



PT Bank Internasional Indonesia Tbk

1Q 2015 Results

Service Quality Award

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



Survey held by ISMS Trisakti & Infobank Magazine

One of proof in our high quality services to maintain customer satisfaction

Summary of 1Q 2015

BII in Brief

Financial Performance

Strategy and Target

Awards, Corporate Social Responsibility (CSR) & Event Highlights

Summary of 1Q 2015

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

Summary of 1Q 2015

- PATAMI grew 33.5% (YoY) whereas loans grew 6.2% (YoY)
- Stronger capital with CAR reached 15.9%

Loans

- Loans portfolio grew by 6.2% (YoY) with loan mix : Global Banking 22%, Business Banking 39% and Retail Banking 39%
- Business Banking and Retail Banking continued to be growth driver that increased 15.3% and 14.7% (YoY) respectively, exceeded industry growth at 11.4% (YoY). While, Global Banking loan decreased 16.1% as the impact of re-profiling to have greater focus on the Large Local Corporates and State-owned Enterprises
- Micro banking loan reached over Rp1 trillion, increased 271.6% (YoY) from Rp286 billion

Assets

- Assets increased 6.7% (YoY) reached Rp 149.5 trillion
- We had started Shariah First strategy since 2014 and the results help deliver significant shariah assets growth with increase 110.2% (YoY), to Rp8.5 trillion from Rp4.0 trillion

Deposits

- Deposits from Customer increased to Rp105.0 trillion along with growth in CASA Ratio into 39% as aligned with Bank Strategy to grasp CASA and reduce high cost funding concurrently.
- Loan to Deposit Ratio (bank only) at 91.9%
- Loan to Funding Ratio at 82.6%

Profit

- Net Interest Income increased by 9.6% (YoY) due to improvement in NIM.
- Fee Based Income also grew by 26.0% (YoY)
- PATAMI increased by 33.5% on the back of the Bank's discipline in pricing for both deposits and lending coupled with an intensified Strategic Cost Management Program implemented throughout the Bank

Capital

- CAR as per 31 March 2015 was 15.9%
- The Bank's ownership of WOM increased to 68.55% from 62.00% following WOM rights issue (PUT I) in March 2015

BII in Brief

Profile and Corporate Shareholding

Profile

Established	:	15 May 1959						
Total Assets	:	Rp149.5 Trillion						
Total Equity	:	Rp14.8 Trillion						
Market Capitalisation	:	Rp13.2 Trillion						
Position in Indonesia (as of March 2015)	:	Rank #9 in terms of Assets Rank #10 in terms of Deposits Rank #10 in terms of Loans						
# of Branches	:	681 — <table border="0" style="display: inline-table; vertical-align: middle;"> <tr><td>—</td><td>452* (BII)</td></tr> <tr><td>—</td><td>189 (WOM)</td></tr> <tr><td>—</td><td>40 (BII Finance)</td></tr> </table>	—	452* (BII)	—	189 (WOM)	—	40 (BII Finance)
—	452* (BII)							
—	189 (WOM)							
—	40 (BII Finance)							
# of ATM & CDM	:	1,544, including 93 CDMs that connected to more than 20,000 ATM via ALTO, ATM Bersama, PRIMA, MEPS, Cirrus and Plus						
# of Employees	:	11,536 — <table border="0" style="display: inline-table; vertical-align: middle;"> <tr><td>—</td><td>7,385 (BII)</td></tr> <tr><td>—</td><td>3,779 (WOM)</td></tr> <tr><td>—</td><td>372 (BII Finance)</td></tr> </table>	—	7,385 (BII)	—	3,779 (WOM)	—	372 (BII Finance)
—	7,385 (BII)							
—	3,779 (WOM)							
—	372 (BII Finance)							
# of Customers	:	5.3 million						

Company Rating

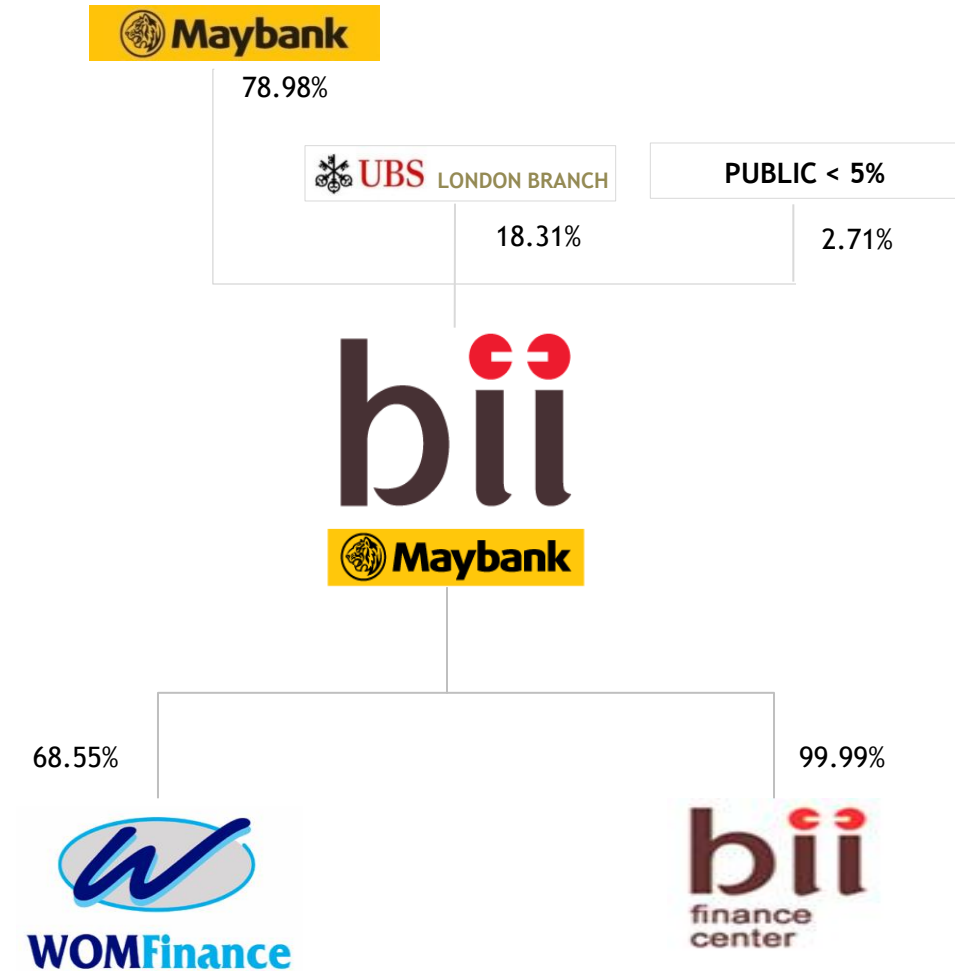


Company Rating	AAA (idn)	idAAA
Bonds	AAA (idn)	idAAA
Subordinated Bonds	AA (idn)	idAA+**
Sukuk Mudharabah	AAA(idn)	idAAA(sy)

*) Including 24 Micro Functional Offices

***) Due to the new methodology of PEFINDO rating, for SubDebt issuance in 2014 rating has changed into idAA

Shareholding



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

Board of Directors



Taswin Zakaria
President Director



Lani Darmawan
Director



Jenny Wiriyanto
Director



Eri Budiono
Director



Henky Sulisty
Director



Ghazali M. Rasad
Director



Thilagavathy Nadason
Director



Dhien Tjahajani
Director

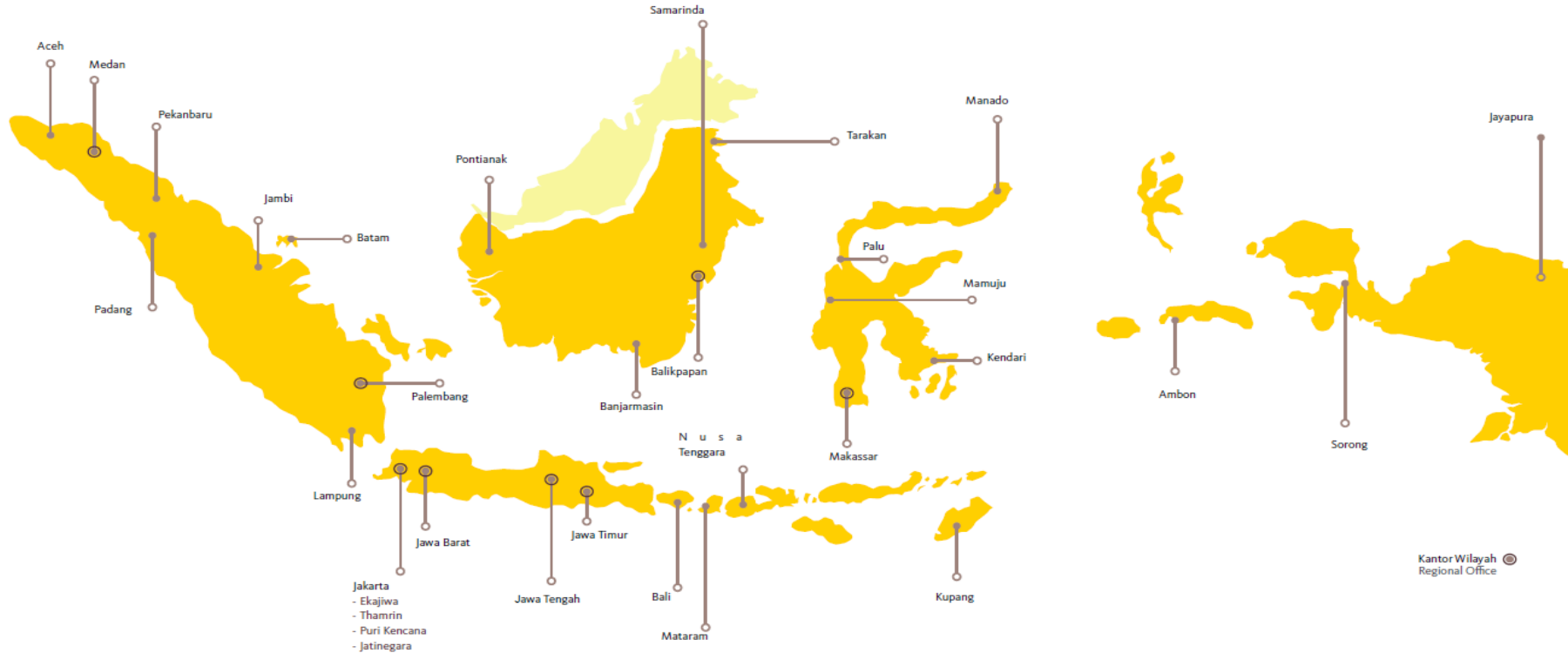
Present to Serve the Communities across Indonesia

416 Conventional Branches

9 Shariah Branches

2 Overseas Branches

1 Micro Branch &
65 Micro Banking Services



26 Platinum Access Center and Room

1,544 ATM & CDM
Access >20.000 ATM
Bersama*) & MEPS
Malaysia network

15 Mobil Kas Keliling
(MKK)

>5 Million Customer

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

Integrated One Stop Financial Provider

Global Banking

Business Banking

Retail Banking

Objective

Providing banking and payment solution to large local corporates and State-Owned Enterprises (SOEs)

Providing banking and payment solution to mid corporates, communities and micro business

Providing banking and payment solution to the retail customers

Product & Services

Account Planning

Large Corporates Financing

Transaction Banking

Global Market

Community and micro- middle corporates Financing

Financial Supply Chain Management

Customer Financial Services

E-banking

Wealth Management

Personal Loan

Auto-loan

Credit Card

Mortgage

Shariah First

Customer Profile

- Large Local Corporates
- State-Owned Enterprises
- Financial Institution

- Commercial segment
- SME business
- Micro business

- High Net-Worth
- Mass Affluent Customer
- Employees

Highlight



Financial Performance

Income Statement - Consolidated

PATAMI increased by 33.5% on the back of the Bank's discipline in pricing for both deposits and lending coupled with an intensified Strategic Cost Management Program implemented throughout the Bank

Rp Billion	Mar-14	Mar-15	YoY
	a	b	(b/a)-1
Net Interest Income	1,447	1,586	9.6%
Non Interest Income	493	621	26.0%
Gross Operating Income	1,940	2,207	13.8%
Operating Expenses (excl. Provision)	(1,352)	(1,453)	7.4%
Operating Income before Provision	588	755	28.4%
Provisions	(335)	(426)	27.2%
Operating Income After Provision	253	328	29.9%
Non Operating Income	30	24	(17.9%)
Profit Before Tax & Non-Controlling Interest	282	353	24.9%
Non-Controlling Interest	(3)	(0)	(97.5%)
Tax	(87)	(97)	10.9%
PATAMI	191	256	33.5%


Data source: Published Report


Balance Sheet - Consolidated

Sustainable assets growth with the capital efficient strategy

Rp Billion	Mar-14	Mar-15	YoY
	a	b	(b/a)-1
Loans	101,317	107,649	6.2%
Government Recap. Bonds	3,634	3,621	(0.4%)
Other Earning Assets	17,543	19,570	11.6%
Total Assets	140,129	149,484	6.7%
Deposits from Customer	104,025	105,028	1.0%
- Current Account	15,425	17,320	12.3%
- Saving Account	24,034	23,698	(1.4%)
- Time Deposit	64,565	64,010	(0.9%)
Deposits from Other Banks	4,230	6,851	62.0%
Borrowing	3,547	3,433	(3.2%)
Securities Issued	6,479	7,092	9.5%
Subordinated Debt	2,990	4,485	50.0%
Other Liabilities	6,376	7,560	18.6%
Total Liabilities	127,647	134,448	5.3%
Non-Controlling Interest	197	229	15.9%
Equity before Non-Controlling Interest	12,284	14,577	18.7%
Total Equity	12,481	14,807	18.6%

Data source: Published Report

Key Operating Ratio	Mar-14	Mar-15	
Consolidated	A	B	(B-A)
Profitability			
Return On Assets	0.81%	0.94%	0.14%
Return On Equities (Tier 1)	6.76%	7.55%	0.79%
Net Interest Margin	4.73%	4.85%	0.12%
Efficiency & Productivity Ratio			
Cost to Income Ratio	69.70%	65.82%	-3.88%
BOPO	93.31%	92.00%	-1.31%
Earning Asset Quality			
Impaired Loans - Gross	3.04%	3.59%	0.55%
Impaired Loans - Net	2.34%	2.56%	0.22%
NPL - Gross	2.05%	2.80%	0.75%
NPL - Net	1.43%	1.91%	0.48%
Balance Sheets Structure			
LDR	95.26%	99.84%	4.58%
Modified LDR *)	81.71%	82.64%	0.92%
CASA to Total Funding	37.93%	39.05%	1.12%
CAR	13.33%	15.90%	2.57%

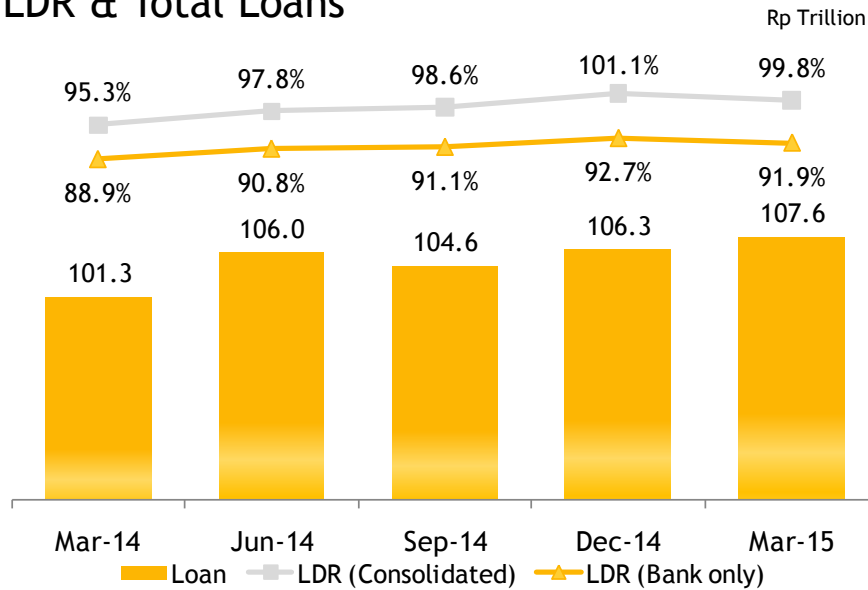
Key Operating Ratio	Mar-14	Mar-15	
Bank Only	A	B	(B-A)
Profitability			
Return On Assets	0.60%	0.72%	0.12%
Return On Equities (Tier 1)	5.03%	5.84%	0.80%
Net Interest Margin	4.03%	4.46%	0.43%
Efficiency & Productivity Ratio			
Cost to Income Ratio	69.91%	68.08%	-1.83%
BOPO	94.72%	93.60%	-1.12%
Earning Asset Quality			
Impaired Loans - Gross	3.11%	3.67%	0.56%
Impaired Loans - Net	2.43%	2.65%	0.22%
NPL - Gross	2.06%	2.83%	0.77%
NPL - Net	1.46%	1.95%	0.48%
Balance Sheets Structure			
LDR	88.91%	91.89%	2.97%
Modified LDR *)	79.62%	79.59%	-0.03%
CASA to Total Funding	37.97%	39.15%	1.18%
CAR	13.32%	15.84%	2.52%

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

Loans

The slow down in the economy coupled with the challenging business environment affected industry loan growth in the first quarter 2015. Business Banking and Retail Banking grew 15.3% and 14.7% respectively and exceeded the industry loan growth of 11.4% as at Mar 15

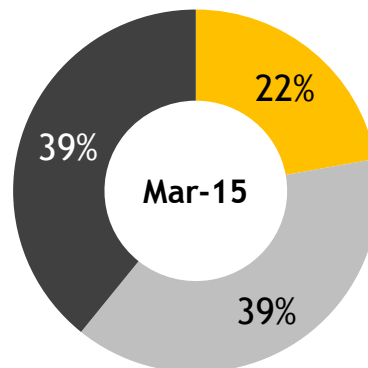
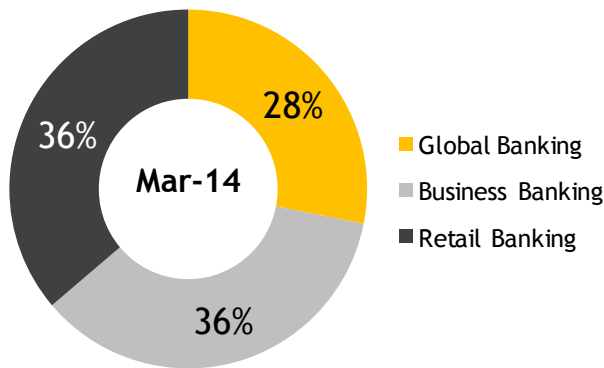
LDR & Total Loans



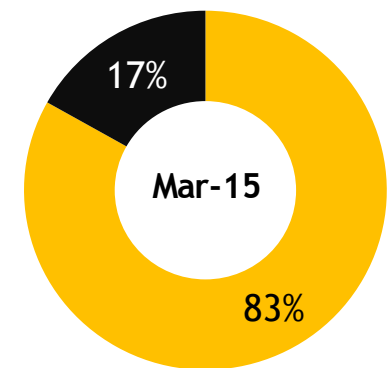
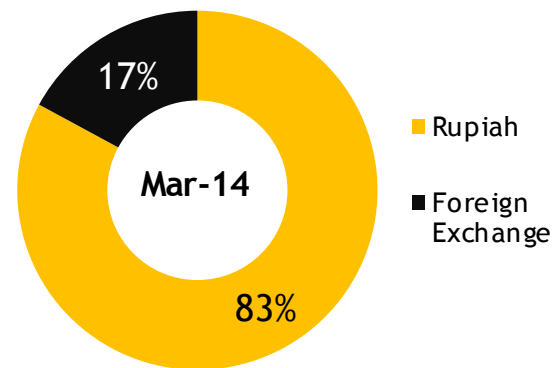
Loans portfolio by Business Segment

Rp Trillion	Mar-14	Dec-14	Mar-15	YoY	QoQ
Global Banking	28.5	24.0	23.9	-16.1%	-0.6%
Business Banking	36.1	40.8	41.6	15.3%	2.0%
Retail Banking	36.7	41.5	42.1	14.7%	1.6%
Auto Loan	19.7	21.7	21.9	11.5%	2.8%
Mortgage	13.9	16.1	16.4	17.8%	2.0%
Credit Card	2.0	2.1	2.1	8.8%	0.9%
Personal Loan	0.6	1.1	1.1	76.8%	4.5%
Other loan	0.5	0.5	0.5	-1.4%	-2.4%
Total	101.3	106.3	107.6	6.2%	1.3%

Loans Composition by Business Segment

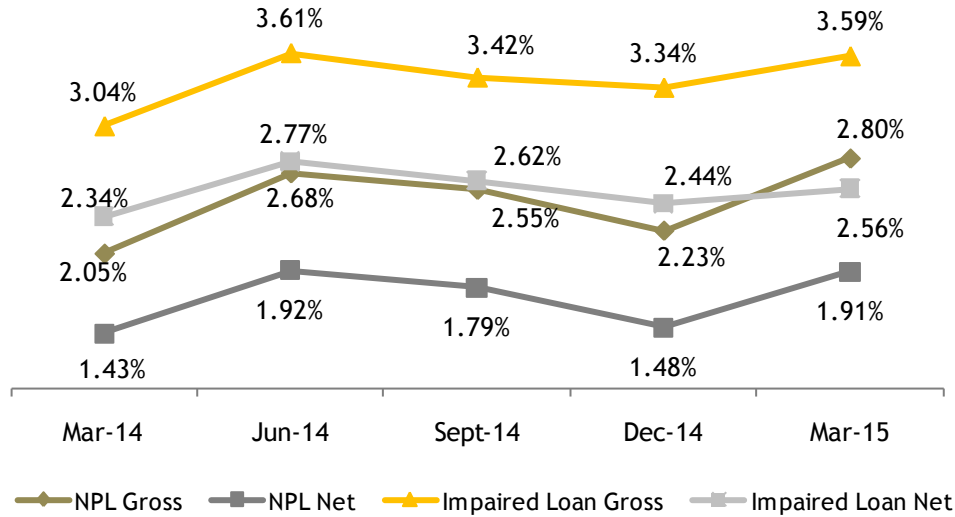


Credit Composition Based on Currency

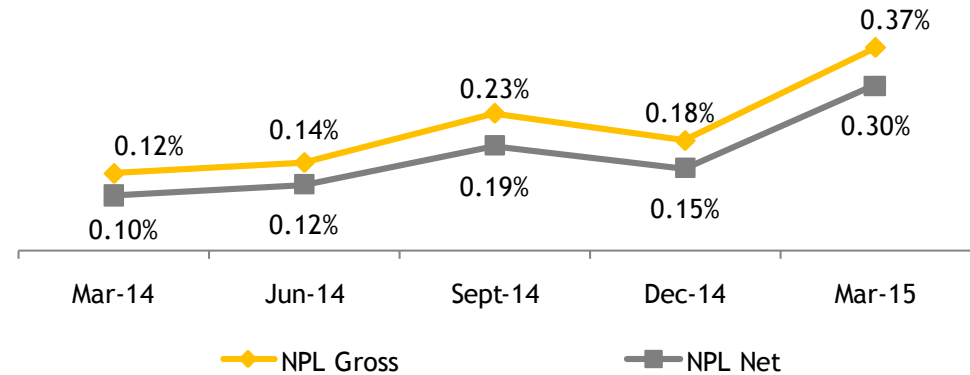


Assets Quality

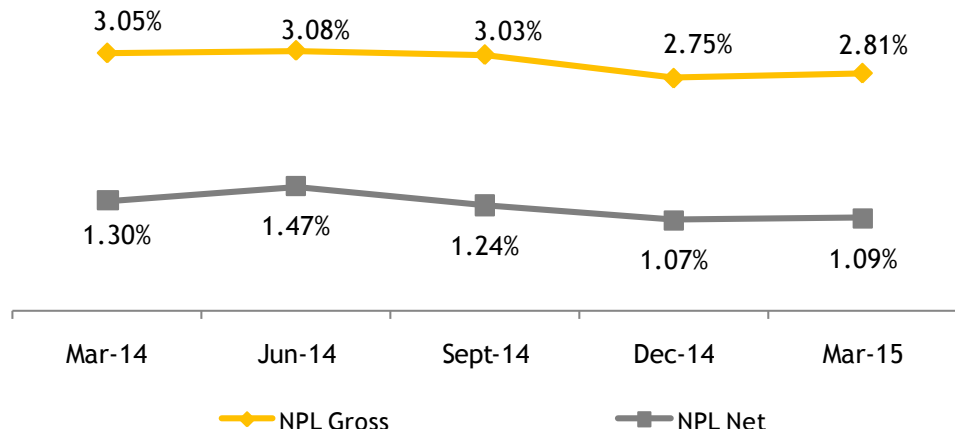
Asset Quality - BII



Asset Quality - BII Finance



Asset Quality - WOM

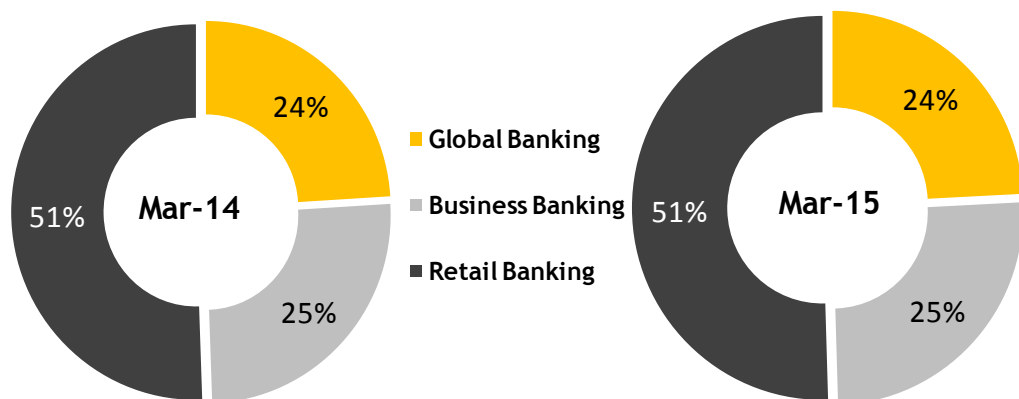


- Asset quality deteriorated to 2.80% (gross NPL) and 1.91% (Net NPL). This decrease is mainly due to the Global Banking segment.
- However, In the other segments, Business Banking and Retail Banking, asset quality continuous to be maintained at healthy level.
- The bank remains cautious over loan quality as there is impact from economic slowdown and volatility. Business volumes & exports are down, and Rupiah is still weak. Commodities and mining sectors remain depressed.
- BII Finance asset quality maintained healthy with NPL (gross) and NPL (net) at 0.37% and 0.30% respectively.
- WOM NPL (gross) and NPL (net) at 2.81% and 1.09% respectively.

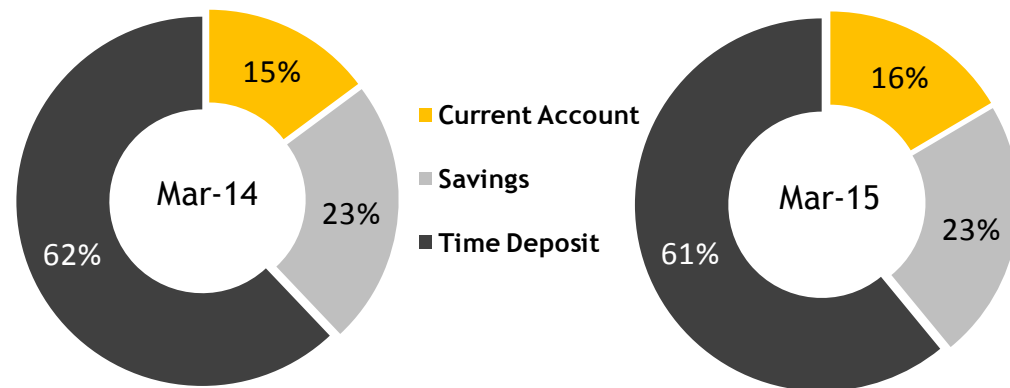
Customer Deposits

CASA Ratio improved into 39%

Deposits from Customers by Business Segments



Deposits from Customers by Type



Rp Trillion	Mar-14	Dec-14	Mar-15	YoY	QoQ
Global Banking	25.0	24.3	25.4	1.8%	4.6%
Business Banking	26.5	26.2	26.7	0.7%	1.7%
Retail Banking	52.6	52.4	53.1	0.9%	1.3%
<i>Elimination</i>	<i>-0.1</i>	<i>-0.5</i>	<i>-0.2</i>		
Total	104.0	102.4	105.0	1.0%	2.5%

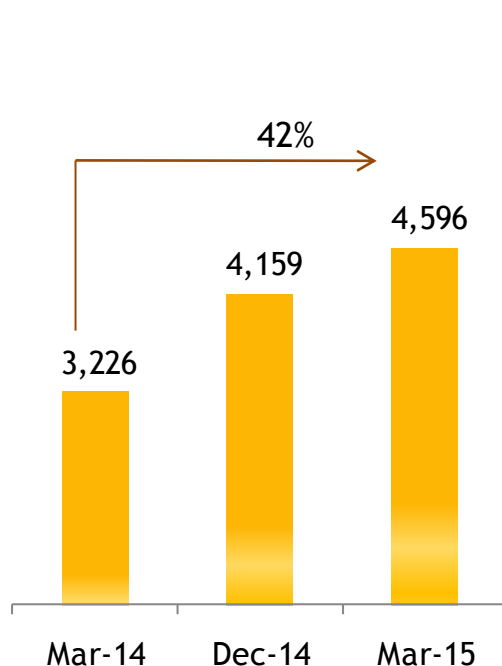
Rp Trillion	Mar-14	Dec-14	Mar-15	YoY	QoQ
Current Account	15.4	16.3	17.3	12.3%	6.0%
Saving Account	24.0	23.5	23.7	-1.4%	1.0%
Time Deposit	64.6	62.7	64.0	-0.9%	2.1%
Total	104.0	102.5	105.0	1.0%	2.5%
CASA Ratio	37.93%	38.83%	39.05%	1.1%	0.2%

Since 2014 Shariah First strategy which has launched offer shariah solutions across all business segments deliver truly promising results, where Financing and Assets grow more than 100%

- Customer Deposits increased by 42% (YoY) to Rp4.6 trillion
- Financing increased by 116% (YoY) to Rp7.4 trilion
- Assets increased by 110% (YoY) to Rp8.5 trillion

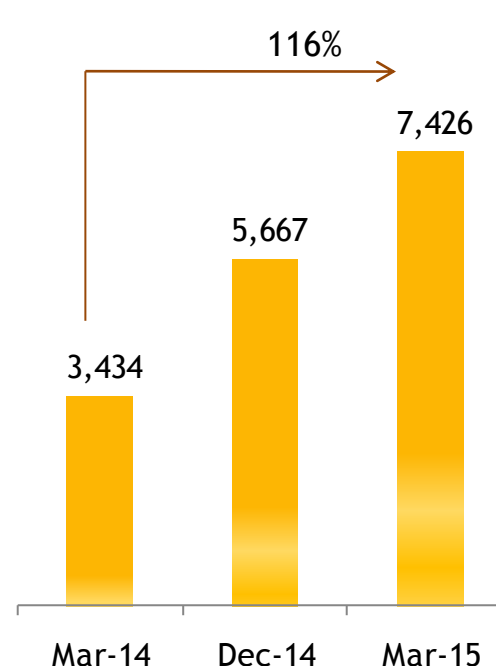
Customer Deposits

Rp Billion



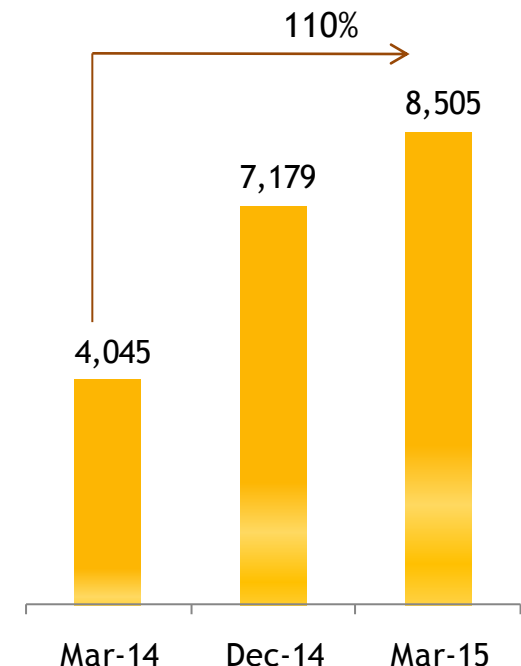
Financing

Rp Billion



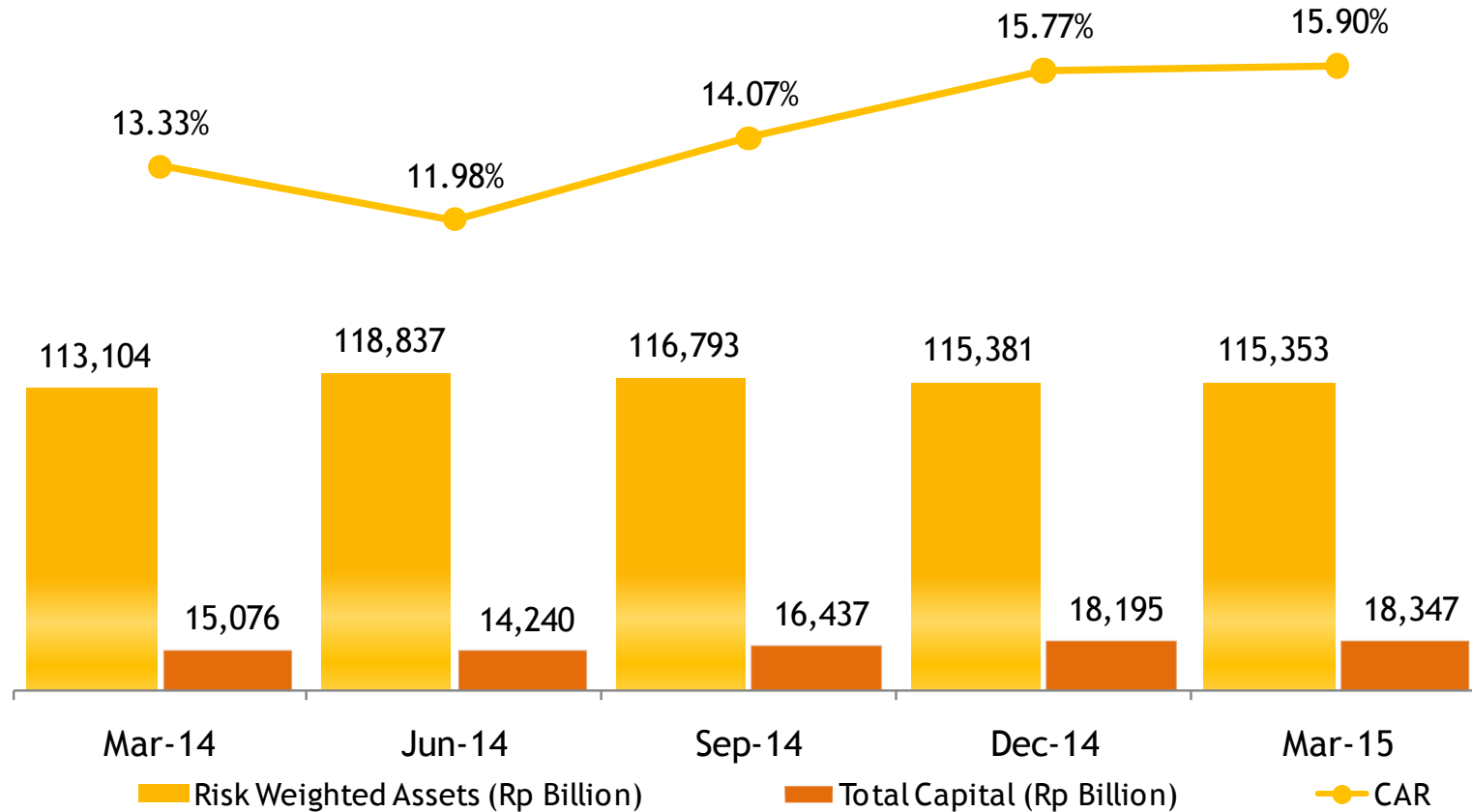
Assets

Rp Billion



Capital

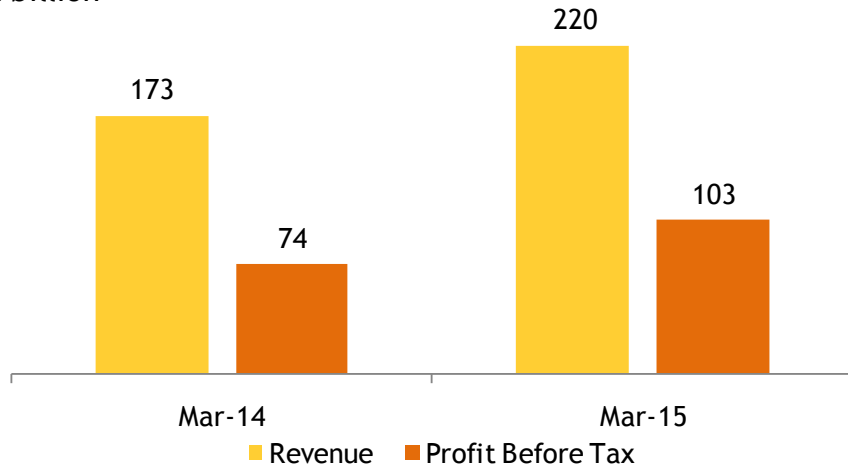
Strong capital to support the business expansion



- CAR as per 31 March 2015 was 15.90%
- Bank ownership of WOM increased into 68.55% from 62.00% due to Bank action in rights issue (PUT I) of WOM. In March 2015, Bank successfully executed its rights issue and acquire additional shares.

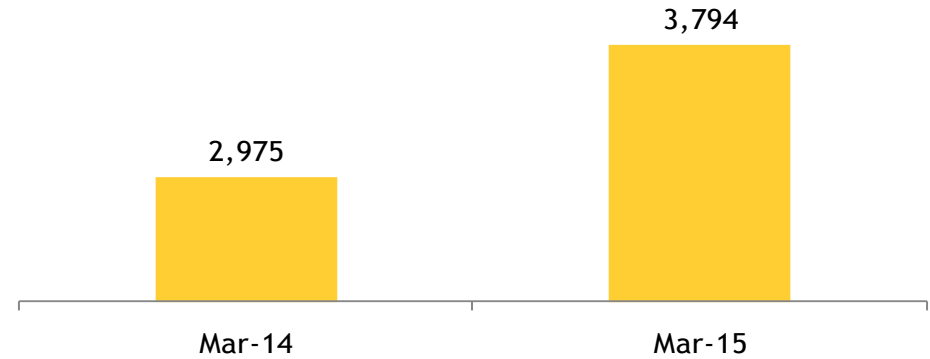
Revenue and Profit Before Tax

IDR billion

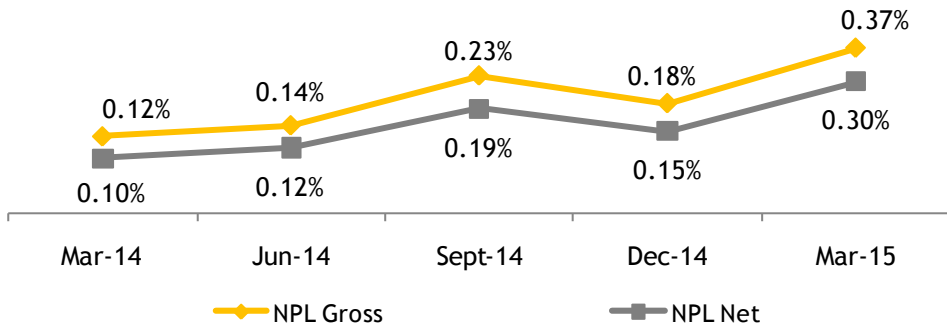


Consumer Financing

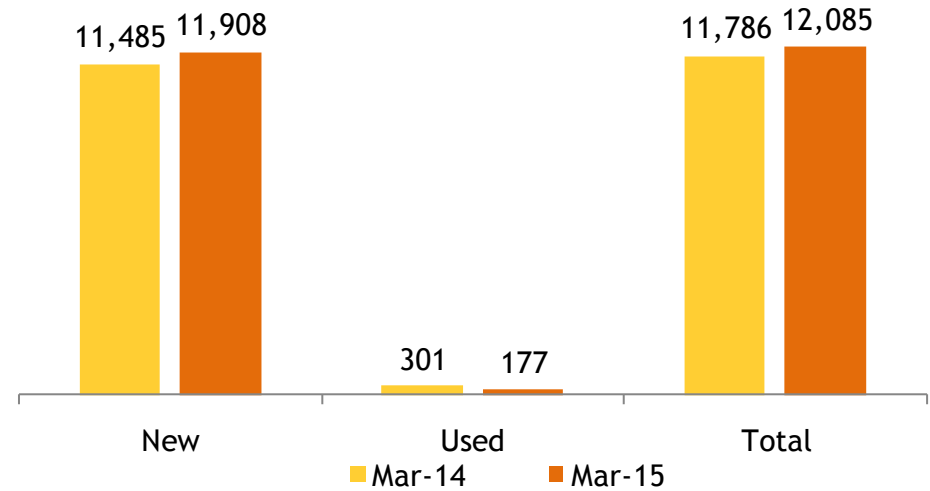
IDR billion



Asset Quality



Unit Financing (unit)





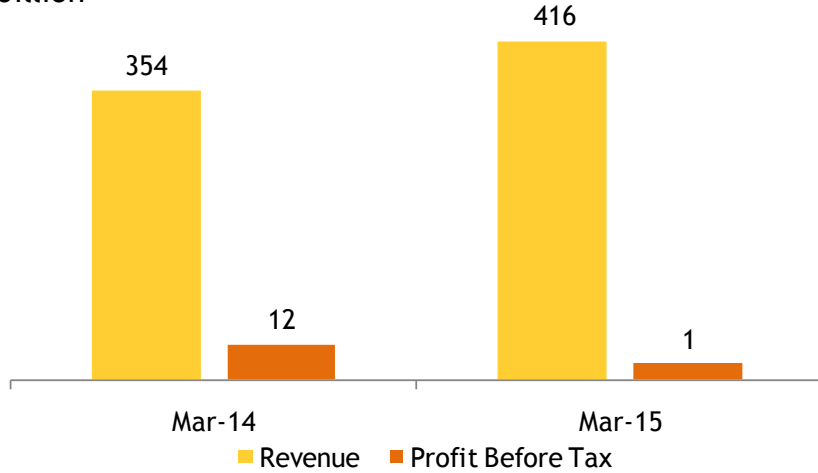
WOM Finance



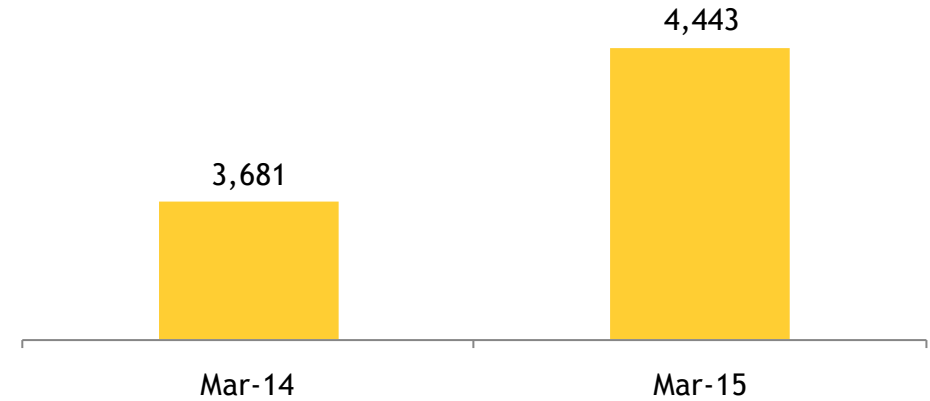
WOM Finance
a member of bii group

WOM Finance revenue increased 17.5%. Asset quality is maintained at healthy level despite recent slowdown of Indonesia economy. However the results are impacted from the new OJK ruling limiting the amount of insurance related fee income

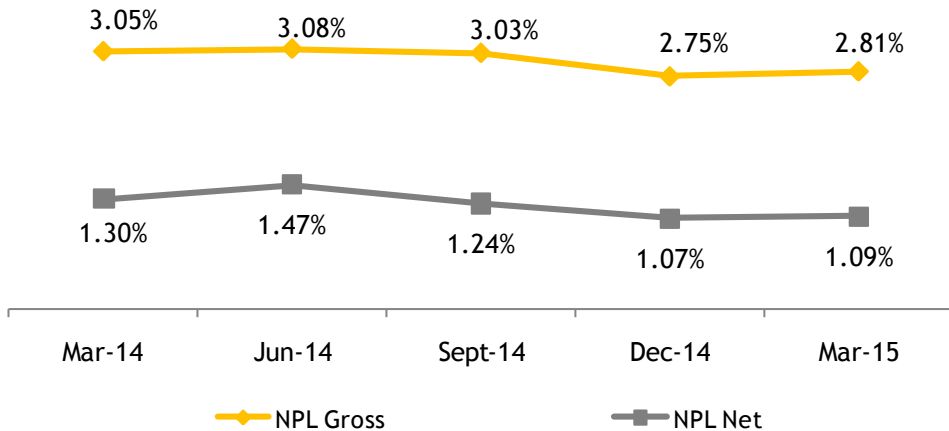
Revenue and Profit Before Tax IDR billion



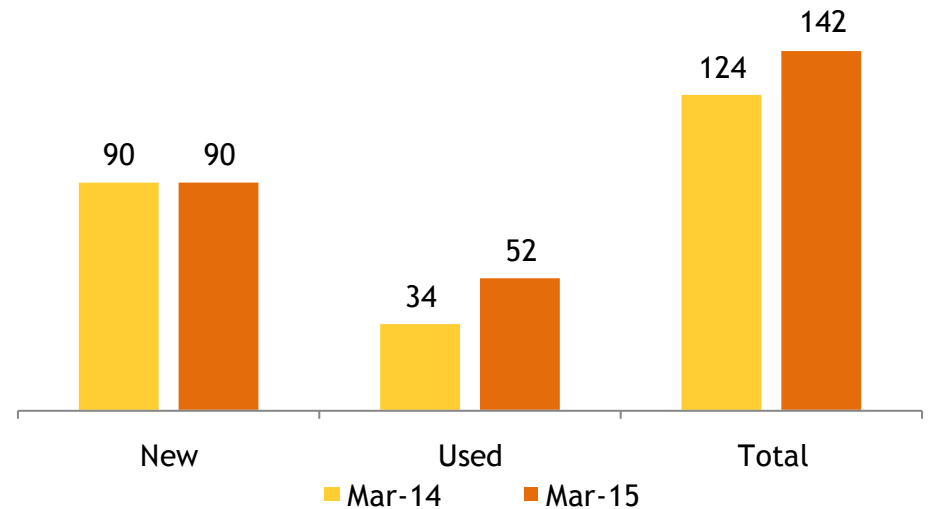
Consumer Financing IDR billion



Asset Quality



Unit Financing ('000 unit)



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: Humanising 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

Continue **IRT (Indonesia Regional Transformation)**
to increase penetration of targeted market

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%

Awards, Corporate Social Responsibility (CSR) & Event Highlights



1. Financial Insight Innovation Award 2015

BII was awarded Financial Insights Innovation Award 2015 for Enterprise Transformation category by IDC Financial Insights. The award was established to recognize and honor the innovations by Asia Pacific financial institutions that have met business objectives. BII through CoOLPay (Corporate On-Line Payment) and BII Sinergi (Distribution Card), managed to utilize sophisticated information technology for the community, 9 March 2015.

2. Excellent Service Experience (ESE) Award 2015

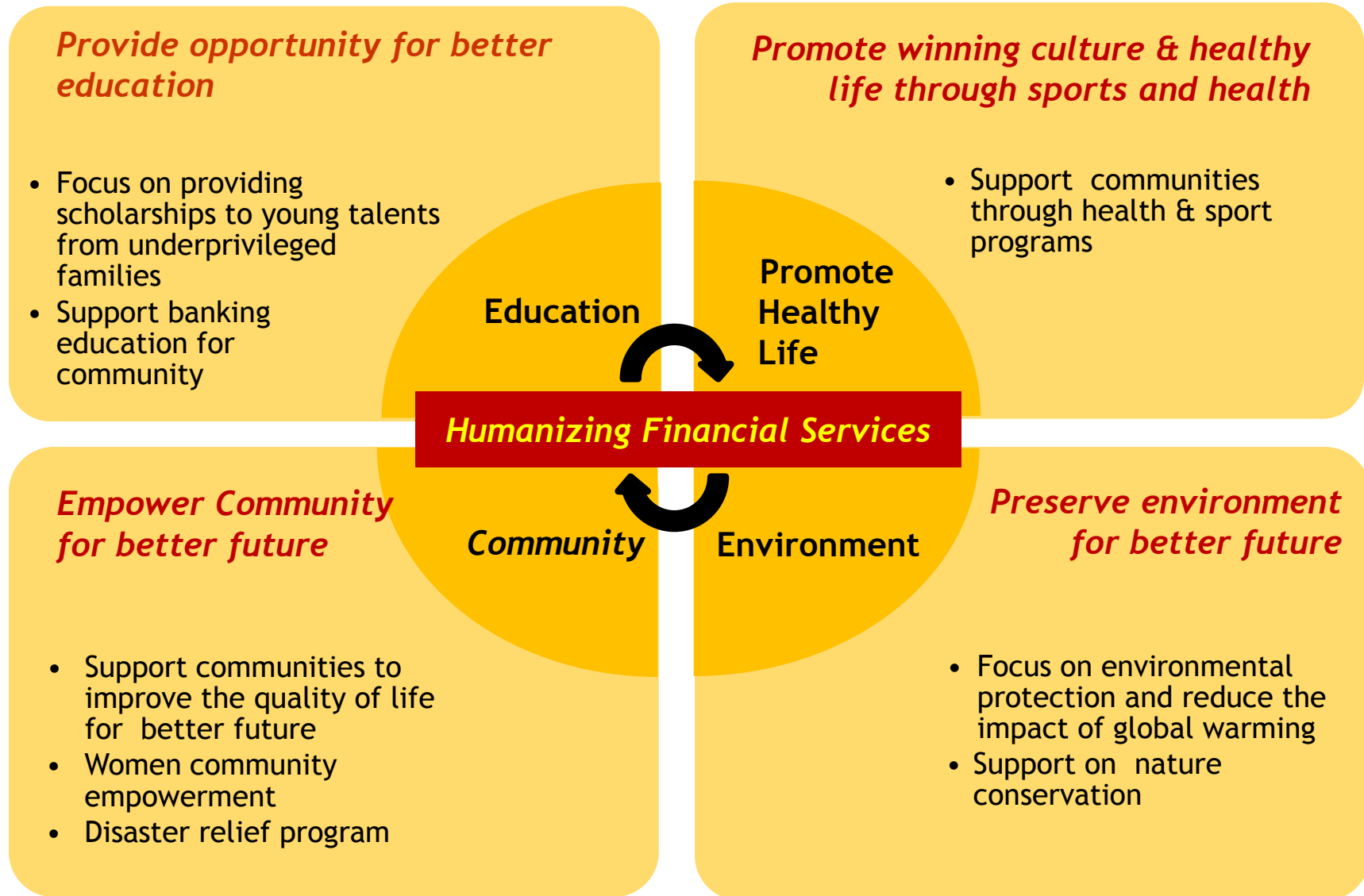
BII was awarded 3rd Rank Excellent Service Experience Award 2015 for Regular Domestic Banking category by Carre-Center for Customer Satisfaction Loyalty (Carre-CCSL) and Bisnis Indonesia newspaper. BII also obtained “excellent” remark in this award, 10 February 2015.



3. Annual Global CSR Award 2015

BII won the platinum award on Global CSR Awards 2015 held by Pinacelle Group International for Women Empowerment category. Award was received for women empowerment program for members of Komida (Koperasi Mitra Dhuafa) and ASPUK (Asosiasi Pendamping Perempuan Usaha Kecil) through micro financing and financial literacy program, 19 March 2015.





BII Maybank Bali Marathon (BMBM) 2015 Officially Announced

Save the Date for BMBM 2015 on 30 August!

BII will hold its fourth international running event, BII Maybank Bali Marathon (BMBM) on 30 August 2015. BMBM 2015 will be held at Bali Safari Marine & Park and feature three categories: full marathon (42,195 km), half marathon (21,0975 km) and 10K. This announcement was held at Head Office 12 March 2015.



BMBM 2014 Highlights:

-) Was held on 14 September 2014 with the number of participant exceeds 4,400 runners across the world (more than 40 countries)
-) Achieved The Best Running Activation in Indonesia Most Experiential Brand Activation 2014 from Mix Marcomm Magazine
-) Total prize was \$150,000 for 88 winners
-) The best runner, Kennedy Kiproo Lilan records 02:18:52



- **BII held blood drive at Kudus Branch**

Kudus Branch, Middle Java Region invites all of the employees, customer, also Micro Banking and WOM Finance team in related region to join the blood drive activity that being held annually. This activity shows true action of BII in order to continually support healthy lifestyle, 16 January 2015.



- **BII supports conservation program in Tasikmalaya**

BII launched the conservation program in Tasikmalaya, West Java. Through this CSR program, BII planted more than 1,000 seeds of trees funded by customer's billing statement paper fees. BII realized green banking implementation by encouraging the customer to use electronic billing statement in order to support environment preservation. The ceremonial hand over at head office, Jakarta, 6 February 2015.

Event Highlights



1. **BII-Citilink Strengthening Partnership**
BII provided PT Citilink Indonesia an online cargo payment facility made possible by the BII CoOLPay (Corporate Online Payment), which enables cargo agents to make payment to Citilink Cargo in a real-time manner, 14 January 2015.
2. **BII Awards Night 2015**
BII held Awards Night as an appreciation for best performing employees in Jakarta with elegance theme. The other concurrent event was “BII’s Got Talent”, that being held to show employees talent in art, 12-13 February 2015.
3. **BII participated in new system MPN G2 for easier tax payment**
BII has appointed as one of the 22 banks that currently could conduct tax payment through system MPN G2 (Modul Penerimaan Negara Generasi 2) implementation, 17 February 2015.
4. **BII set strategic partnership with ACE Jaya Proteksi Insurance**
BII cooperated with PT ACE Jaya Proteksi in providing insurance product. Through this partnership, BII provide Dental Insurance Plan product of ACE Jaya Proteksi to BII customers, consisting of three insurance premium options, 17 February 2015.

5. **BII hosted “AITI Executive Gathering”**
This event aimed to strengthen partnership between BII and AITI (Asosiasi Industri Teknologi Informasi) and presented Mr. Sofjan Wanandi, Senior Advisor to The Vice President of Indonesian Republic as keynote speaker, 17 March 2015.
6. **BII held grand prize drawing of Biingkisan Beruntun 2014**
BII has completed the grand prize drawing of Biingkisan Beruntun 2014 program in the form of one tour package to five continents covering French, United States, South Africa, Japan and Australia for one family or five people, 23 March 2015.
7. **BII cooperated with Garuda Indonesia**
BII and PT Garuda Indonesia (Persero) Tbk signed bridging loan facility amounting to \$100 million (approximately Rp1.3 trillion) from BII under musharaka principle. This one-year period financing facility is part of BII strategy called Shariah First which provides sharia facility options to the customer, 24 March 2015.
8. **BII-Maybank GMT established partnership**
BII established partnership with PT Maybank GMT Asset Management as selling agent for mutual fund products managed by Maybank GMT that could be enjoyed by BII Customers, 26 March 2015.

Thank You

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