



PT Bank Internasional Indonesia Tbk

1H2014 Financial Results

Service Quality Awards - The Legend Grade Achievement



Executive Summary

BII in Brief

Financial Performance

Strategy and Headline KPI

Awards, Corporate Social Responsibility (CSR) & Event Highlights

Summary of 1H14 Results

(All numbers are consolidated and according to Bank Indonesia classification unless otherwise stated)

Highlight for 1H2014

- consolidated results for the 6 months ended 30 June 2014

Loans

- Strong Loans portfolio increased by 24.5% (YoY) to Rp106.0 trillion
- Growth in all business segments as Business Banking grew the highest of 27% from Rp30.2 trillion to Rp38.3 trillion, Retail Banking grew 23% from Rp31.1 trillion to Rp38.3 trillion, and Global Banking grew 23% from Rp23.9 trillion to Rp29.4 trillion

Customer Deposits

- Deposits from customers increased by 16% to Rp105.9 trillion
- Current Account, Saving Account and Time Deposit grow respectively by 8.6%, 19.7% and 17.0%

Profit

- Profit After Tax and Minority Interest (“PATAMI”) reached Rp336 billion impacted by NIM compression and provisions for selected corporate debtors
- NII increased to Rp3.0 trillion

Capital

- Total capital reached Rp14.2 trillion in June 2014 from Rp 12.6 trillion in the previous year
- Successfully Completed the issuance of Rp1.5 trillion Subdebt and Rp300 billion Sukuk Mudharabah
- Subject to the regulatory approval for inclusion of Subordinated Bond as Tier 2 Capital, total net proceeds resulting from the Subordinated Bond will increase the Bank’s Capital Adequacy Ratio (Bank only) from 11.93% to 13.30% (pro-forma) based on June 2014

Ratings

SubDebt and Sukuk issued in July 2014

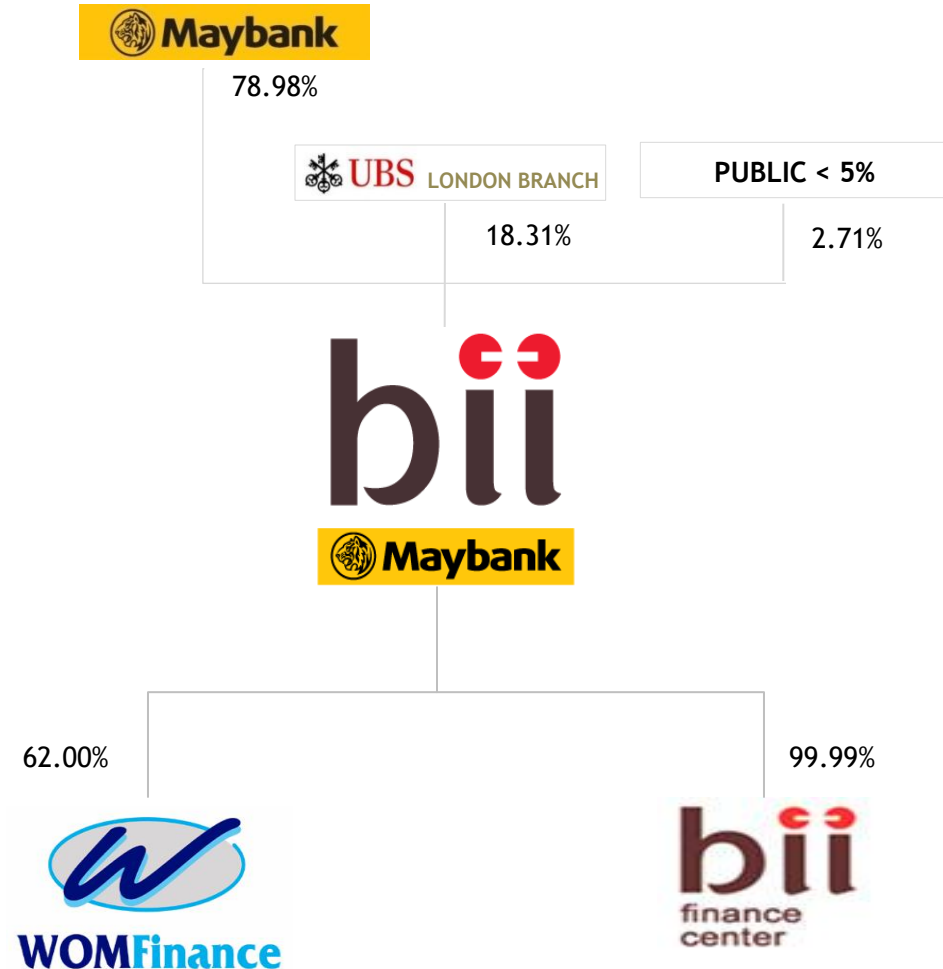
- Received idAA+ rating from PEFINDO and AA(idn) rating from Fitch for Subordinated Debt
- Received idAAA(sy) rating from Pefindo and AAA(idn) from Fitch for Sukuk Mudharabah

BII in Brief

Profile

Established	:	15 May 1959
Total Assets	:	Rp144.7 Trillion
Total Equity	:	Rp12.6 Trillion
Market Capitalisation	:	Rp18 Trillion
Position in Indonesia (as of March 2014)	:	Rank #9 in terms of assets Rank #9 in terms of Deposits Rank #10 in terms of Loans
# of Branches	:	649 425 (BII) 195 (WOM) 29 (BII Finance)
# of ATM & CDM	:	1,529 that connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus
# of Employees	:	11,623 7,458 (BII) 3,859(WOM) 306 (BII Finance)
# of Customers	:	4.9 million

Corporate Structure





Tan Sri Megat Zaharuddin
President Commissioner
and Chairman of Maybank



Datuk Abdul Farid bin Alias
Commissioner and PCEO of Maybank



Spencer Lee Tien Chye
Commissioner



Umar Juoro
Independent
Commissioner



Budhi Dyah Sitawati
Independent
Commissioner



Achjar Iljas
Independent
Commissioner



Taswin Zakaria
President Director



Lani Darmawan
Director



Jenny Wiriyanto
Director



Thilagavathy Nadason
Director



Ghazali M. Rasad
Director



Ani Pangestu
Director



Dhien Tjahajani
Director

Integrating multi customer touch points to serve all segments

Key alternate Channel

PAC

Sharia

Micro

MKK

Present at the heart of community

Sales person

Branch and Front Liners

ATMs CDMs

Virtual Channel

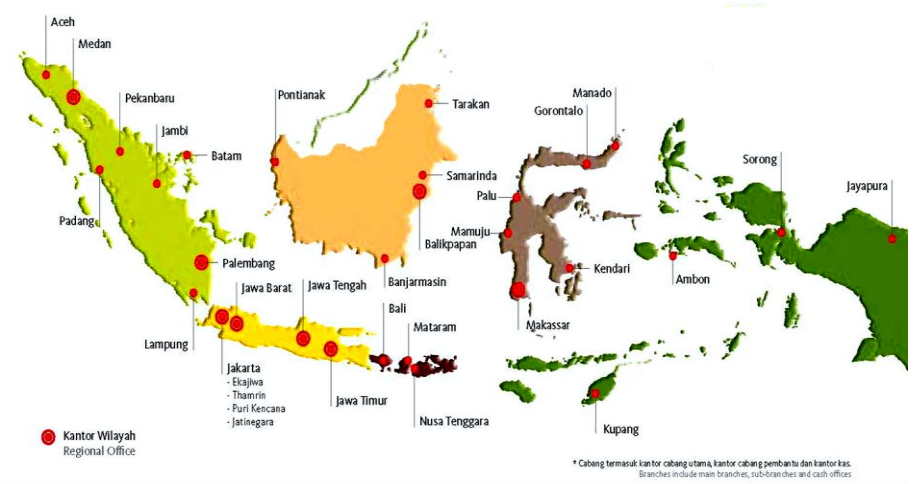
Tele Sales

Mobile Banking

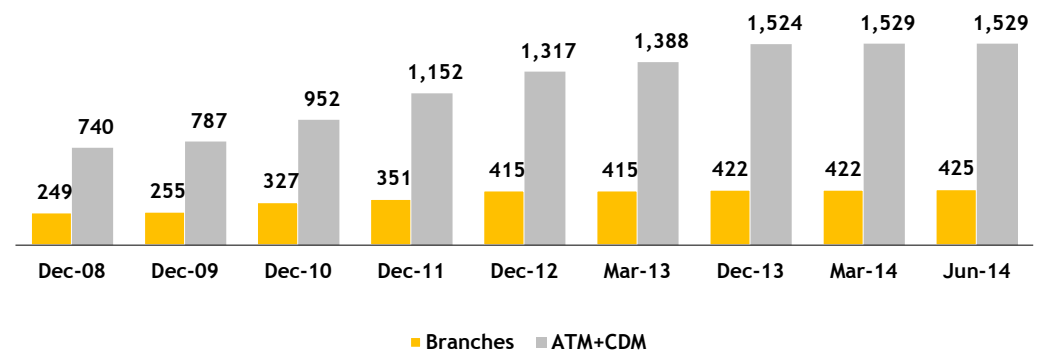
Internet Banking

Cust Care Centre

Branch Network



As of June 2014, we have 425 branches, 7 MKK and 1,529 ATM+CDM



For Individual Customers



For Corporate Customers & Entrepreneurs



We work closely with our customers to achieve their potential

Cash Management Solution

COOLPay & COOLBanking

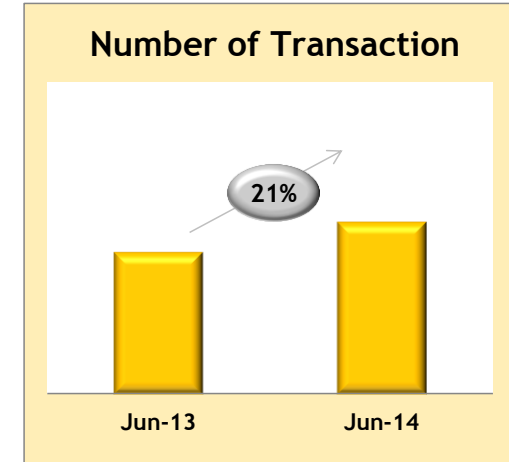
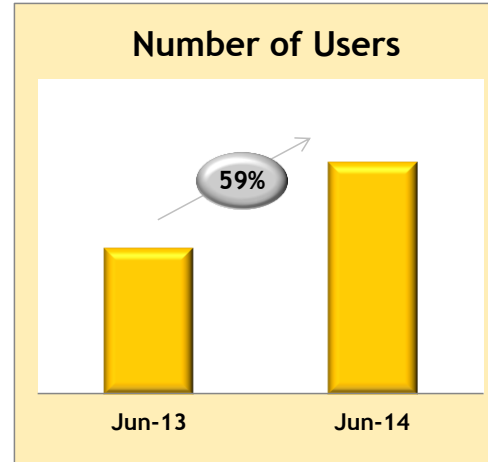
Enhanced e-banking capacity and features have increased both users and number of transactions

Mobile Banking



bii mobile banking
The most connected Mobile Banking

Mobile banking with new IT platform and applicable at all type of mobile devices



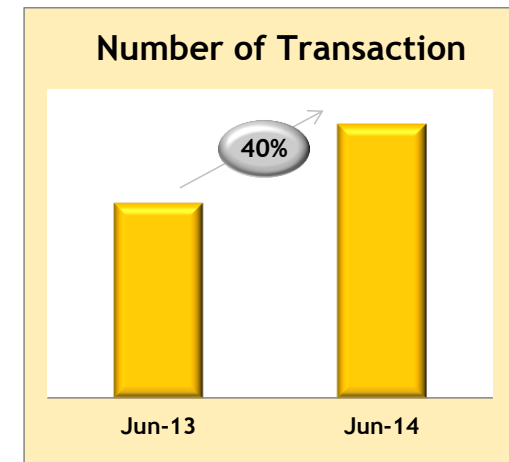
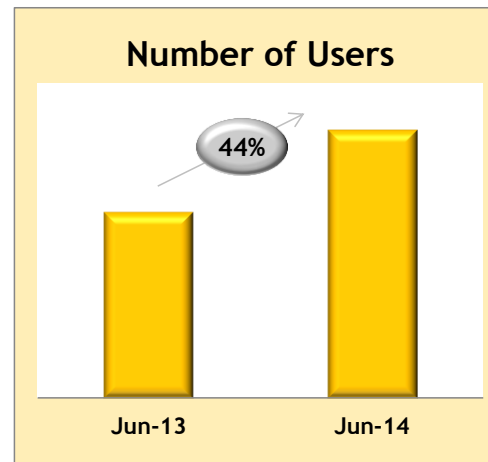
Internet Banking



bii
Maybank

More convenient banking at your fingertips.

Find out more



Financial Performance

Income Statement - Consolidated

Dec-13	in Billion Rupiah	Jun-13	Jun-14	△
A		B	C	C/B
5,801	Net Interest Income	2,810	2,953	5.1%
2,293	Non Interest Income	992	1,076	8.5%
8,094	Gross Operating Income	3,803	4,029	6.0%
(5,198)	Operating Expenses (excl. Provision)	(2,651)	(2,723)	2.7%
(2,356)	Personnel	(1,227)	(1,095)	(10.8%)
(2,842)	General Administrative	(1,424)	(1,628)	14.3%
2,896	Operating Income before Provision	1,152	1,307	13.5%
(791)	Provisions	(324)	(703)	116.8%
2,105	Operating Income After Provision	827	604	(27.0%)
79	Non Operating Income (expense)	139	(93)	(166.8%)
2,184	Profit Before Minority Interest & Tax	966	511	(47.1%)
1,545	PATAMI	681	336	(50.6%)

Balance Sheet - Consolidated

Dec-13	in Billion Rupiah	Jun-13	Jun-14	△	YTD
A		B	C	C/B	C/A
102,030	Loans	85,105	105,967	24.5%	3.9%
3,639	Government Recap. Bonds	3,670	3,636	(0.9%)	(0.1%)
17,167	Other Earning Assets	18,070	16,805	(7.0%)	(2.1%)
140,707	Total Assets	121,439	144,887	19.3%	3.0%
107,240	Deposits from Customer	91,126	105,909	16.2%	(1.2%)
17,692	- Current Account	15,106	16,400	8.6%	(7.3%)
24,689	- Saving Account	20,282	24,273	19.7%	(1.7%)
64,859	- Time Deposit	55,738	65,236	17.0%	0.6%
2,588	Borrowing	2,502	3,827	52.9%	47.9%
7,995	Securities Issued	7,839	7,907	0.9%	(1.1%)
2,989	Subordinated Loans	2,989	2,990	0.1%	0.0%
7,487	Other Liabilities	6,942	11,455	65.0%	53.0%
128,299	Total Liabilities	111,398	132,078	18.6%	2.9%
194	Minority Interest	178	203	14.0%	4.6%
12,214	Equity	9,863	12,605	27.8%	3.2%

Data source: Published report

Financial Ratios

Consolidated	Jun-13	Jun-14	▲
	A	B	B - A
Profitability			
Return On Assets	1.61%	0.72%	-0.89%
Return On Equities (Tier 1)	15.72%	6.15%	-9.57%
Net Interest Margin	5.34%	4.75%	-0.59%
Efficiency & Productivity Ratio			
Cost to Income Ratio	71.04%	67.57%	-3.47%
BOPO	87.02%	92.23%	5.21%
Earning Asset Quality			
Impaired Loans - Gross	1.85%	3.61%	1.76%
Impaired Loans - Net	1.13%	2.77%	1.64%
NPL - Gross	1.43%	2.68%	1.25%
NPL - Net	0.73%	1.92%	1.19%
BalanceSheets Structure			
LDR	91.52%	97.81%	6.29%
Modified LDR *)	79.07%	82.77%	3.70%
CASA to Total Funding	38.83%	38.40%	-0.43%
CAR (with credit, operational & market risk)	12.96%	11.98%	-0.98%

Bank Only	Jun-13	Jun-14	▲
	A	B	B - A
Profitability			
Return On Assets	1.42%	0.48%	-0.94%
Return On Equities (Tier 1)	14.22%	4.03%	-10.19%
Net Interest Margin	4.56%	4.10%	-0.46%
Efficiency Ratio			
Cost to Income Ratio	70.29%	66.09%	-4.20%
BOPO	87.34%	93.60%	6.26%
Earning Asset Quality			
Impaired Loans - Gross	1.87%	3.71%	1.84%
Impaired Loans - Net	1.16%	2.88%	1.72%
NPL - Gross	1.42%	2.72%	1.30%
NPL - Net	0.73%	1.97%	1.24%
BalanceSheets Structure			
LDR	84.98%	90.80%	5.82%
Modified LDR *)	76.87%	80.61%	3.74%
CASA to Total Funding	38.93%	38.62%	-0.31%
CAR (with credit, operational & market risk)	13.05%	11.93%	-1.12%

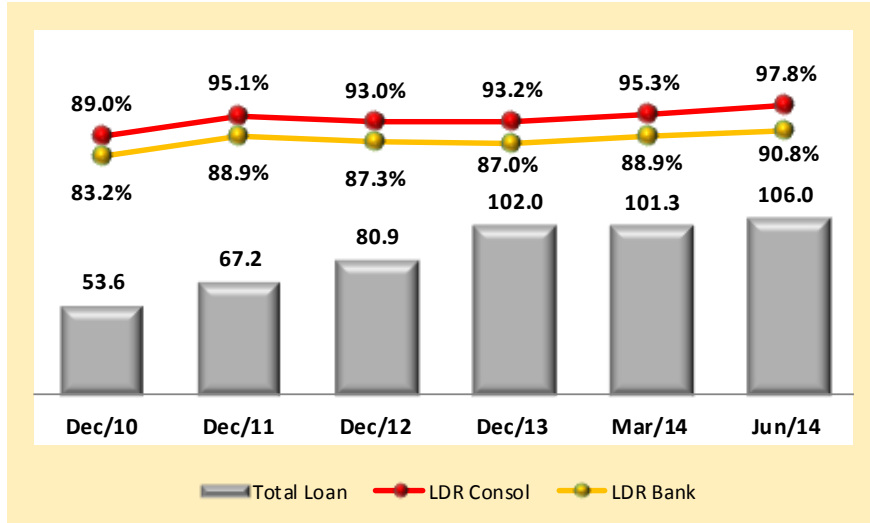
*) Modified LDR is defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

Strong loans growth across all segments

Business Banking continues to lead

LDR & Total Loans

Rp Trillion



Rp Trillion	Jun-13	Jun-14	Δ
Global Banking	23.9	29.4	23%
Business Banking	30.2	38.3	27%
Retail Banking	31.1	38.3	23%
Total	85.1	106.0	25%

Loans Composition by Business Segment

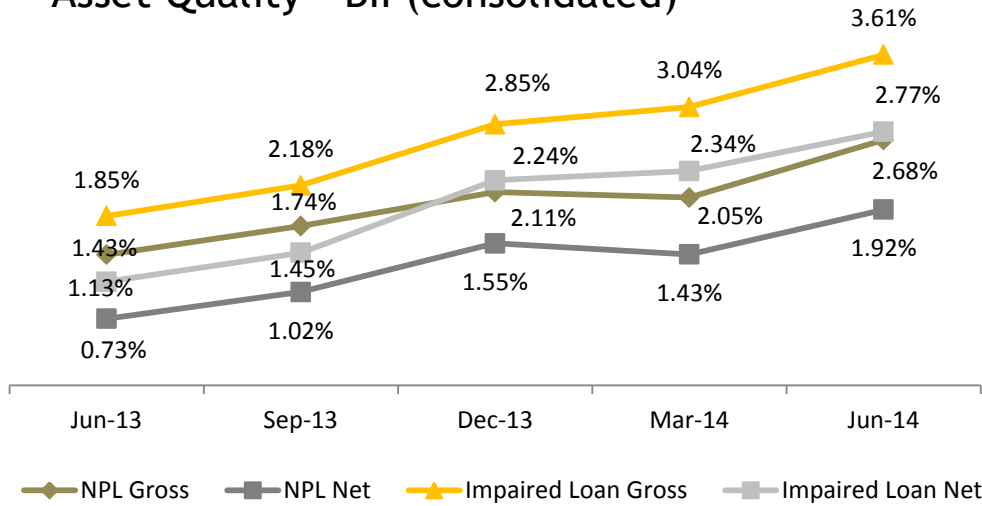


- Loans grew by 25% (yoy) despite the challenging market conditions with the strongest loans growth from Business Banking of 27% (yoy)
- Retail Banking Loans has grown strongly, mostly in Mortgage and 4Wheel
- Global Banking Loans increased by 23% (yoy)

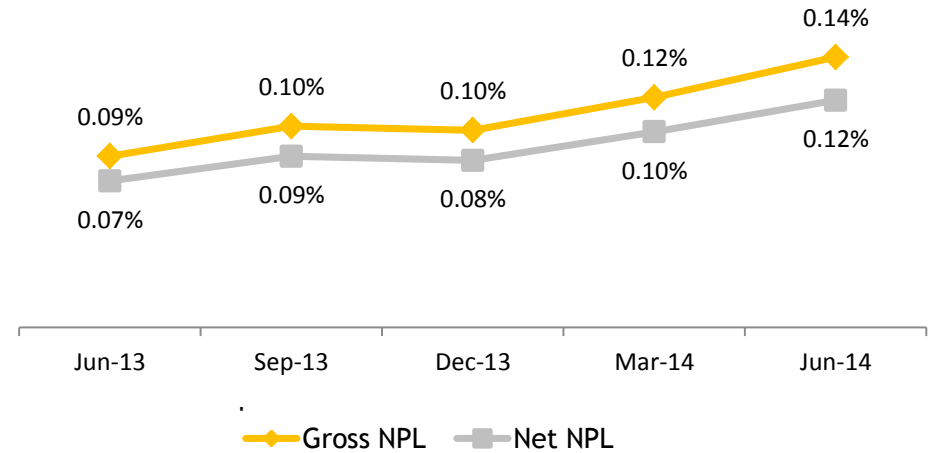
Note: With the coverage expansion covering Micro, Commercial, Financial Supply Chain Management and Credit Management, the SME Banking is now called Business Banking; and Global Wholesale Banking is now called Global Banking to reflect the great focus and harmonization with the group

Loan Quality

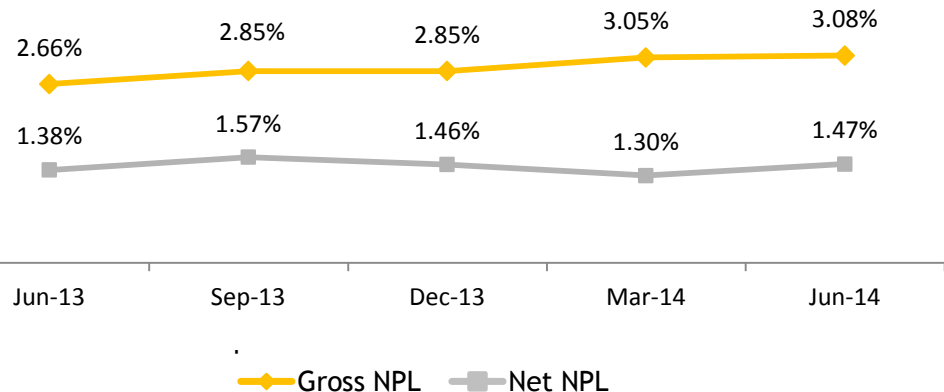
Asset Quality - BII (consolidated)



Asset Quality - BII Finance (consolidated)



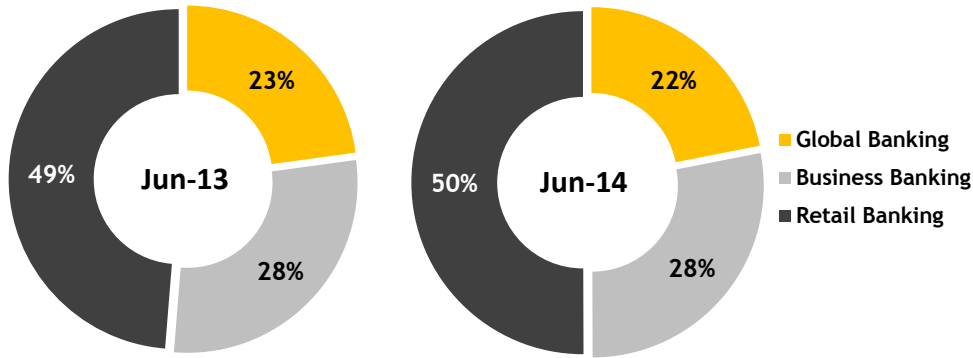
Asset Quality - WOM (consolidated)



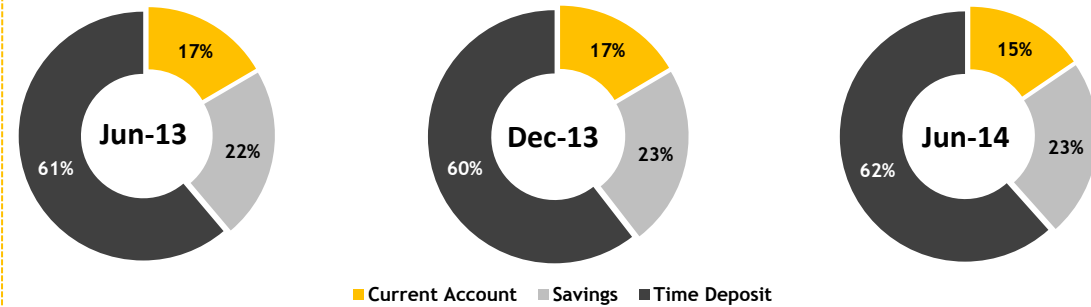
- NPL (gross) stood at 2.68% and NPL (net) at 1.92%
- In the first semester 2014, the Bank experienced some asset quality deterioration in a number of its Global Banking borrowers. Impact from the restructuring of the bank's Structured Trade and Commodity Finance (STCF) portfolio combined with contractual challenges faced by certain borrowers in the oil & gas and mining sectors as well as business downturn experienced by customers due to the export ban for mineral ores, the rise in interest rates, depreciation of Rupiah and higher inflation have impacted the debtor's business leading to increase NPL
- BII Finance was able to maintain its NPL gross only at 0.14% and NPL net of 0.12%
- WOM NPL gross at 3.08% while NPL net at 1.47%

Strong increase in Deposits led by robust growth in Savings

Deposits from Customers by Business Segment



Deposits from Customers by Type



Bank Only

Rp Trillion	Jun-13	Jun-14	Δ
Global Banking	20.8	23.3	12%
Business Banking	25.9	29.8	15%
Retail Banking	44.4	53.2	20%
Elimination	(0.2)	(0.4)	
Total	91.1	105.9	16%

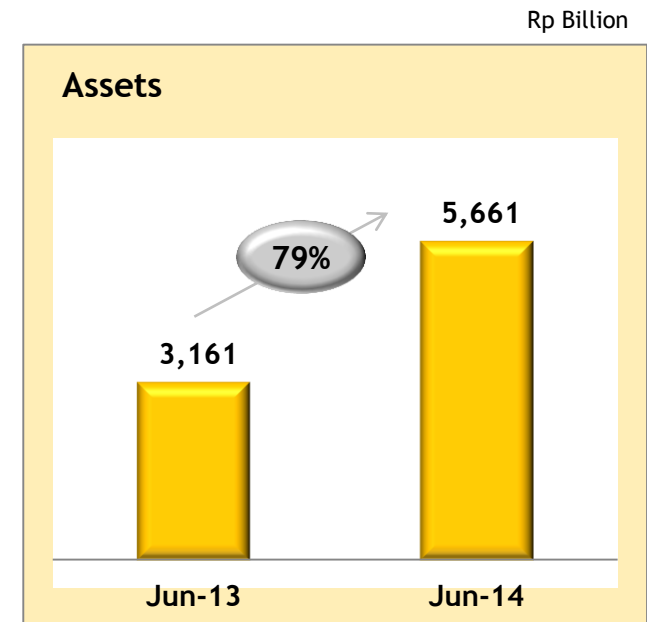
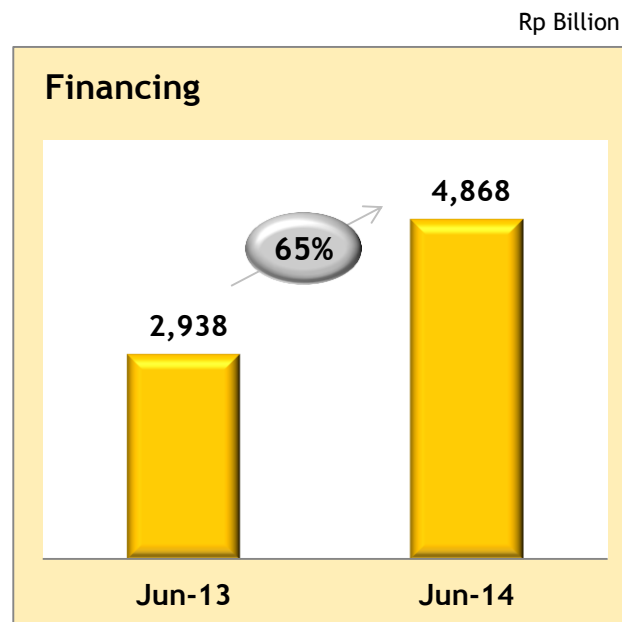
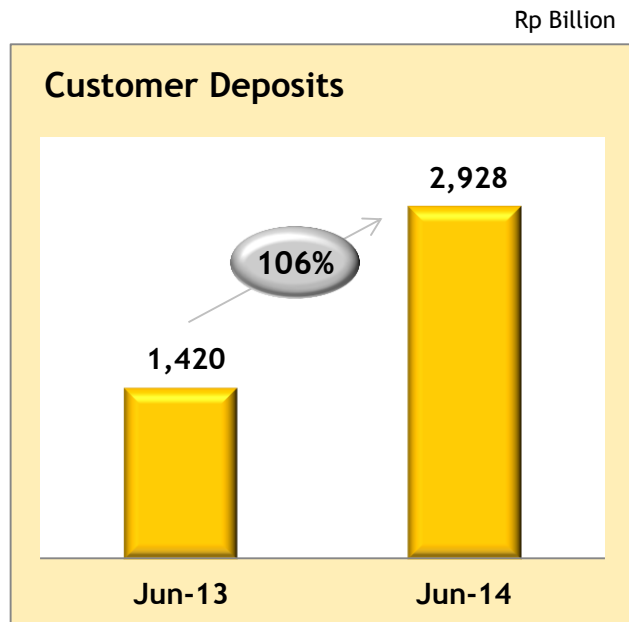
Rp Trillion	Jun-13	Jun-14	Δ
Current Account	15.1	16.4	9%
Savings	20.3	24.3	20%
Time Deposits	55.7	65.2	17%
Total	91.1	105.9	16%
CASA Ratio	38.8%	38.4%	-0.4%

Strong Growth in Customer Deposits 2Q14 which grew 106% (yoy)

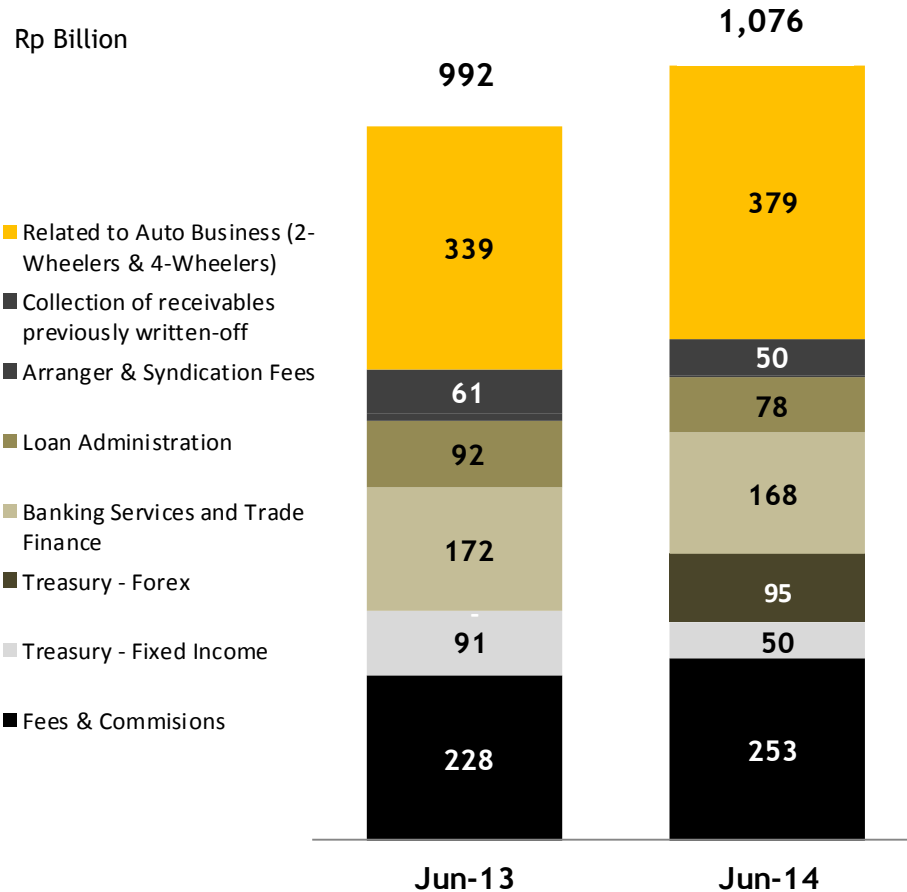


BII Syariah kini hadir lebih dekat dengan Anda.

Its strategy to be product provider and offer Syariah solutions across all Business Segments show encouraging results following the implementation of its revamped business model last year - Syariah financing increased significantly by 65%, Customer Deposits jumped to 106% and Assets grew by 79% (Y-o-Y)



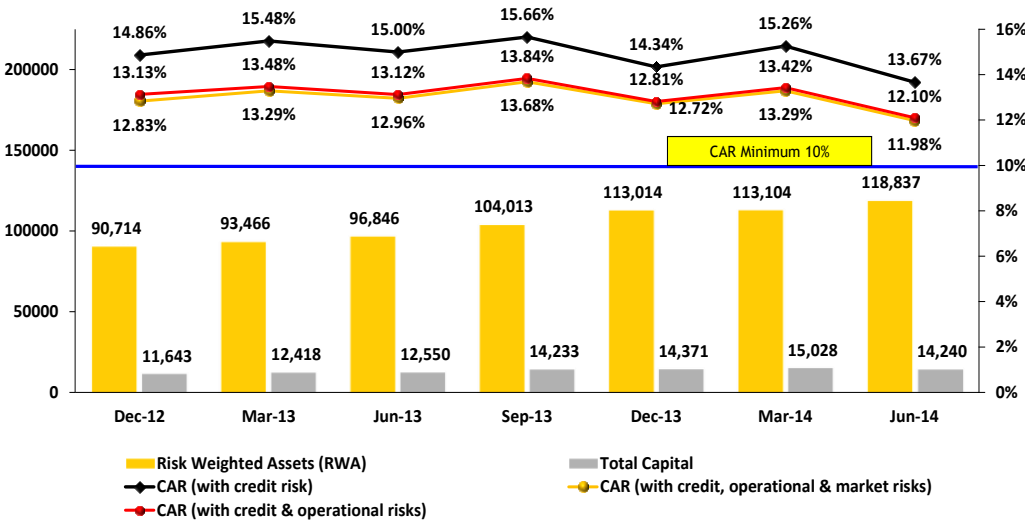
Fee Income



Fee Income (Rp Billion)	Jun-13	Jun-14
Related to Auto Business (2-Wheelers & 4-Wheelers)	339	379
Collection of receivables previously written-off	61	50
Arranger & Syndication Fees	9	4
Loan Administration	92	78
Banking Services and Trade Finance	172	168
Treasury - Forex	-	95
Treasury - Fixed Income	91	50
Fees & Commissions	228	253
- Bancaassurance	13	17
- Remittance	45	52
- Card Relative	113	107
- Other fees & commissions	57	77
Total Fee Income	992	1,076

CAR, Ownership, Share Price Performance & Company Rating

CAR



Share Price Performance



BNII	Dec-12	Mar-13	Jun-13	Dec-13	Mar-14	Jun-14
Harga Saham (Rp)	395	415	345	310	317	291
PBV (x)	2.34	2.41	1.94	1.55	1.55	1.41
PER	18.40	75.59	28.51	12.23	102.27	52.81

Ownership

No	Shareholders	# of Shares	%
1	Sorak Financial Holdings Pte., Ltd. ("Sorak")	27,449,983,641	45.02%
2	Maybank Offshore Corporate Services (Labuan) Sdn., Bhd. ("MOCS")	20,705,915,197	33.96%
3	UBS AG, London Branch ("UBS")	11,162,535,000	18.31%
4	Public	1,653,722,819	2.71%
	TOTAL	60,972,156,657	100.00%

Corporate Rating

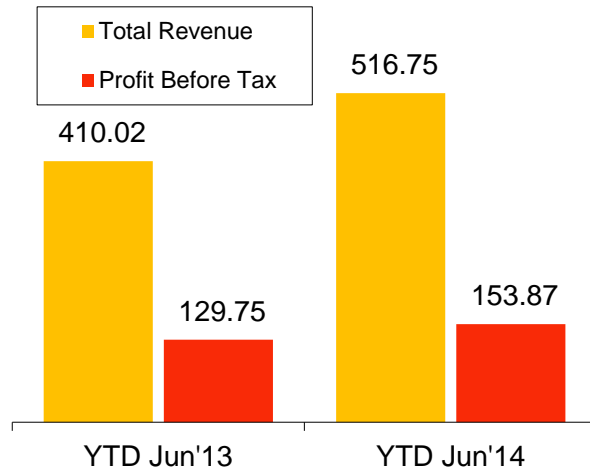
FitchRatings	Company Rating	AAA (idn)
	Bonds	AAA (idn)
	Subordinated Bonds	AA (idn)
	Sukuk Mudharabah	AAA(idn)



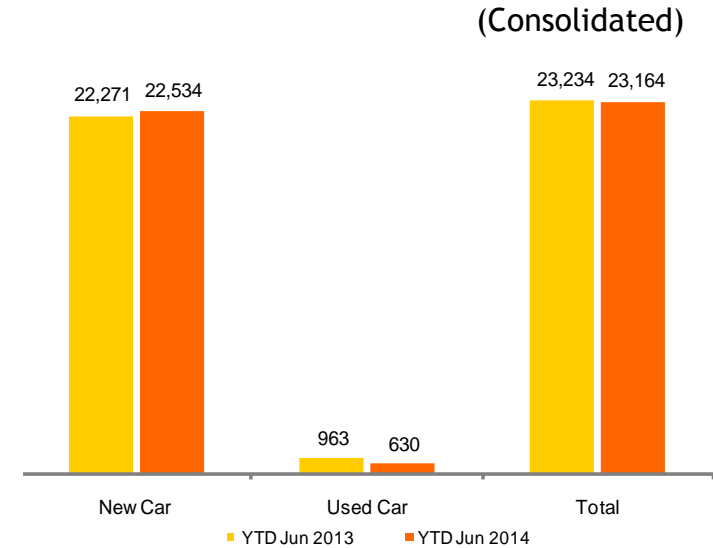
Company Rating	idAAA
Bonds	idAAA
Subordinated Bonds	idAA+
Sukuk Mudharabah	idAAA(sy)

BII Finance: Remains profitable, however tighter regulations impacted 2Q2014 growth

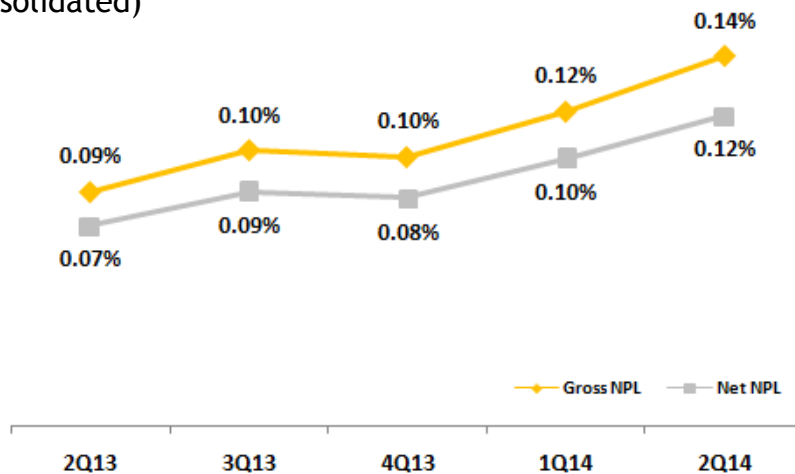
Revenue and PBT (Rp Billion)
(Stand Alone)



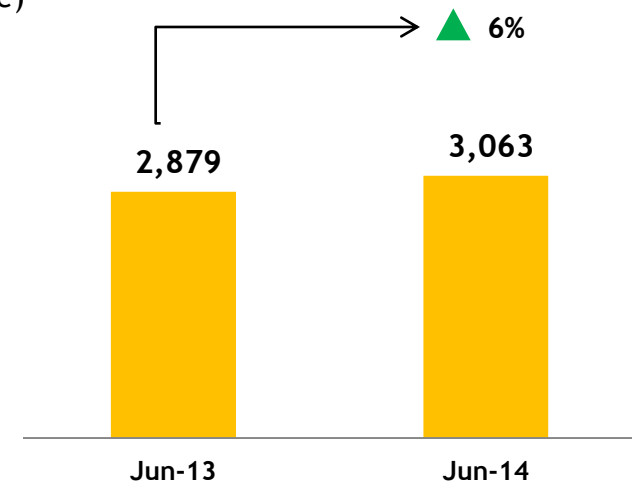
Unit Financing (unit)



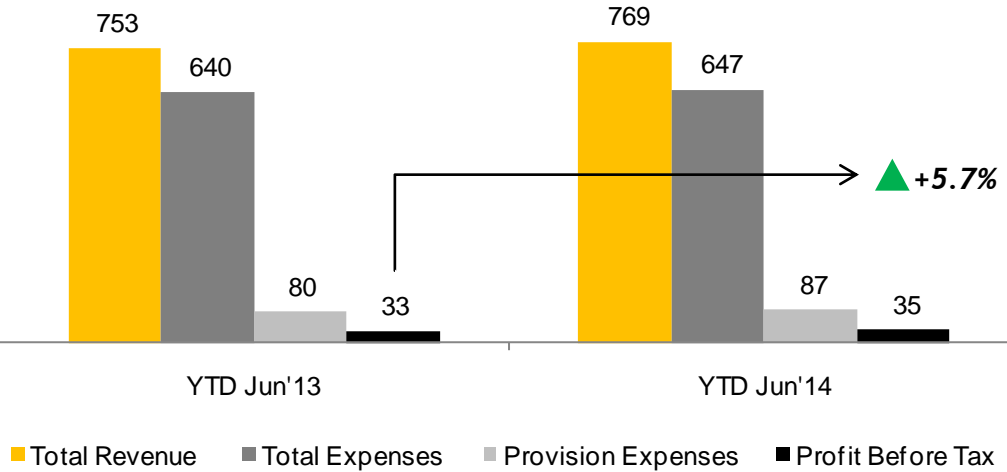
Asset Quality
(Consolidated)



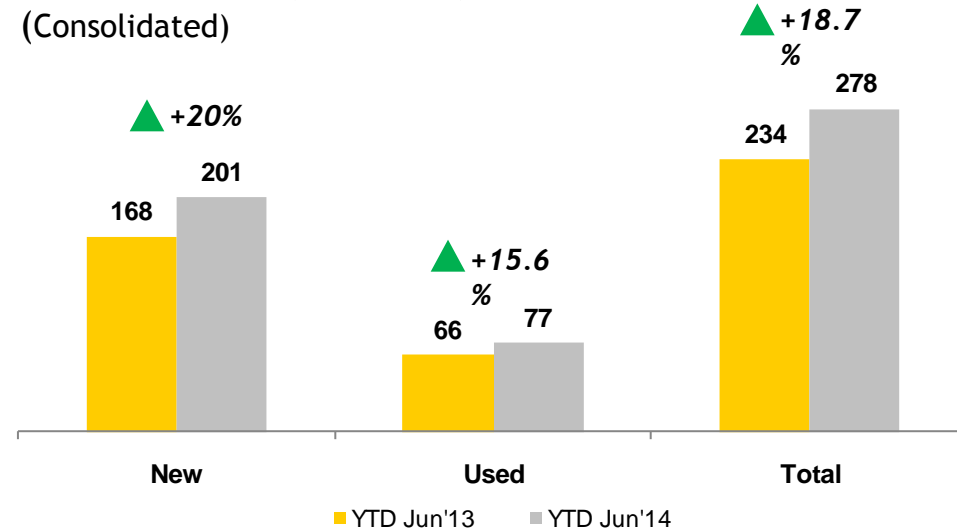
Consumer Financing (Rp Billion)
(Stand Alone)



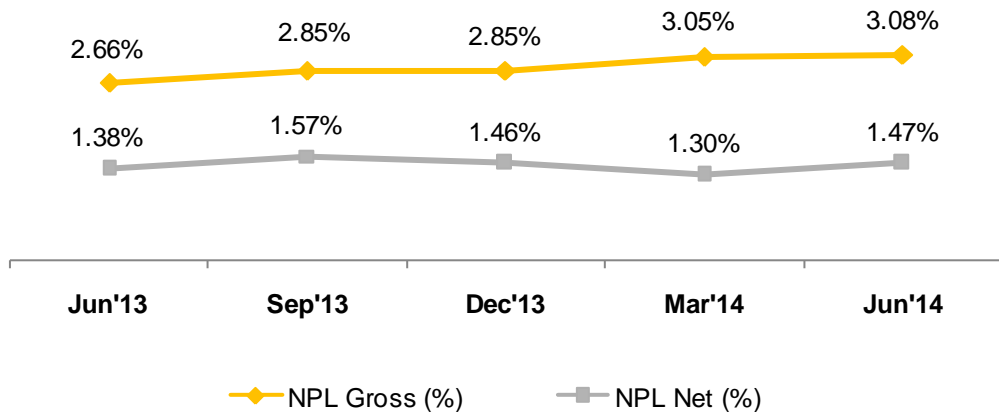
Revenue and PBT (IDR billion) (Stand alone)



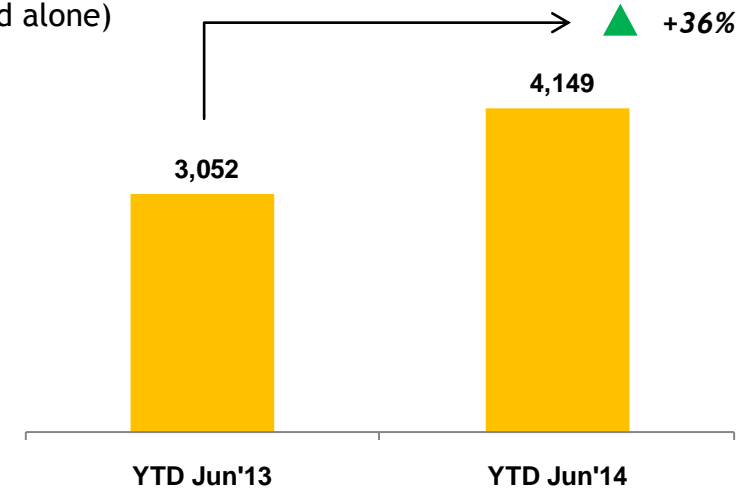
Unit Financing ('000 unit) (Consolidated)



Asset Quality (Consolidated)



Consumer Financing (IDR billion) (Stand alone)



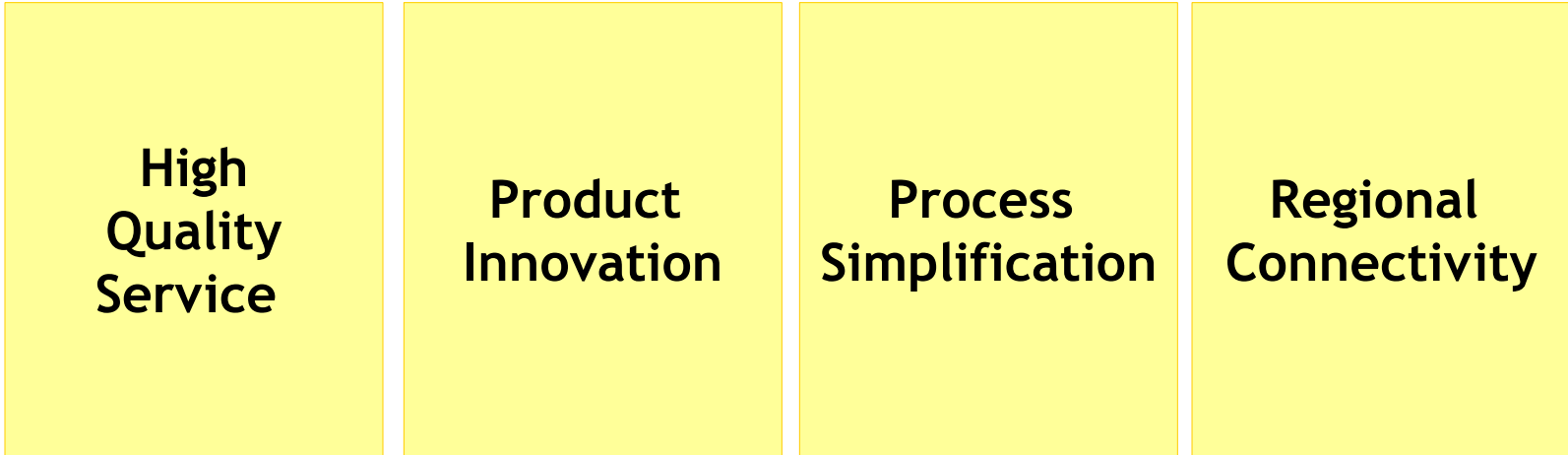
Strategy & Headline KPI

We are building our competitive advantage through High Quality Service, Product Innovation, Process Simplification and Regional Connectivity ...



Group Vision Statement
To be a Regional Financial Services Leader
Group Mission Statement
Humanising Financial Services Across Asia

Vision: *To be the leading relationship bank in Indonesia by truly being in the community, serving through customized products & solutions and delivering high quality of services*
Mission: *Humanising Financial Services*



Global Banking	Business Banking	Retail Banking	WOMF	BIIF	Syariah
Sales & Distribution	Human Capital	Operations & IT	Risk	Finance	

We have completed our roadshow to 12 regional across Indonesia to support regionalisation program

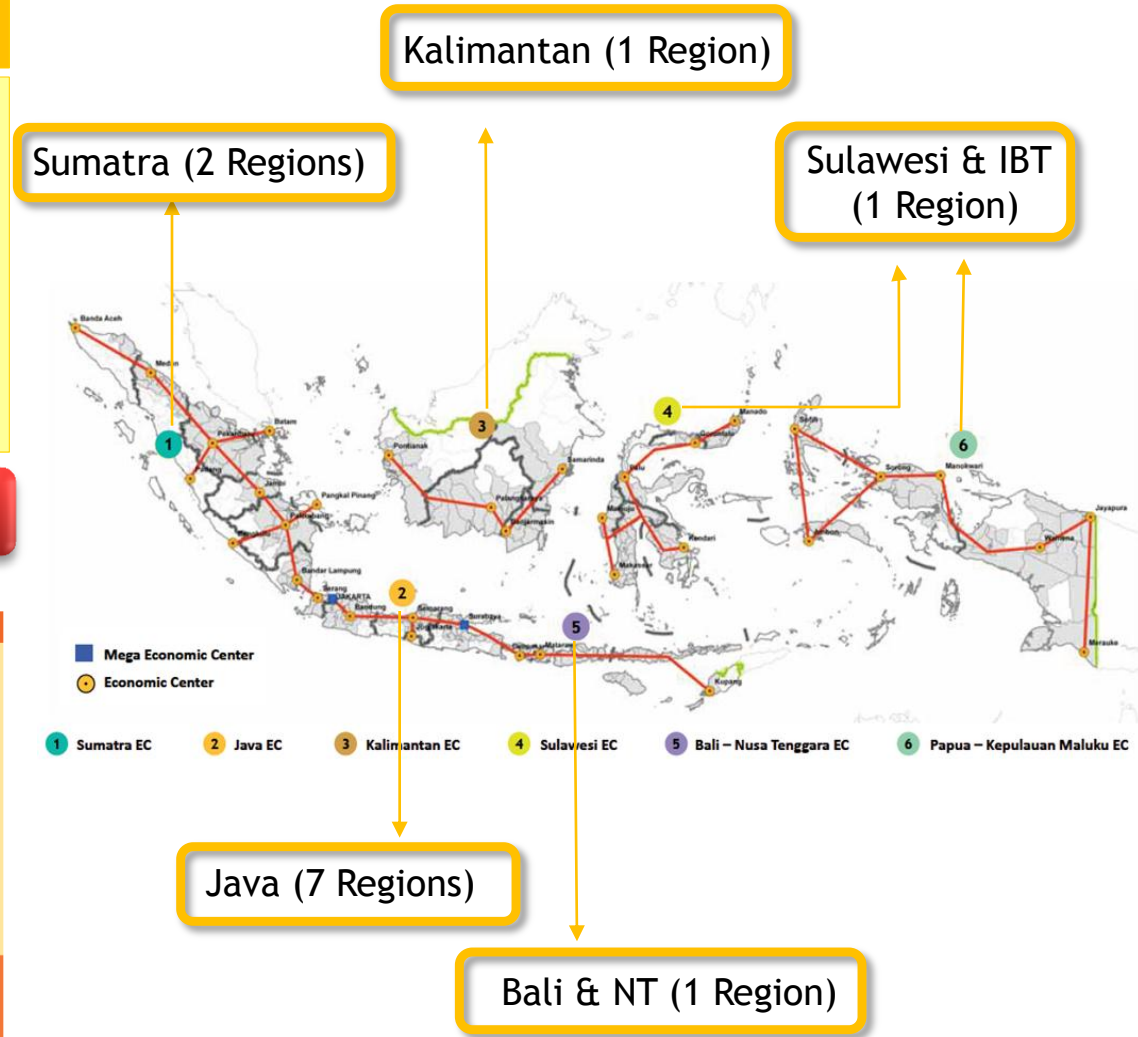
Indonesia Regional Productivity (RB & BB)

- Regional economy oriented regional division
- Sharpen regional coverage and productivity through better understanding of local business and associated risks
- Improvement in customer wallet share
- Regions and branches as an effective growth channel for Bank's core, Syariah, and subsidiary businesses

Theme of every economic corridor for acceleration and expansion of economic development

SUMATRA	JAVA	KALIMANTAN	SULAWESI	BALI - NT	PAPUA - KEP. MALUKU
Center for Production and Processing of Natural Resources and As Nation's Energy Reserves	Driver for National Industry and Service Provision	Center for Production and Processing of National Mining and Energy Reserves	Center for Production and Processing of National Agricultural, Plantation, Fishery, Oil & Gas, and	Gateway for Tourism and National Food Support	Center for Development of Food, Fisheries, Energy, and National Mining

Indonesia as basis for global food security, center of processing products of agriculture, plantation, fishery, mineral and energy resources as well as a center of global logistics



- 1 Domestic Regional Transformation :
 - a To ensure our regional growth orientation align with its regional economy potential
 - b To sharpening our regional coverage and productivity through better understanding of local business and associated risks
 - c Regional & Branches Empowerment for communities development
- 2 Retail Banking & Business Banking will focus to serve communities while Global Banking will serve top tier 1 Corporation and State Owned Enterprise (SoE)
- 3 Re-orientation Customers Segmentation
- 4 Strengthen IT Infrastructure
- 5 People Development
- 6 Strategic Cost Management

Continuing



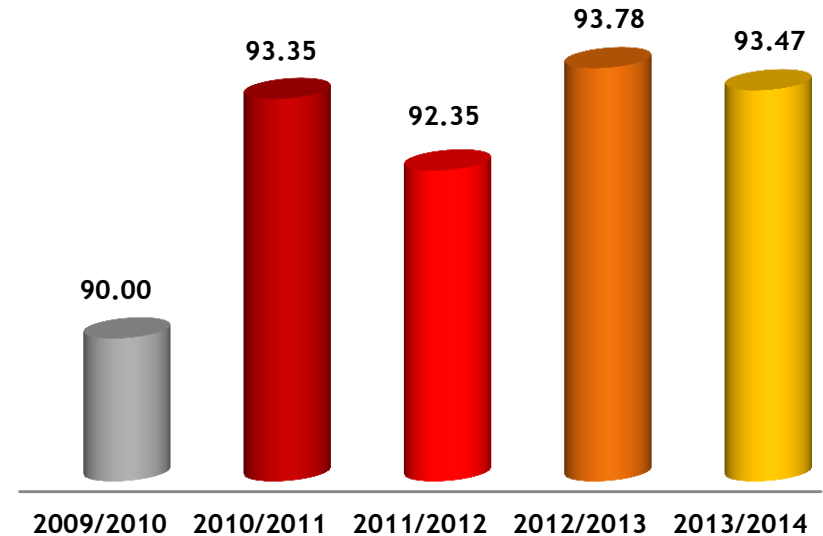
The Bank's
Headline KPI
in 2014

Loans & Deposits :
17-20%

Awards, Corporate Social Responsibility (CSR) & Event Highlights

Top **1** in Service Quality

Five Consecutive Years Top Performers
Customers Satisfaction Survey from ISMS Trisakti
& Infobank Magazine



Other Awards in Service Quality

- Contact Center Service Excellence Award 2014 from CARRE
- Excellent Service Experience Award (ESEA) 2014 from CARRE of Center for Customer Satisfaction and Loyalty (CCSL) and Bisnis Indonesia
- BII won Call Center Service Excellence Award for four categories: 'Email Customer Service', 'Platinum Credit Card', 'Regular Banking', and 'Regular Credit Card'



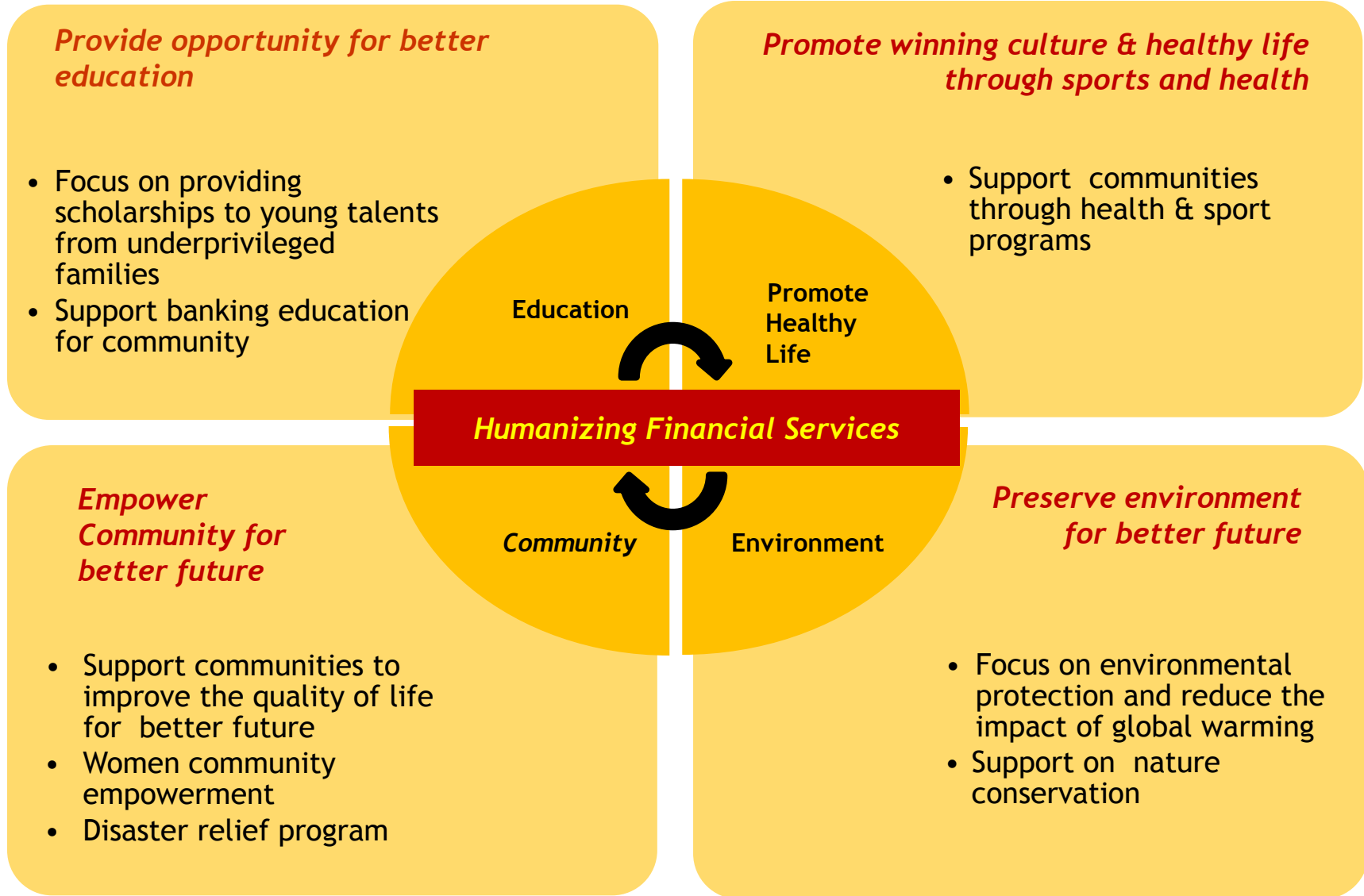


Other Awards

- Indonesia Banking Loyalty Award 2014 “Loyalty Program for Saving Account Conventional Champion Banking and “Top 5 Loyalty Champion” for Saving Account category from Markplus Inc.
- Top 50 Most Valuable Indonesian Brands from Brand Finance, 2014
- Risk Management Award “Financial Insight Innovation Award 2014” Asia’s Most Dependable Bank from IDC Financial Insights

Awards for Syariah Banking

- Islamic Finance Award 2014 “3rd Rank - Top Growth Financing” for Assets > Rp1 trillion from KARIM Consulting Indonesia
- Indonesia Banking Loyalty Award (IBLA) 2014 “Top 3 Saving Account Islamic Banking” from Markplus Inc.





- **BII and Maybank Foundation continues providing scholarships**

This is the second batch of “BII-Maybank Foundation Scholarship” with total fund of Rp 14 billion, increased comparing to the previous program with a total fund of Rp 11 billion, 29 April 2014



- **Blood Drive as a Series of BII 55th Anniversary**

As a series of 55th anniversary and in line with one focus of CSR programs, which is to promote healthy life, BII organized a blood drive. This activity opened the series of BII anniversary. This activity supported by Palang Merah Indonesia (PMI), was aimed at cultivating social careness and healthy lifestyle among the employees. In two days, we could donate 374 blood bags from 510 participant registered, 21-22 May 2014



- **BII Supports Indonesian Women Entrepreneurship**

BII in partnership with www.sukmainspirasi.com supported a talk show and fashion show themed “Inspiration for Indonesian Women’s Entrepreneurship by Making Use of Cultural Heritage”. BII supports Indonesian women entrepreneurship development by giving working inspiration, providing sustainable network development, and realizing dreams as businesswomen without ignoring women’s nature, 23 May 2014

BII Maybank Bali Marathon - 2014

BII Opens Bali Marathon 2014 Registration

BII has opened BII Maybank Bali Marathon 2014 (BMBM 2014) registration through www.balimarathon.com on 16th May 2014, while the event will be held on September 14th, 2014. Online registration system was applied by BII in order to ease both domestic and international runner in registering themselves and monitoring the event.



BII Maybank Bali Marathon 2014 can be accessed from www.balimarathon.com, facebook www.facebook.com/BaliMarathon and twitter @BaliMarathon.

BII Maybank Bali Marathon 2013

With theme *Pushing the Limit*, BII Maybank Bali Marathon 2013 was participated by 3,000 runners from 42 countries, includes elite runners from Africa, Europe, Asia and Australia



BII Maybank Bali Marathon 2014

BII Maybank Bali Marathon 2014 will be held in Gianyar Bali on 14th September 2014 and will have three categories - a full marathon (42.195 km), half marathon (21.0975 km) and 10 km run.



Event Highlights in 2Q14



- BII Grants Bingkisan Beruntung Program Grand Prize, Apr'14**
 BII symbolically granted "Bingkisan Beruntung 2013" program grand prize in the form of prize package which consisted of three prizes, which were one unit of Toyota Alphard, one set of diamonds and family vacatio to Euro Disneyland, 24 April 2014
- Annual General Meeting of Shareholder (AGMS)**
 AGMS approved financial report for the year ended December 31, 2013 and appointed Ani Pangestu as Independent Director, 28 April 2014
- Strategic Partnership BII - Garuda**
 BII provides US\$ 100 Million sharia financing facility for Garuda and also financing term facility for Garuda's pilot candidates, 5 may 2014
- BII gained recognition by Rekor Bisnis Indonesia**
 As a "National Bank that has the fastest growing number of Mobile Banking in the Indonesian banking industry" during "Rekor Bisnis (ReBi) Indonesia recognition Night 2014 organized by TeRa Foundation in collaboration with Koran Singo, 7 May 2014
- BII Grants Credit Card Lucky Draw Program**
 The winner of Lucky Draw Katty Perry program will be able to see her live concert in London on May 30th, 2014, while the winner of Lucky Draw 2014 FIFA World Cup will be able to see it live in Brazil on June, 8 May 2014
- BII Launched "Bingkisan Beruntung" Program**
 A grand prize of tour package covering Paris, Tokyo, Sydney, Johannesburg, and Los Angeles for the winner. This program also offers different prizes such as gifts for 10 winners who will be able to travel to Korea and Greece, 12 May 2014
- Celebrating BII 55th Anniversary**
 BII 55th anniversary celebration was held in Hall A, Student Stadium of Soemantri Brodjonegoro, Jakarta. With a theme of "Bersatu, Berkreasi dan Berbagi" this event was also attended by the whole BII employees, families and BOD/BOC members

Thank You

Disclaimer

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