

# PT Bank Rakyat Indonesia (Persero) Tbk

*BRI – a World Class Commercial Micro-Banking Practices  
Expanding Networks, Strengthening Micro*

**Financial Updates Q2 -2011**

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*Jakarta, 29 July 2011*



# Outline

1. Financial Highlight

2. Macro Economy: Strong and Supportive

3. Indonesia Banking Industry: High Growth Potentials

4. Financial Performance:

Balance Sheet

*BRI Micro: strengthening and expanding*

Profitability

5. Supporting Material

## Financial Highlight

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# Highlights

*Highest NIM and giving added value to shareholders*

	Q2-2010	Q2-2011	Growth
Total Assets (IDR Billion)	319,945	370,303	15.74% +
Total Loans (Gross) (IDR Billion)	226,240	265,815	17.49% +
Total Deposits (IDR Billion)	256,054	294,626	15.06% +
Net Profit (IDR Billion)	4,318	6,785	57.14% +
NIM	9.40%	9.88%	+
ROE	33.41%	39.11%	+
ROA before tax	3.51%	4.44%	+
Cost Efficiency Ratio (CER)	39.86%	37.81%	+
Operating Expense to Operating Income	73.70%	69.44%	+
NPL (gross)	4.27%	3.64%	+
NPL (nett)	1.18%	1.02%	+
Total CAR *)	14.11%	14.79%	+
LDR	88.36%	90.22%	+

\*) Include Operational Risk

Note: Q2-2011 figures are PSAK 50 & 55 compliant  
Numbers stated in this presentation are bank only

## Indonesia's Macro Economy

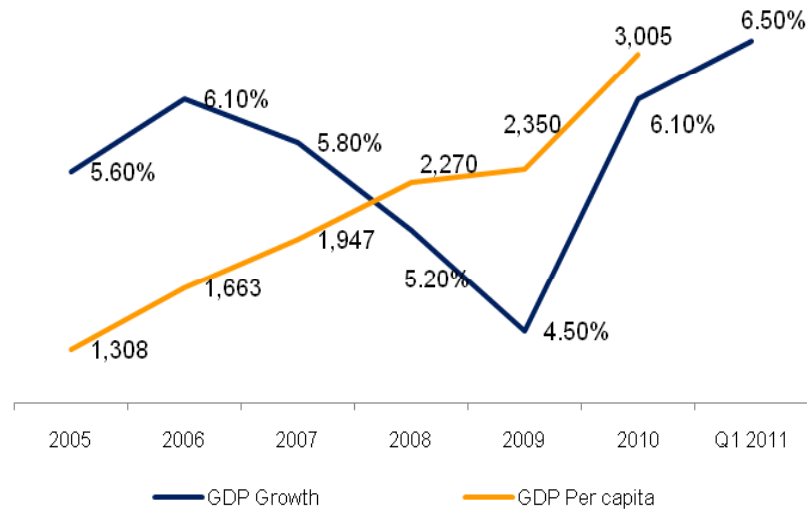
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*Strong and Healthy*

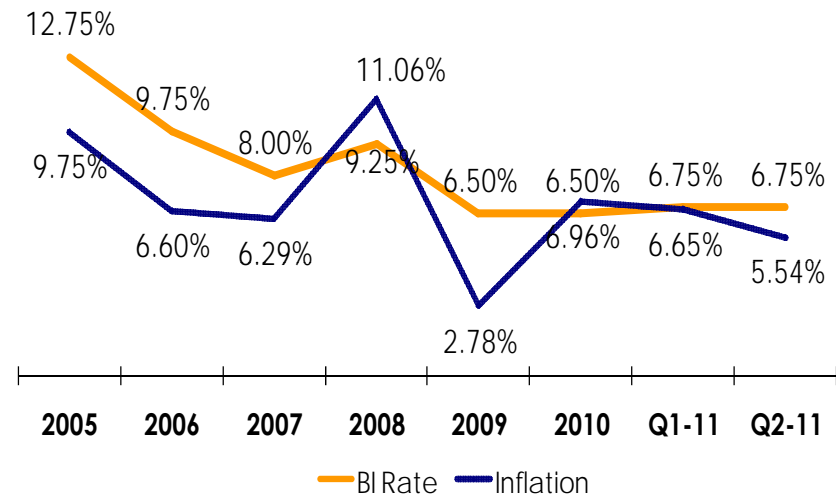
# Macro Economic Condition

*Inflation maintained while GDP growth target achieved*

## GDP Growth & GDP per capita



## BI Rate & Inflation (%)

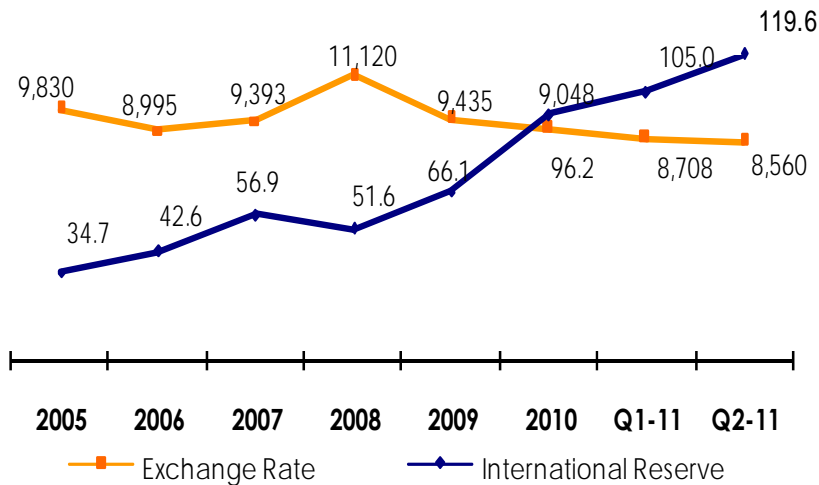


- In Q1 2011, GDP grew 6.5%, and the government target of 6.4%-6.9% most likely able to be achieved by the end of 2011
- As GDP per capita increase continuously and reached the level of USD3,000 in 2010, Indonesia middle income class is growing
- Inflation can be maintained at 5.54% or within the BI inflation target of 5% (+/- 1%)
- BI kept the benchmark rate at 6.75% in July 2011. As the inflation relatively stable, there is no pressure for central bank to increase the benchmark rate

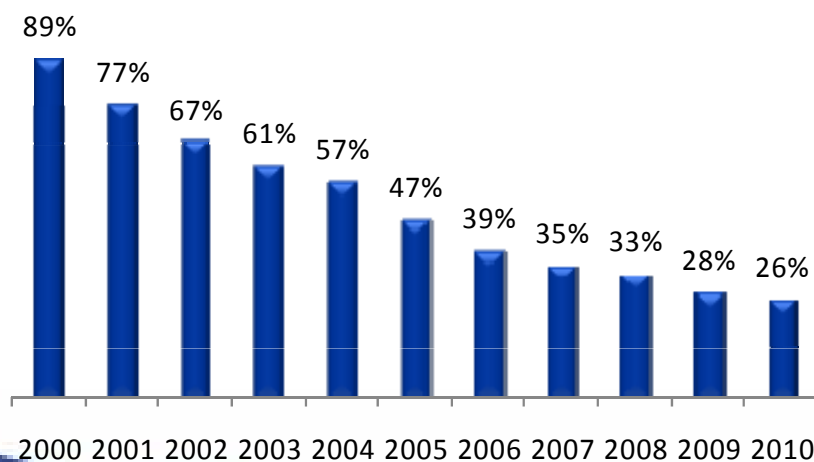
# Macro Economic Condition – a strong fundamental

*Strong Rupiah and health government financial condition*

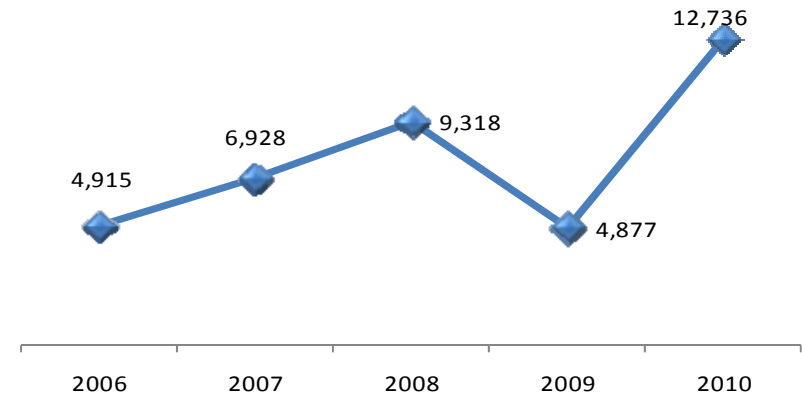
## Exchange Rate & International Reserves



## Debt to GDP



## Foreign Direct Investment (in USD million)



- International reserves reached a record of USD119.66 billion by June 2011 providing an adequate cushion from external shock
- IDR appreciates gradually and reaching 8,500s/USD.
- Strong macro economy condition attract capital inflow, FDI to Indonesia trending up
- Government Debt to GDP show declining trend, from 89% in 2000 to 26% in 2010, one of the country with lowest debt
- Budget deficit projected to be managed at a healthy level (around 2.1%) at the end of 2011 without lifting fuel-price subsidy

## Banking Industry

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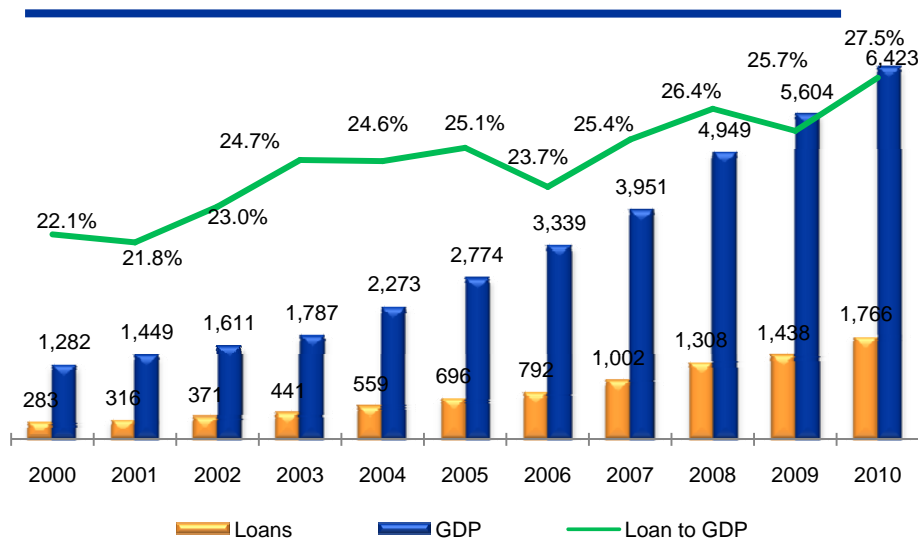
*High Growth Potentials*



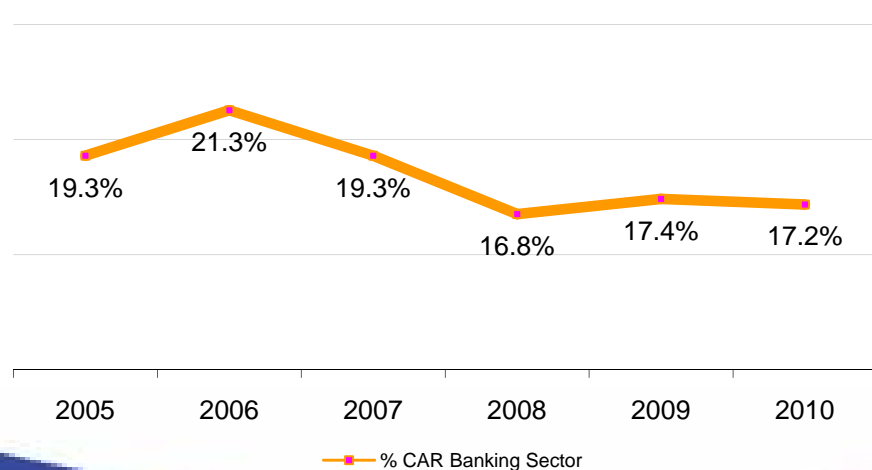
# Indonesia Banking Industry

*A high growth potential with strong capital support*

## Loan to GDP



## Capital Adequacy Ratio (CAR)



### High Potentials:

- A low loan to GDP ratio of 27.49% providing huge potential to grow for banking Industry
- Only one third of more than 52 million micro entrepreneurs and more than 500 thousand large entrepreneurs has been served by banks, the remaining entrepreneurs are the potentials markets

### Supported by a favorable banking industry condition:

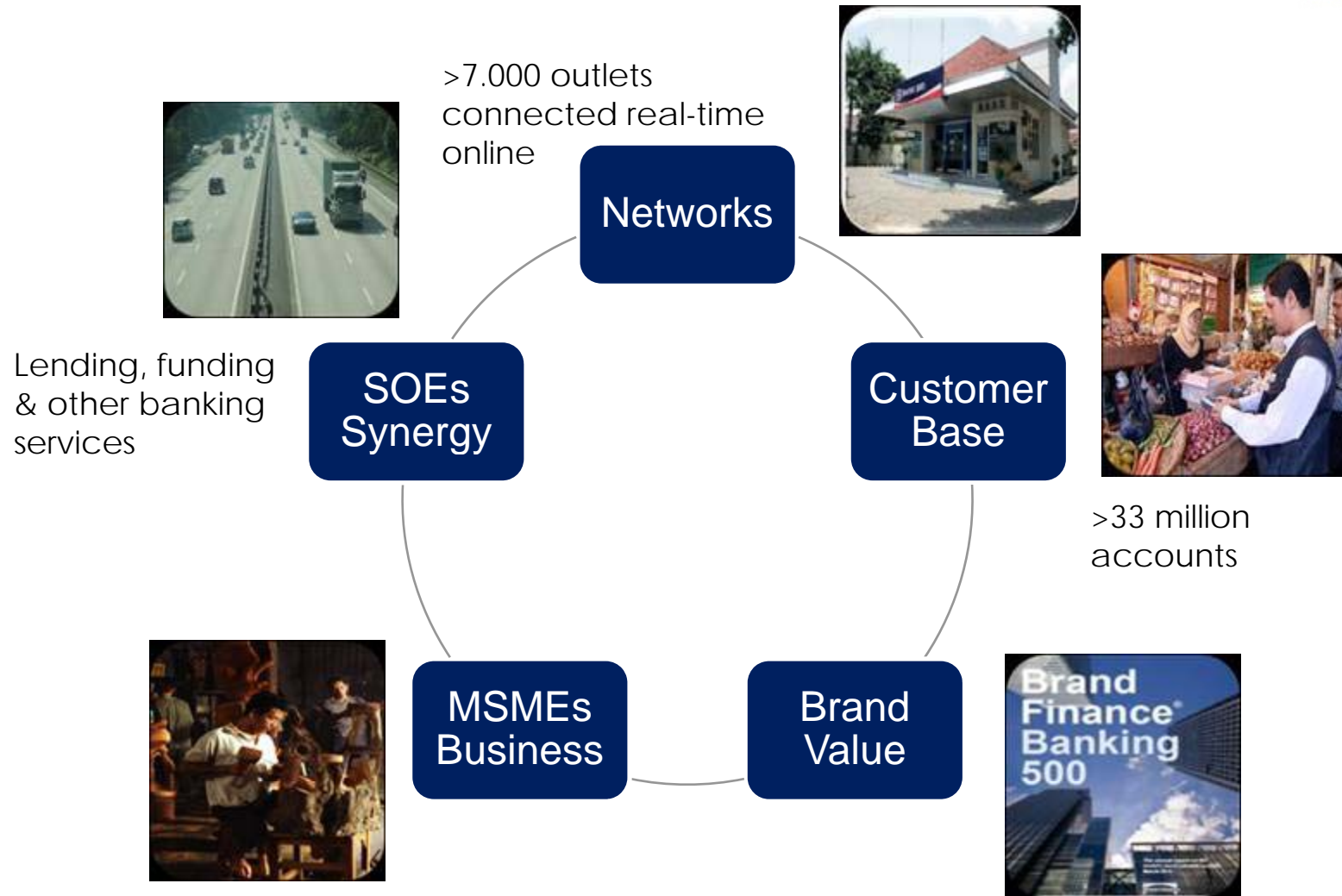
- Stable interest rate provide a favor condition for the industry growth
- Lowered asset risk weighting in Micro/Small loan as well as in Mortgage next year strengthening Banks' CAR
- LDR of 77% show an adequate level of liquidity in banking industry

## *Bank Rakyat Indonesia*

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*The Strengths*

# The Strengths



- Focusing on MSMEs, 80% of loans given to these segments
- Most profitable microfinance in the world

## Financial Performance

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### *Balance Sheet*

# Balance Sheet

## Highlights

IDR Billion

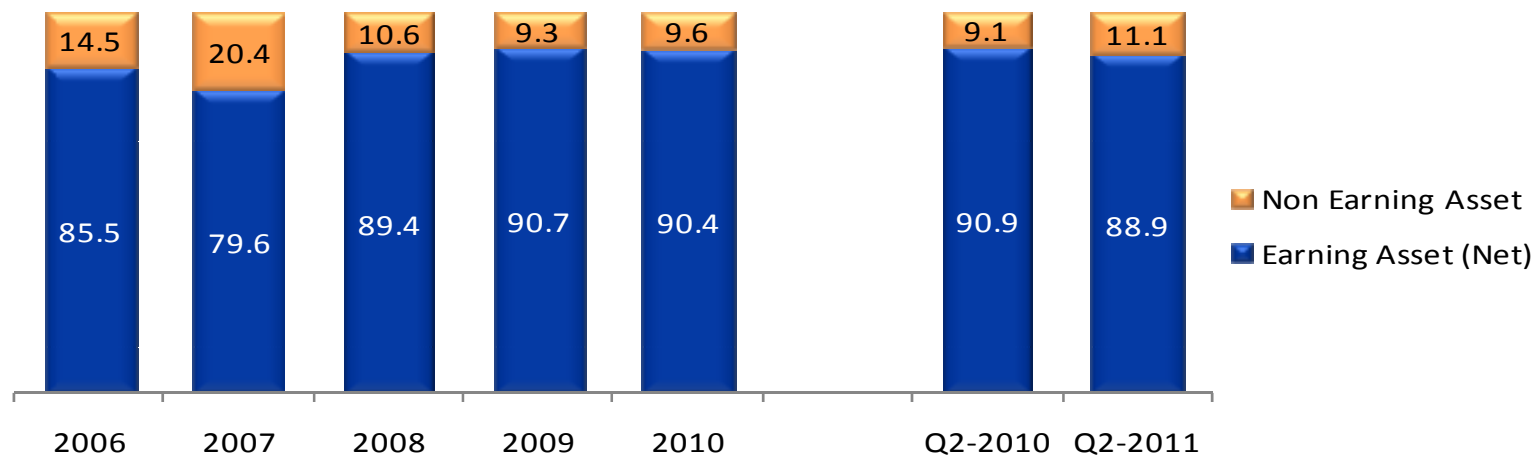
Description	Full Year					Q 2		Growth (YoY)
	2006	2007	2008	2009	2010	2010	2011	
Total Assets	154,725	203,604	246,026	314,746	398,393	319,945	370,303	15.74%
- Gross Loans	90,283	113,853	161,061	205,522	246,964	226,240	265,815	17.49%
- Government Bonds (Recap)	18,445	18,223	16,352	15,027	13,626	14,366	9,908	-31.04%
- Other Earnings Assets	30,310	36,970	51,393	76,487	113,669	64,258	70,351	9.48%
Total Earning Assets	139,038	169,046	228,807	297,037	374,259	304,865	346,073	13.52%
Earning Assets Provision	(6,786)	(7,069)	(8,813)	(11,576)	(14,007)	(14,103)	(16,735)	18.66%
Total Earning Assets (net)	132,252	161,977	219,994	285,461	360,252	290,762	329,338	13.27%
Total Non Earning Assets	22,473	41,627	26,032	29,285	38,141	29,183	40,965	40.37%
Total Liabilities & S.E	154,725	203,604	246,026	314,746	398,393	319,945	370,303	15.74%
Total Customer Deposits	124,468	165,475	201,495	254,118	328,556	256,054	294,626	15.06%
- Demand Deposits	27,864	37,146	39,912	49,965	77,049	45,226	45,344	0.26%
- Saving Deposits	58,308	72,269	88,063	104,119	125,198	102,231	123,757	21.06%
- Time and Certificate Deposits	38,297	56,061	73,520	100,034	126,310	108,597	125,525	15.59%
Other Interest Bearing Liabilities	6,037	6,263	7,599	20,941	16,595	17,402	18,644	7.14%
Non Interest Bearing Liabilities	7,342	12,428	14,575	12,429	16,569	15,966	15,724	-1.51%
Tier I Capital	13,104	15,448	17,796	20,846	27,673	25,274	34,245	35.49%
Total Shareholder's Equity	16,879	19,438	22,357	27,257	36,673	30,523	41,309	35.34%

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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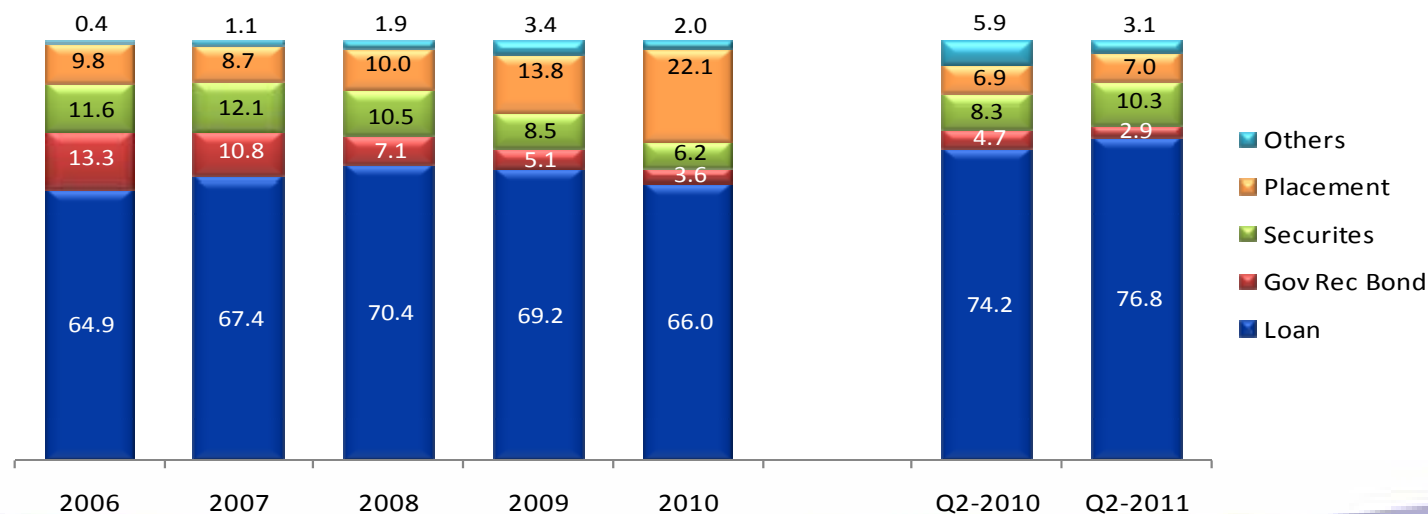
# Asset - Composition

*Optimal allocation on productive assets for higher earnings*

## Total Assets – Composition



## Earning Assets – Composition – Loan composition increasing

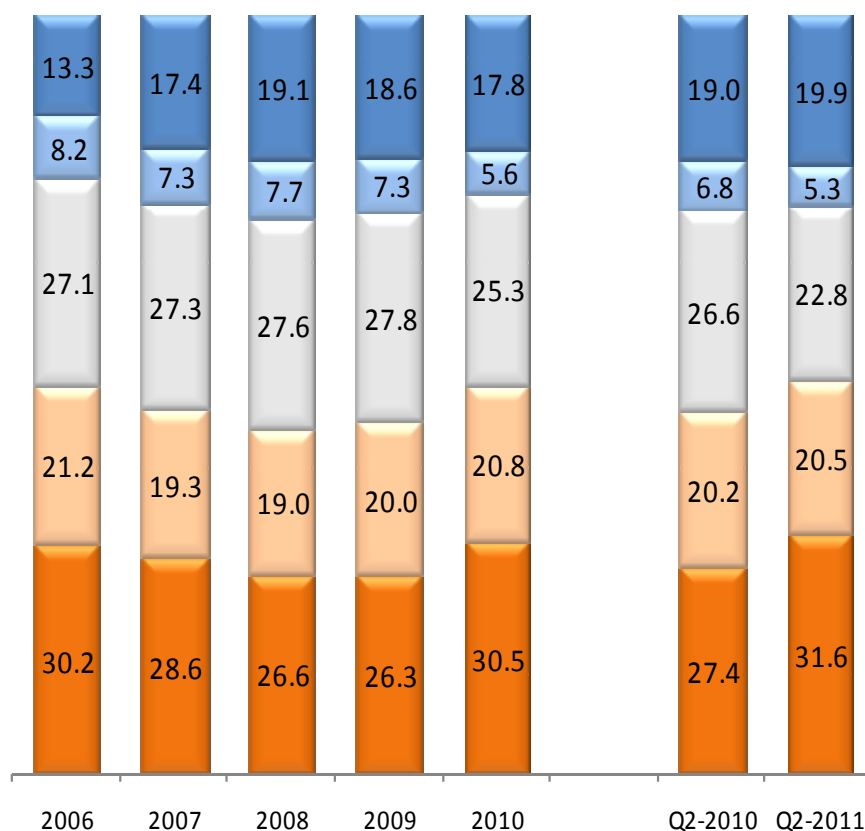


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# Loans - Composition & Growth

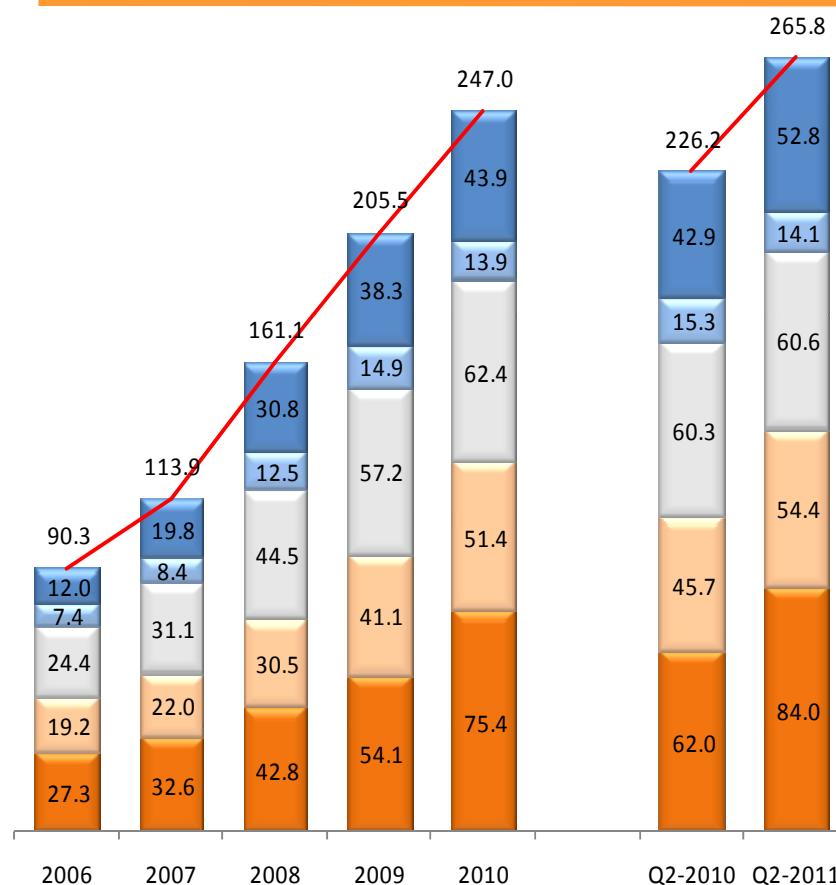
*Expansion toward high quality and high yield loans*

**Composition – by business segment (%)**



**Loans Outstanding**

IDR trillion



■ Micro 
 ■ Consumer 
 ■ Small Commercial 
 ■ Medium 
 ■ Corporate 
 — Total

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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## **BRI's Micro Banking**

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*Strengthening and Expanding*



## *Recognitions in the global scene*

- **BRI established as the world's most successful large-scale commercial microfinance provider**  
*(Asian Development Bank, 2009)*
- **BRI, the World's largest commercially-based microbanking institutions**  
*(Harvard Kennedy School, 2005)*
- **BRI Unit Desa system is now the largest financially self-sufficient provider of sustainable microfinance in the developing world**  
*(The World Bank, 2002)*
- *One of commercial micro banking role model – more than 6.600 VVIP from all over the world learning BRI micro banking*

# BRI's Micro Banking– The Strategy

*Strengthening Growth , Increasing Outreach and Efficiency*

## Expanding the Outlets

- Increase the accessibility
- New Innovation: Establishing Teras BRI, digging more micro banking potentials with a different approach

## Increasing Number of Account Officers

- Increase the capacity

## Expanding the Customer Base

- Participating in Micro KUR - to tap feasible but un-bankable customers
- Strategic business alliances, i.e. Asparindo (Traditional Market Association)

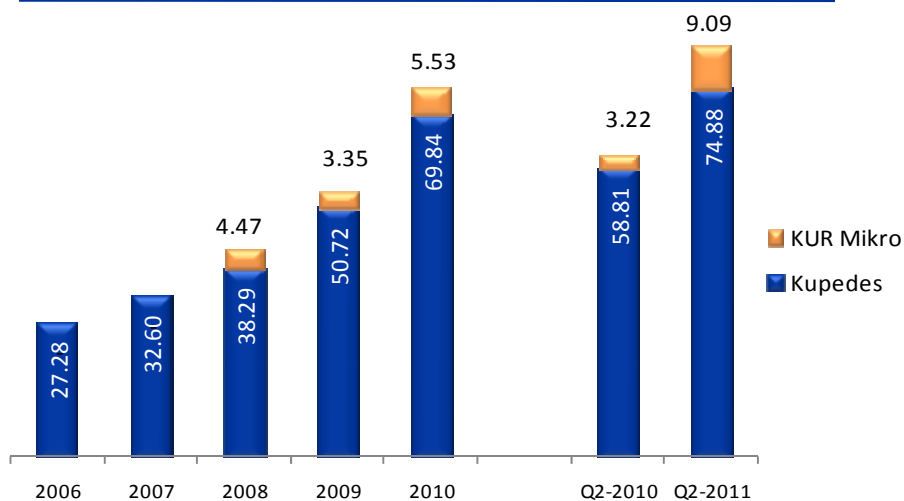
## Enhancing e-channels (i.e. ATMs, EDC, SMS banking, phone banking)

- To increase low cost fund
- To increase fee-based income
- To lower operating cost

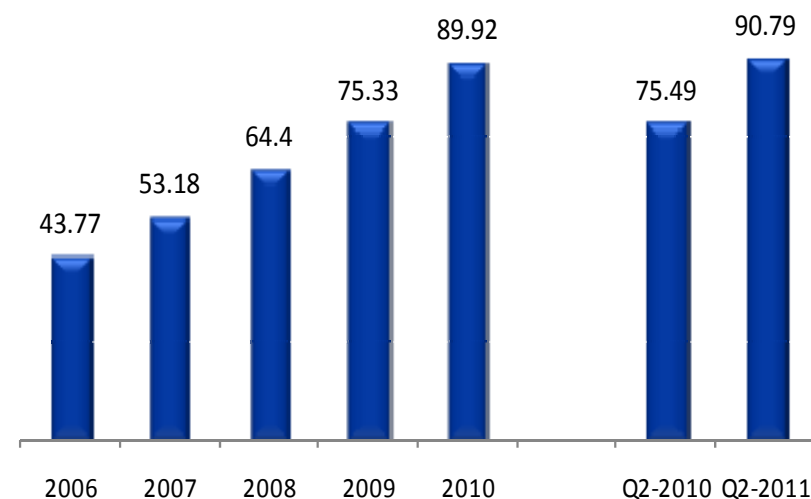
# BRI's Micro Banking – The Performance

*Steady Growth in the last 5 years*

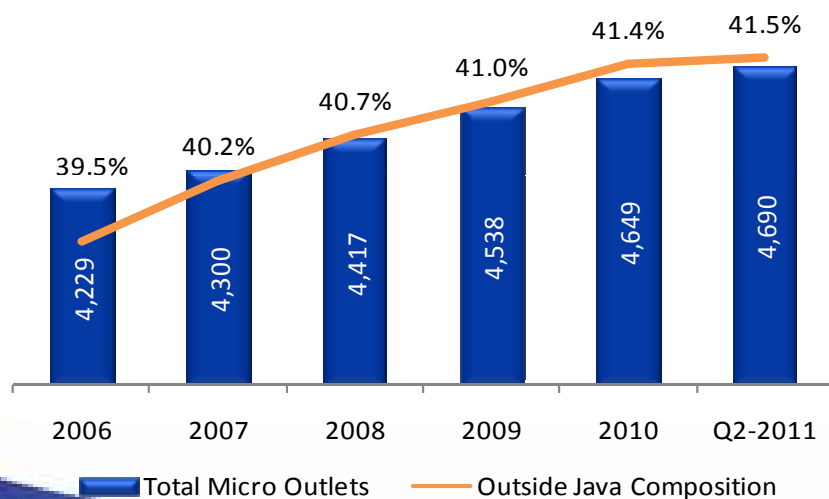
## Loan



## Deposit



## Micro Outlet



- Micro loan is still becoming the growth driver of loan book portfolio with yoy growth of 35.38% and CAGR for last 5 years, 28.91% .
- BRI Micro segment showed its ability in self financing of its loan expansion by arising deposit from micro community
- BRI keeps expanding the micro outlets especially outside Java in order to outreach its penetration prospective micro entrepreneurs across this country

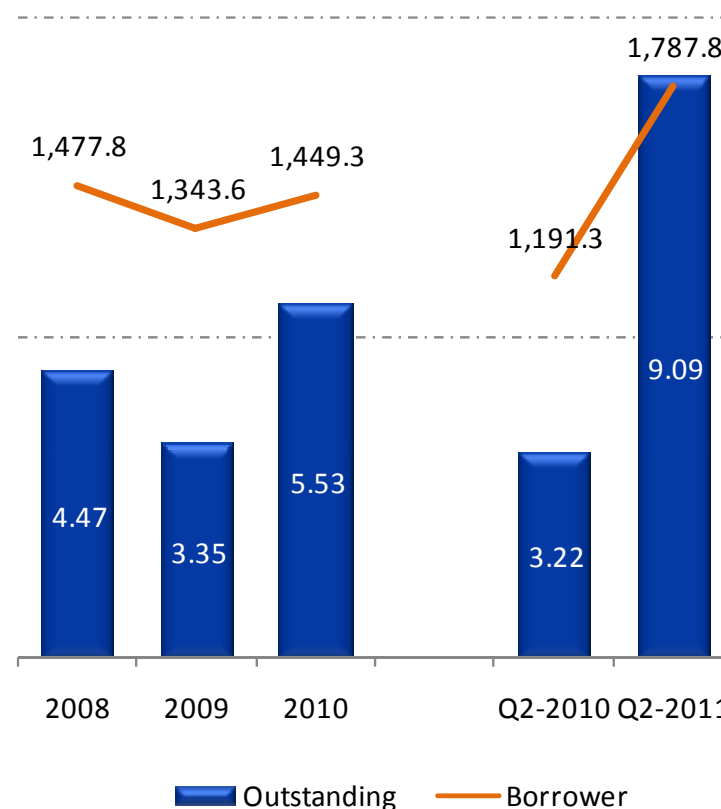
# BRI's Micro Banking – KUR (People Business Loan)

*To broaden customer base*

## Micro KUR

- KUR is a loan scheme to tap un-banked customer
- Micro KUR outstanding was IDR9.09 trillion, grew 182.63% (yoy) with 1.79 million borrowers, contributed 10.83% of total micro loan
- IDR 23.29 trillion of Micro KUR has been disbursed to 4,52million borrowers since its inception (October 2007)
- NPL decreased from 5.21% in June 2010 to 1.83% in June 2011

## KUR outstanding and number of borrowers

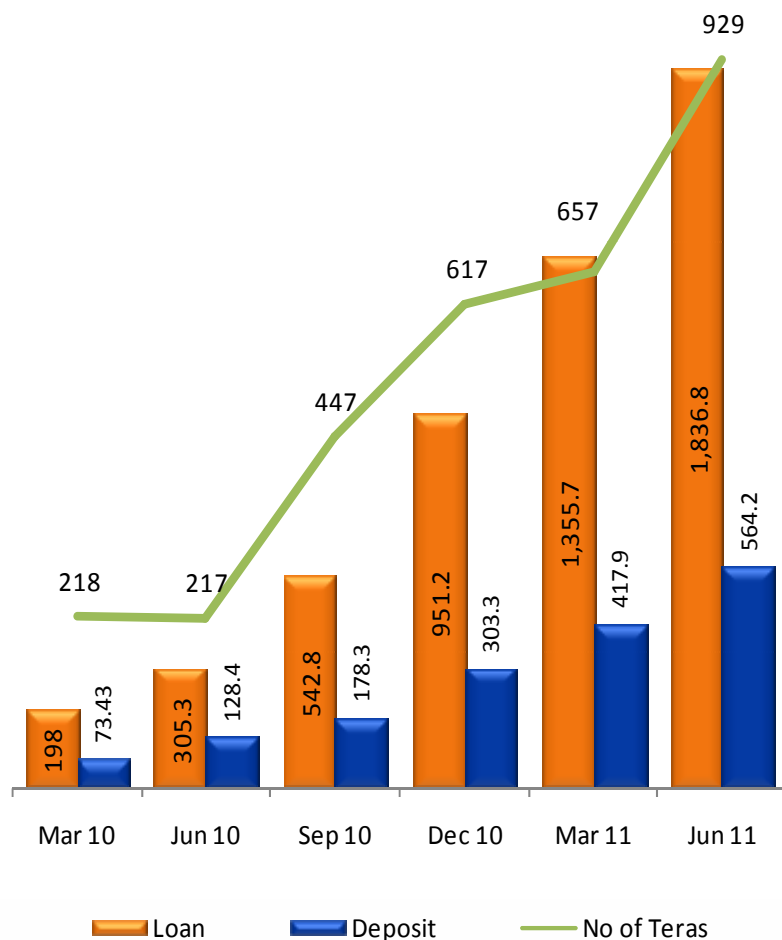


# BRI's Micro Banking – Teras BRI Establishment

*Becoming more accessible, getting closer to customers*

## Teras BRI Performance

IDR billion



## Teras BRI

- Teras is an arm-length of conventional micro outlet, designed to expand micro banking and to protect the market from competitor.
- BRI target to open another 700 new Teras BRI in 2011



*Wider range of services*

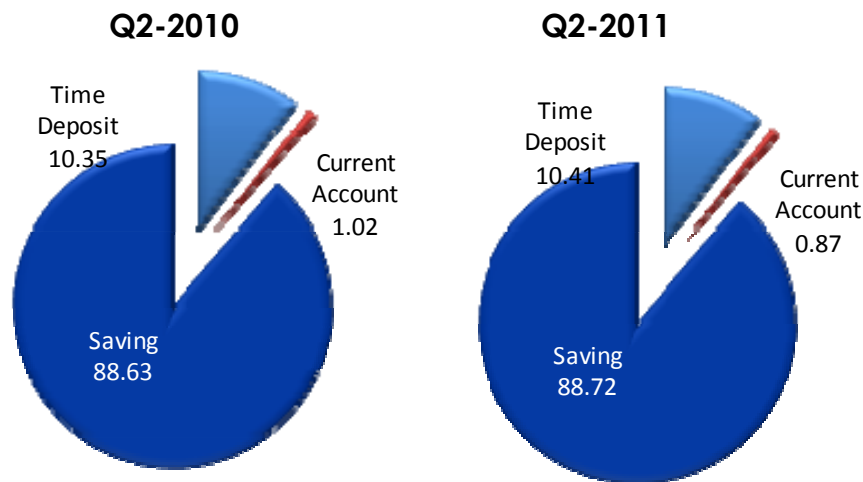
## Tapping low cost fund

- Features development (ATM card, SMS banking)
- Marketing communication through "Simpedes Folks Festival"
- Rural Event Sponsorship
- Micro deposit grew 20.27% (yoy)
- Low cost fund dominated 89.59% of total micro deposit

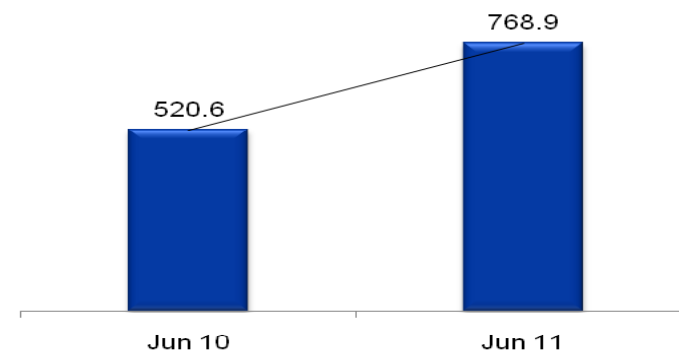
## Generating Fee Based Income

- Creating the needs of e-banking services (ATM, SMS banking)
- Utilities payment (electricity, telephone, water bill)
- Money transfers
- Fee-based income in micro grew strongly 47.7%

## Micro Deposit Composition (%)



## Fee-based Income (IDR billion)



# Corporate Loans - composition

*Efficient use of capital, creating business opportunities for MSMEs...*

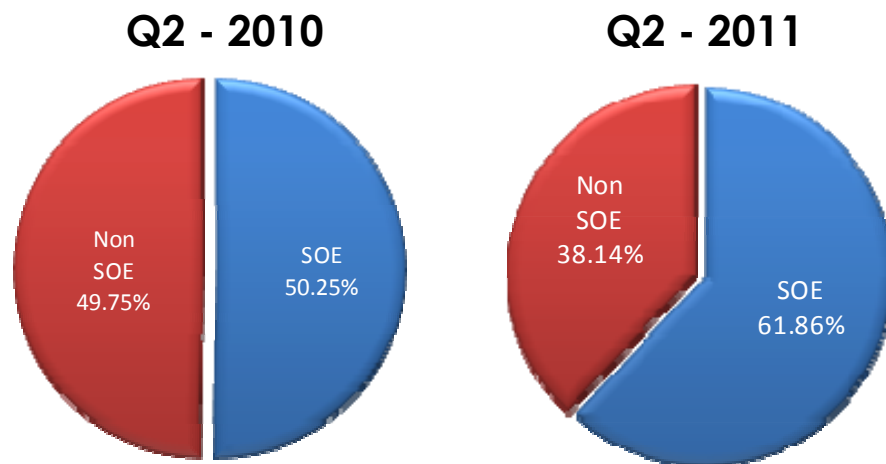
## Strategies

- Focusing on SOE lending due to lower risk as well as higher capital efficiency
- Cross selling potentials
- Capturing MSME Business opportunities created by corporate business
- Optimizing third party fund placement
- Generating higher yield than secondary reserves

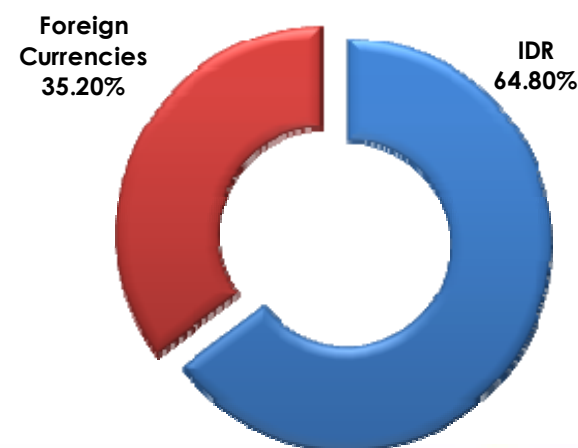
## By Enterprise Ownership

	Nominal (IDR Billion)		Growth
	Q2-2010	Q2-2011	
SOE	21,567	32,515	50.77%
Non SOE	21,355	20,049	-6.12%
<b>Total</b>	<b>42,922</b>	<b>52,564</b>	<b>22.46%</b>

## By Ownership



## By Currency



Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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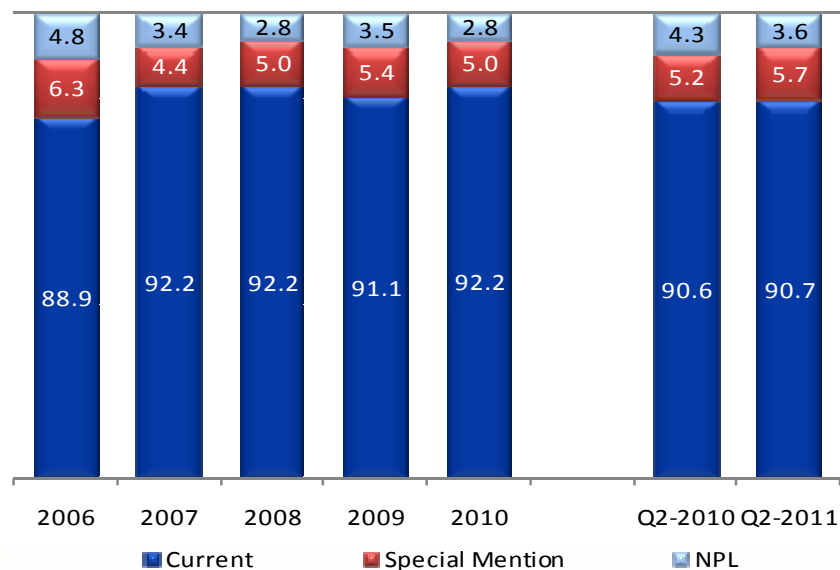
# Loan Quality

*Measures for quality improvement*

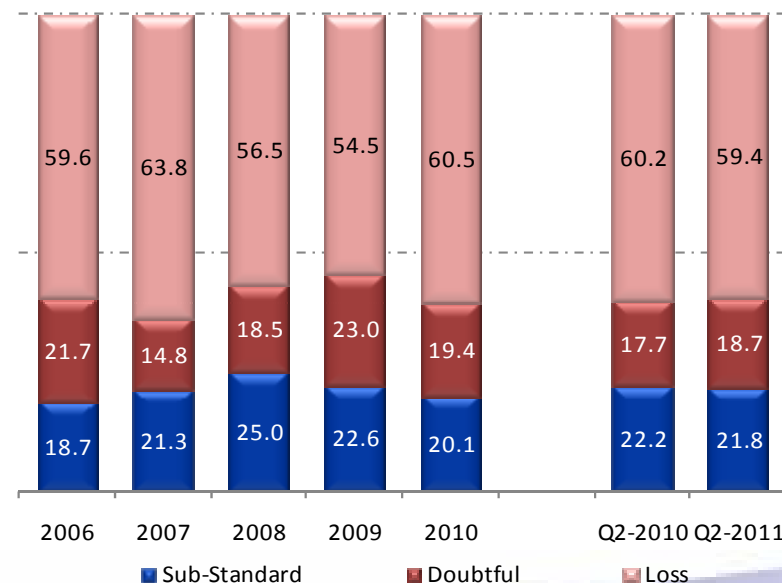
## NPL Ratio by Business Segments

NPL BY SEGMENT (%)	2006	2007	2008	2009	2010	Q2-2010	Q2-2011
Micro	1.36	1.19	1.02	1.40	1.21	1.55	1.58
Consumer	1.91	1.67	1.08	1.35	1.40	1.64	1.96
Small Commercial	6.32	5.71	3.52	4.21	5.11	6.46	7.58
Medium	5.87	5.67	6.33	12.31	6.87	14.85	9.32
Corporate	13.55	4.62	4.53	4.38	2.49	4.16	2.58
<b>Total NPL</b>	<b>4.81</b>	<b>3.44</b>	<b>2.80</b>	<b>3.52</b>	<b>2.78</b>	<b>4.27</b>	<b>3.64</b>

## Loan Quality Breakdown (%)



## Non Performing Loan Breakdown (%)



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## *Steps on quality improvement*

### **Proactive measures** – *Strengthening loan origination & monitoring*

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- More rigorous layers of loan approval authority
- loan committee approval
- Lengthening the period of loan facility increase
- Tightening span of regional offices control toward branches

### **Remedial measures** – *accelerating NPL resolutions*

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- Establishing a Special-Task Force for managing NPL
- Speeding up loan Collections and loan restructuring
- Asset Foreclosure

# Government Bonds – by type and maturities

## By Type of Holdings

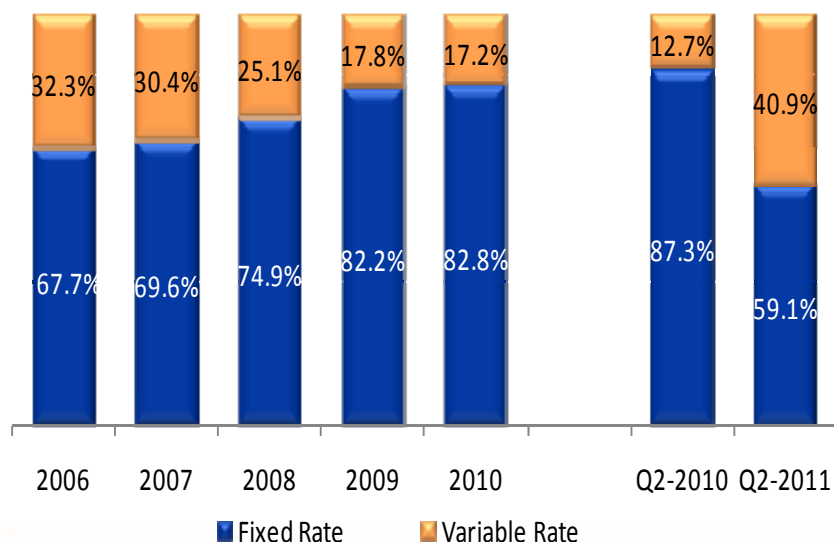
IDR Trillion

Portfolio	2006		2007		2008		2009		2010		Jun-10		Jun-11	
	Nom	%to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl
Hold to Maturity	11.34	56.03%	11.34	48.84%	12.60	60.20%	10.48	51.78%	10.47	50.12%	9.94	48.42%	15.40	56.47%
Available for Sale	7.09	35.03%	8.76	37.73%	7.15	34.16%	8.72	43.08%	10.42	49.88%	10.38	50.56%	11.77	43.16%
Trading	1.81	8.94%	3.12	13.44%	1.18	5.64%	1.04	5.14%	0	0.00%	0.21	1.02%	0.10	0.37%
Total Govt. Bond	20.24	100.00%	23.22	100.00%	20.93	100.00%	20.24	100.00%	20.89	100.00%	20.53	100.00%	27.27	100.00%

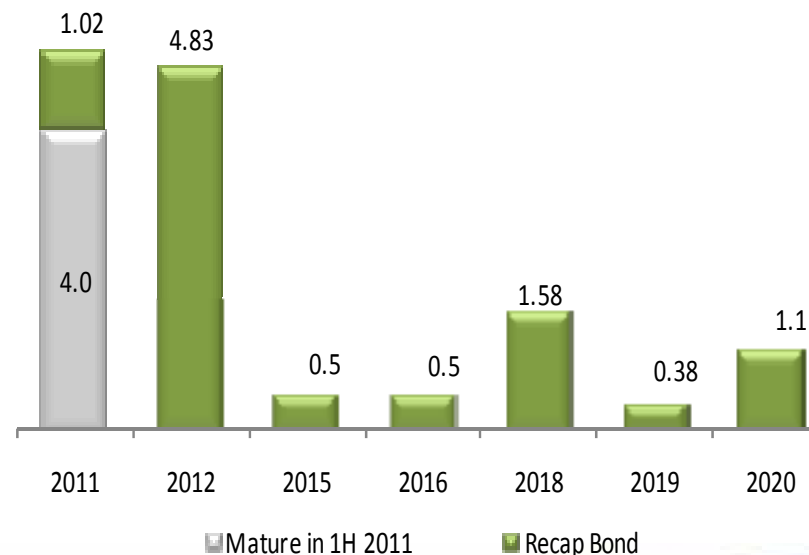
Note: - Total Government Bond consist of Government Recap Bond and Other Government Bonds

- As of June 2011, Government Recap Bond and Other Government Bonds amounting to IDR 9.91 trillion (36.34%) and IDR 17.36 Trillion (63.66%) respectively .

## Recap Bond - by Type of Rate



## Recap Bond Maturity

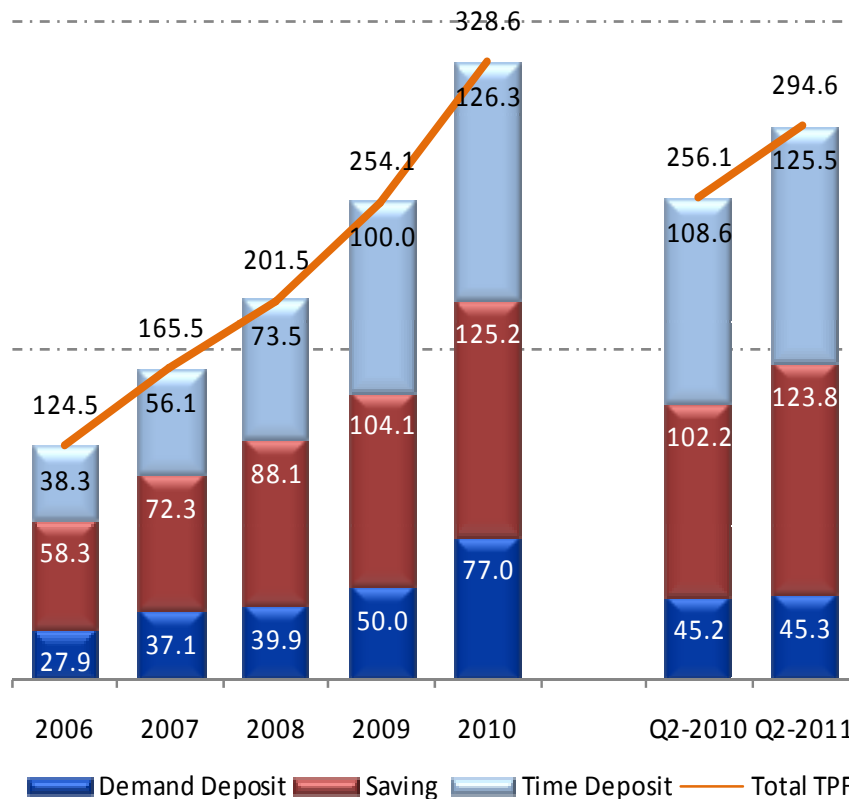


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# Deposit – composition & CoF trend

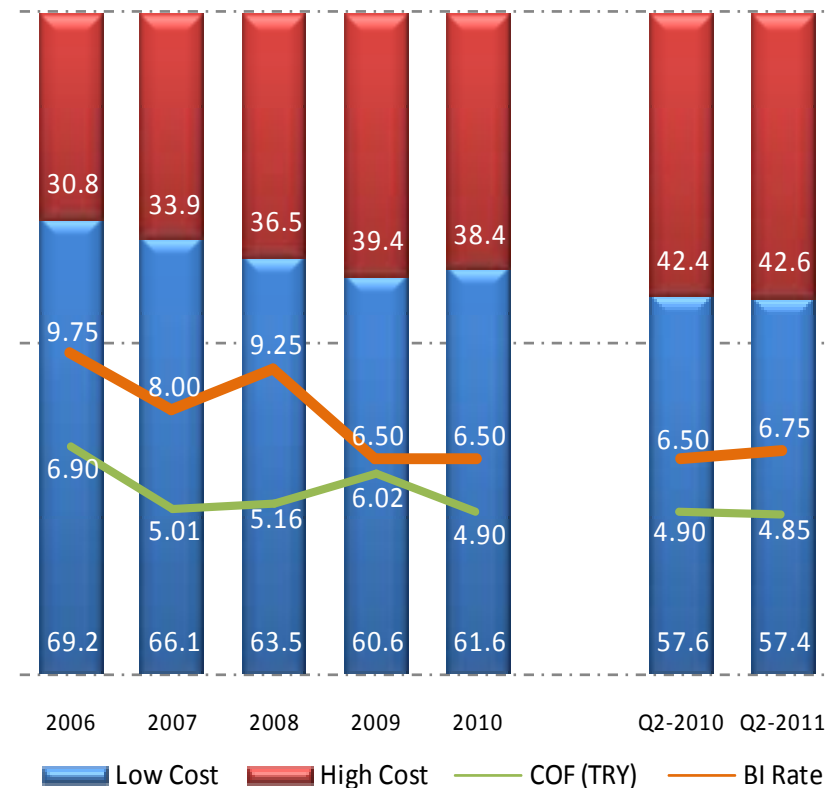
**Deposits Growth: Trend**

(IDR trillion)



**Deposit Composition, COF and BI Rate**

(%)



- Total deposit grew IDR 38.5 trillion or an increase of 15.06% (yoy), and low cost of fund contributes 57.4% of total third party fund
- COF relatively stable at 4.85%

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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## Financial Performance

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### *Profitability*

# Income Statement - highlights

IDR Billion

Description	Full Year					Q 2		Growth (YoY)
	2006	2007	2008	2009	2010	2010	2011	
<b>Interest Income</b>	21,070.5	23,240.6	28,076.4	35,070.7	43,971.5	19,119.4	23,070.2	20.66%
<b>Interest Expense</b>	(7,281.2)	(6,544.1)	(8,437.0)	(12,179.9)	(11,449.0)	(5,568.4)	(6,424.3)	15.37%
<b>Net Interest Income</b>	13,789.4	16,696.6	19,639.4	22,890.8	32,522.5	13,551.0	16,645.9	22.84%
<b>Fee &amp; Other Opr. Income</b>	1,509.1	1,821.7	2,491.6	3,257.1	5,457.7	1,961.2	2,600.2	32.58%
<b>Gross Operating Income</b>	15,298.4	18,518.3	22,131.1	26,147.9	37,980.3	15,512.2	19,246.1	24.07%
<b>Other Operating Expenses</b>	(7,665.6)	(9,019.6)	(10,970.8)	(11,773.3)	(15,647.9)	(6,131.0)	(7,550.8)	23.16%
<b>PPOP</b>	7,632.8	9,498.7	11,160.2	14,374.6	22,332.3	9,381.2	11,695.3	24.67%
<b>Provision</b>	(1,848.1)	(1,942.7)	(2,812.7)	(5,804.9)	(7,926.2)	(3,805.4)	(3,844.8)	1.03%
<b>Non Operating Profit/Loss</b>	122.1	224.1	475.8	1,327.0	497.2	(127.7)	185.4	-245.19%
<b>Profit Before Tax n Minor. Int.</b>	5,906.7	7,780.1	8,823.3	9,896.8	14,903.4	5,448.1	8,035.9	47.50%
<b>Net Profit</b>	4,257.6	4,838.0	5,958.4	7,308.3	11,472.4	4,318.0	6,785.3	57.14%
<b>EPS *)</b>	355.6	403.6	497.0	609.5	956.7	717.5	1,131.7	57.73%

EPS of Q1 2011 using number of shares after stock split (January 2011)

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# Sources of Income

IDR Billion

Source of Income	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	Growth YoY
Interest income	21,070.5	23,240.6	28,076.4	35,070.7	43,971.5	19,119.4	23,070.2	20.7%
Other Opr.Income	1,509.1	1,821.7	2,491.6	3,257.1	5,457.7	1,961.2	2,600.2	32.6%
Non Operational Income (net)	122.1	224.1	475.8	1,327.0	497.2	(127.7)	185.4	-245.2%
<b>Total Income</b>	<b>22,701.7</b>	<b>25,286.4</b>	<b>31,043.8</b>	<b>39,654.8</b>	<b>49,926.5</b>	<b>20,953.0</b>	<b>25,855.8</b>	<b>23.4%</b>

Interest Income contributed 88.24% of total revenue

## Other Operating Income

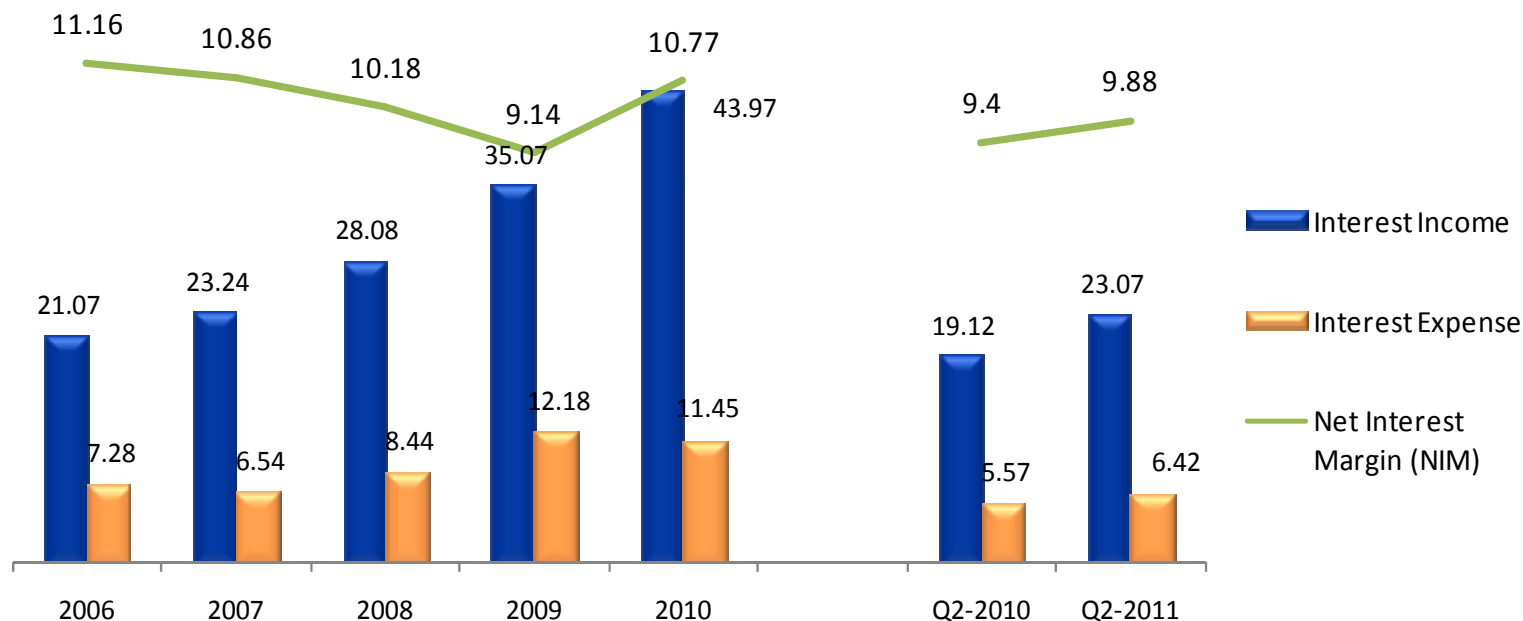
IDR Billion

Other Operating Income	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	YoY
Gain Fr Value Increase of Securities and Govt. Recap Bonds	484.20	48.36	51.48	270.15	156.21	-	41.42	n.a
Fees and Commissions	837.69	1,455.59	1,766.83	2,101.53	2,812.51	1,220.66	1,587.35	30.0%
Gain fr Forex	-	176.11	613.64	713.43	773.02	132.79	-	n.a
Recovery *)				-	1,525.14	488.30	857.67	75.6%
Others	187.16	141.65	59.67	171.98	190.85	119.47	113.76	-4.8%
<b>Total</b>	<b>1,509.05</b>	<b>1,821.70</b>	<b>2,491.62</b>	<b>3,257.10</b>	<b>5,457.73</b>	<b>1,961.22</b>	<b>2,600.21</b>	<b>32.58%</b>

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# Sources of Interest Income

## Interest Income, Interest Expenses and NIM



## Source of Interest Income

IDR billion

Source of Income	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	Growth YoY
Interest from Loans	15,763.4	18,123.3	22,530.4	29,290.1	39,587.2	16,146.5	19,928.9	23.43%
Interest from Govt. Bonds	2,339.1	2,020.3	1,930.4	1,805.8	1,506.4	473.3	572.8	21.02%
Int. from Other Earning Assets	2,968.0	3,097.0	3,615.6	3,974.8	2,877.9	2,499.6	2,568.5	2.76%
<b>Total Interest Income</b>	<b>21,070.5</b>	<b>23,240.6</b>	<b>28,076.4</b>	<b>35,070.7</b>	<b>43,971.5</b>	<b>19,119.4</b>	<b>23,070.2</b>	<b>20.66%</b>

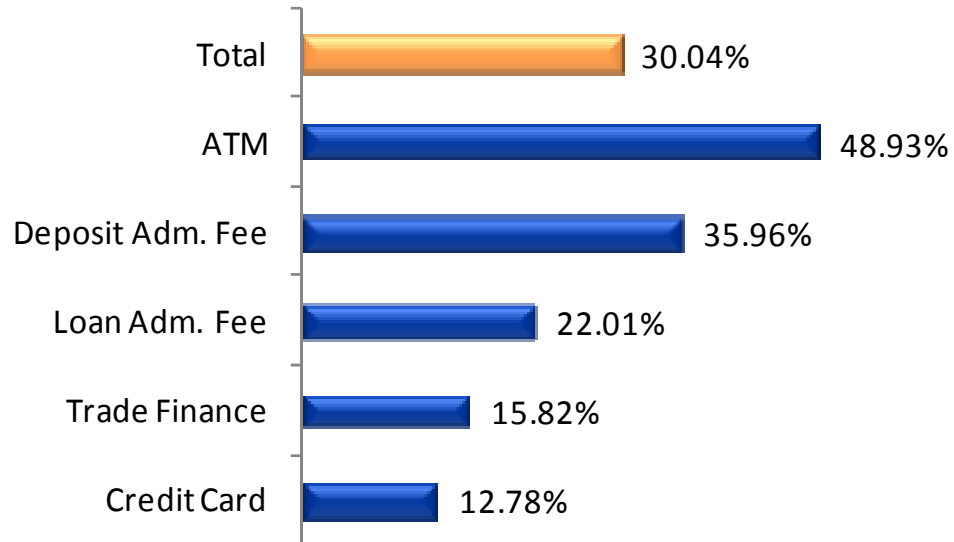
Interest income from loans contribute 86.38% of total interest income (or 77.08% of total income)

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
Numbers stated in this presentation are bank only

# Fee Based Income

*High growth of fee-based income supported by ATM related transaction...*

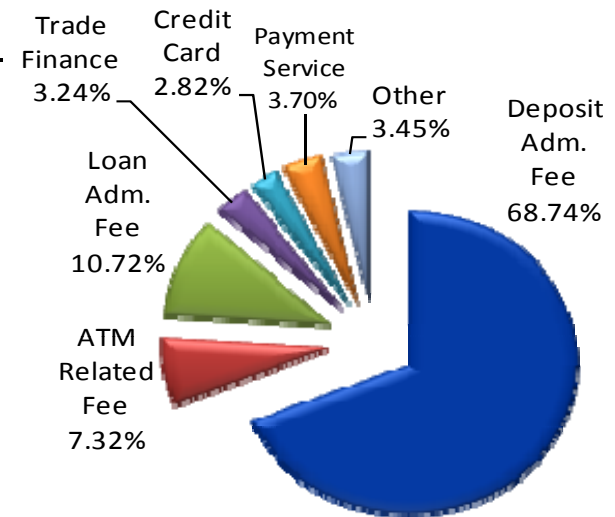
## Fee-based income growth



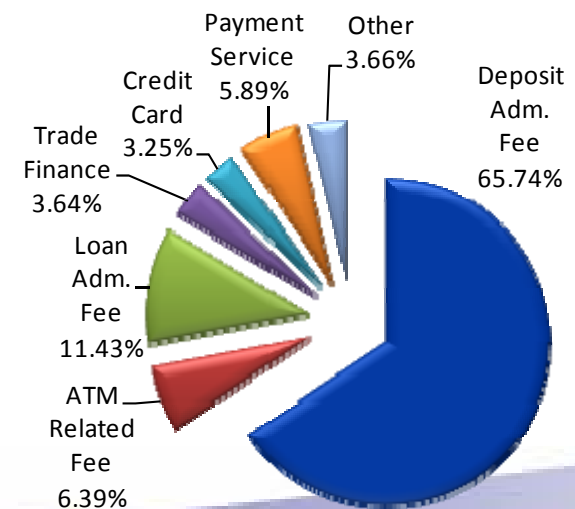
- Fee-based income grew strongly 30.0% (yoy) and reached IDR 1,587.35 billion in Q2 2011
- ATM fee income grew strongly 48.9% (yoy) in Q2 2011

## Fee-based income composition

### Q2-2011



### Q2-2010





# Fee Based Income

*tapping the high potential of alternative source of income*

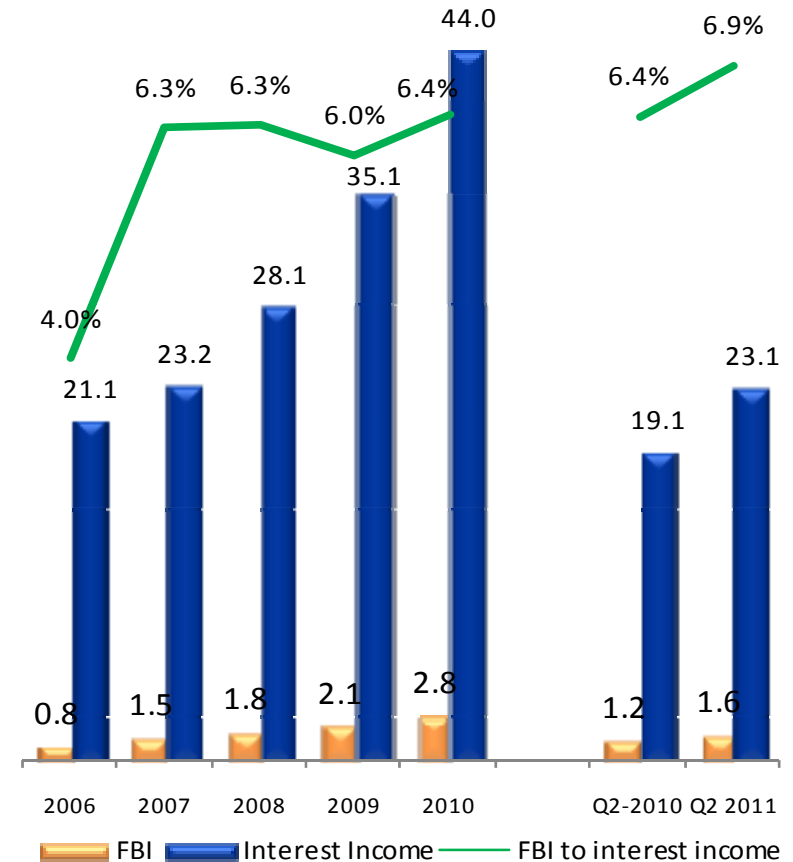
## The Strategy



- Largest customer base, more than 33 millions accounts
- Widest network distributions, connected real-time online
- Early stage of fee-based income development
- Fee-based income contribution to total income gradually increases

## Fee-based Income Contribution

IDR Trillion



## Other Operating Expenses

IDR Billion

	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	Growth YoY
Personnel	4,830.78	5,274.42	6,317.64	6,585.62	8,477.75	3,563.92	3,695.65	3.70%
General and Administration	2,054.03	2,404.71	3,081.10	3,647.79	4,534.49	1,863.75	2,439.20	30.88%
Losses fr decrease of Securities and Govt. Bonds value	-	46.33	150.28	-	-	0.37	-	n.a.
Losses fr sale of Securities and Govt. Bonds	-	-	-	-	-	-	-	
Losses from forex transaction	4.61	-	-	-	-	-	288.66	
Premium Paid on Govt Guarantees	206.25	267.18	349.07	422.83	516.86	254.79	296.97	16.56%
Promotion	177.32	469.70	300.67	418.38	479.10	147.82	168.28	13.84%
Others	392.67	557.28	772.09	698.65	1,639.73	300.36	662.08	120.43%
<b>Total</b>	<b>7,665.65</b>	<b>9,019.61</b>	<b>10,970.83</b>	<b>11,773.26</b>	<b>15,647.93</b>	<b>6,131.00</b>	<b>7,550.83</b>	<b>23.16%</b>

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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# Key Financial Ratios

Description	Full Year					Q 2	
	2006	2007	2008	2009	2010	2010	2011
Classified Loan Ratio	11.07%	7.82%	7.85%	8.91%	7.77%	9.42%	9.34%
NPL ratio - Gross	4.81%	3.44%	2.80%	3.52%	2.78%	4.27%	3.64%
NPL ratio - Nett	1.29%	0.88%	0.85%	1.08%	0.74%	1.18%	1.02%
CKPN to Earning asset	4.94%	4.05%	4.44%	4.29%	4.58%	4.93%	5.15%
Tier I CAR	16.44%	14.15%	11.84%	12.05%	12.01%	12.17%	13.37%
Total CAR *)	18.82%	15.84%	13.18%	13.20%	13.76%	14.11%	14.79%
Loan to Deposit Ratio	72.53%	68.80%	79.93%	80.88%	75.17%	88.36%	90.22%
Net Interest Margin (NIM)	11.16%	10.86%	10.18%	9.14%	10.77%	9.40%	9.88%
Return on Assets (ROA) - b.t	4.36%	4.61%	4.18%	3.73%	4.64%	3.51%	4.44%
Return on Assets (ROA) - a.t	3.15%	2.87%	2.82%	2.76%	3.57%	2.78%	3.75%
Return on Equity (ROE) - Tier I	33.75%	31.64%	34.50%	35.22%	43.83%	33.41%	39.11%
Return on Equity (ROE) - B/S	28.19%	26.45%	29.15%	28.83%	35.94%	28.50%	33.66%
Cost of Fund (COF)	6.90%	5.01%	5.16%	6.02%	4.90%	4.88%	4.85%
Min. Reserve Requirement	12.34%	22.09%	5.57%	5.90%	8.05%	5.08%	8.07%
Net Open Position	5.41%	7.90%	13.55%	5.22%	4.45%	7.19%	10.41%
Opr. Expense to Opr. Income	74.38%	69.80%	72.65%	77.66%	70.86%	73.70%	69.44%
Cost Efficiency Ratio (CER)	51.65%	49.03%	50.40%	46.78%	42.23%	39.86%	37.81%

\*) include operational risk

\*\*)  $CER = (Employee\ expenses + G\&A + Other\ Opr.\ Expenses) / (NII + Fees\ \&\ Commission + Other\ Opr.\ Income)$

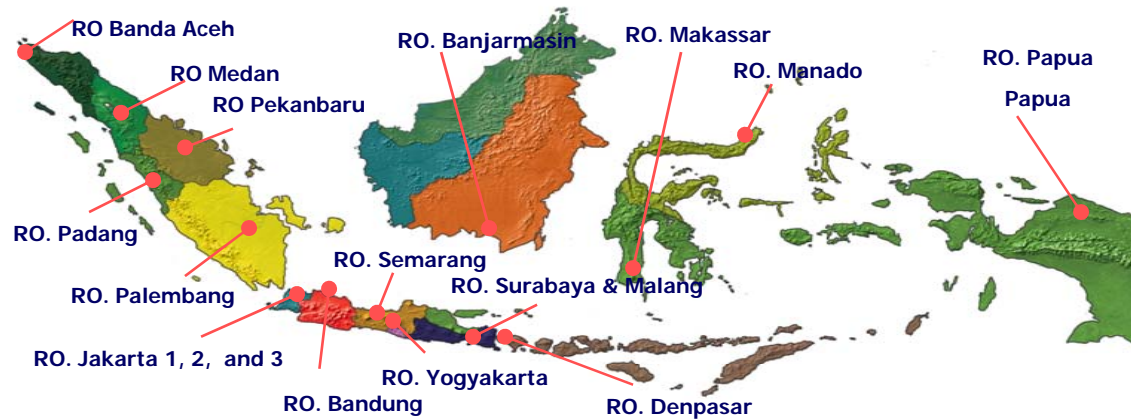
Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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## *Supporting Material*

# The Most Extensive and Largest Networks

## Regional Office Distribution



Regional Offices



Branch Offices



Sub-Branch Offices



BRI Unit



Mobile Teras BRI



Teras BRI

	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	Δ
Regional Offices	13	14	14	17	18	18	18	-
Branches	334	344	376	406	413	408	423	15
Sub Branches	202	230	337	434	470	437	475	38
BRI Units	4,229	4,300	4,417	4,538	4,649	4,548	4,690	142
Cash Counters		24	179	728	822	759	838	79
Teras BRI				217	617	250	929	679
<b>Total *</b>	<b>4,779</b>	<b>4,913</b>	<b>5,324</b>	<b>6,341</b>	<b>6,989</b>	<b>6,420</b>	<b>7,374</b>	<b>953</b>

\*Total working units are including 3 overseas offices

# E-channel Expansion

## Number of E-Channel

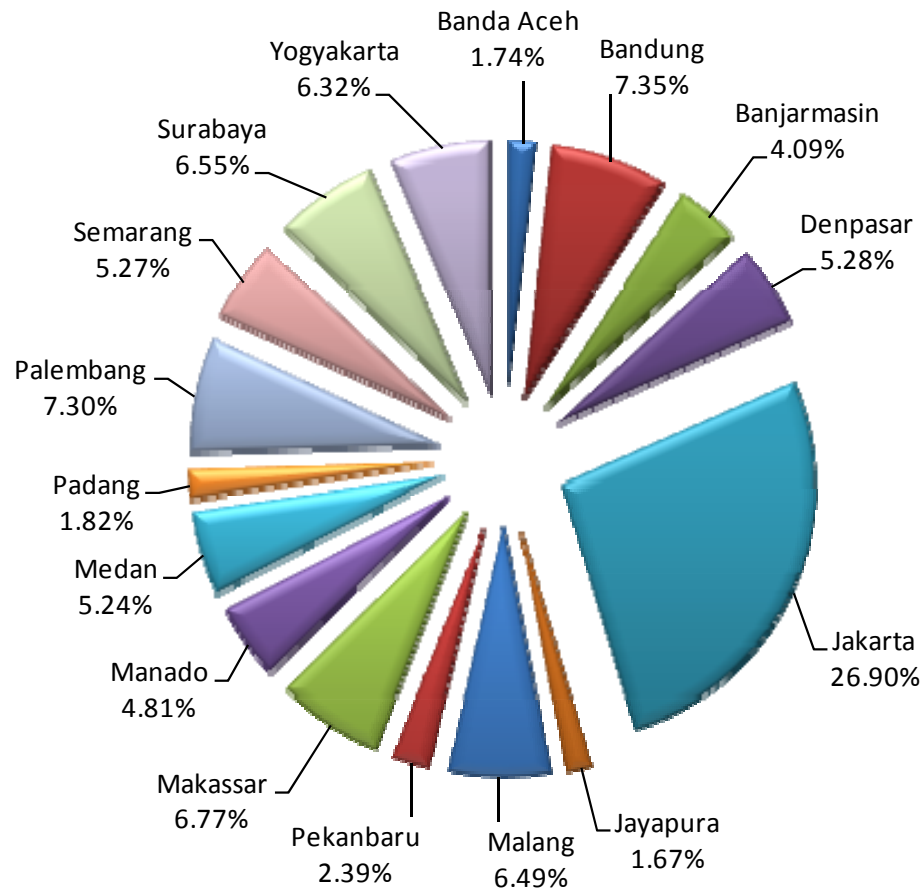
	2006	2007	2008	2009	2010	Q2-2010	Q2-2011	Δ
ATM	982	1,262	1,796	3,778	6,085	4,861	6,722	1,861
KIOSK		2	14	60	100	95	100	5
CDM			1	22	71	22	72	50
EDC				6,398	13,631	12,615	16,395	3,780
<b>Total</b>	<b>982</b>	<b>1,264</b>	<b>1,811</b>	<b>10,258</b>	<b>19,887</b>	<b>17,593</b>	<b>23,289</b>	<b>5,696</b>

- To serve customers 24 hours a day, 7 days a week, BRI develops its electronic channel , i.e. ATM, EDC (Electronic Data Capture), Kiosk, and Cash Deposit Machine.
- As of June 2011, electronic channel BRI are 6,722 ATMs, 16,395 Electronic Data Captures (EDC), 72 Cash Deposit Machines (CDM) and 100 Kiosk BRI
- Number of BRI ATMs increased 1,861 machine or 38,28% (yoy)
- BRI also has cooperation with ATM Bersama, ATM Prima, ATM Link, Cirrus and Maestro

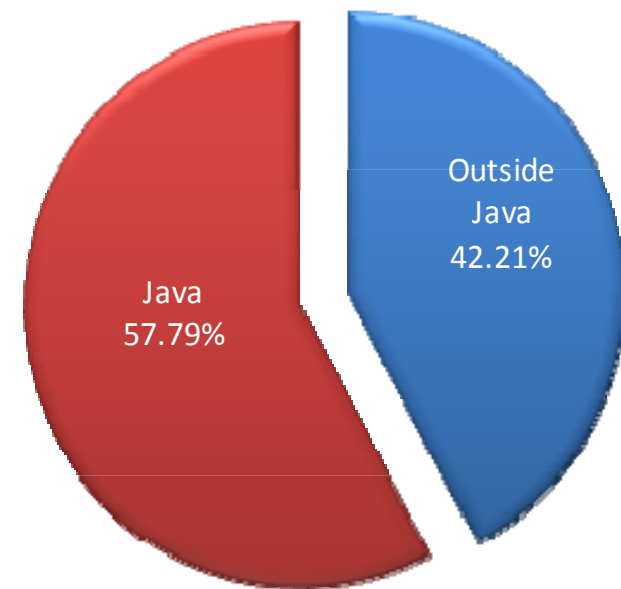


# Loan Distribution

## By Regional Office



## By Region



Loan disbursement in Java contributes 57.79% of total loan

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant  
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# Ratings

## BRI Rating

MOODY'S (Jan 2011)	
- Outlook	<b>Stable</b>
- Domestic Currency Long Term Deposit	<b>Baa3</b>
- Foreign Currency Long Term Deposit	<b>Ba2</b>
- Bank Financial Strength	<b>D+</b>
FITCH (February 2011)	
- National Long Term Rating	<b>AAA (idn), Stable Outlook</b>
- Long Term Foreign Currency IDR	<b>BB+, Positive Outlook</b>
- Short Term Foreign Currency IDR	<b>B</b>
- Individual Rating	<b>C/D</b>
- Support Rating	<b>3</b>
- Support Rating Floor	<b>BB+</b>
- Rupiah Subordinated Debt	<b>AA (idn)</b>
PEFINDO (March 2011)	
- National Rating	<b>id AAA, Stable Outlook</b>
Standard and Poors (April 2011)	
Long Term Foreign Currency Rating	BB+, Positive Outlook
Long Term Local Currency Rating	BB+, Positive Outlook
Fitch (Februari 2011)	
Indonesia Sovereign Rating	BB+, Positive Outlook
Moody's (Januari 2011)	
Indonesia Sovereign Rating	Ba1, Outlook Stable

## Country Rating



## Balance Sheet – consolidation\*)

IDR Billion

Description	Full Year					Q 2		YoY
	2006	2007	2008	2009	2010	2010	2011	
Total Assets	154,725	203,735	246,077	316,947	404,286	323,807	379,836	17.30%
- Gross Loans	90,283	113,973	161,108	208,123	252,489	230,489	273,829	18.80%
- Government Bonds (Recap)	18,445	18,223	16,352	15,027	13,626	14,366	9,908	-31.04%
- Other Earnings Assets	30,310	36,896	51,321	75,913	113,580	64,054	70,977	10.81%
Total Earning Assets	139,038	169,091	228,781	299,063	379,696	308,909	354,714	14.83%
Earning Assets Provision	(6,786)	(7,074)	(8,814)	(11,665)	(14,121)	(14,218)	(17,053)	19.94%
Total Earning Assets (net)	132,252	162,018	219,968	287,398	365,575	294,692	337,661	14.58%
Total Non Earning Assets	22,473	41,717	26,109	29,549	38,710	29,115	42,175	44.86%
Total Liabilities & S.E	154,725	203,735	246,077	316,947	404,286	323,807	379,836	17.30%
Total Customer Deposits	124,468	165,600	201,537	255,928	333,652	259,342	303,419	17.00%
- Demand Deposits	27,864	37,162	39,923	50,094	77,364	45,407	46,241	1.84%
- Saving Deposits	58,308	72,300	88,077	104,463	125,990	102,777	124,919	21.54%
- Time and Certificate Deposits	38,297	56,138	73,538	101,371	130,298	111,158	132,260	18.98%
Other Interest Bearing Liabilities	6,037	6,262	7,599	21,284	17,297	17,903	19,112	6.75%
Non Interest Bearing Liabilities	7,342	12,435	14,583	12,477	16,663	16,038	15,953	-0.53%
Tier I Capital	13,104	15,448	17,796	21,057	28,135	25,500	34,934	37.00%
Total Shareholder's Equity	16,879	19,438	22,357	27,257	36,673	30,523	41,351	35.48%

\*) BRI and its subsidiary (Bank BRI Syariah)

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant

# Income Statement – consolidation\*)

IDR Billion

Description	Full Year					Q 2		Growth (YoY)
	2006	2007	2008	2009	2010	2010	2011	
<b>Interest Income</b>	21,070.5	23,240.6	28,096.6	35,334.1	44,615.2	19,402.9	23,688.4	22.09%
<b>Interest Expense</b>	(7,281.2)	(6,544.1)	(8,445.6)	(12,284.6)	(11,726.6)	(5,683.7)	(6,762.7)	18.98%
<b>Net Interest Income</b>	13,789.4	16,696.6	19,651.1	23,049.5	32,888.6	13,719.2	16,925.8	23.37%
<b>Fee &amp; Other Opr. Income</b>	1,509.1	1,821.7	2,535.2	3,269.6	5,544.5	1,964.6	2,680.8	36.45%
<b>Gross Operating Income</b>	15,298.4	18,518.3	22,186.3	26,319.1	38,433.1	15,683.9	19,606.5	25.01%
<b>Other Operating Expenses</b>	(7,665.6)	(9,019.6)	(10,996.5)	(11,959.5)	(16,113.7)	(6,287.0)	(7,897.8)	25.62%
<b>PPOP</b>	7,632.8	9,498.7	11,189.7	14,359.6	22,319.4	9,396.9	11,708.7	24.60%
<b>Provision</b>	(1,848.1)	(1,942.7)	(2,843.6)	(5,798.9)	(7,917.4)	(3,825.3)	(3,862.2)	0.97%
<b>Non Operating Profit/Loss</b>	122.1	224.1	475.9	1,330.6	506.2	(123.4)	194.9	-257.87%
<b>Profit Before Tax n Minor. Int.</b>	5,906.7	7,780.1	8,822.0	9,891.2	14,908.2	5,448.1	8,041.4	47.60%
<b>Net Profit</b>	4,257.6	4,838.0	5,958.4	7,308.3	11,472.4	4,318.0	6,785.3	57.14%
<b>EPS *)</b>	355.6	403.6	497.0	609.5	956.7	717.5	1,131.7	57.73%

\*) BRI and its subsidiary (Bank BRI Syariah & bank Agro)

EPS of Q2 2011 using number of shares after stock split (January 2011)

Note: FY 2010 & Q2-2011 figures are PSAK 50 & 55 compliant

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