



PT Bank Internasional Indonesia Tbk

FY2014 Results

Summary of FY2014

BII in Brief

Financial Performance

Strategy and Target

Awards, Corporate Social Responsibility (CSR) & Event Highlights

Summary of FY2014

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

Summary of FY2014

- Profit impacted by loan provision and increased cost of funds
- Strong focus on strengthening fundamentals for sustainable growth

Loans

- Loans portfolio grew by 4.2% (YoY) to Rp106.3 trillion with loan composition being re-profiled to focus on Business Banking and Consumer. Composition was Global Banking 23%, Business Banking 38% and Retail Banking 39% at the end of December 2014
- Business Banking and Retail Banking continued to grow by 15% and 16% (YoY) respectively
- Re-profiling of loans portfolio in the Global Banking is to focus on the Large Local Corporates and State-owned Enterprises with the loans portfolio was reduced to Rp24.0 trillion from Rp30.9 trillion in FY 2013

Assets

- Assets increased by 1.9% (YoY) to Rp143.4 trillion
- We have launched *Sharia First* strategy and it show encouraging results. Total sharia customer deposits increased by 36.7% (YoY) to Rp4.2 trillion from Rp3.0 trillion. Total sharia financing grew by 64.9% (YoY) to Rp5.7 trillion from Rp3.44 trillion

Deposits

- Deposits from Customer at Rp102.5 trillion with CASA Ratio at 39%
- Loan to Deposit Ratio (bank only) at 92.67%
- Loan to Funding Ratio at 85.18%

Profit

- PATAMI at Rp699 billion impacted by increasing provisions from a number of corporate debtors, NIM compression and lower fee-based income
- Operating expenses (exclude provision) growth maintained at 2% below inflation rate. The Bank's Strategic Cost Management Program (SCMP) that was launched in 2013 has started to bear fruits by significant progress to improve Bank cost structure

Capital

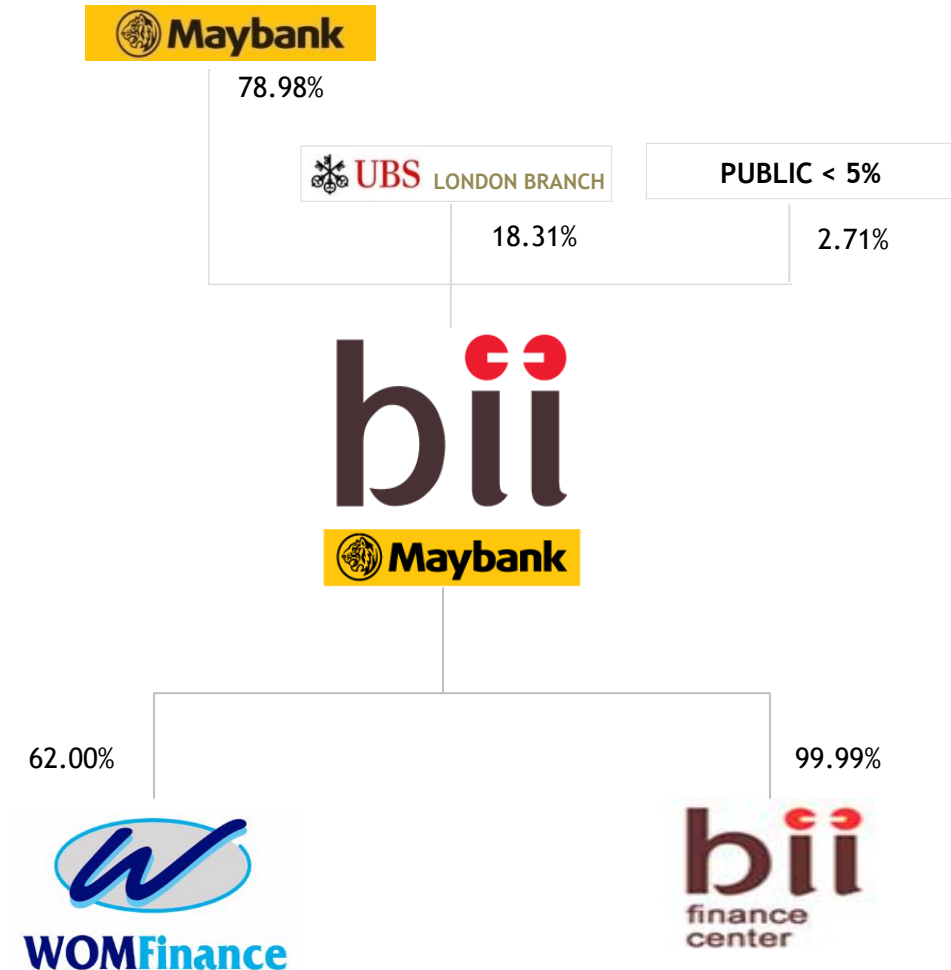
- Successfully completed Sub Debt issuance of Rp1.5 trillion in July 2014 and Rights Issue of Rp1.5 trillion in December 2014
- CAR with credit, operational and market risk reached 15.72% with total capital of Rp18.1 trillion from Rp14.4 trillion last year. On 01 January 2015, CAR was 16.06%

BII in Brief

Profile

Established	:	15 May 1959
Total Assets	:	Rp143.4 Trillion
Total Equity	:	Rp14.4 Trillion
Market Capitalisation	:	Rp14.1 Trillion
Position in Indonesia (as of September 2014)	:	Rank #9 in terms of assets Rank #9 in terms of Deposits Rank #10 in terms of Loans
# of Branches	:	660 428 (BII) 192 (WOM) 40 (BII Finance)
# of ATM & CDM	:	1,530, including 78 CDMs that connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus
# of Employees	:	11,584 7,423 (BII) 3,813 (WOM) 348 (BII Finance)
# of Customers	:	5.2 million

Corporate Structure



Board of Commissioners



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



Ani Pangestu
Director



Ghazali M. Rasad
Director



Henky Sulisty
Director



Jenny Wiriyanto
Director



Dhien Tjahajani
Director



Thilagavathy Nadason
Director

Comprehensive Distribution Channel with branches across all Indonesia Provinces

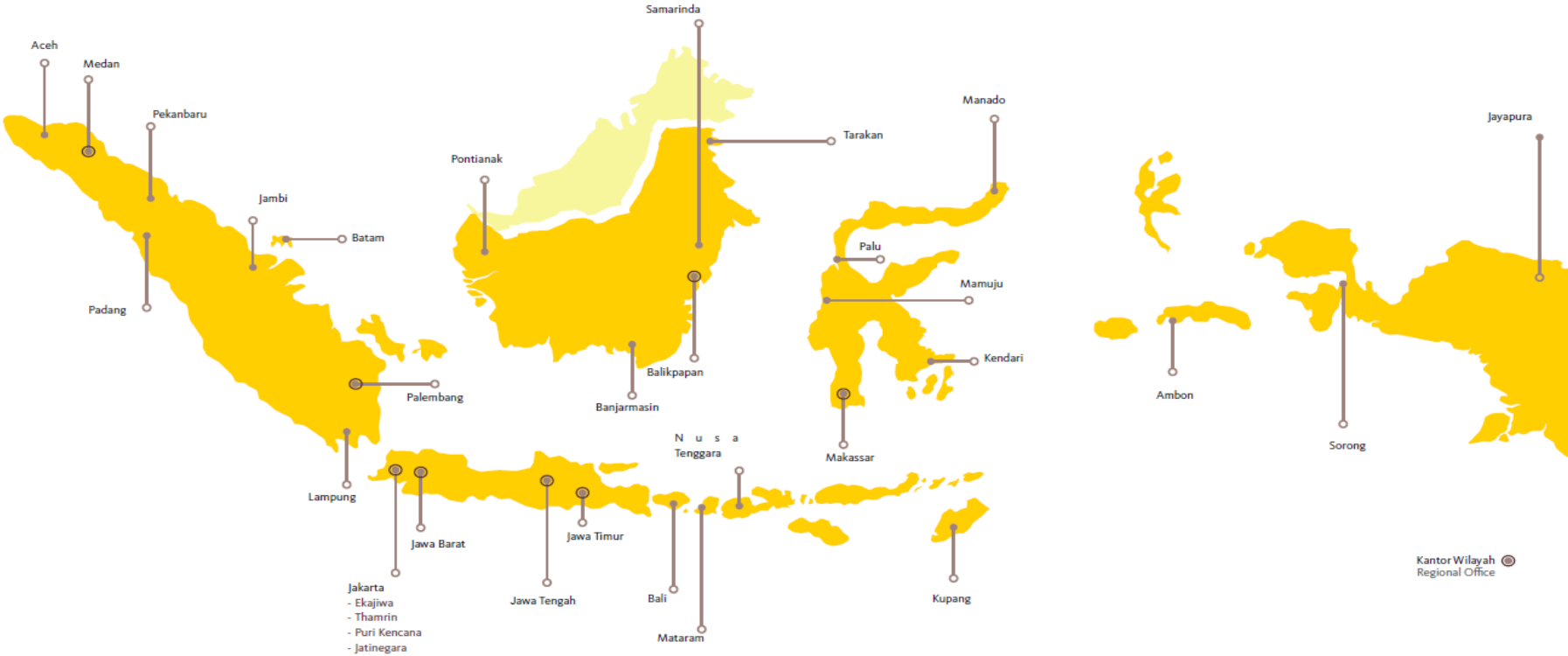


416 Conventional Branches

9 Sharia Branches

2 Overseas Branches

1 Micro Branch & 54 Micro Banking Services



15 Platinum Access Centre

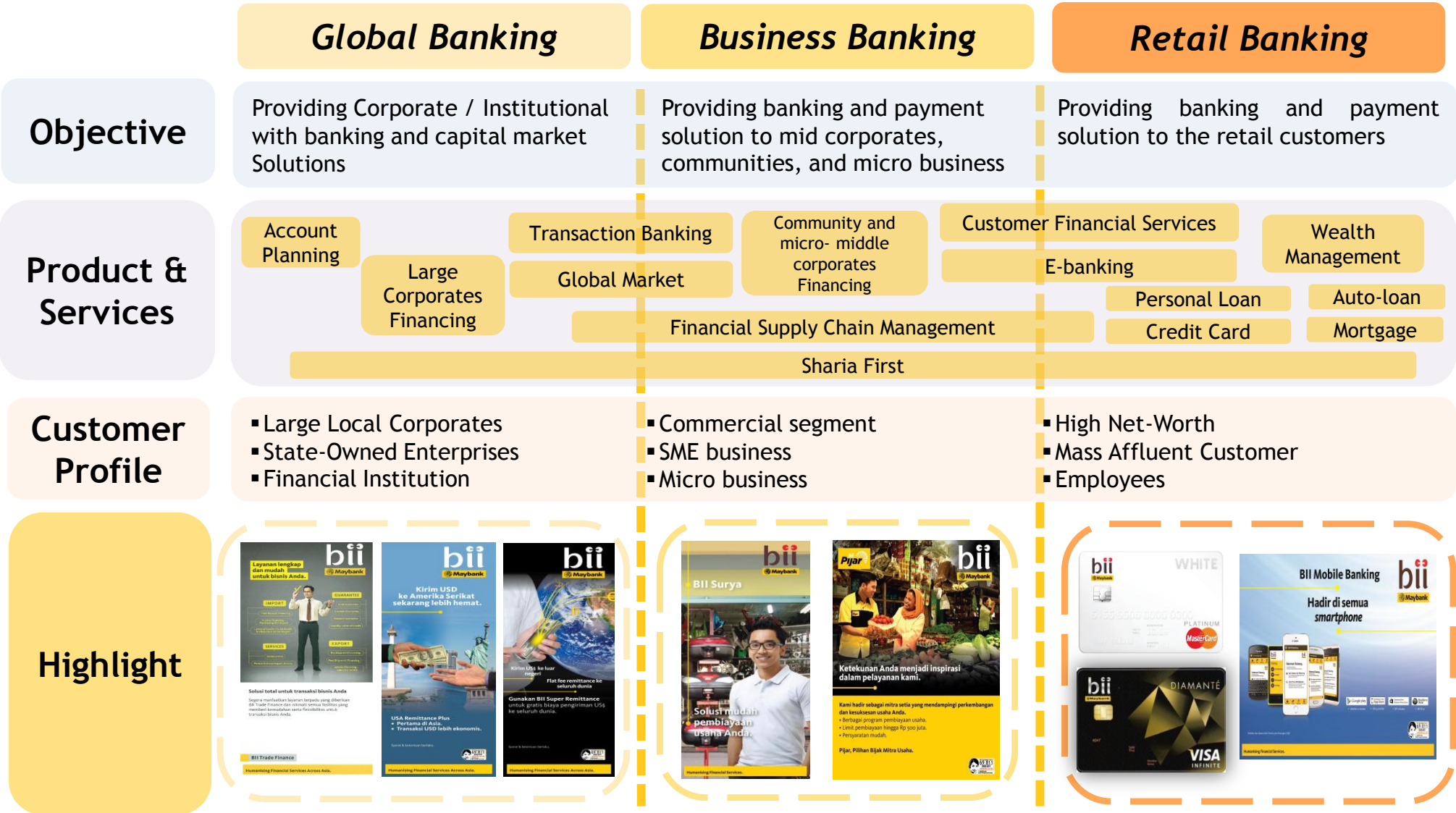
1,530 ATM & CDM Access >20.000 ATM Bersama*) & MEPS Malaysia network

13 Mobil Kas Keliling (MKK)

>5 Million Customer

*ATM that connected to network of ATM PRIMA, ATM BERSAMA, ALTO dan CIRRUS

Synergy of integrated financial solution



Strategy and Target

Building Competitive Advantage

Through four pillars of BII



Vision:
To be a Leading Financial Services Provider in Indonesia, Driven by Passionately Committed and Innovative People, Creating Value and Serving Communities

Mission: Humanizing Financial Services

High Quality Service

Product Innovation

Process Simplification

Regional Connectivity

Global Banking

Business Banking

Retail Banking

Syariah

MKE

MSI

MGAM

WOMF

BIIF

Sales & Distribution

Human Capital

Operations & IT

Risk

Finance

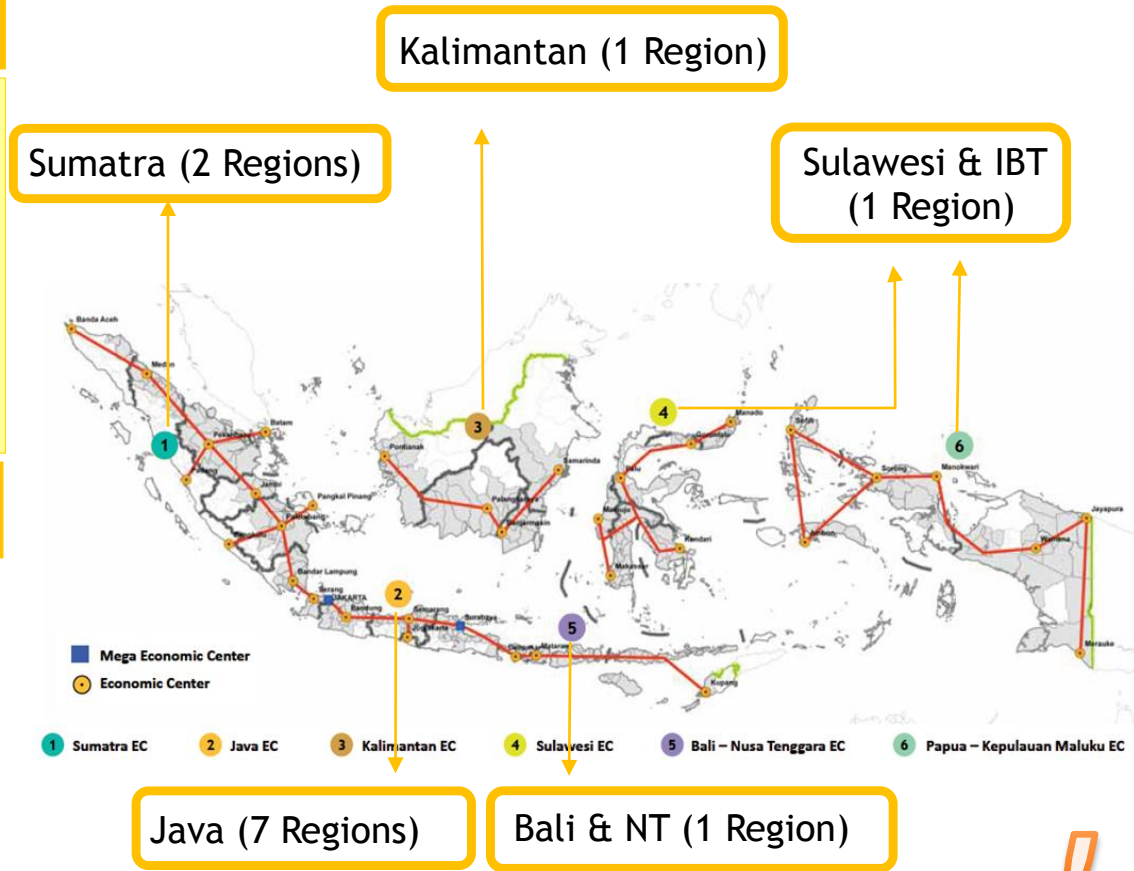
Indonesia Regional Productivity (RB & BB)

- 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



Regional Transformation commenced in October 2014 with the execution of Pilot Projects in Medan and Surabaya Region.

Focus on **CASA growth**

Loan growth with Capital light strategy

Leverage **value chain** and maximizing **cross sell**

Sustainable **asset quality**

Transaction Banking & Cash Management to boost Liquidity & Fee Income

Strategic Cost Management Program (SCMP)

Productivity through **Human Capital Investment**

Achieve
2015
Aspiration

Loan Growth

13%-15%

Deposit Growth

11%-13%

Financial Performance

Income Statement - Consolidated

- PATAMI impacted by higher provisions from a number of corporate debtors, NIM compression & lower fee-based income
- The Bank's Strategic Cost Management Program (SCMP) that was launched in 2013 has improved Bank's cost structure and controlled operating expense

Q314	Q414	QoQ	Rp Billion	Dec -13	Dec-14	YoY
a	b	(b/a)-1		c	d	(d/c)-1
1,543	1,603	3.9%	Net Interest Income	5,515	5,931	7.5%
473	420	(11.2%)	Non Interest Income	2,287	1,942	(15.1%)
2,016	2,022	0.3%	Gross Operating Income	7,802	7,873	0.9%
(1,278)	(1,199)	(6.2%)	Operating Expenses (excl. Provision)	(4,906)	(5,004)	2.0%
738	823	11.6%	Operating Income before Provision	2,896	2,868	(1.0%)
(761)	(326)	(57.2%)	Provisions	(791)	(1,789)	126.2%
(23)	498	2276.5%	Operating Income After Provision	2,105	1,079	(48.8%)
(10)	(16)	58.3%	Non Operating Income (expense)	79	(119)	(249.8%)
(33)	482	1564.9%	Profit Before Minority Interest & Tax*	2,184	960	(56.1%)
(7)	2	127.0%	Minority Interest	(25)	(14)	(45.2%)
43	(125)	(388.7%)	Tax	(614)	(248)	(59.7%)
4	359	9536.8%	PATAMI	1,545	699	(54.8%)

Data source: Published Report

* Normalized Profit Before Minority Interest & Tax was Rp 1,689.7 billion exclude provision from a number of corporate debtors


Balance Sheet - Consolidated


Strengthen capital for the future expansion

Rp Billion	Dec-13	Dec-14	YoY
	a	b	(b/a)-1
Loans	102,030	106,302	4.2%
Government Recap. Bonds	3,639	3,622	(0.5%)
Other Earning Assets	17,167	14,442	(15.9%)
Total Assets	140,707	143,425	1.9%
Deposits from Customer	107,240	102,494	(4.4%)
- Current Account	17,692	16,344	(7.6%)
- Saving Account	24,689	23,455	(5.0%)
- Time Deposit	64,859	62,695	(3.3%)
Deposits from Other Banks	2,207	2,938	33.1%
Borrowing	2,588	3,985	54.0%
Securities Issued	6,844	7,710	12.7%
Subordinated Loans	2,989	4,484	50.0%
Other Liabilities	6,430	7,164	11.4%
Total Liabilities	128,299	128,775	0.4%
Minority Interest	194	208	7.1%
Equity	12,214	14,442	18.2%

Data source: Published Report

Financial Ratios

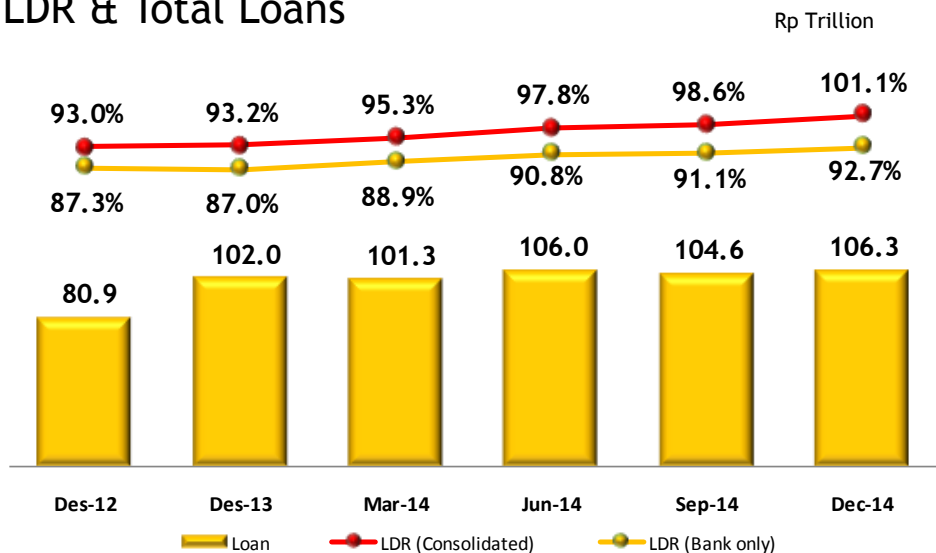
Key Operating Ratio	Dec-13	Dec-14	
	A	B	(B-A)
Profitability			
Return On Assets	1.71%	0.67%	-1.04%
Return On Equities (Tier 1)	16.18%	6.02%	-10.16%
Net Interest Margin	4.94%	4.76%	-0.18%
Efficiency & Productivity Ratio			
Cost to Income Ratio	62.88%	63.57%	0.69%
BOPO	84.36%	93.03%	8.67%
Earning Asset Quality			
Impaired Loans - Gross	2.85%	3.34%	0.48%
Impaired Loans - Net	2.24%	2.44%	0.20%
NPL - Gross	2.11%	2.23%	0.12%
NPL - Net	1.55%	1.48%	-0.07%
Balance Sheets Structure			
LDR	93.24%	101.07%	7.83%
Modified LDR *)	82.05%	85.18%	3.13%
CASA to Total Funding	39.52%	38.83%	-0.69%
CAR (with credit and operational risk)	12.81%	15.78%	2.97%
CAR (with credit, operational & market risk)	12.72%	15.72%	3.01%

Key Operating Ratio	Dec-13	Dec-14	
	A	B	(B-A)
Profitability			
Return On Assets	1.53%	0.41%	-1.12%
Return On Equities (Tier 1)	14.64%	3.91%	-10.73%
Net Interest Margin	4.49%	4.29%	-0.20%
Efficiency & Productivity Ratio			
Cost to Income Ratio	61.22%	64.42%	3.19%
BOPO	84.66%	94.91%	10.25%
Earning Asset Quality			
Impaired Loans - Gross	2.94%	3.42%	0.49%
Impaired Loans - Net	2.33%	2.54%	0.20%
NPL - Gross	2.15%	2.24%	0.09%
NPL - Net	1.60%	1.50%	-0.10%
Balance Sheets Structure			
LDR	87.04%	92.67%	5.63%
Modified LDR *)	79.84%	82.87%	3.03%
CASA to Total Funding	39.61%	39.10%	-0.50%
CAR (with credit and operational risk)	12.87%	16.07%	3.20%
CAR (with credit, operational & market risk)	12.76%	16.01%	3.24%

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

Data source: Published Report

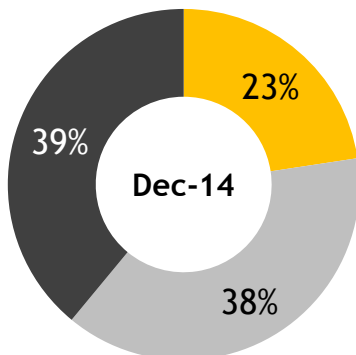
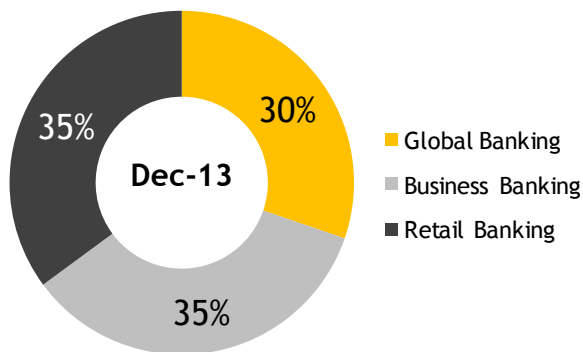
LDR & Total Loans



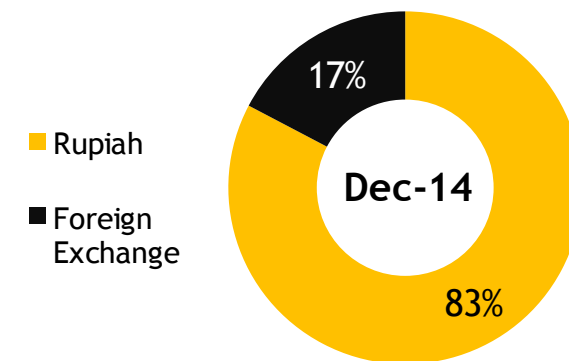
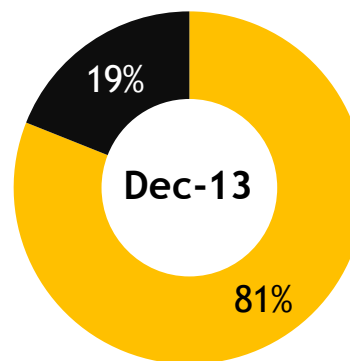
Loans portfolio by Business Segment

Rp Trillion	Dec-13	Dec-14	Δ
Global Banking	30.9	24.0	-22%
Business Banking	35.3	40.8	15%
Retail Banking	35.8	41.5	16%
Auto Loan	19.4	21.7	11%
Mortgage	13.4	16.1	20%
Credit Card	1.9	2.1	10%
Personal Loan	0.6	1.1	89%
Other loan	0.5	0.5	0%
Total	102.0	106.3	4%

Loans Composition by Business Segment

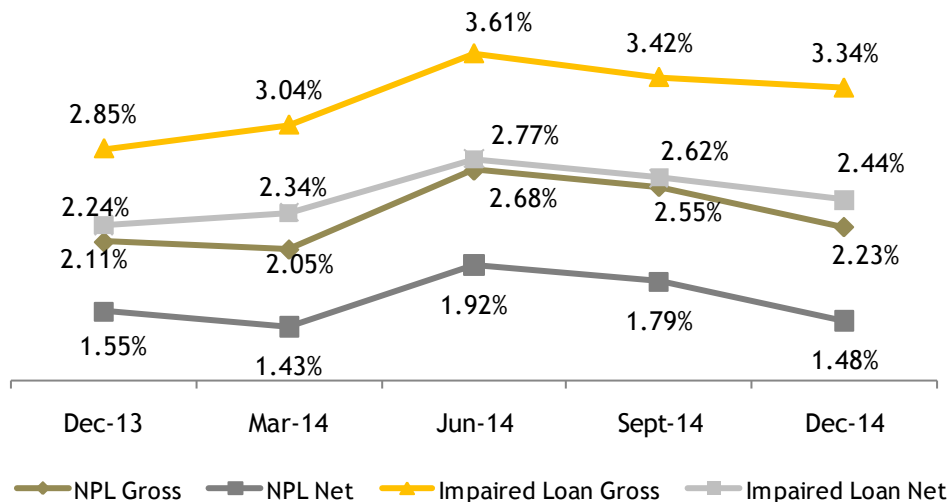


Credit Composition Based on Currency

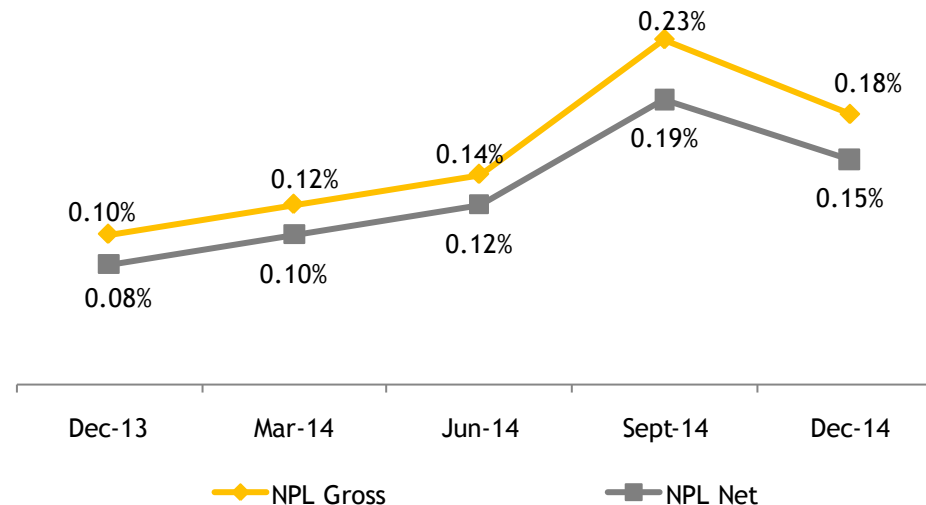


Note: With the coverage expansion covering Micro, Commercial, Financial Supply Chain Management and Credit Management, the SME Banking is now called Business Banking; and Global Wholesale Banking is now called Global Banking to reflect the great focus and harmonization with the group

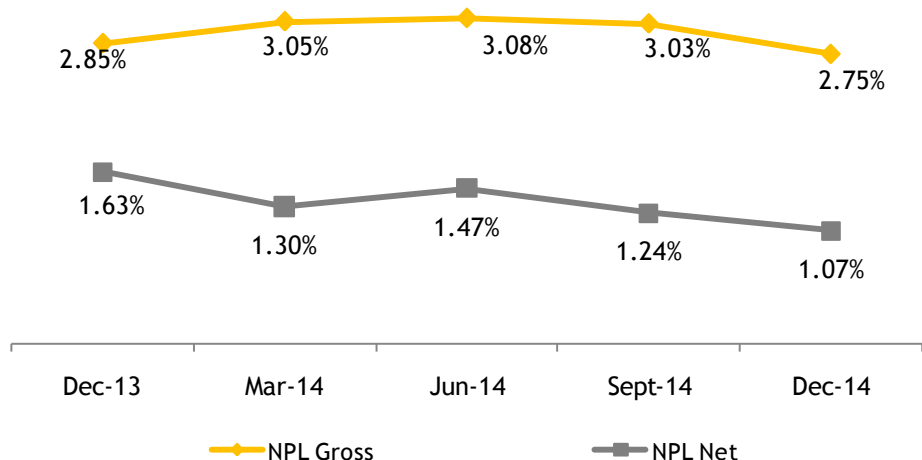
Asset Quality - BII



Asset Quality - BII Finance

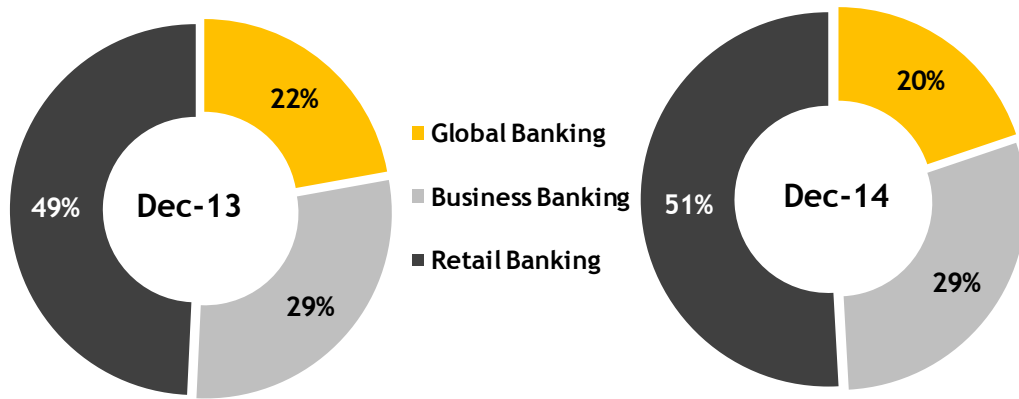


Asset Quality - WOM

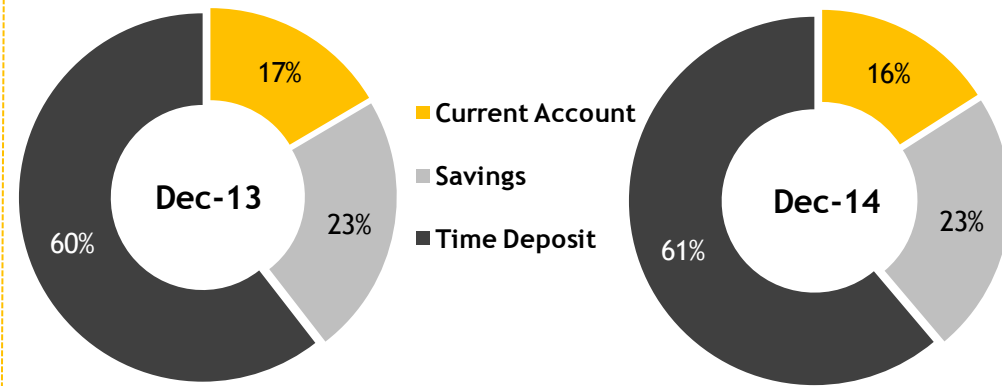


- Assets quality maintained at 2.23% (gross NPL) and 1.48% (net NPL)
- The Bank experienced some asset quality deterioration derived a number of corporate debtors in Global Banking segment while assets quality of Business Banking and Retail Banking remains healthy.
- We took mitigation actions to increase our assets quality. In 2014 we have implemented the Early Alert Mechanism, Watch List Account Policy & New Matrix Approval to strengthen our risk management.
- BII Finance NPL (gross) and NPL (net) was maintained at the healthy level of 0.18% and 0.15% respectively.
- Assets quality in WOM continue to improve with NPL gross at 2.75% while NPL net at 1.07%

Deposits from Customers by Business Segment



Deposits from Customers by Type



Rp Trillion	Dec-13	Dec-14	Δ
Global Banking	23.8	20.4	-15%
Business Banking	30.7	30.2	-2%
Retail Banking	52.9	52.4	-1%
Elimination	(0.2)	(0.5)	
Total	107.2	102.5	-4%

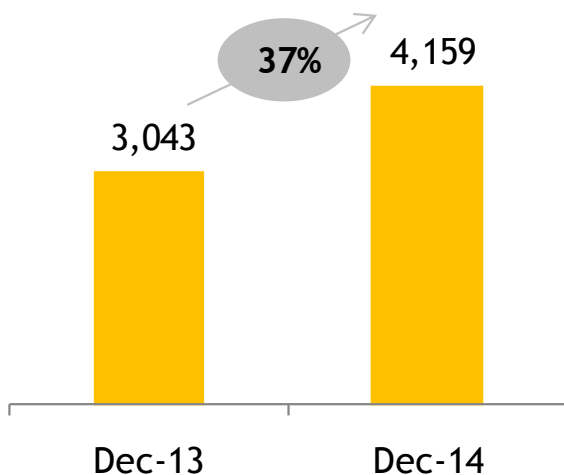
Rp Trillion	Dec-13	Dec-14	Δ
Current Account	17.7	16.3	-8%
Savings	24.7	23.5	-5%
Time Deposits	64.9	62.7	-3%
Total	107.2	102.5	-4%
CASA Ratio	40%	39%	-1%

Our Sharia First strategy in which kicked off in 2014 offered sharia solutions across all business segments and revamped business model last year which show encouraging results.

- Customer Deposits increased by 37% to Rp 4.2 trillion
- Sharia financing grew strongly by 65% to Rp 5.7 trillion
- Assets increased significantly by 80% to Rp 7.2 trillion

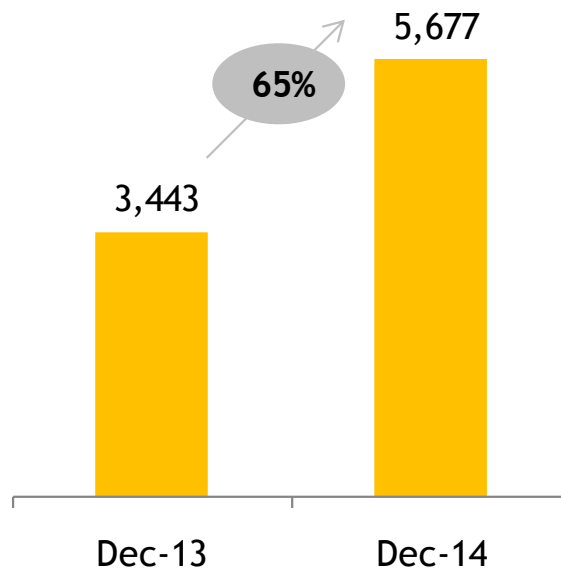
Customer Deposits

Rp Billion



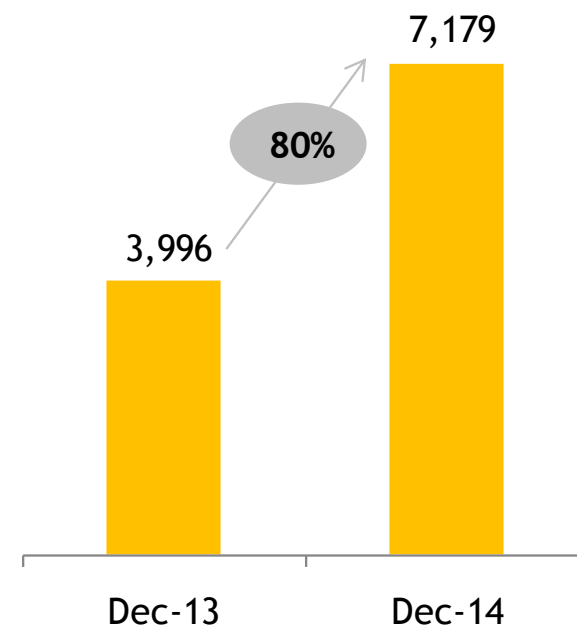
Financing

Rp Billion



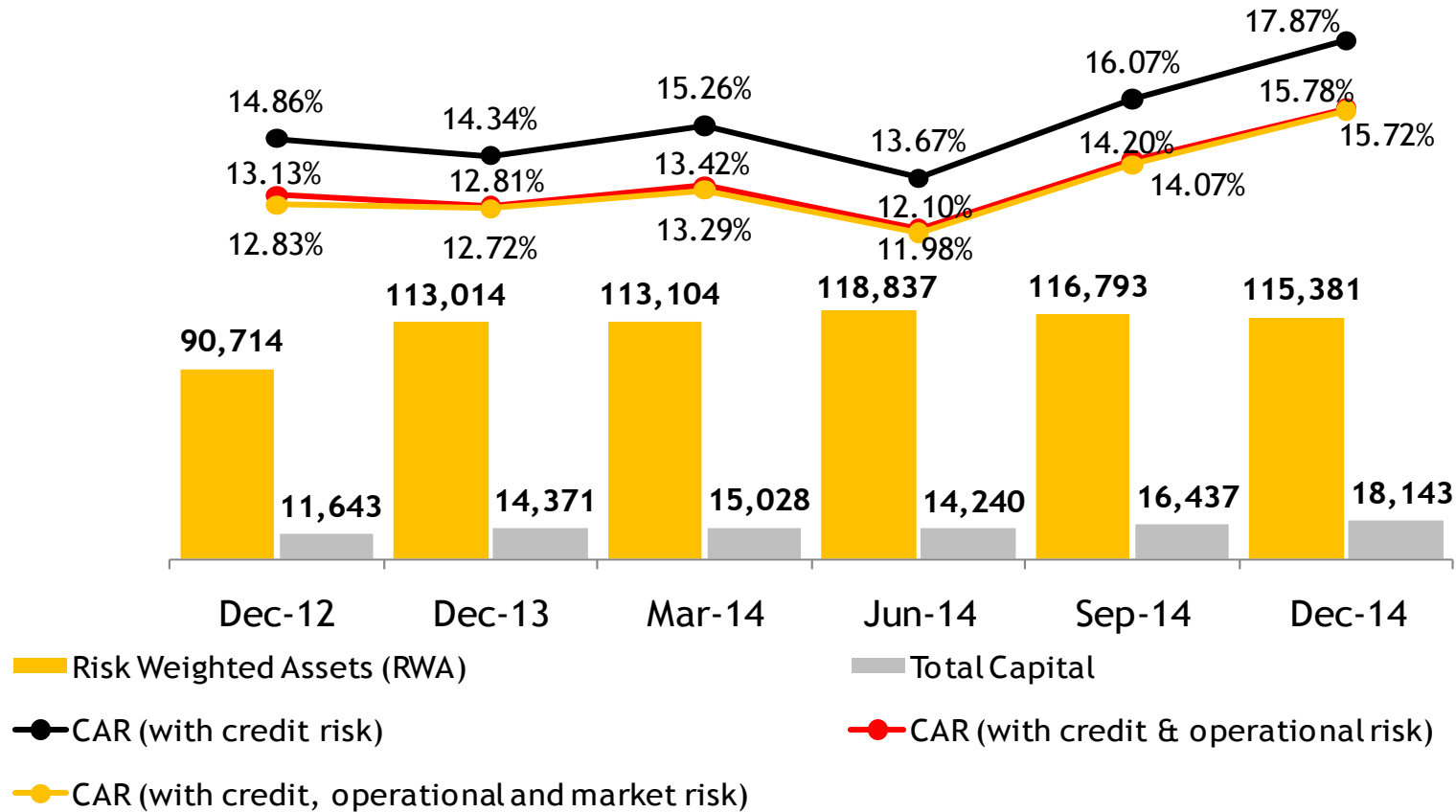
Assets

Rp Billion



Capital

Strong capital to grasp the opportunity for business expansion



- Completed sub debt issuance in July 2014 and rights issue in December 2014 which was included in capital tier-2 and tier-1 respectively
- CAR with credit, operational and market risk reached 15.72% with total capital of Rp18.1 trillion from Rp14.4 trillion last year

Ownership

No	Shareholders	# of Shares	%
1	Sorak Financial Holdings Pte. Ltd. (“Sorak”)	30,499,981,823	45.02%
2	Maybank Offshore Corporate Services (Labuan) Sdn. Bhd (“MOCS”)	23,006,572,441	33.96%
3	UBS AG, London Branch (“UBS”)	12,402,816,666	18.31%
4	Public	1,837,469,800	2.71%
	TOTAL	67,746,840,730	100.00%

Corporate Rating

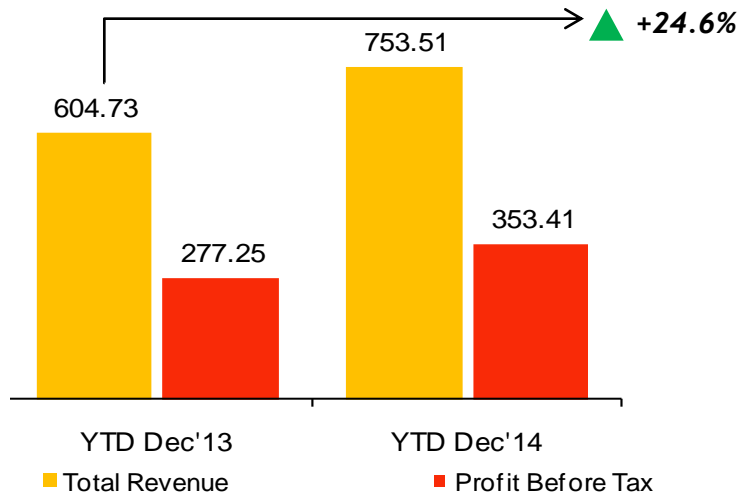


Company Rating	AAA (idn)
Bonds	AAA (idn)
Subordinated Bonds	AA (idn)
Sukuk Mudharabah	AAA(idn)

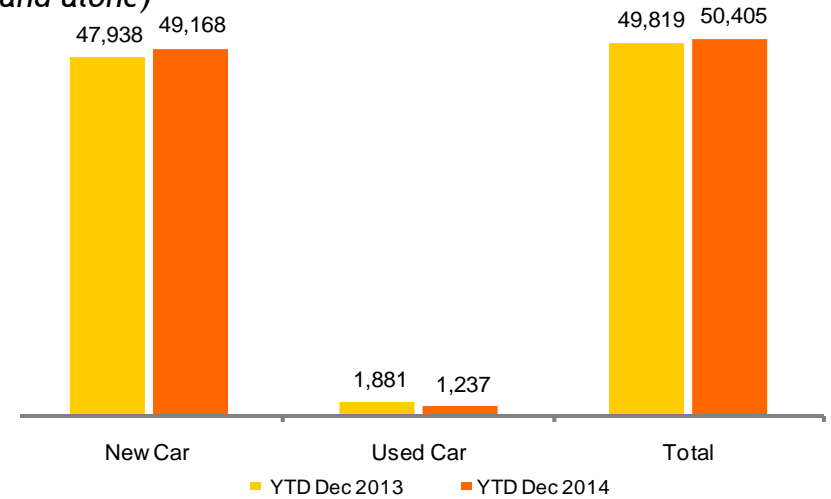


Company Rating	idAAA
Bonds	idAAA
Subordinated Bonds	idAA+*
Sukuk Mudharabah	idAAA(sy)

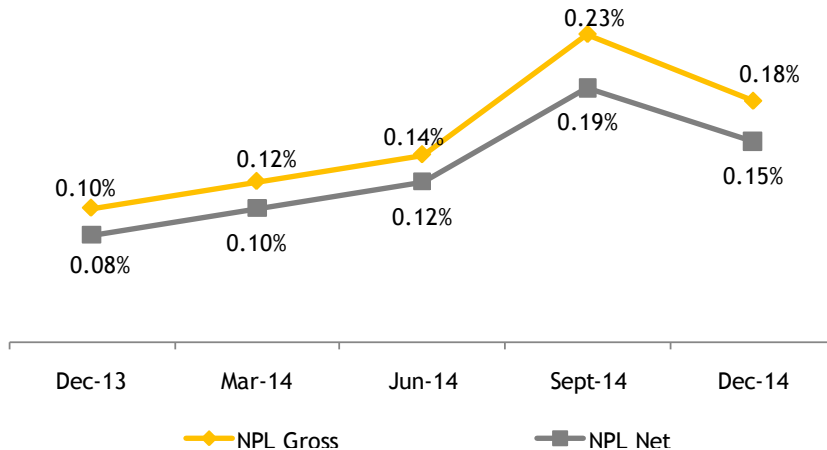
Revenue and PBT (Rp billion) (Stand alone)



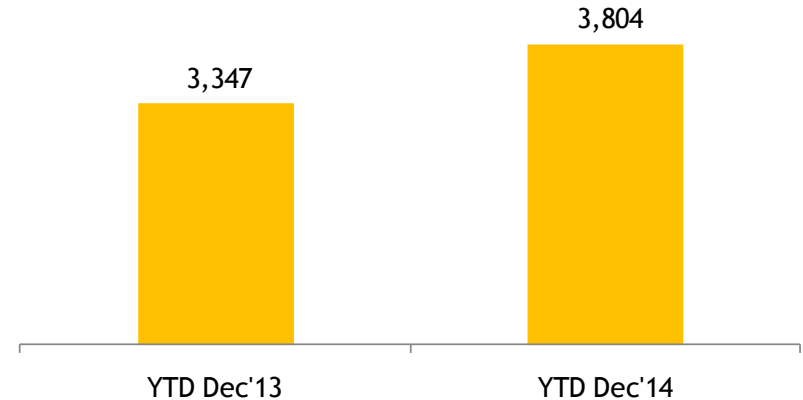
Unit Financing (unit) (Stand alone)



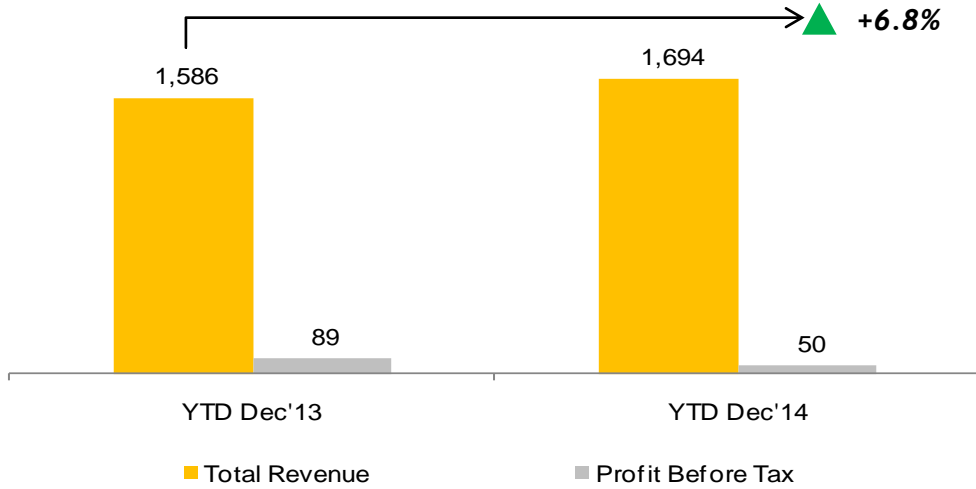
Asset Quality (Stand alone)



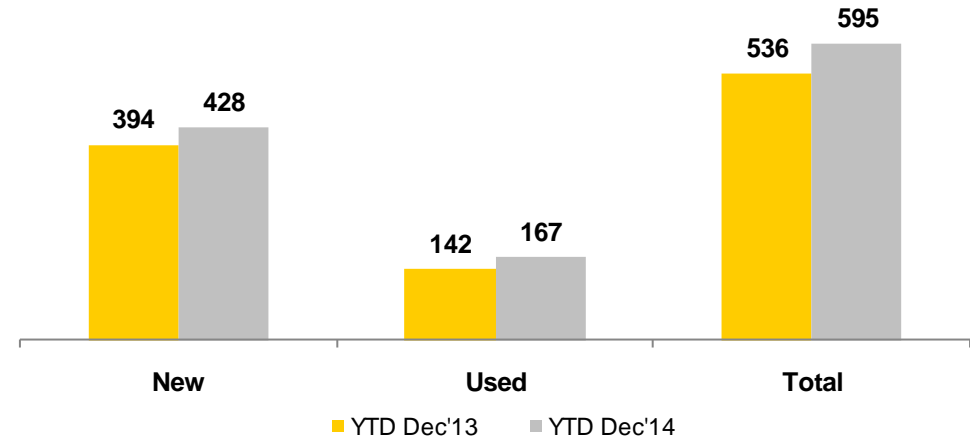
Consumer Financing (Rp billion) (Stand alone)



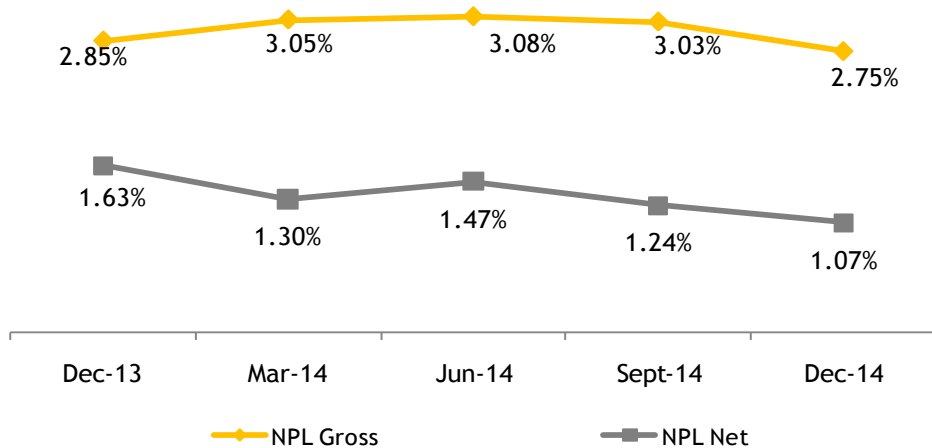
Revenue and PBT (Rp billion) (Stand alone)



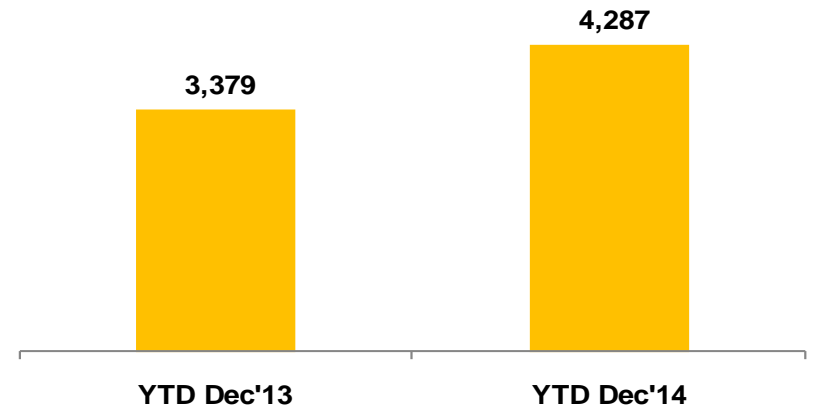
Unit Financing ('000 unit) (Stand alone)



Asset Quality (Consolidated)



Consumer Financing (Rp billion) (Stand alone)



Awards, Corporate Social Responsibility (CSR) & Event Highlights

Service Quality Award

“Legend Achievement” for Five Consecutive Years Top Performers in Service



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

Reporting Awards

Setting standard for the best Corporate Governance Practice

Annual Report Awards (ARA) 2013

- 3rd Winner for “Private Financial Listed” category
- ARA 2013 was conducted by *Komite Nasional Kebijakan Governance (KNKG), Indonesia Stock Exchange (IDX), Bank Indonesia (BI), Otoritas Jasa Keuangan (OJK), Direktorat Jenderal Pajak Kementerian Keuangan RI, Kementerian BUMN Republik Indonesia and Ikatan Akuntan Indonesia (IAI)*



Sustainability Reporting Award (SRA) 2014

- “Commendation for 1st Time G4 Report 2013”
- “Commendation for 1st Year Sustainability Report 2013”





Awards for Human Resource

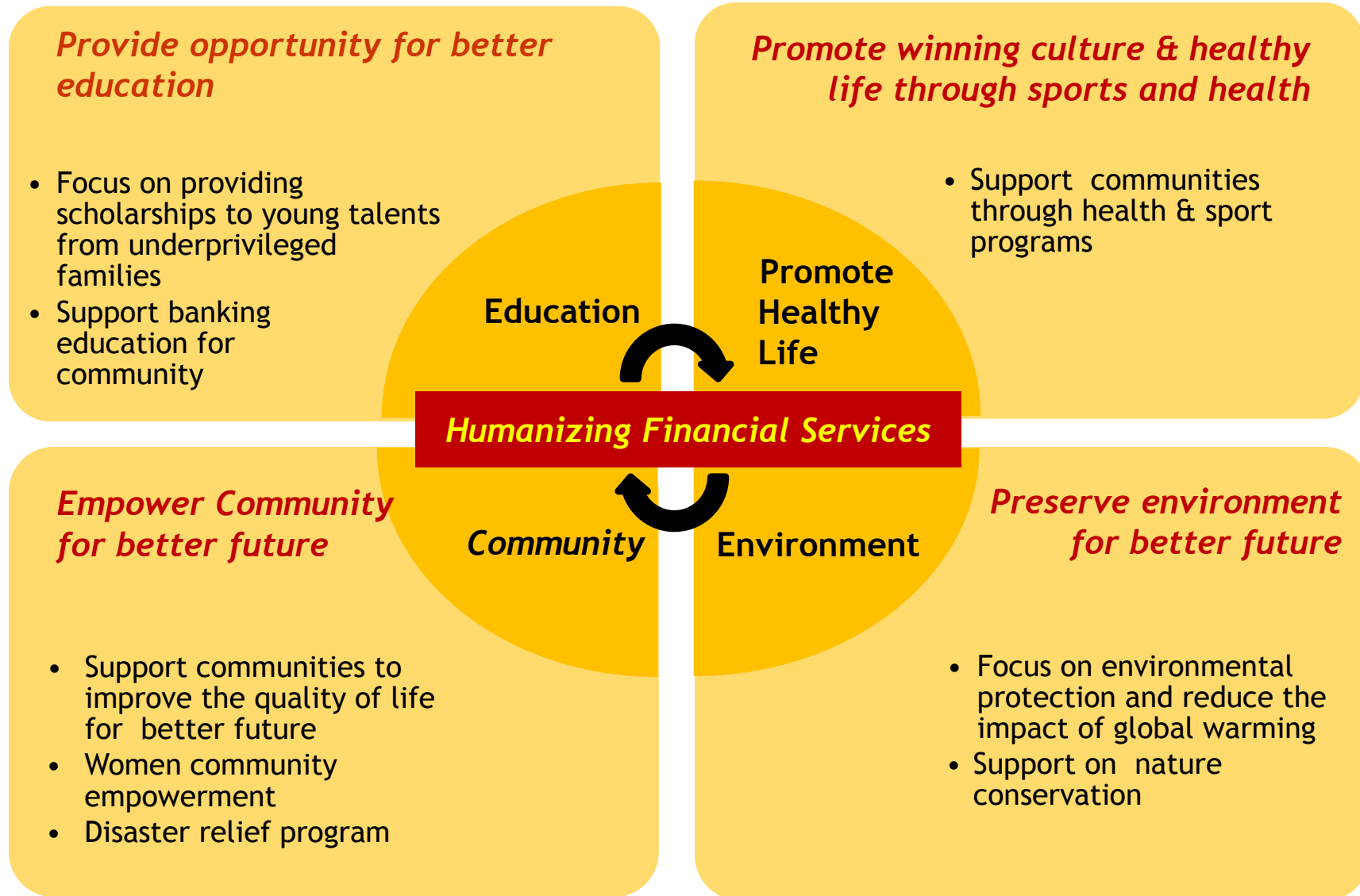
- Indonesia Top 100 Ideal Employers from Universum
- “Good Recruitment & Attraction” and “Best People Development” in HR Excellence 2014 Award from SWA Magazine and Lembaga Manajemen FE UI

Awards for Operations

- 8 years consecutively achieve Citi Performance Excellence Award for “STP (Straight Through Processing) award” category from Citi Group
- MT 103 Elite Quality Recognition Award for “STP (Straight Through Processing) Award” category from JP Morgan
- STP (Straight to Processing) Award from Standard Chartered Bank

Other Awards

- “Best Mobile Banking application” from Forsel Magazine
- Fastest KPR services for “Mortgage” in Residence Indonesia Award (REWARD) 2014 from Residence Indonesia magazine
- Best Responsibility of the Board in The 6th IICD Corporate Governance Conference & Award
- Anugerah Perbankan Indonesia from Perbanas Institute and Economic Review magazine
- “Initiator of community-based financing for Micro and SME with supply chain scheme” in Rekor Bisnis (ReBi) Indonesia Recognition Night from TERA Foundation and Seputar Indonesia newspaper





- **Conducted Biogas Program at Merapi Mountain**

BII supported 15 biogas reactors revitalization for approximately 240 people in nine villages around Merapi Mountain, 16 October 2014.



- **Scholarship for University Gajah Mada (UGM) Students**

BII continued to provide scholarship for 50 students that came from low-income families. This initiatives has been implemented since 2008 and has helped 262 students to finish his undergraduate study up to 2014, 19 October 2014.



- **Supported “Run with Media“ Event**

BII supported “Run with Media” event that was held at Gelora Bung Karno, Jakarta. BII would like to strengthen relations with media as favorable synergy among each other. “BII Runners Club” also participated in this event, 7 November 2014.



- **Held Workshop for SME development**

BII, together with Sukma Inspirasi, held a workshop with theme “Certification BPPOM and Halal for Micro, Small, Medium Enterprises Workshop”. The objective of this workshop was gave new insight about Halal certification to Micro-SME in order to grab Muslim Market, 19 November 2014.

BII Maybank Bali Marathon - 2014

BII successfully held Bali Marathon 2014.

BII organized BII Maybank Bali Marathon 2014 (BMBM 2014) for the third time, on Sept 14th, 2014 with three categories - a full marathon (42.195 km), half marathon (21.0975 km) and 10 km run. Participant of this annual event increased to 4,464 runners from 49 countries all across the world, whereas only around 3,000 runners in 2013.



BMBM 2014 Highlights:

-) This event was held with theme “Push Your Limit”.
-) The prize for this event was \$150,000 for 88 winners.
-) Kennedy Kiproo Lilan, has won the competitions for 3 consecutive times. This year his time was 02:18:52



BMBM 2014 has qualified to International Standard
BMBM has received its certification (INA2012/009) from Association of International Marathons and Distances Races (AIMS). This event was also supported by PB PASI (Athletic Organization in Indonesia). Therefore, BMBM 2014 has followed international technical requirement.

BMBM 2014 achieved “The Best Running Activation”

In Indonesia Most Experiential Brand Activation 2014, BII Maybank Bali Marathon 2014 achieved “The Best Running Activation” from Mix Marcomm magazine.

Event Highlights



1. **Strategic partnership with Hamamatsu Shinkin Bank, Japan**
Bii provides a series of banking products and services for Hamashin customers, from retail banking into global banking segment which includes saving account, current account, credit card services, remittance, foreign exchange, trade finance, treasury, and other banking products, 27 October 2014.
2. **Partnership with DKI Jakarta Government**
Bii became one of the DKI Jakarta Government's partners that provides payment facility of Land and Building tax (Pajak Bumi dan Bangunan Pedesaan dan Perkotaan [PBB-P2]). Payment of PBB-P2 could be done using ATMs Bii, 31 October 2014.
3. **Series of Biingkisan Beruntun Festival 2014 ended in Bandung**
Biingkisan Beruntun Festival 2014 is program for introducing various Bii products, especially Biingkisan Beruntun program that was held in various cities in Indonesia which covers Surabaya, Makassar, Medan, Balikpapan, and Bandung, 20-23 November 2014.
4. **EGM approved Risk Management Director and Rights Issue**
EGM approved the appointment of Henky Sulistyono as Risk Management Director and the Bank's rights issue plan of Rp 1.5 trillion, 28 November 2014.
5. **Bii launched credit card for Young Professional**
Bii launched new credit card product targeting young customers and market called the "Bii White Card" which offers various benefit in order to attract young professional, 2 December 2014.
6. **Signed partnership "Bii Sinergi" Bii and PT Dragon Computer & Communication**
Bii Sinergi is a new product development from Channel Distribution Financing using financial supply chain approach, 29 December 2014.

Thank You

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