



PT Bank Internasional Indonesia Tbk

1Q2014 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 1Q14 Results

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

Profit

- Profit After Tax and Minority Interest (“PATAMI”) decreased by 39% (yoy) to Rp189 billion due to squeeze in NIMs and provisions for selected corporate debtors

Loans

- Loans portfolio grew by 27% (yoy) to Rp101.3 trillion
- Growth in all business segments as Business Banking grew the highest of 31%, Retail Banking loans grew 26% and Global Banking loans grew 24% (yoy)
- Gross NPL stood at 2.05% while net NPL was 1.43% from 1.47% and 0.62% previously

Customer Deposits

- Customer Deposits increased 17% (yoy) to Rp104 trillion from all business segments
- Savings continue to book strong growth of 25% (yoy) to reach Rp24 trillion
- Strong liquidity with LDR (Bank Only) maintained at 88.91% while modified LDR (Bank Only) at 81.71%

Capital

- CAR with credit and operational risk is at 13.42% and CAR with credit, operational and market risks is recorded at 13.29%

Update on BOD-BOC

Change of BOD-BOC

- The resignation of Rahardja Alimhamzah as Global Banking Director and Hedi Maria Helena Lopian as Risk Management Director (effective in AGM on 28 April 2014)
- Appointment of Dien Tjahajani as Legal and Compliance Director in EGM 12 March 2014 and will be effective after obtaining approval from Otoritas Jasa Keuangan (OJK)

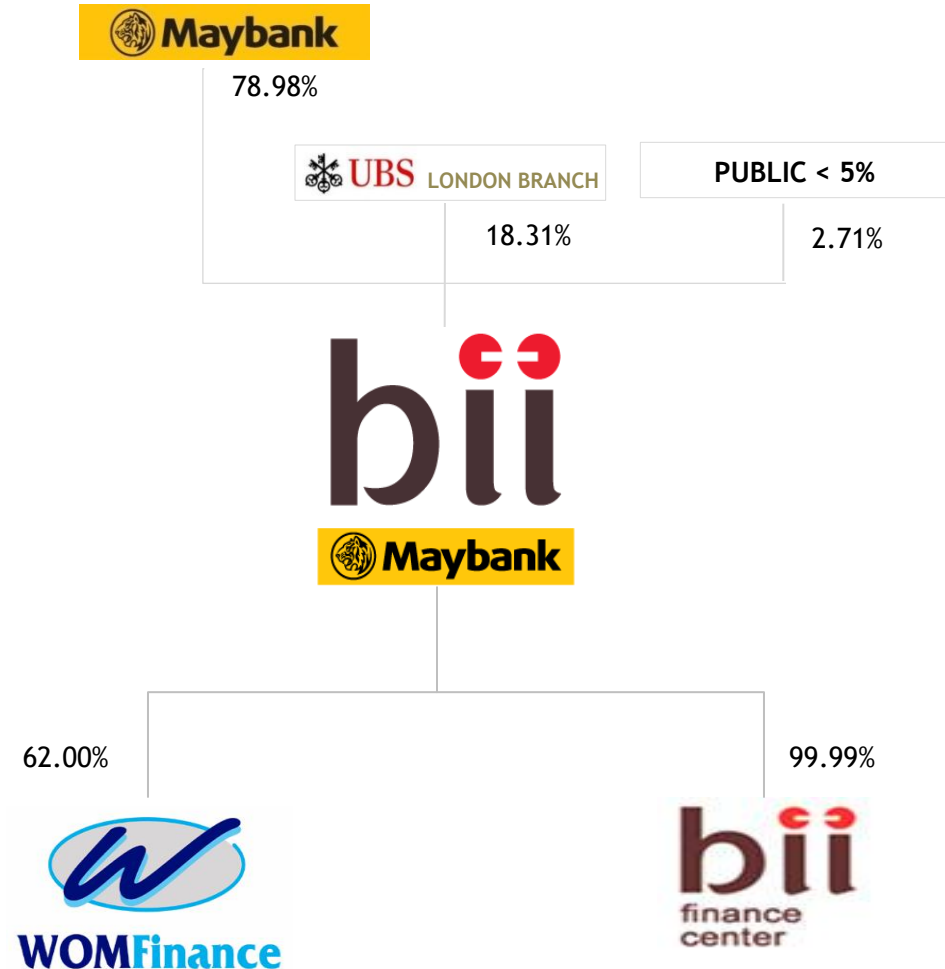
**consolidated numbers*

BII in Brief

Profile

Established	:	15 May 1959
Total Assets	:	Rp140.1 Trillion
Total Equity	:	Rp12.5 Trillion
Market Capitalisation	:	Rp18.6 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	:	659 422 (BII) 198 (WOM) 39 (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	:	11,718 7,474 (BII) 3,939 (WOM) 305 (BII Finance)
# of Customers	:	4.8 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

*) waiting on approval from OJK



Taswin Zakaria
President Director



Lani Darmawan
Director



Jenny Wiriyanto
Director



Thilagavathy Nadason
Director



Ghazali M. Rasad
Director



Ani Pangestu
Director



Dhien Tjahajani **
Director

***) Appointed in EGMS on 12 March 2014 and will be effective after obtaining approval from Otoritas Jasa Keuangan*

Building a strong network footprint and present in all Indonesian Provinces



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

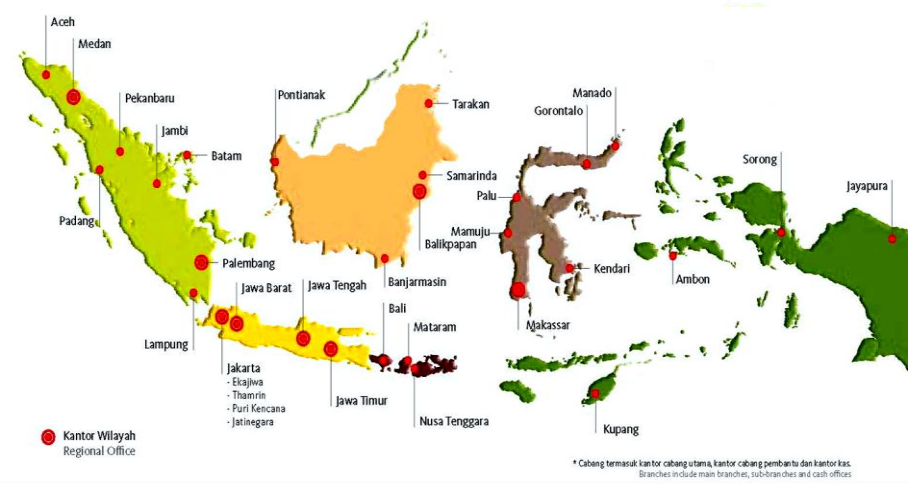


Internet Banking

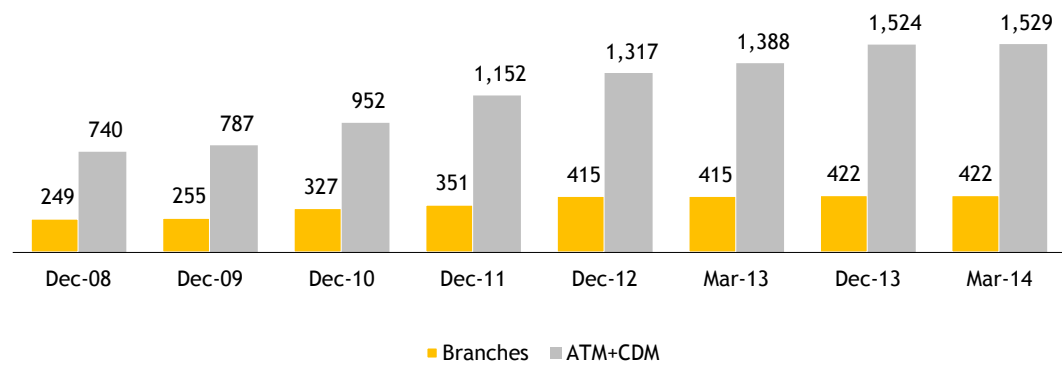


Cust Care Centre

Branch Network



As of March 2014, we have 422 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

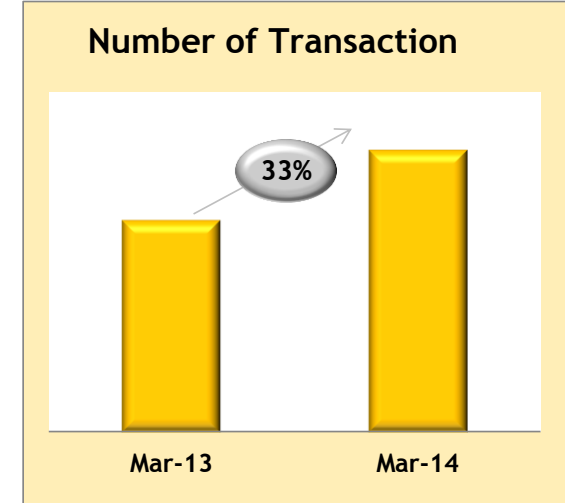
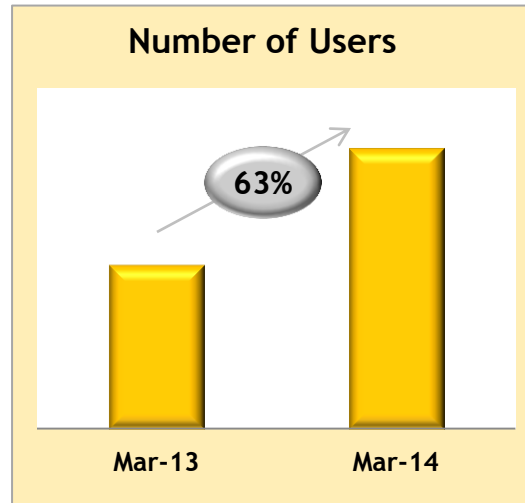
COOLPay & COOLBanking

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

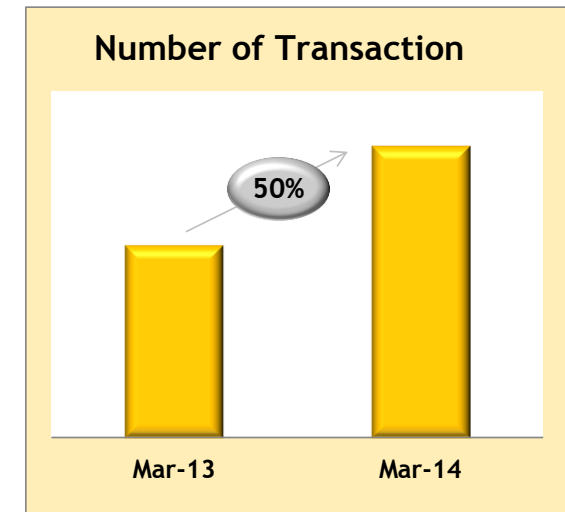
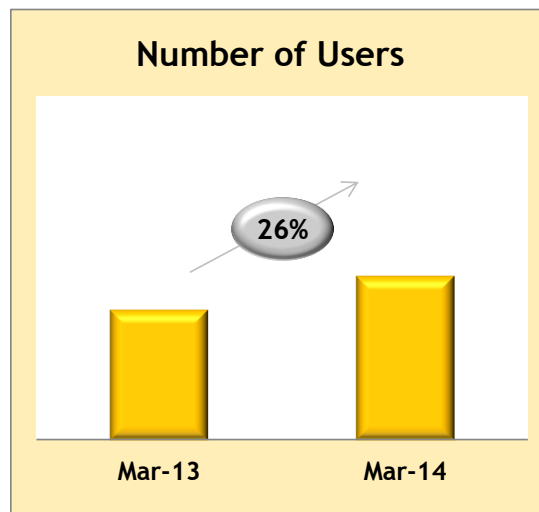


Internet Banking

bii
Maybank

More convenient banking at your fingertips.

Find out more



Financial Performance

PATAMI decreased by 39% due to squeeze in NIM and provisions for selected corporate debtors

4Q13	FY2013	Rp. Billion	1Q13	1Q14	1Q14 vs 1Q13
A	B		C	D	D/C
1,461	5,801	Net Interest Income	1,380	1,447	4.9%
583	2,293	Non Interest Income	520	504	(3.0%)
2,044	8,094	Gross Operating Income	1,900	1,952	2.7%
(1,065)	(5,198)	Operating Expenses (excl. Provision)	(1,343)	(1,367)	1.8%
979	2,896	Operating Income before Provision	557	585	4.9%
(209)	(791)	Provisions	(195)	(335)	71.6%
770	2,105	Operating Income After Provision	362	250	(31.0%)
(148)	79	Non Operating Income (expense)	76	30	(61.3%)
623	2,184	Profit Before Minority Interest & Tax	438	279	(36.3%)
447	1,545	PATAMI	309	189	(38.8%)

Data source: Published report per Bank Indonesia classification

Total Assets grew by 18% (yoy) to 140.1 trillion

Dec-13	Rp. Billion	Mar-13	Mar-14	YoY
A		B	C	C/B
102,030	Loans	79,747	101,317	27.0%
3,639	Government Recap. Bonds	3,709	3,634	(2.0%)
17,167	Other Earning Assets	19,804	17,543	(11.4%)
140,707	Total Assets	118,334	140,077	18.4%
107,240	Deposits from Customer	89,273	104,025	16.5%
17,692	- Current Account	13,952	15,425	10.6%
24,689	- Saving Account	19,280	24,035	24.7%
64,859	- Time Deposit	56,041	64,565	15.2%
2,588	Borrowing	2,437	3,547	45.5%
6,844	Securities Issued	6,094	6,479	6.3%
2,989	Subordinated Loans	2,988	2,990	0.1%
8,638	Other Liabilities	7,676	10,382	35.2%
128,299	Total Liabilities	108,468	127,423	17.5%
194	Minority Interest	172	197	14.9%
12,214	Equity	9,694	12,456	28.5%

Data source: Published report as per Bank Indonesia classification

Financial Ratios

Consolidated	Mar-13	Mar-14	△	Bank Only	Mar-13	Mar-14	△
	A	B	B - A		A	B	B - A
Profitability				Profitability			
Return On Assets	1.48%	0.80%	-0.68%	Return On Assets	1.31%	0.59%	-0.72%
Return On Equities (Tier 1)	14.35%	6.71%	-7.64%	Return On Equities (Tier 1)	12.97%	4.96%	-8.01%
Net Interest Margin	5.32%	4.73%	-0.59%	Net Interest Margin	4.58%	4.03%	-0.55%
Efficiency & Productivity Ratio				Efficiency Ratio			
Cost to Income Ratio	70.69%	70.05%	-0.64%	Cost to Income Ratio	69.54%	70.11%	0.57%
BOPO	88.63%	93.42%	4.79%	BOPO	89.07%	94.81%	5.74%
Earning Asset Quality				Earning Asset Quality			
Impaired Loans - Gross	1.99%	3.04%	1.05%	Impaired Loans - Gross	2.00%	3.11%	1.12%
Impaired Loans - Net	1.10%	2.34%	1.24%	Impaired Loans - Net	1.11%	2.43%	1.32%
NPL - Gross	1.47%	2.05%	0.58%	NPL - Gross	1.45%	2.06%	0.61%
NPL - Net	0.62%	1.43%	0.81%	NPL - Net	0.59%	1.46%	0.87%
BalanceSheets Structure				BalanceSheets Structure			
LDR	88.00%	95.26%	7.26%	LDR	82.55%	88.91%	6.36%
Modified LDR *)	76.17%	81.71%	5.54%	Modified LDR *)	74.16%	79.62%	5.46%
CASA to Total Funding	37.23%	37.93%	0.70%	CASA to Total Funding	37.34%	37.97%	0.63%
CAR (with credit, operational & market risk)	13.29%	13.29%	0.00%	CAR (with credit, operational & market risk)	13.34%	13.28%	-0.06%

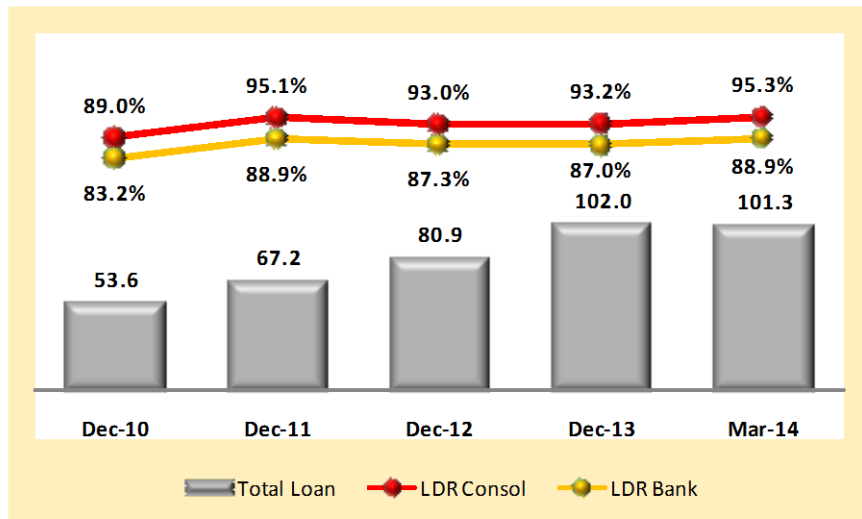
*) Modified LDR is defined as (Loans excl. BPR) / (Third Party Deposits + Borrowing + Securities Issued + Sub Debt)

Strong loans growth across all segments

Business Banking continues to lead

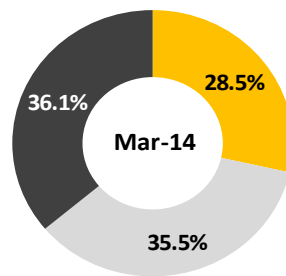
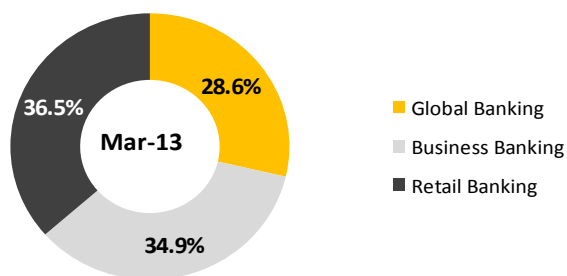
LDR & Total Loans

Rp Trillion



Rp Trillion	Mar-13	Mar-14	Δ
Global Banking	22.9	28.5	24%
Business Banking	27.6	36.1	31%
Retail Banking	29.3	36.7	26%
Total	79.7	101.3	27%

Loans by Business Segment

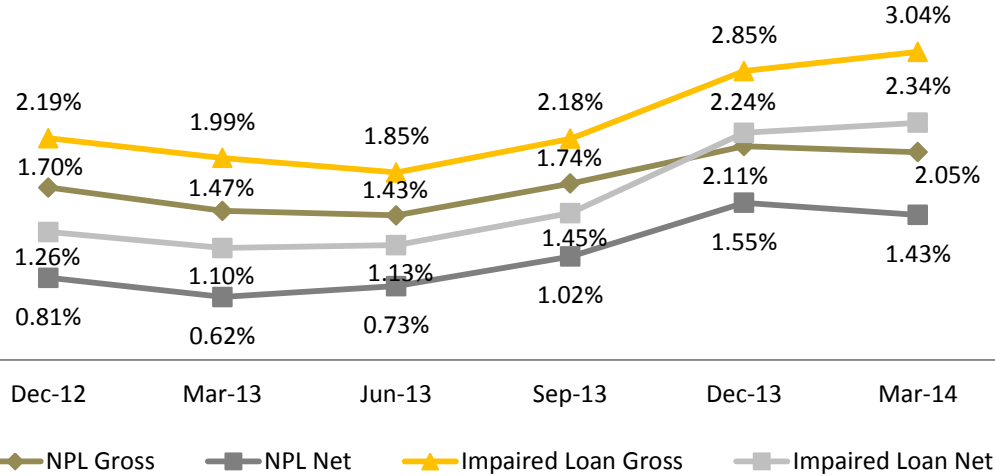


- Loans grew by 27% (yoy) despite the challenging market conditions with the strongest loans growth from Business Banking of 31% (yoy)
- Retail Banking Loans has grown strongly, mostly in Mortgage and 4Wheel
- Global Banking Loans increased by 24% (yoy)

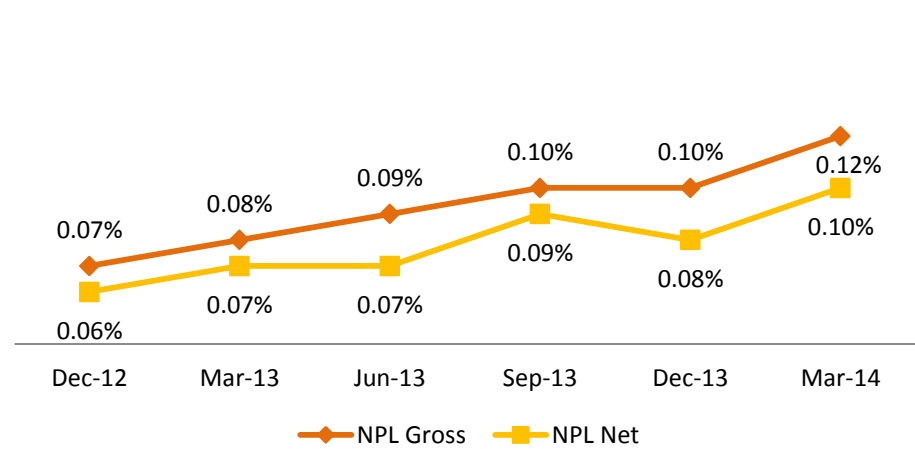
Note: With the coverage expansion covering Micro, Commercial, Financial Supply Chain Management and Credit Management, the SME Banking is now called Business Banking; and Global Wholesale Banking is now called Global Banking to reflect the great focus and harmonization with the group

Loan Quality

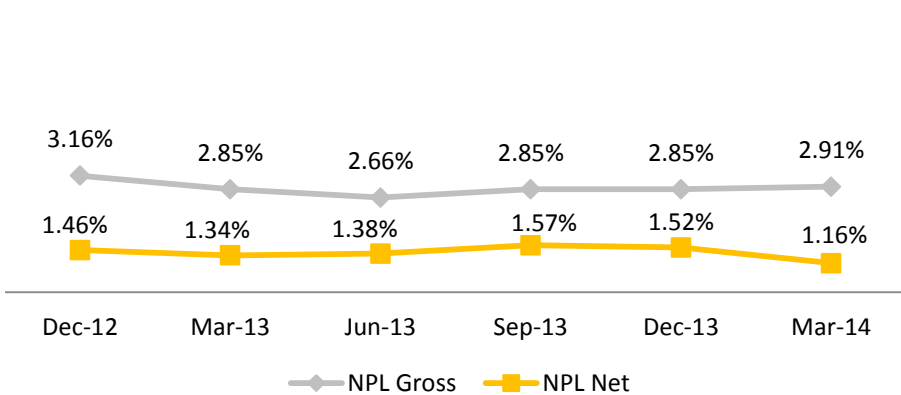
Asset Quality - BII (consolidated)



Asset Quality - BII Finance (consolidated)



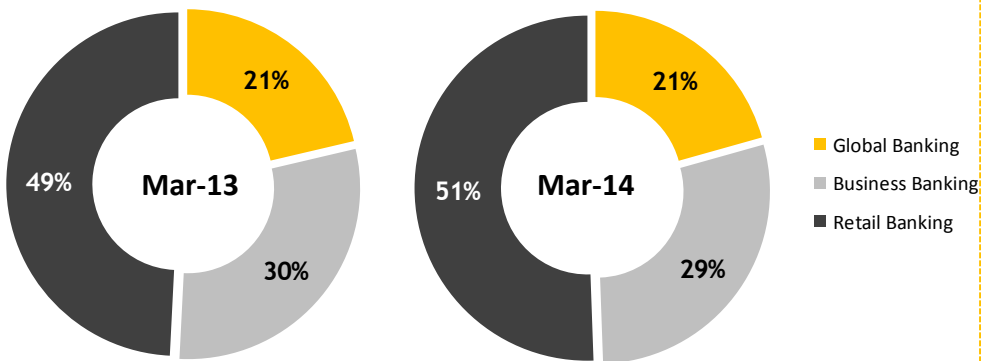
Asset Quality - WOM (consolidated)



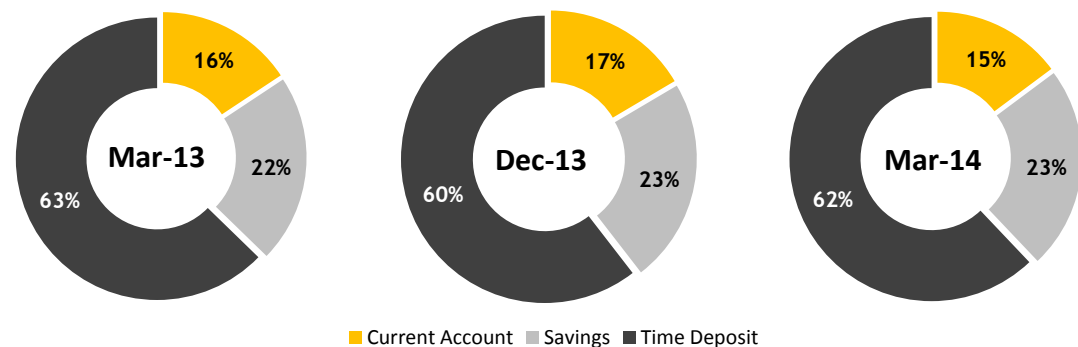
- NPL (gross) stood at 2.05% and NPL (net) at 1.43%
- In the first quarter 2014, the Bank experienced some asset quality deterioration in a number of its Global Banking borrowers. Impact from the restructuring of the bank's Structured Trade and Commodity Finance (STCF) portfolio combined with contractual 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 0.12% and NPL net of 0.10%
- WOM assets quality was also able to maintain NPL gross stable at 2.91% while NPL net improved to 1.16%

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	Mar-13	Mar-14	Δ
Global Banking	19.1	21.5	13%
Business Banking	26.4	30.0	14%
Retail Banking	44.0	52.6	20%
Elimination	(0.2)	(0.1)	
Total	89.3	104.0	17%

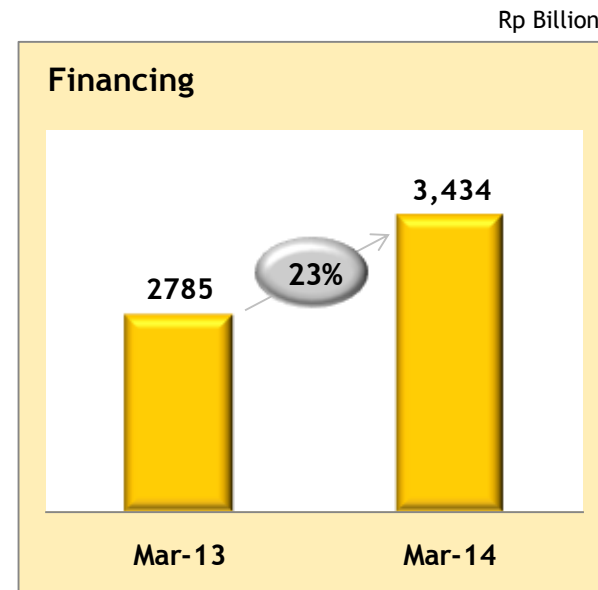
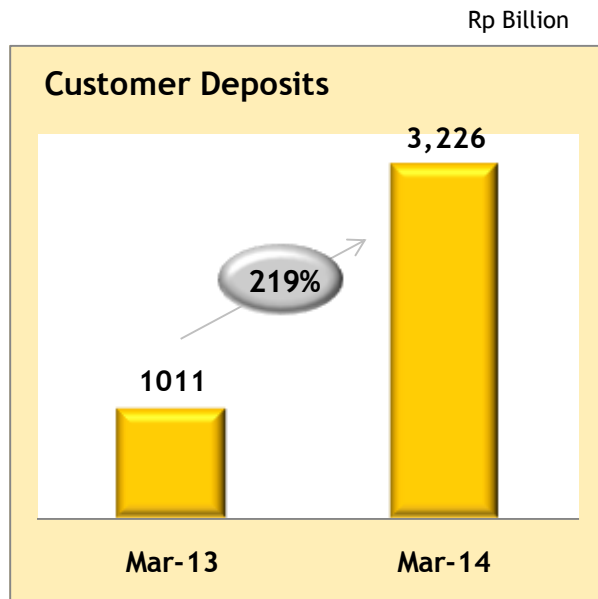
Rp Trillion	Mar-13	Mar-14	Δ
Current Account	14.0	15.4	10%
Savings	19.3	24.0	25%
Time Deposits	56.0	64.6	15%
Total	89.3	104.0	17%
CASA Ratio	37.3%	37.9%	0.6%

Strong Growth in Customer Deposits 1Q14 which grew 219% (yoy)

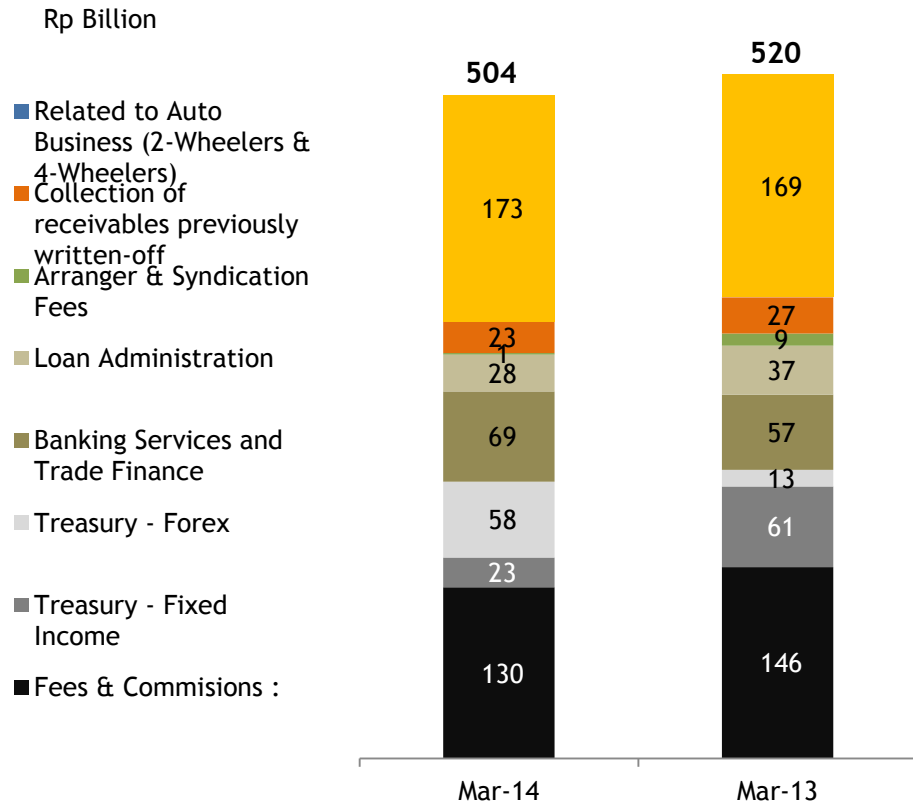


BII Syariah kini hadir lebih dekat dengan Anda.

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 23% and Customer Deposits jumped 219%

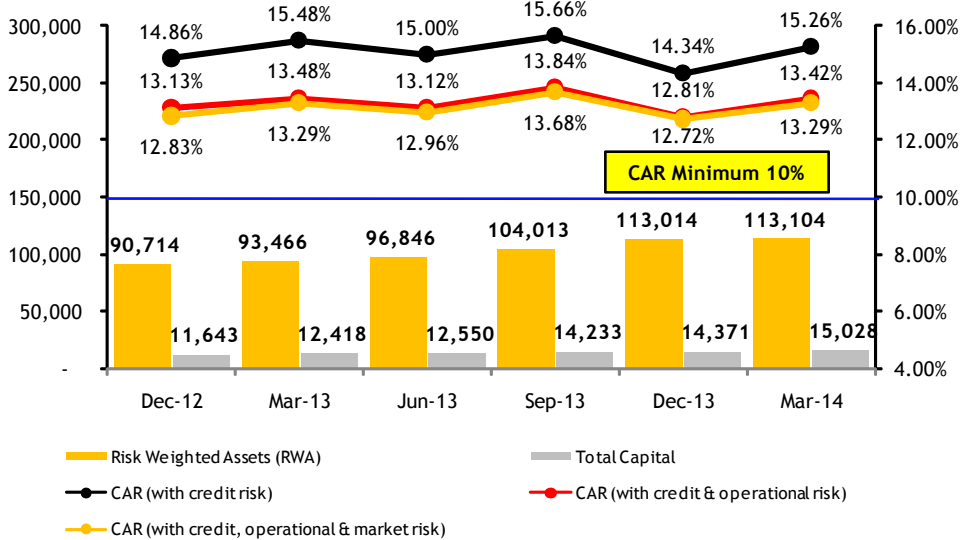


Fee Income



Fee Income (Rp Billion)	Mar-14	Mar-13
Related to Auto Business (2-Wheelers & 4-Wheelers)	173	169
Collection of receivables previously written-off	23	27
Arranger & Syndication Fees	1	9
Loan Administration	28	37
Banking Services and Trade Finance	69	57
Treasury - Forex	58	13
Treasury - Fixed Income	23	61
Fees & Commissions :	130	146
- Bancassurance	3	4
- Remittance	24	22
- Card Relative	35	38
- Other fees & commissions	69	82
Total Fee Income	504	520

CAR



Share Price Performance



BNII	Dec-12	Mar-13	Jun-13	Sep-13	Dec-13	Mar-14
Harga Saham (Rp)	395	415	345	325	310	317
PBV (x)	2.34	2.41	1.94	1.68	1.55	1.55
PER	18.40	75.59	28.51	18.04	12.23	102.27

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



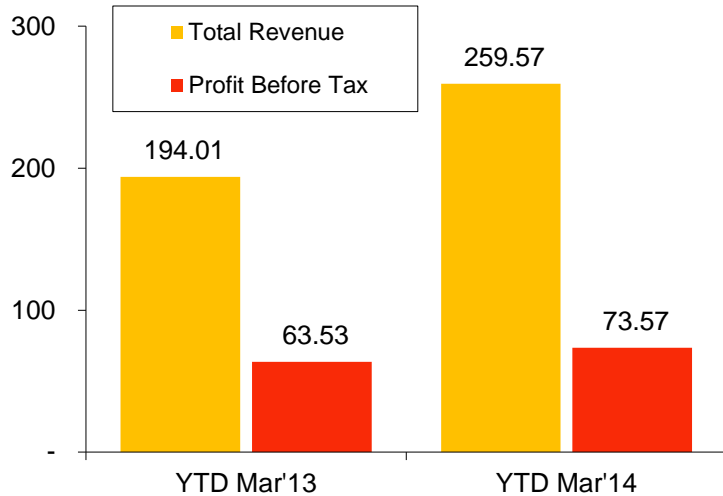
Company Rating: AAA (idn)
 Bonds: AAA (idn)
 Subordinated Bonds: AA (idn)



Company Rating: idAAA
 Bonds: idAAA
 Subordinated Bonds: idAA+

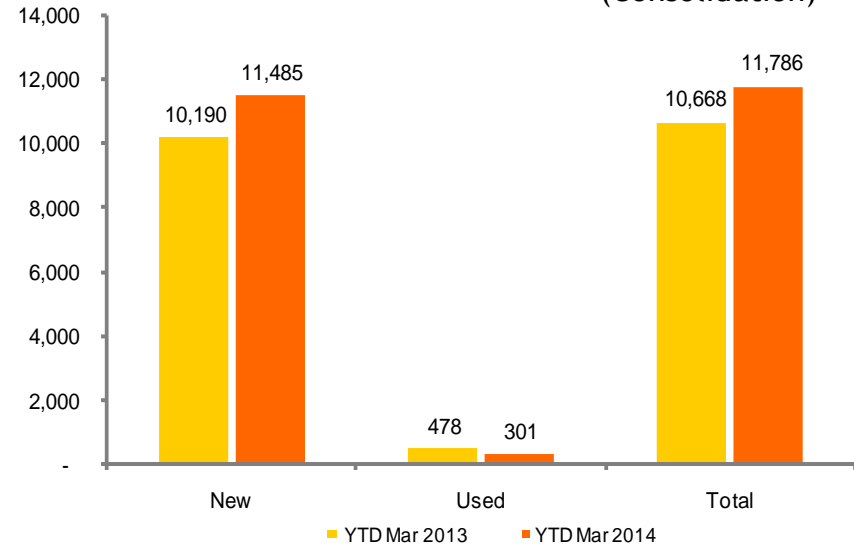
BII Finance: Remains profitable, however tighter regulations impacted 1Q2014 growth

Revenue and PBT (Rp Billion)
(Stand Alone)

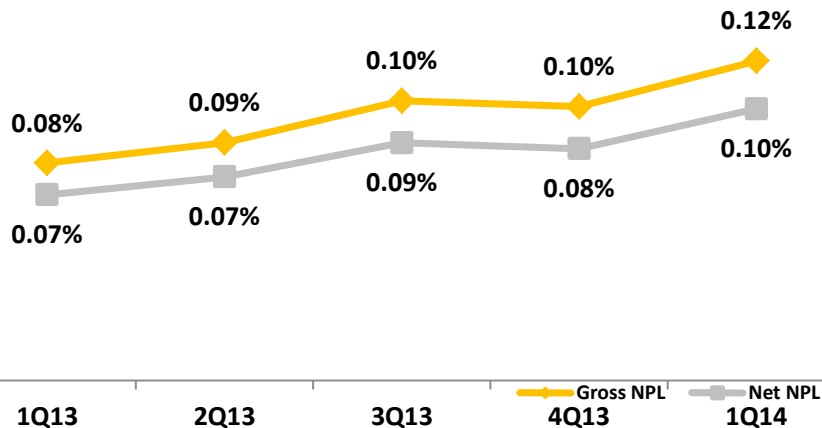


Unit Financing (unit)

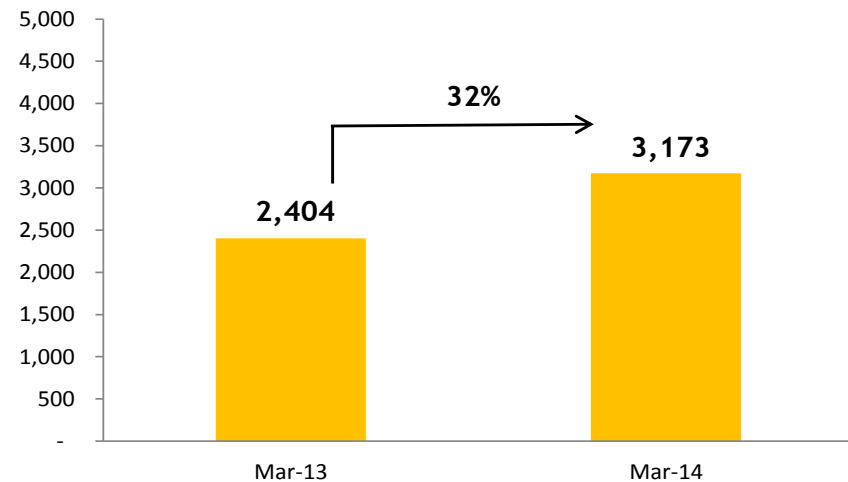
(Consolidation)



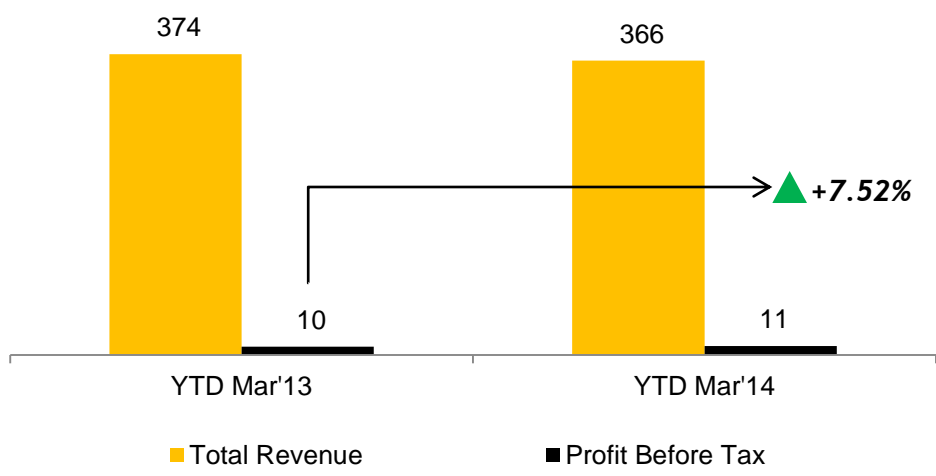
Asset Quality
(Consolidation)



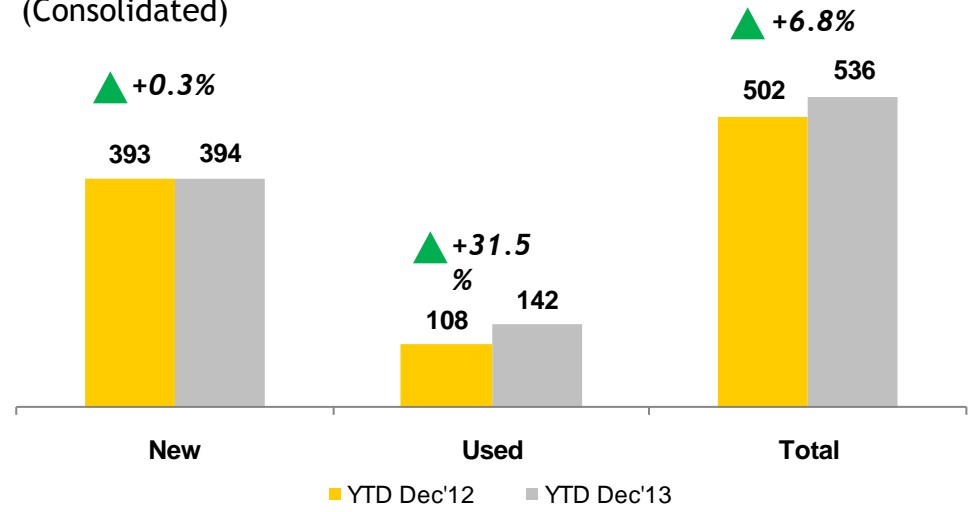
Consumer Financing (Rp Billion)
(Stand Alone)



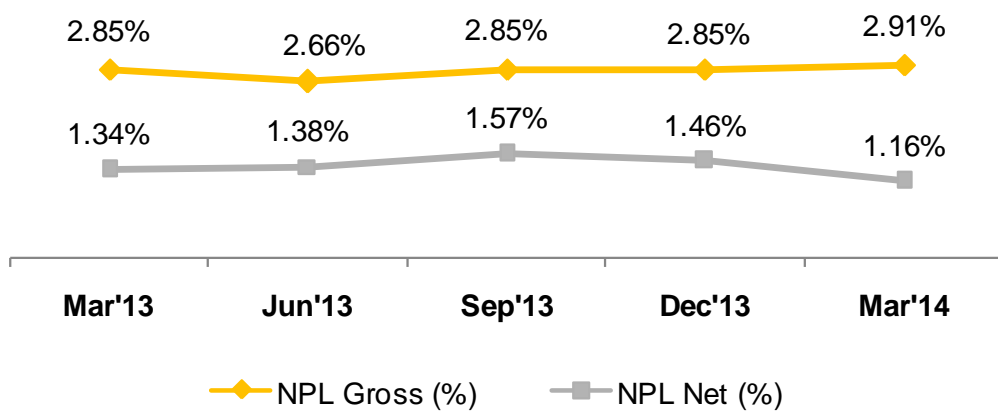
Revenue and PBT (Rp Billion)
(Stand alone)



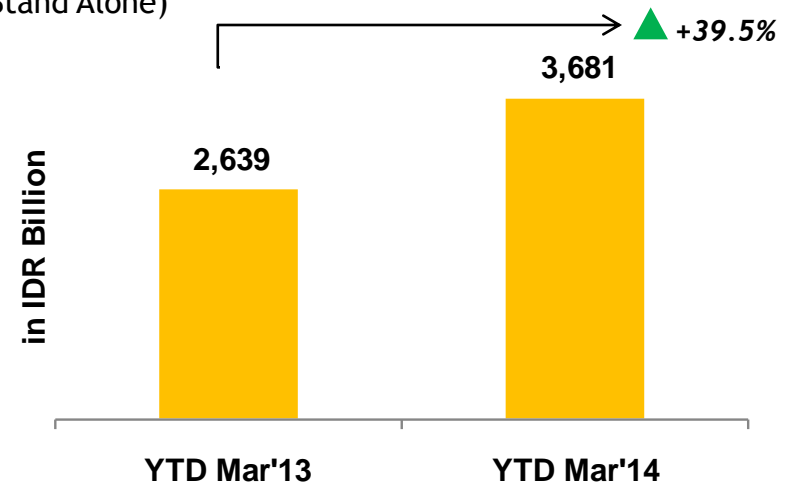
Unit Financing ('000 unit)
(Consolidated)



Asset Quality
(Consolidated)



Consumer Financing (Rp Billion)
(Stand Alone)



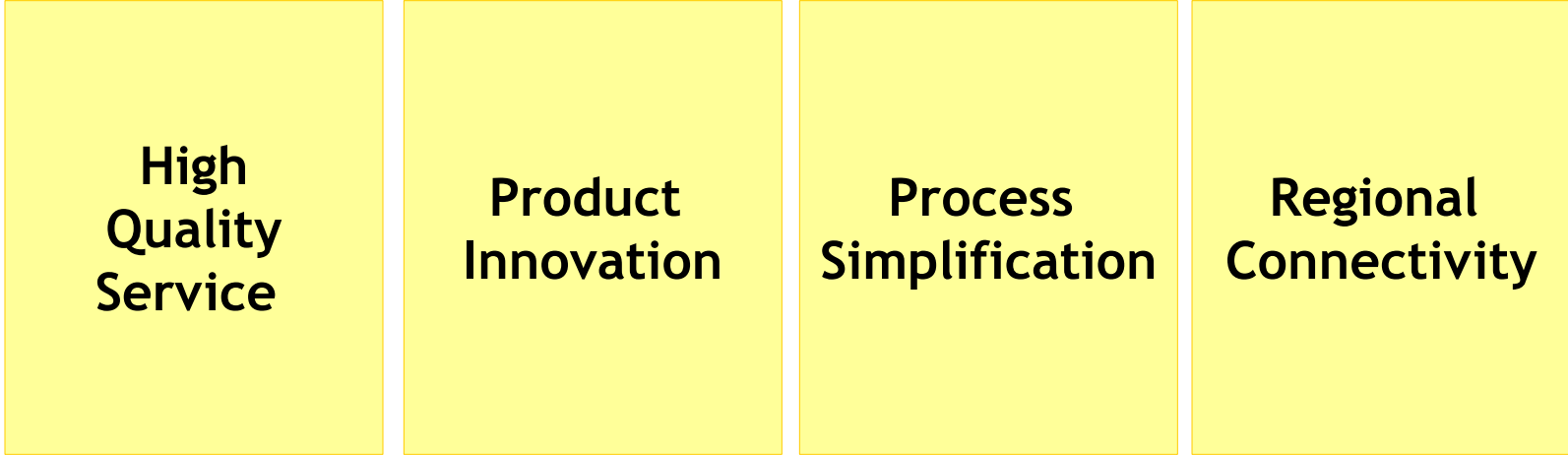
Strategy & Headline KPI

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	

- 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



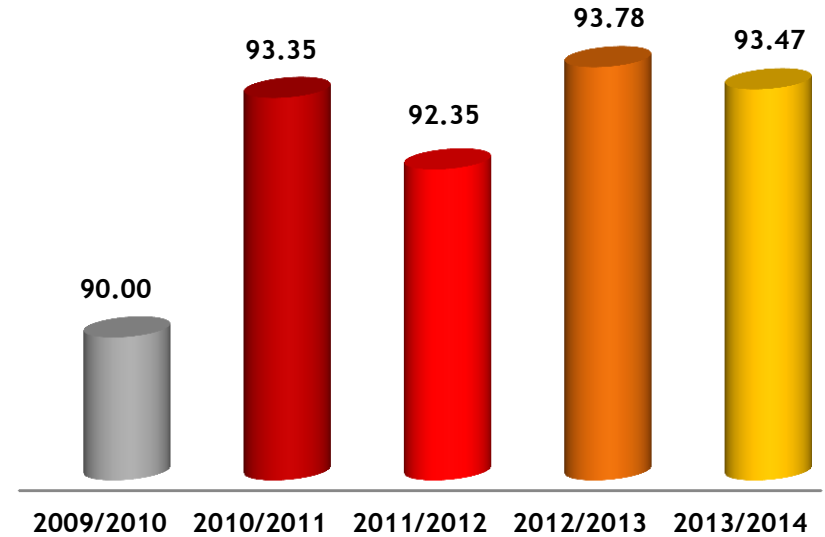
The Bank's
Headline KPI
in 2014

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



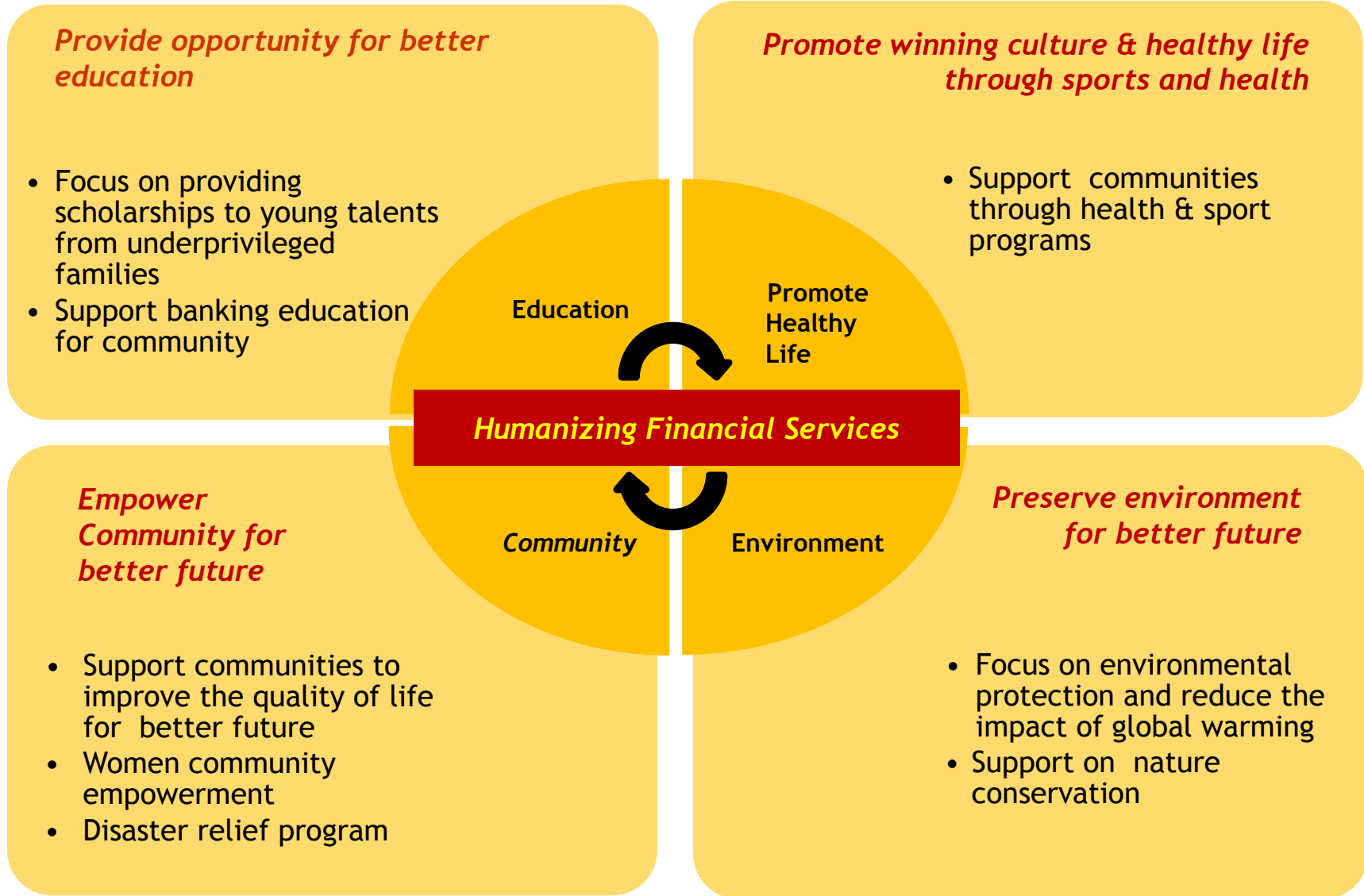


Other Awards

- 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 Berbagi “for Flood Victims**

BII Berbagi provides foods, disposable pants, medicine supplies for flood victims in Kelurahan Kampung Melayu & Bidaracina, Jakarta January 2014



- **“BII Berbagi “with Panti Wreda**

BII Pemuda branch, Semarang provides the supporting health utilities (wheel chair, etc.) to Panti Wreda Elim, Semarang Jawa Tengah, January 2014



- **BII Handed Over “BII-Maybank Scholarship” to 33 Students**

BII together with Maybank Foundation granted scholarships for the best students from 33 provinces in Indonesia to pursue undergraduate education in six leading universities , 12 February 2014



- **BII and Maybank Foundation Support Culture and Art Preservation in Maimun Palace**

BII and Maybank expressed their commitments to support the arts and culture festival for the next three consecutive years which will be held during the anniversary of the Maimun Palace in August. To promote the heritage value of the Maimun Palace, BII and Maybank Foundation also held a gathering with their loyal customers at the Maimun Palace, 10 March 2014

BII Maybank Bali Marathon - 2014

BII Maybank Bali Marathon 2014

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



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

BII Maybank Marathon 2012



On 22 April 2012, BII held 'BII Maybank Bali Marathon', the first marathon event in Indonesia after 20 years. The event was participated by runners from around the world

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



Event Highlights in 1Q14



1. BII Syariah launch new product 'BII Corporate Leasing iB', Jan'14
2. Grand Prize of Biingkisan Beruntun at KC MT Haryono, Jan'14
3. BII Press Conference & Analyst Meeting Full Year 2013, Feb'14
4. Signing Ceremony for Strategic Alliance between the GIFU Shinkin Bank & BII, Feb'14
5. BII launched lucky draw program Katty Perry Concert Live in London and 2014 FIFA World Cup in Brazil, courtesy of Visa, Feb'14
6. BII Woman One to support the 'Run for Cervix' Program, Feb'14
7. MOU Signing Ceremony PT Asuransi Bintang with BII, Mar'14
8. BII conducted Extraordinary General Meeting of Shareholders (EGMS), Mar'14
9. Signing Ceremony for Two-Step Loan Agreement between BII and JICA GIAEL, Mar'14
10. Grand Prize Announcement for Biingkisan Beruntun 2013, Mar'14

Thank You

Disclaimer

Please note that some of the statements in this document may constitute “forward-looking statements” that do not directly or exclusively relate to historical facts. Some of the statements in this document (including but not limited to the forward-looking statements) are derived from or are based upon information from public or external sources and/or reflect BII’s own internal projections, current intentions, plans, expectations, assumptions and beliefs about future events and are subject to risks and uncertainties that may cause actual events and BII’s future results to be materially different than expected or indicated by such statements. To the extent that such statements in this document (including but not limited to the forward-looking statements) are derived from or are based on public or external sources of information, BII’s has not undertaken any independent verification of such information. No assurance can be given that the results anticipated by BII, or indicated by any such statements in this document (including but not limited to the forward-looking statements), will be achieved. You are urged to view the statements contained in this document (including but not limited to the forward-looking statements) with caution.