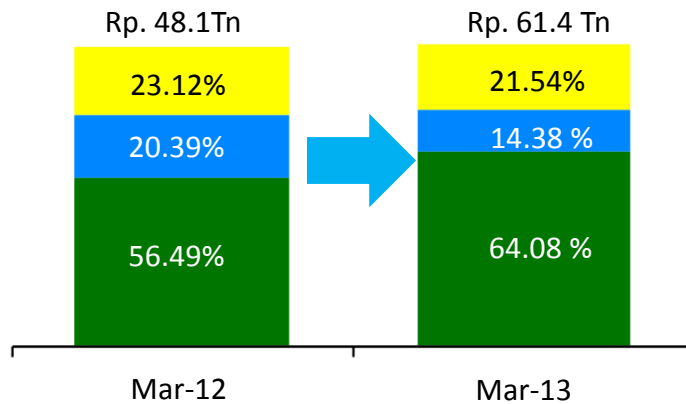
Loan segment	Loan size
Micro	< Rp.500 M
SME	Rp.500 M – Rp.25 Bn
Commercial	> Rp.25 Bn

- From Total Loan.  
Since 2013 we shifted loan to Bulog from SME segment to Commercial segment

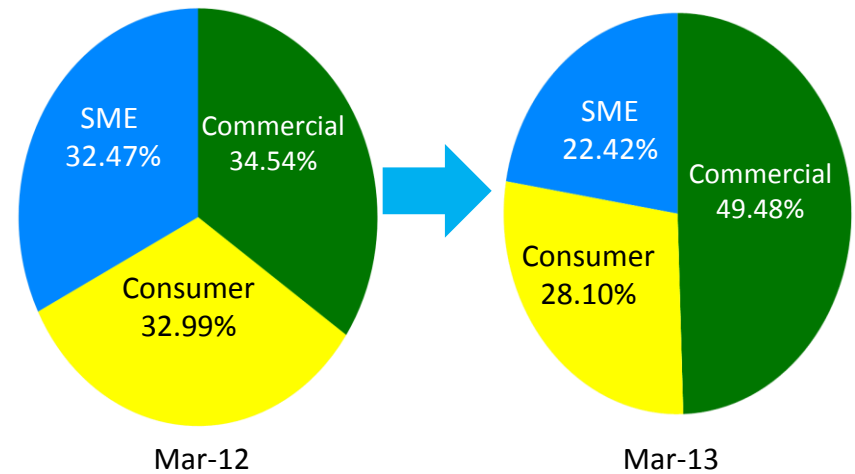
# Funding Composition

## Funding Composition (by product)

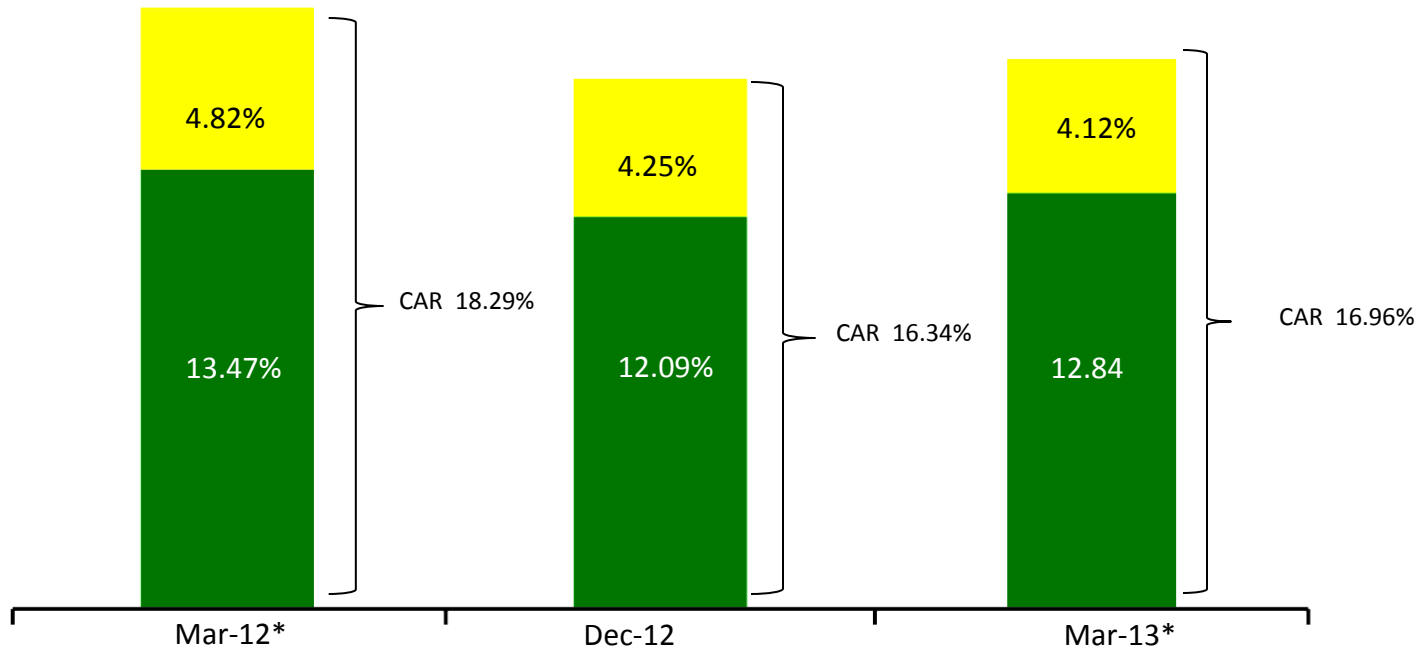
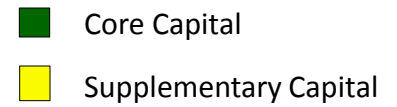
■ Savings      ■ Current      ■ Time Deposit



## Funding Composition (by segment)



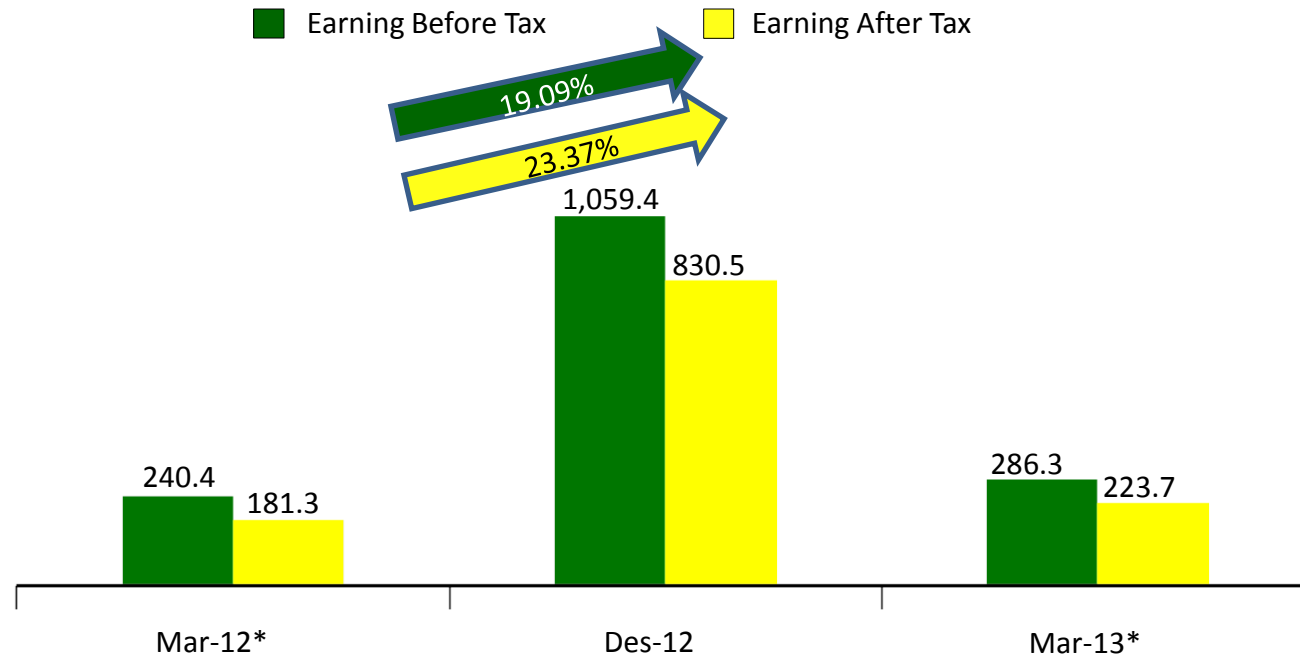
# Core & Supplementary Capital



- Our CAR level is sufficient enough for loan expansion

# Key Financial – Earning

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

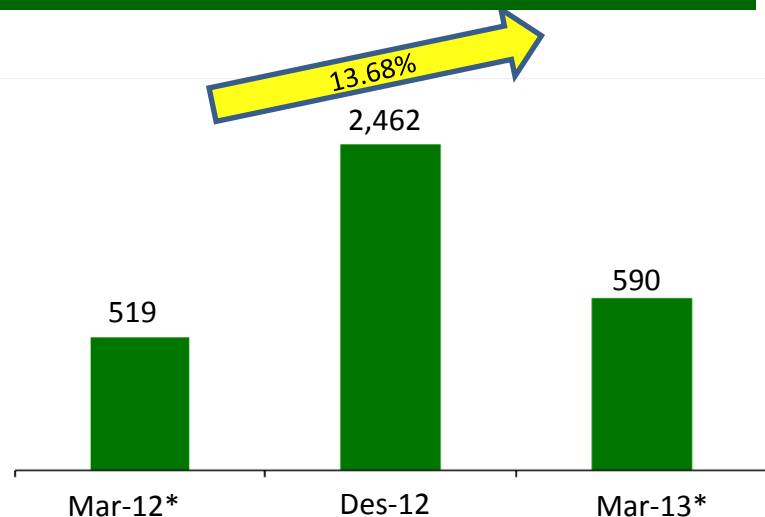


Net profit year-on-year increased by 23.37% from Rp181.3 billion to Rp223.7 billion. This was due to an increase of net interest income

Periode	% EBT	% EAT
%Y o Y	19.12%	23.37%

# Key Financial – Balance Sheet

## Net Interest Income (Rp. Bn)



### Period

### Procentage

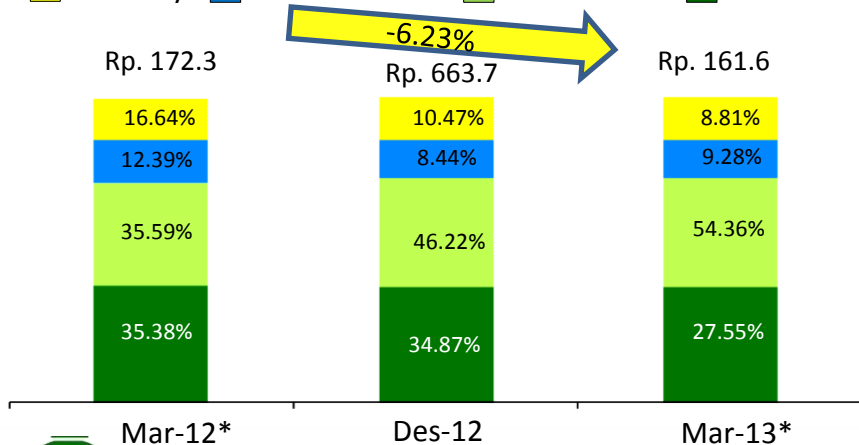
% Y o Y

13.68%

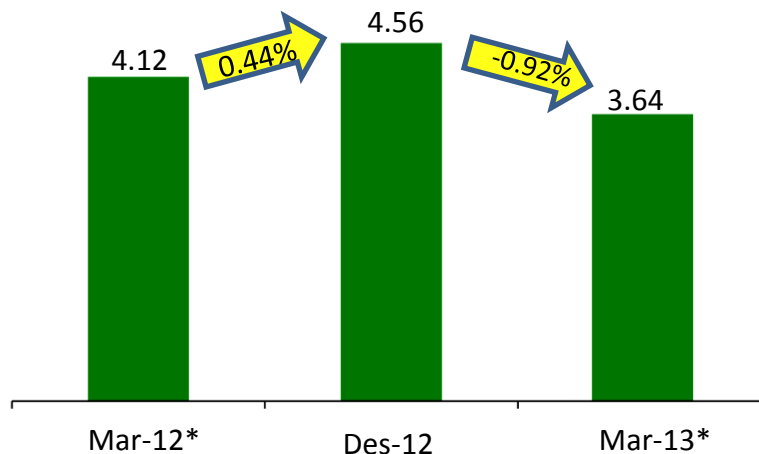
Net Interest Income year-on-year increased by 13.68% from Rp 519 billion to Rp590 billion due to loan expansion.

## Fee Based Income

■ Treasury 
 ■ Public Service 
 ■ Credit Card 
 ■ Others

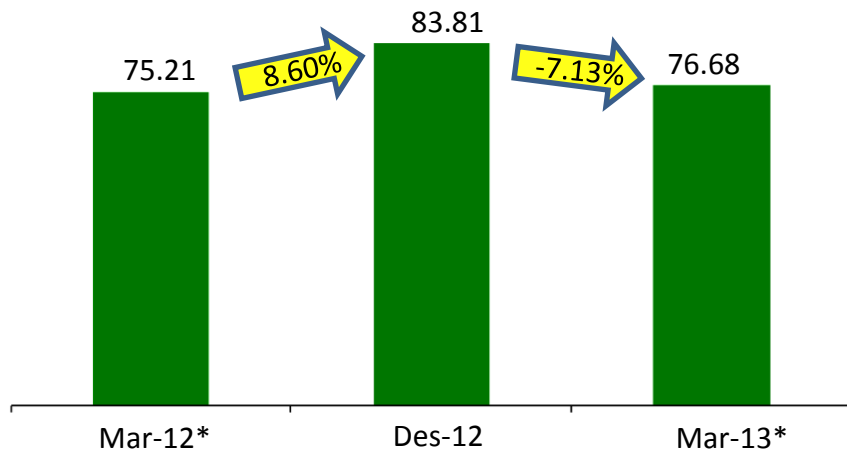


## Net Interest Margin (NIM) (%)

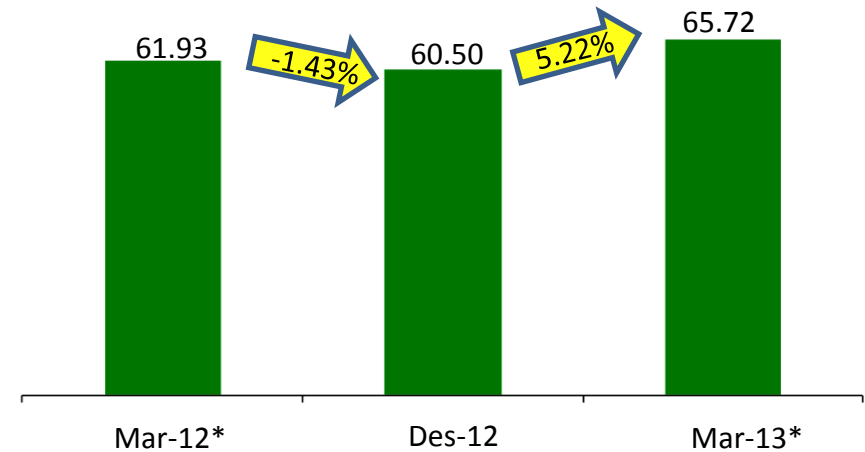


# Key Ratio

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



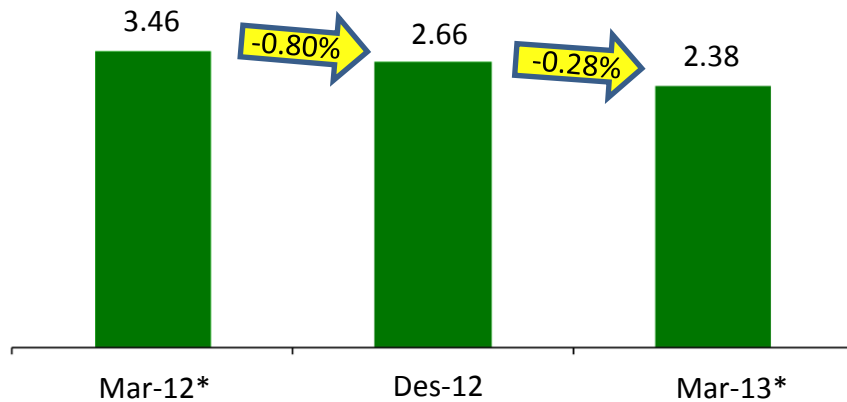
Cost-to-Income Ratio (CIR) (%)



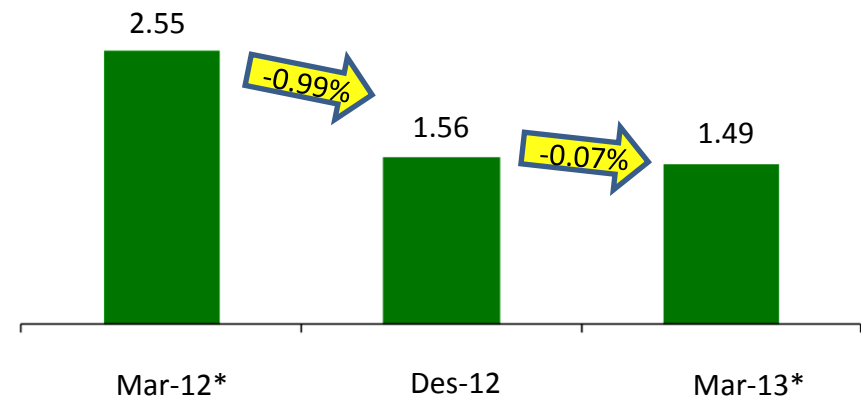
- LDR year-on-year increased by 1.47 % from 75.21% to 76.68%.

# Key Ratio

Gross Non-Performing Loan (NPL) (%)



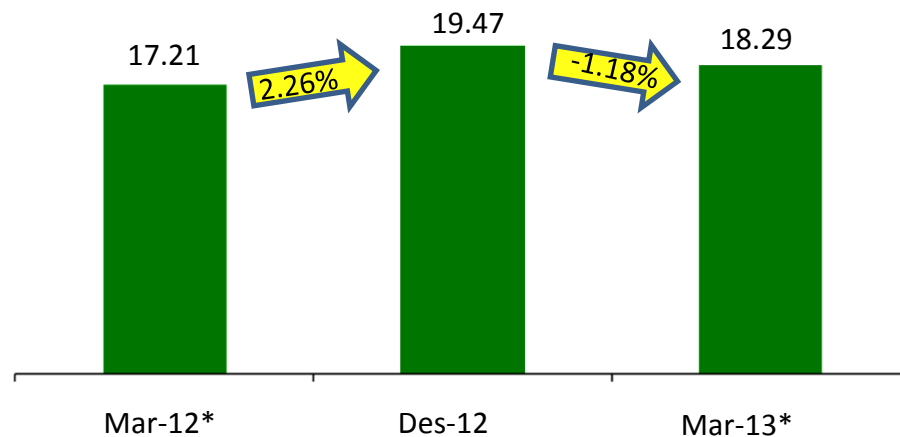
Net Non-Performing Loan (NPL) (%)



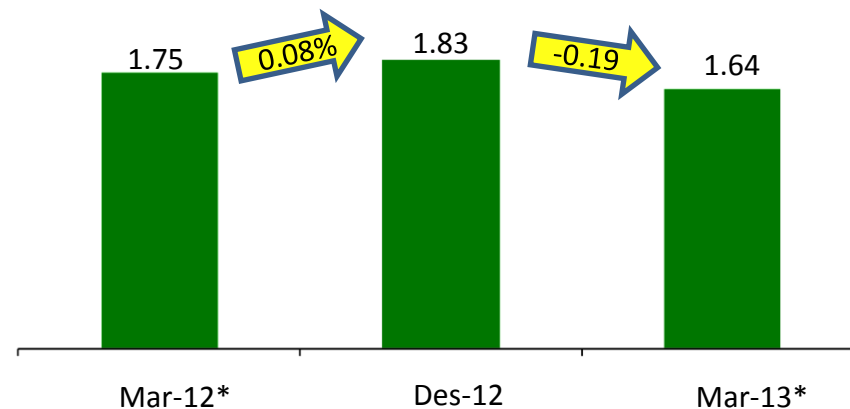
- Our gross NPL stood at level 2.38% and net NPL at 1.49% on March 2013.

# Key Ratio

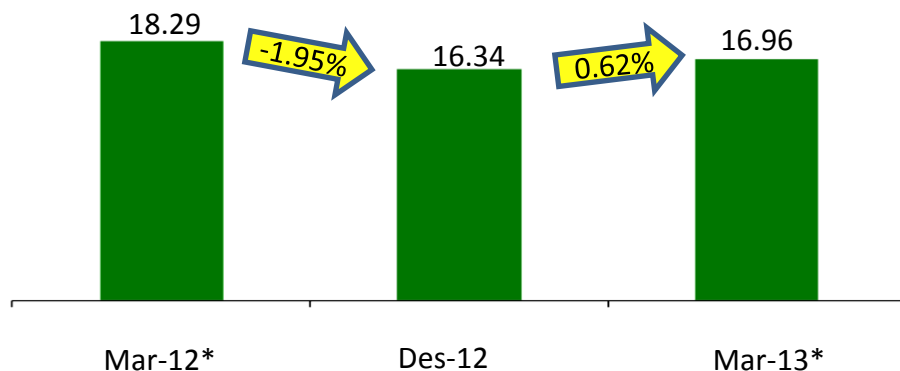
Return-on-Equity (ROE) (%)



Return-on-Assets (ROA) (%)



Capital Adequacy Ratio (CAR) (%)



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





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

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



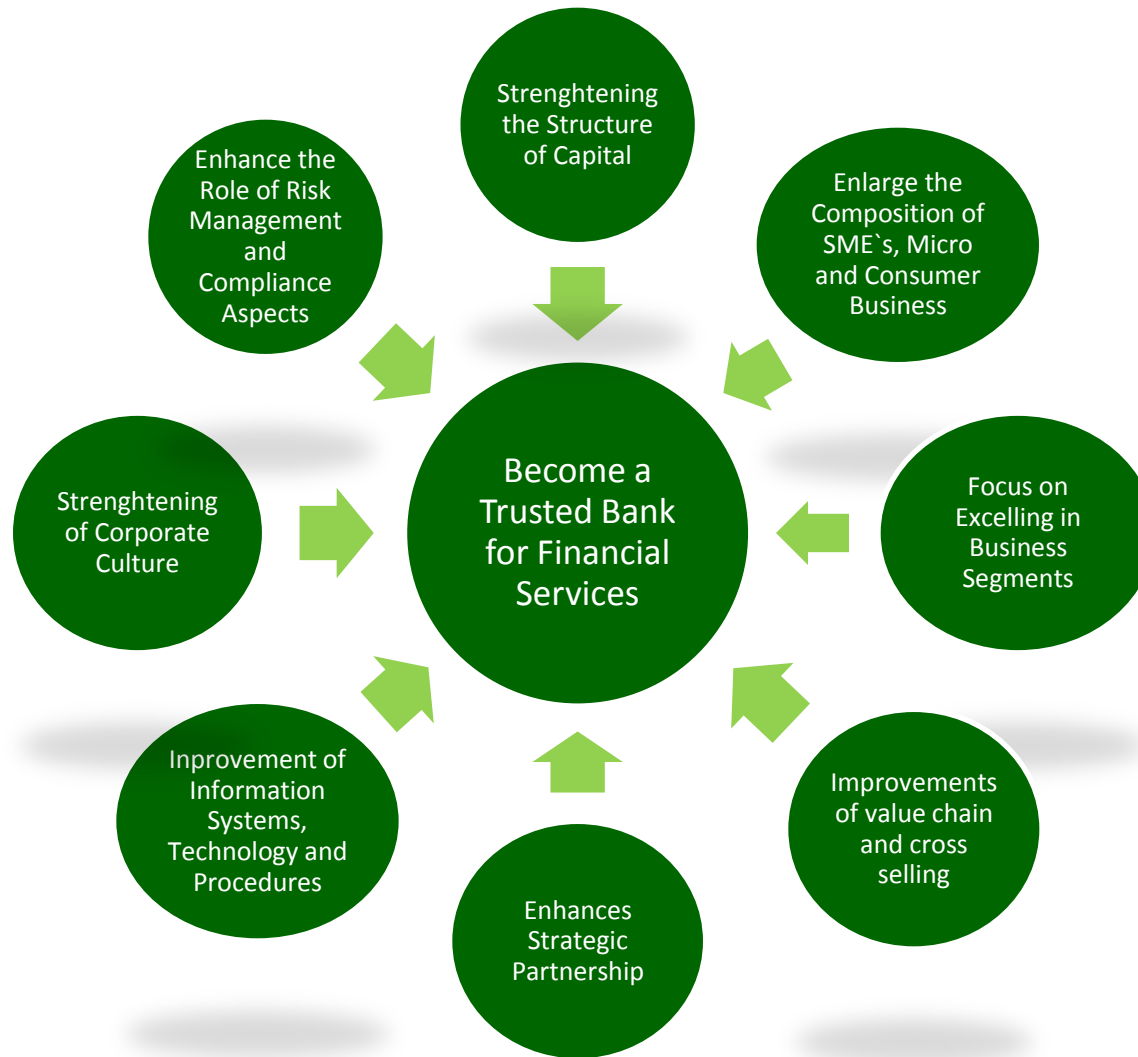
## **“Indonesian Bank Loyalty Index (IBLI)”**

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

# Strategic Plan



# Strategic Plan



Thank You

# Q & A