



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE
August 12, 2009

PT Bank Bumiputera Indonesia Tbk

PEFINDO assigned the rating of PT Bank Bumiputera Indonesia Tbk (the Bank or BABP) at “**idBBB+**”. The outlook for this rating is “**stable**”. The rating reflects strong support from shareholders and the Bank’s business focus on consumer and SME segment. Nevertheless, the rating is constrained by its relatively-weak financial indicators compared to its leading peers, relatively high concentration risk and tight competition in consumer and SME segment. BABP was established in July 1989. In its early operation, BABP’s core business was geared toward the corporate sector. However, starting in 2000/2001, it altered its business strategy to focus more on consumer segment (retail banking) and commercial segment (small and medium enterprises). Presently, BABP has 1 head office in Jakarta, 15 branch offices, 23 sub-branch offices, 25 cash offices, 3 payment points and 68 ATMs that are connected to ATM Bersama network and ATM BCA. To support its operation BABP has 1,239 employees. As of December 31, 2008 BABP’ shareholders were ICB Financial Group Holdings AG (67.07%), AJB Bumiputera 1912 (5.98%), and Public (26.95%).

Rating Period: July 3, 2009 – August 1, 2010

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