

PT Bank Rakyat Indonesia (Persero) Tbk

BRI – Pursuing a Sustainable and Quality Growth

Expanding Micro and Recovering Small and Medium Businesses

Financial Updates Q3 - 2011

Jakarta, 28 October 2011



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Financial Highlight

Highlights

High performance during consolidation

	Q3-2010	Q3-2011	YoY	
Total Assets (IDR Billion)	320,836	390,342	21.66%	+
Total Loans (Gross) (IDR Billion)	228,691	276,319	20.83%	+
Total Deposits (IDR Billion)	257,017	309,714	20.50%	+
Net Profit (IDR Billion)	6,657	10,431	56.69%	+
NIM	9.50%	10.24%		+
ROE	34.28%	39.86%		+
ROA before tax	3.65%	4.67%		+
Cost Efficiency Ratio (CER)	40.00%	38.47%		+
Operating Expense to Operating Income	73.63%	68.34%		+
NPL (gross)	4.28%	3.34%		+
NPL (nett)	1.15%	0.75%		+
Total CAR *)	13.36%	14.84%		+
LDR	88.98%	89.22%		+

*) Include Operational Risk

Note: Q3-2011 figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

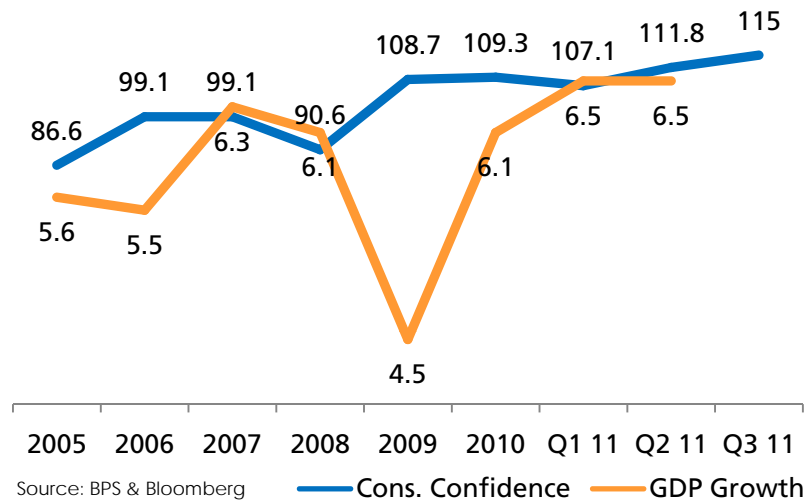
Macro Economy

Strong Fundamentals – to weather global economy slow down

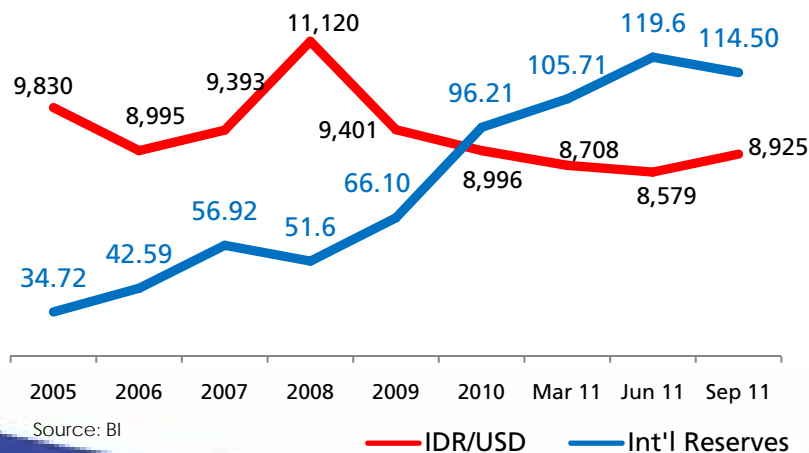
Macro Economic Condition

A strong fundamental...

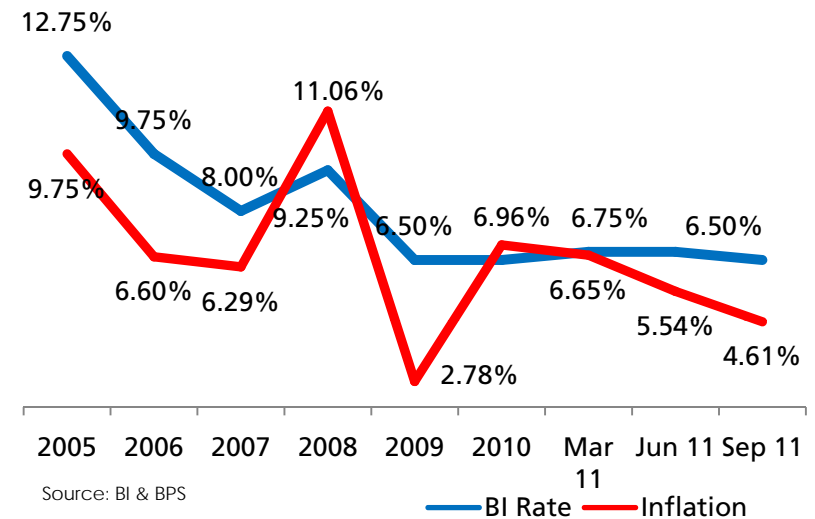
GDP Growth (%) & Consumer Confidence



Exchange Rate & International Reserves



BI Rate & Inflation

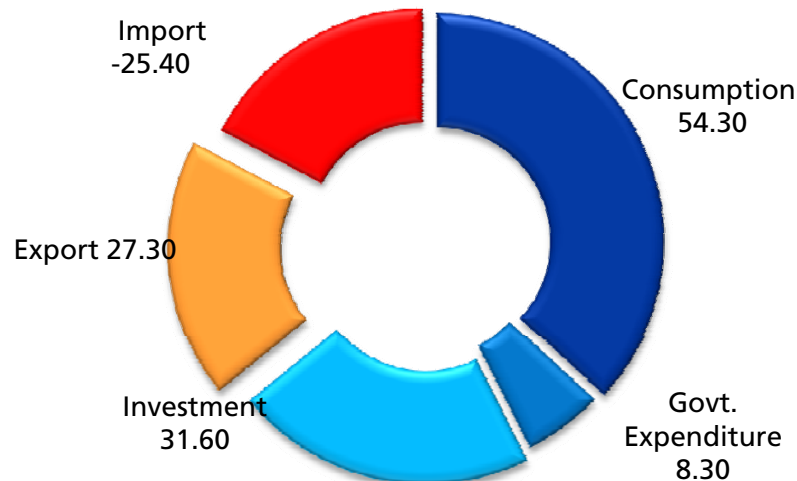


- In Q2 2011, GDP grew 6.5%, in-line with the government target of 6.5% by the end of 2011 supported by the high level of consumer confidence of 115
- BI lowered the benchmark rate to 6.50% in Oct 2011 to boost economy as inflation in a declining trend.
- Rupiah depreciates in Sep 2011 as investors concerned with the impact of EU condition, but strong macro economy as well as strong int'l reserves (double from 2008) provides adequate cushion from the external shock

Macro Economic Condition

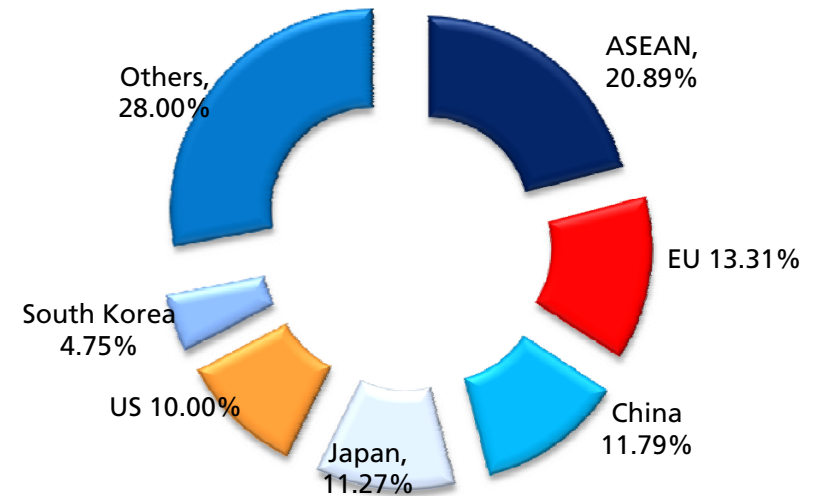
Resilient economy supported by domestic consumption & FDI

GDP composition (as % to GDP)



Source: BPS, data as of June 2011

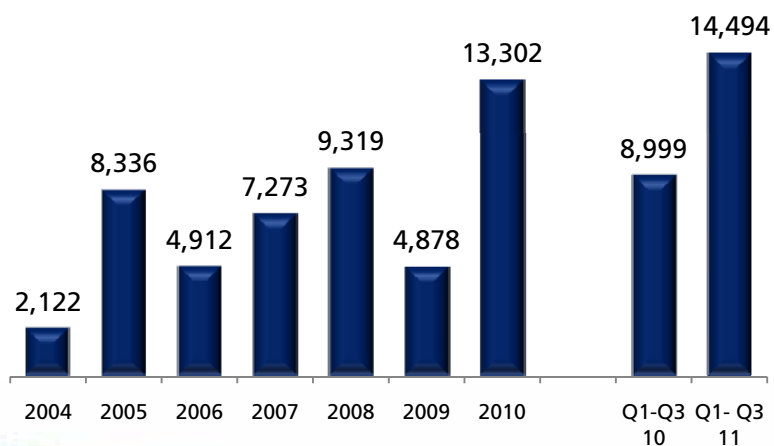
Export Composition by Destination



Source: BPS, data as of June 2011

Foreign Direct Investment

In USD million



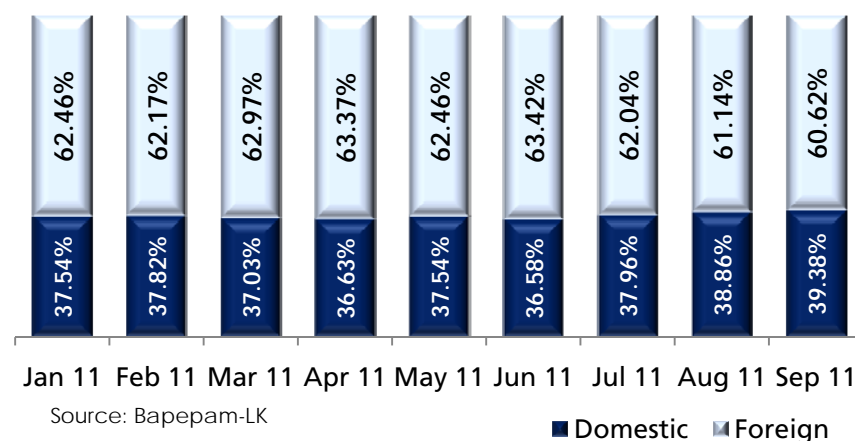
Source: BI & BKPM

- Two third of Indonesia GDP is coming from domestic sector, while export contributed 27.3% of GDP.
- ASEAN countries are the largest Indonesia export destination, while EU countries and US are 13.31% and 10.00% of the export destination respectively.
- Prudent government fiscal policy reflect in deficit budget of below 2% in 2011 as well as low Debt to GDP of 26% in 2010
- Strong macro economy condition attract capital inflow, FDI to Indonesia grew strongly 61.07% (yoy)

Macro Economic Condition

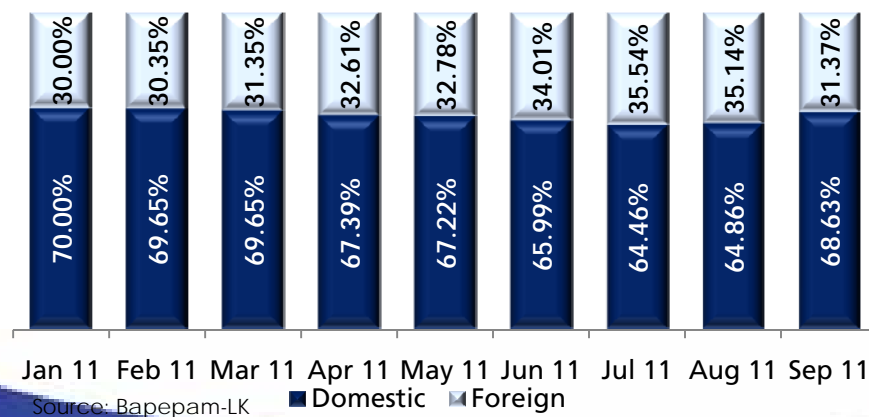
Higher confidence facing the crisis

Stock Market – Domestic vs Foreign Ownership



From financial portfolio perspective, foreign ownership in stock market and government bond are relatively stable during 2011

Govt. Bonds – Domestic vs Foreign Ownership



Global Crisis: 2008 vs 2011

	2008	2011
Epicentrum	US	Euro Zone
Main Causes	Sub-prime mortgage crisis in US	Debt crisis in Greece & other EU countries
GDP Growth	5.2% in 2008 drop to 4.5% in 2009	6.5% in June 2011 projected declined to 6.3% in 2012
GDP per capita	USD2,270 in 2008 increase to USD2,350 in 2009	USD3,005 (2010)
Exchange rate	9,000-13,000	8,500-9,500
Inflation	11.06%	4.61% (Sep 11)
BI Rate	9.25%	6.5% (Oct 11)
Debt to GDP	33%	26%
Loan to GDP	26%	28%
Int'l Reserves	\$51.6 billion	\$114.5 billion (Sep 11)

Source: BI & BPS

Current Indonesia economy is relatively better than that of in 2008, also GDP per Capita and middle income class keep growing to support domestic consumption

Those factors above provide higher confidence facing the impact of current euro-zone debt crisis

Bank Rakyat Indonesia

Financial Performance

Balance Sheet

Balance Sheet

Highlights

IDR Billion

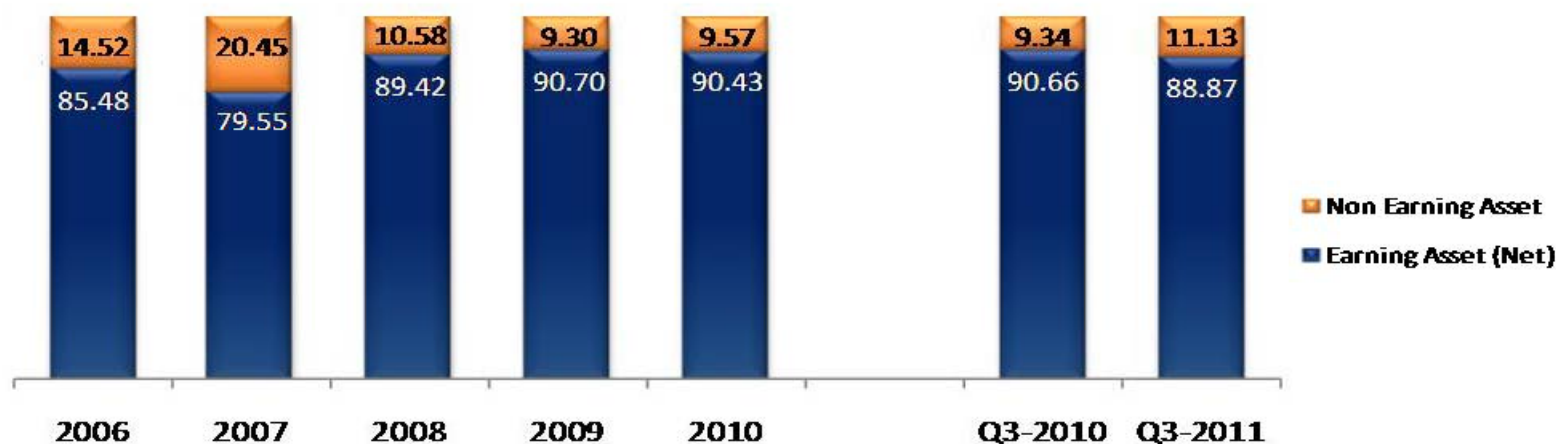
Description	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Total Assets	154,725.49	203,603.93	246,026.23	314,745.74	398,393.14	320,835.59	390,341.83	21.66%
- Gross Loans	90,282.75	113,853.34	161,061.06	205,522.39	246,964.24	228,691.06	276,319.12	20.83%
- Government Bonds (Recap)	18,445.35	18,222.59	16,352.32	15,027.07	13,626.46	14,172.19	8,833.77	-37.67%
- Other Earnings Assets	30,309.67	36,969.96	51,393.25	76,487.20	113,668.62	63,386.29	79,256.89	25.04%
Total Earning Assets	139,037.77	169,045.88	228,806.63	297,036.67	374,259.32	306,249.53	364,409.78	18.99%
Earning Assets Provision	(6,785.77)	(7,069.37)	(8,812.61)	(11,575.76)	(14,007.43)	(15,367.84)	(17,527.52)	14.05%
Total Earning Assets (net)	132,252.00	161,976.51	219,994.02	285,460.91	360,251.89	290,881.69	346,882.26	19.25%
Total Non Earning Assets	22,473.49	41,627.42	26,032.21	29,284.83	38,141.24	29,953.90	43,459.57	45.09%
Total Liabilities & S.E	154,725.49	203,603.93	246,026.23	314,745.74	398,393.14	320,835.59	390,341.83	21.66%
Total Customer Deposits	124,468.34	165,475.26	201,495.22	254,117.95	328,555.80	257,016.95	309,713.77	20.50%
- Demand Deposits	27,864.09	37,145.74	39,912.23	49,964.92	77,048.70	42,488.90	54,444.06	28.14%
- Saving Deposits	58,307.62	72,268.81	88,063.24	104,118.74	125,197.52	106,617.61	130,057.92	21.99%
- Time and Certificate Deposits	38,296.62	56,060.71	73,519.76	100,034.30	126,309.59	107,910.45	125,211.79	16.03%
Other Interest Bearing Liabilities	6,036.76	6,262.56	7,599.27	20,941.00	16,595.03	19,063.31	17,621.34	-7.56%
Non Interest Bearing Liabilities	7,341.58	12,428.49	14,575.04	12,429.42	16,569.20	12,028.39	18,073.91	50.26%
Tier I Capital	13,104.12	15,448.24	17,795.61	20,846.14	27,673.23	25,499.65	35,944.39	40.96%
Total Shareholder's Equity	16,878.81	19,437.64	22,356.70	27,257.38	36,673.11	32,726.94	44,932.82	37.30%

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
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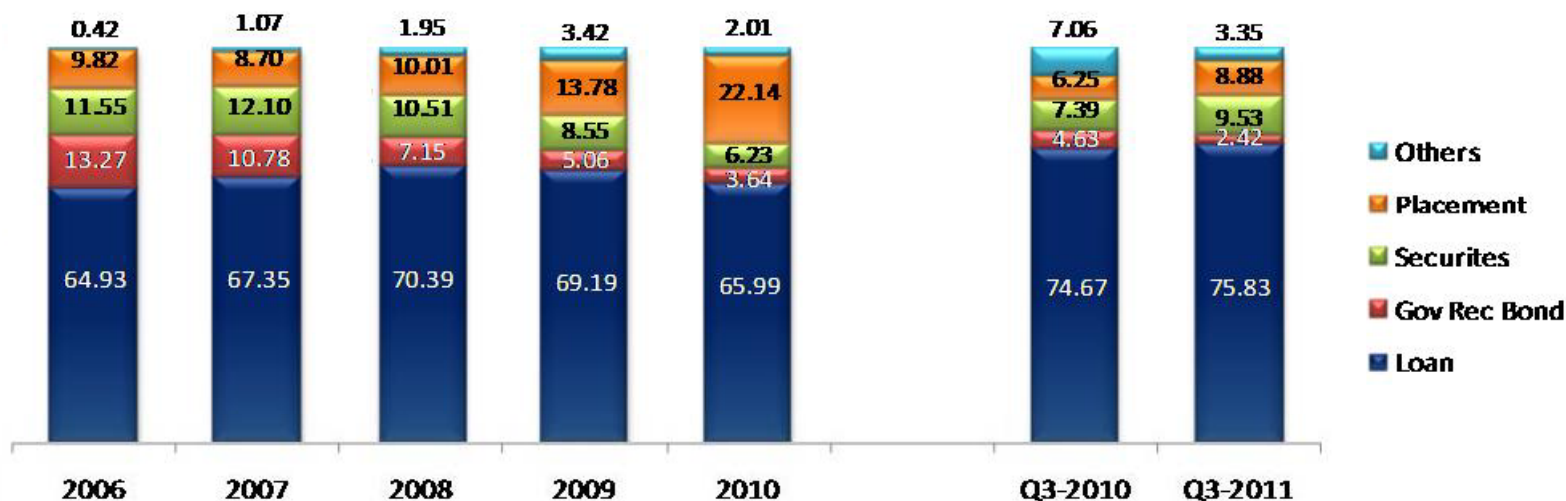
Asset - Composition

Maintained the domination of earning assets

Total Assets – Composition (%)



Earning Assets – Composition (%)

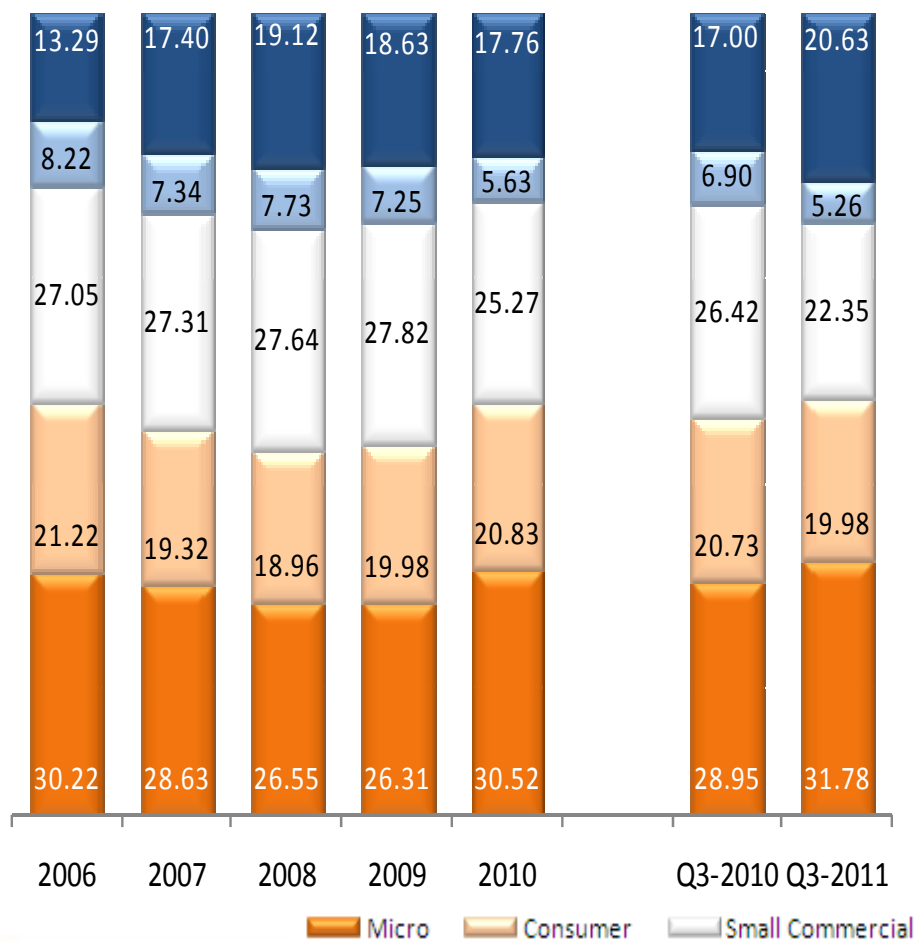


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Loans - Composition & Growth

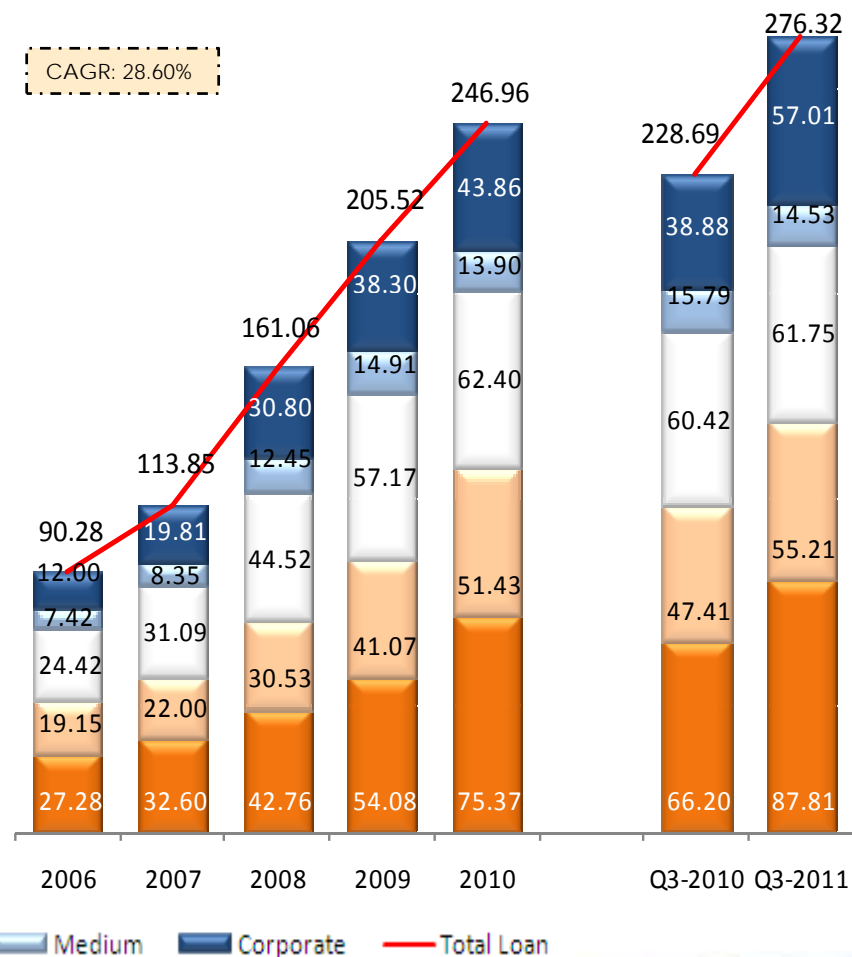
Expanding micro and consolidating small and medium businesses

Composition – by business segment (%)



Loans Outstanding

IDR trillion



Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
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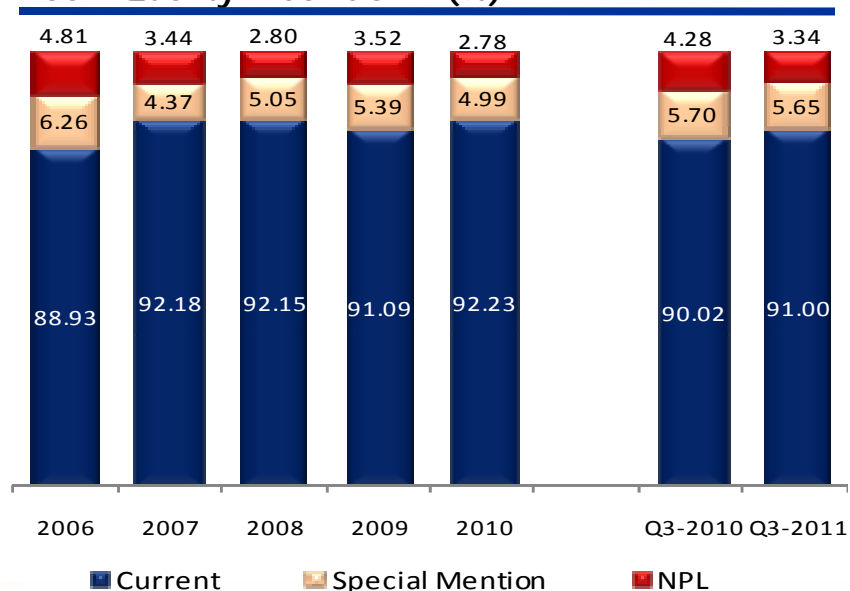
Loan Quality

Loan quality improvement in progress

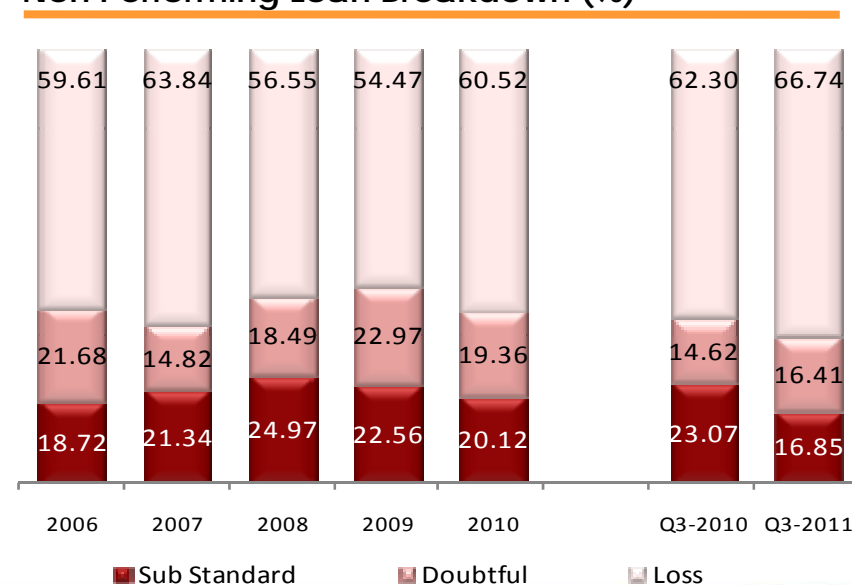
NPL Ratio by Business Segments (%)

NPL BY SEGMENT (%)	2006	2007	2008	2009	2010	Q3-2010	Q3-2011
Micro	1.36	1.19	1.02	1.40	1.21	1.56	1.60
Consumer	1.91	1.67	1.08	1.35	1.40	1.76	1.91
Small Commercial	6.32	5.71	3.52	4.21	5.11	6.56	7.25
Medium	5.87	5.67	6.33	12.31	6.87	13.55	10.03
Corporate	13.55	4.62	4.53	4.38	2.49	4.66	1.49
Total NPL	4.81	3.44	2.80	3.52	2.78	4.28	3.34

Loan Quality Breakdown (%)



Non Performing Loan Breakdown (%)



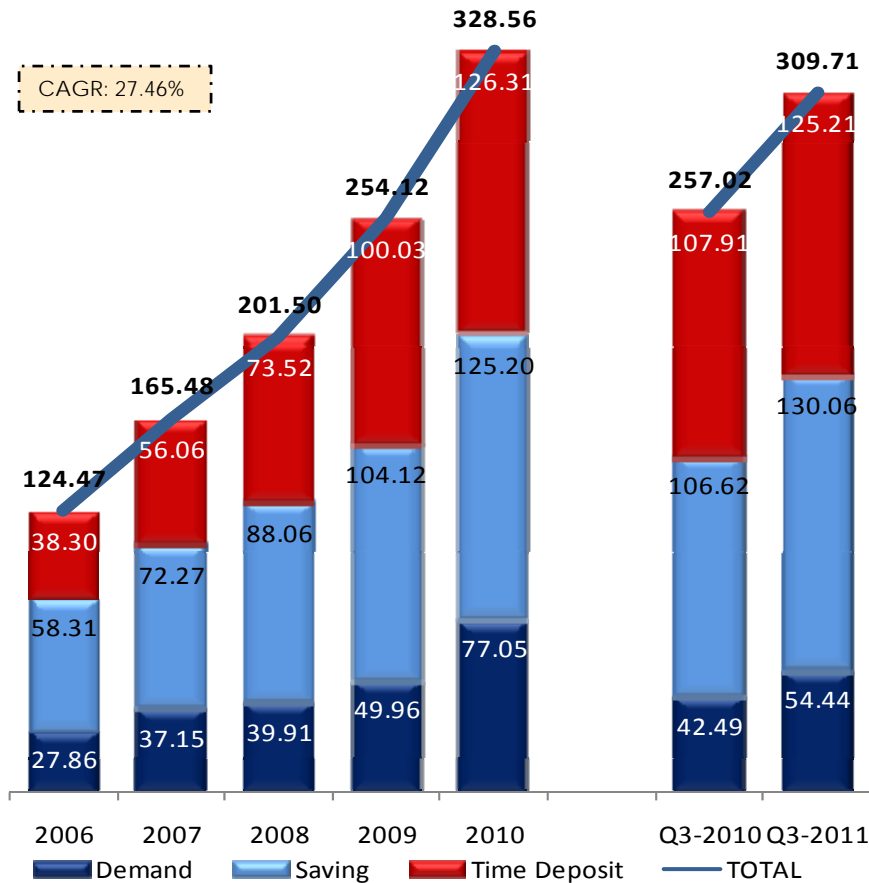
Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
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Deposit – composition & CoF trend

Targeting higher low cost fund

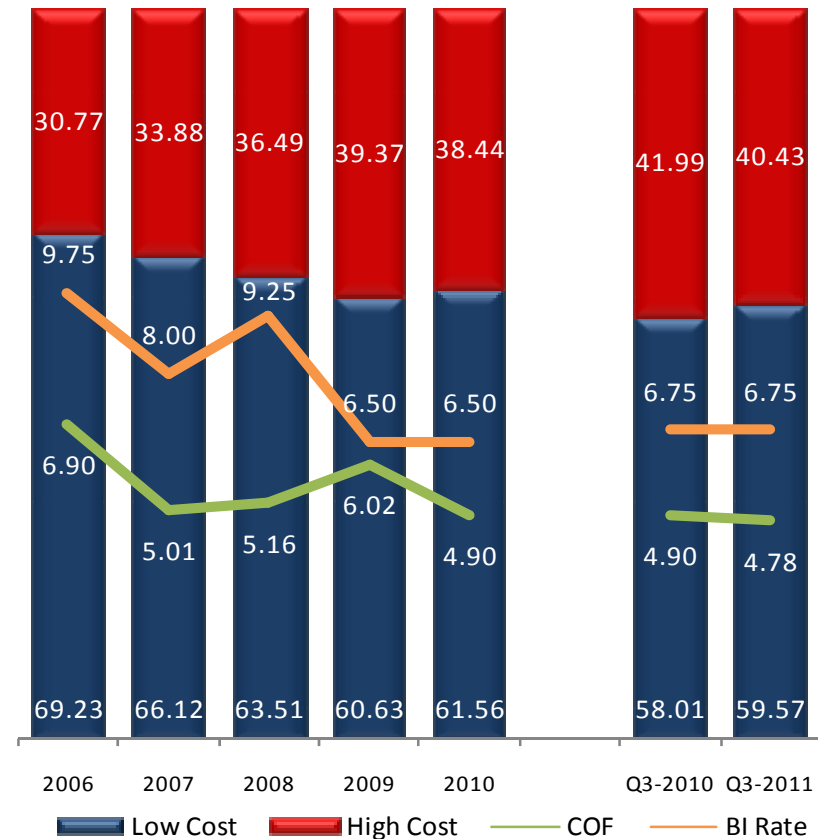
Deposits Growth: Trend

(IDR trillion)



Deposit Composition, COF and BI Rate

(%)



- Total deposit grew IDR 52.69 trillion or an increase of 20.50% (yoy), and low cost of fund contributes 59.57% of total third party fund
- COF decline to 4.78% due to improving CASA composition and lower saving interest rate

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
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Income Statement

Income Statement

Highlights

IDR Billion

	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Interest Income	21,070.54	23,240.63	28,076.40	35,070.65	43,971.49	29,107.80	35,865.16	23.21%
Interest Expense	(7,281.18)	(6,544.06)	(8,436.96)	(12,179.88)	(11,448.95)	(8,352.22)	(9,664.16)	15.71%
Net Interest Income	13,789.36	16,696.57	19,639.44	22,890.77	32,522.54	20,755.58	26,201.00	26.24%
Fee & Other Opr. Income	1,509.05	1,821.70	2,491.62	3,257.10	5,457.73	3,244.54	3,852.22	18.73%
Gross Operating Income	15,298.41	18,518.27	22,131.06	26,147.87	37,980.27	24,000.11	30,053.21	25.22%
Other Operating Expenses	(7,665.65)	(9,019.61)	(10,970.83)	(11,773.26)	(15,647.93)	(9,462.45)	(11,799.73)	24.70%
Pre Provision Operating Profit	7,632.76	9,498.66	11,160.22	14,374.61	22,332.35	14,537.67	18,253.48	25.56%
Provision	(1,848.14)	(1,942.66)	(2,812.66)	(5,804.86)	(7,926.21)	(5,986.55)	(5,664.67)	-5.38%
Non Operating Profit/Loss	122.10	224.07	475.77	1,327.02	497.23	(43.37)	266.72	714.98%
Profit Before Tax n Minor. Int.	5,906.72	7,780.07	8,823.33	9,896.77	14,903.37	8,507.75	12,855.53	51.10%
Net Profit	4,257.57	4,838.00	5,958.37	7,308.29	11,472.38	6,656.84	10,430.89	56.69%
EPS *)	177.81	201.82	248.50	304.75	478.36	359.93	563.77	56.63%

*) Annualized & stock split adjusted

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
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Financial Ratios

Key Financial Ratios

Description	2006	2007	2008	2009	2010	Q3-2010	Q3-2011
Classified Loan Ratio	11.07%	7.82%	7.85%	8.91%	7.77%	9.98%	9.00%
NPL ratio - Gross	4.81%	3.44%	2.80%	3.52%	2.78%	4.28%	3.34%
NPL ratio - Nett	1.29%	0.88%	0.85%	1.08%	0.74%	1.15%	0.75%
CKPN to Earning asset	4.94%	4.05%	4.44%	4.29%	4.58%	5.35%	5.23%
Tier I CAR	16.44%	14.15%	11.84%	12.05%	12.01%	11.70%	13.46%
Total CAR *)	18.82%	15.84%	13.18%	13.20%	13.76%	13.36%	14.84%
Loan to Deposit Ratio	72.53%	68.80%	79.93%	80.88%	75.17%	88.98%	89.22%
Net Interest Margin (NIM)	11.16%	10.86%	10.18%	9.14%	10.77%	9.50%	10.24%
Return on Assets (ROA) - b.t	4.36%	4.61%	4.18%	3.73%	4.64%	3.65%	4.67%
Return on Assets (ROA) - a.t	3.15%	2.87%	2.82%	2.76%	3.57%	2.86%	3.79%
Return on Equity (ROE) - Tier I	33.75%	31.64%	34.50%	35.22%	43.83%	34.28%	39.86%
Return on Equity (ROE) - B/S	28.19%	26.45%	29.15%	28.83%	35.94%	28.71%	33.60%
Cost of Fund (COF)	6.90%	5.01%	5.16%	6.02%	4.90%	4.90%	4.78%
Min. Reserve Requirement	12.34%	22.09%	5.57%	5.90%	8.05%	5.04%	8.03%
Net Open Position	5.41%	7.90%	13.55%	5.22%	4.45%	3.46%	4.22%
Opr. Expense to Opr. Income	74.38%	69.80%	72.65%	77.66%	70.86%	73.63%	68.34%
Cost Efficiency Ratio (CER)**)	51.65%	49.03%	50.40%	46.78%	42.23%	40.00%	38.47%

*) include operational risk

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

Note: FY 2010 & Q32011 figures are PSAK 50 & 55 compliant
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Business Strategy and Developments

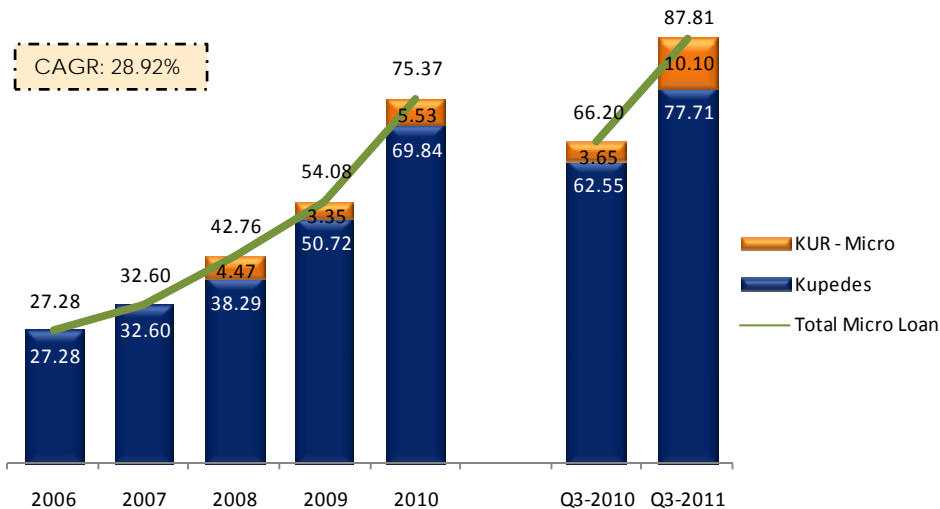
Micro Banking

Continue to Expand

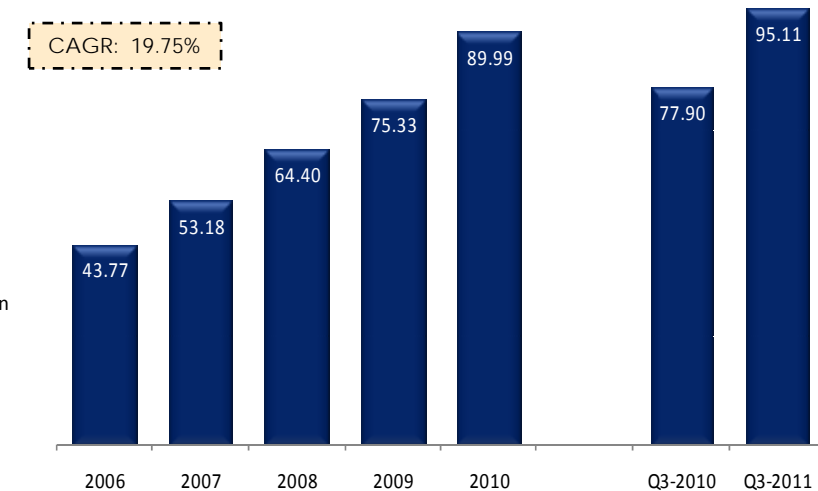
Micro Banking – The Performance

Managing the performance

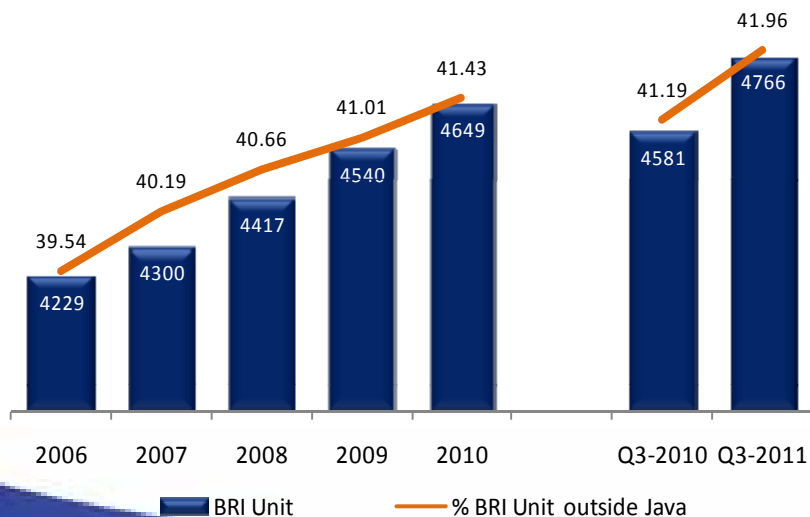
Loan



Deposit



Micro Outlet



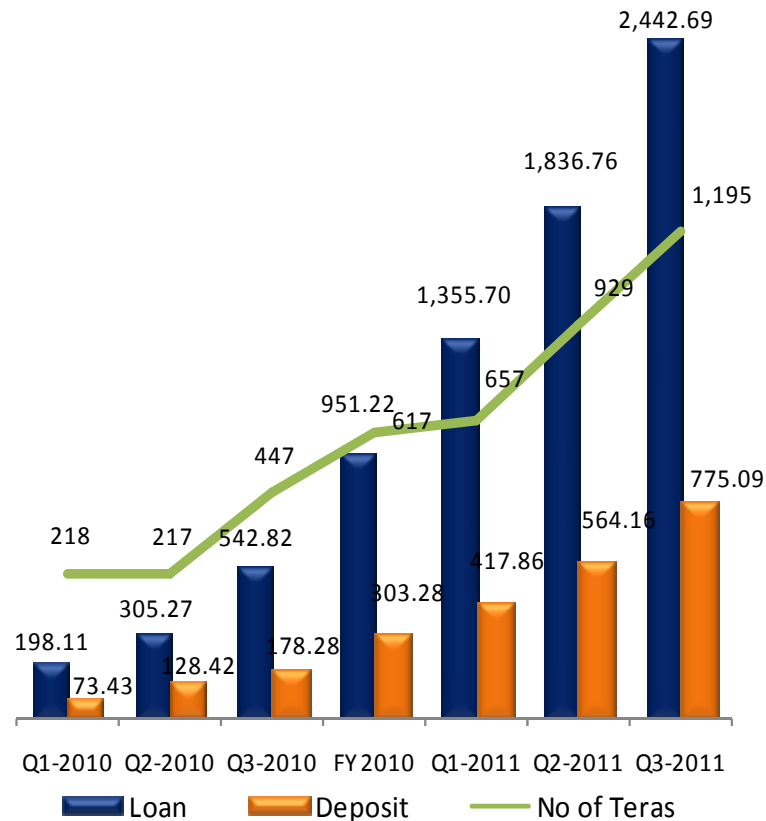
- BRI run intermediary function in micro segment by disbursing micro loans as well as taking deposit
- Micro loan grew strongly 32.65% yoy with the CAGR of 28.93% supported by Micro KUR loan and Teras BRI establishment
- To capture high growth business opportunities in outside Java, BRI open more outlet in outside Java

Micro Banking – Expanding Outlets

Teras BRI - more accessible, getting closer to customers

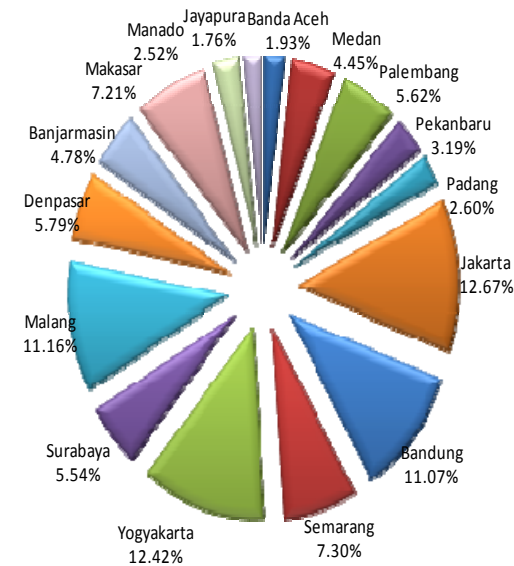
Teras BRI Performance

IDR billion



Teras is an arm-length of conventional micro outlet, designed to expand micro banking and to protect the market from competitor.

Teras BRI Network



Teras BRI and a BRI loan officer performed banking transaction at customer's Kiosk

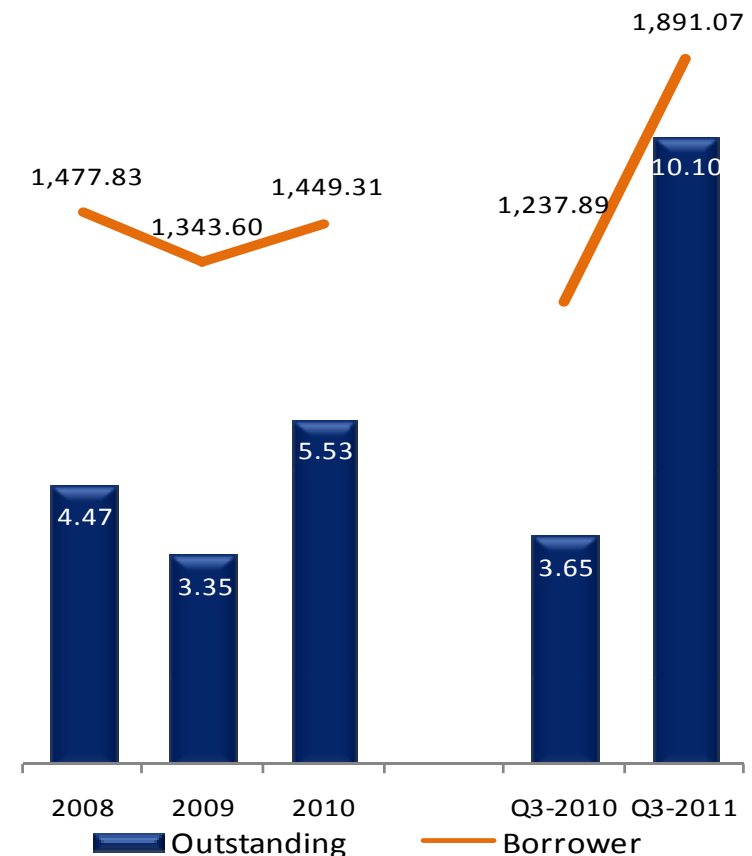
Micro Banking – Expanding Customer Base

Micro KUR boost the micro loan growth

Micro KUR

- KUR is a special loan scheme to tap un-banked customer that has feasible business
- Government through state-owned insurance companies cover up to 80% of the loss
- IDR 26.63 trillion of Micro KUR has been disbursed to 4,93 million borrowers since its inception in October 2007
- Micro KUR outstanding was IDR10,1 trillion, grew 176.5% (yoy) with 1.89 million borrowers, contributed 11.5% of total micro loan
- NPL decreased from 3.06% in September 2010 to 2.22% in September 2011

KUR outstanding and number of borrowers



Micro Banking – Exploring the opportunities

Source of low cost fund and fee based income

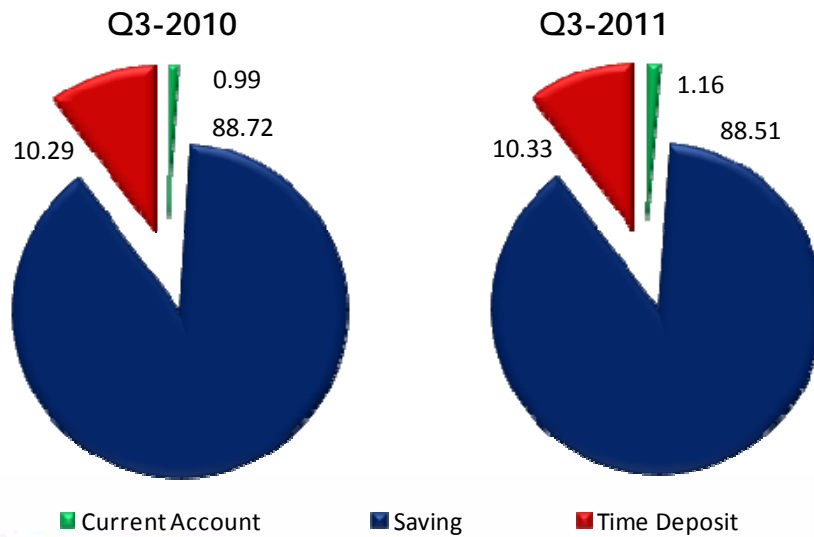
Tapping low cost fund

- Increasing service quality through IT utilization (i.e. EDC in Teras BRI, complete features of ATM)
- Product development, i.e. Simpedes Saving Plan, Simpedes Gold, Simpedes for Business
- Marketing communication through i.e. “Simpedes Folks Festival” held locally, rural event sponsorship
- Micro deposit grew 22.09% dominated 89.67% by low cost fund

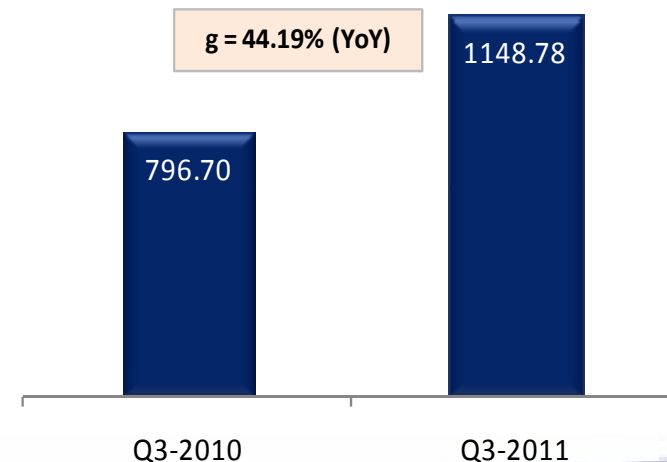
Generating Fee Based Income

- Introducing e-banking services to micro customer (ATM, SMS banking, phone banking) to increase fee based income as well as lower operating expenses
- Fee-based income in micro grew strongly 44.19%

Micro Deposit Composition (%)



Fee-based Income (IDR billion)



Small and Medium Business

Toward the Path of Recovery

Small and Medium

Strengthened loan origination and monitoring

Measures	Previous	In Process
Loan approval	>Rp2 billion can be approved individually	All loan >Rp2 billion approved by committee
Minimum period of loan increase facility	More than 6 month	More than 1 years
Maximum size of loan increase	Can be > original loan size	Maximum 50% of original loan size
Resident Auditors	No Resident Auditor for Small & Medium business	One Resident Auditor in every branch
Span of Control	One Deputy Regional Manager Supervise > 8 branches	One Deputy Regional Manager Supervise max. 8 branches
Number of restructuring program	No limit, depend on the borrowers' business prospect	Max 2 times

Small and Medium

Steps to maintain loan quality

Remedial Steps	Proactive Steps
<ul style="list-style-type: none">• Limiting loan expansion for Loan Officer with NPL > 5%• Sanction for non-performed Loan Officer• Special task force deployment in branches that contribute highest NPL• Routine monitoring• The performance of managers and Loan Officers of high NPL branches/sub-branches are based on NPL resolution	<ul style="list-style-type: none">• Improving Loan Officer skill & knowledge through a continuous training programs:<ul style="list-style-type: none">✓ Regular training : basic knowledge, knowledge enrichment & refreshing in current issues and policies✓ Non regular training : business game, business profile and crash program✓ Mentoring program for new Loan Officer• New Loan Officer evaluation is based on loan quality as well as the productivity rather than based only on total outstanding of loan being achieved• Reviewing loan approval authority• Developing monitoring system for Loan Officer through accessible daily report monitoring.

Corporate Loans

Corporate Loans

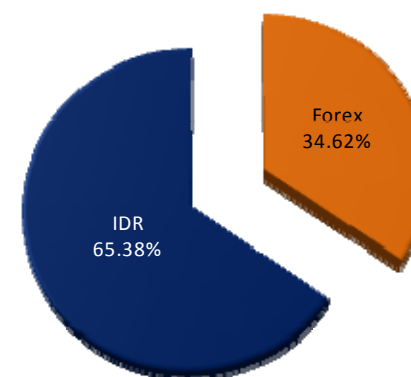
Optimizing resources, capturing opportunities...

By Enterprise Ownership

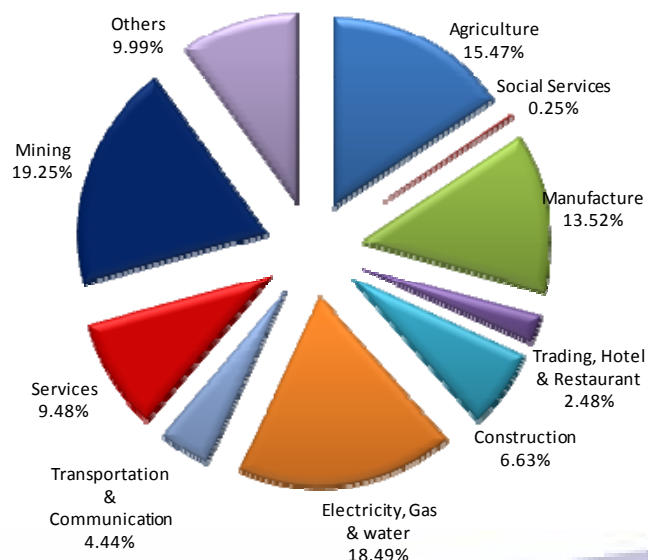
	Nominal (IDR Billion)			Composition	
	Q3-2010	Q3-2011	Growth	Q3-2010	Q3-2011
SOE	18,865	34,981	85.43%	48.53%	61.36%
Non SOE	20,011	22,032	10.10%	51.47%	38.64%
Total	38,876	57,013	46.65%	100.00%	100.00%

- BRI pursue this corporate segment due to:
 - High cross sell potentials,
 - Trickle down effect opportunities
 - Third party fund placement optimizing
 - Higher yield than SBI
- SOE Loan composition increase to 61.36% of total corporate loan. Lower risk and capital efficiency are the reason focus on SOE loan
- Rupiah loan still dominates, contributing 65.83% of total corporate loan

By Currency



By Economic Sector



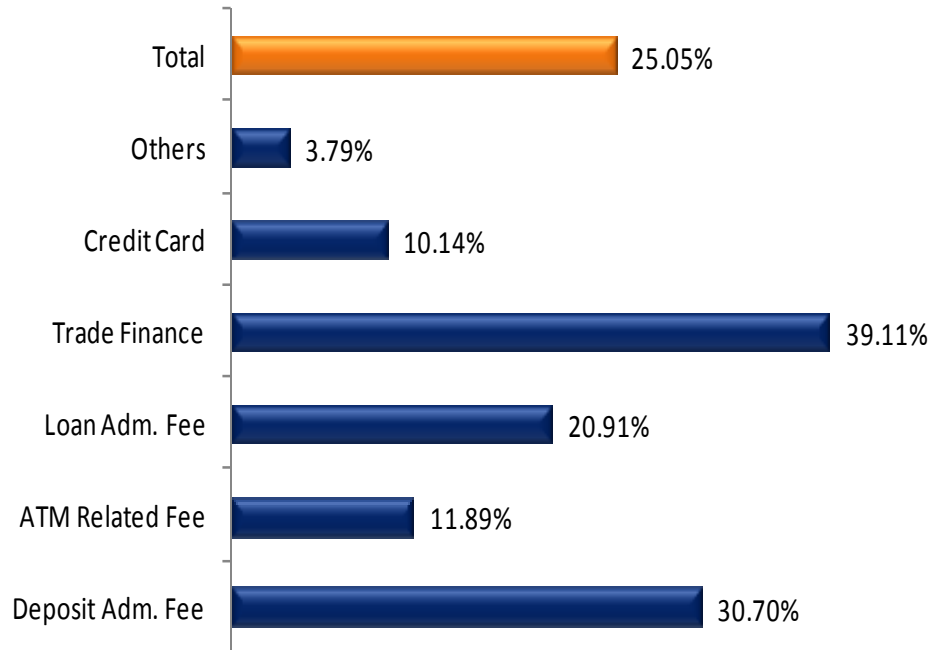
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Fee based Income

Fee Based Income

Managing the high growth...

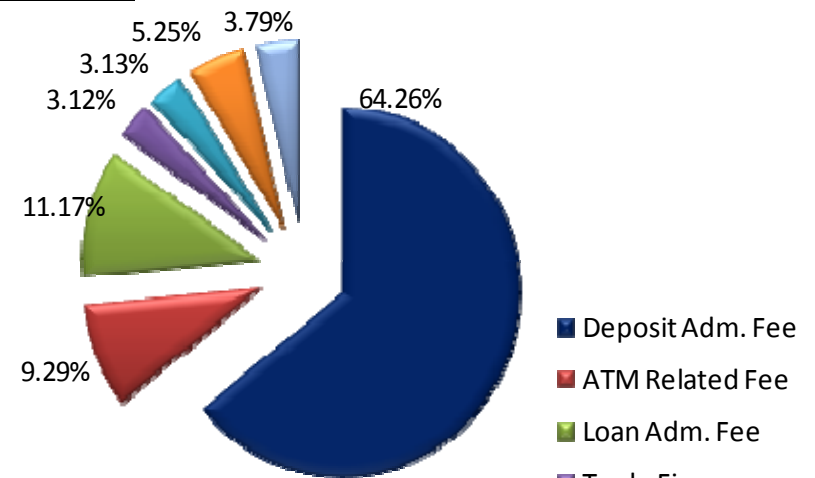
Fee-based income growth



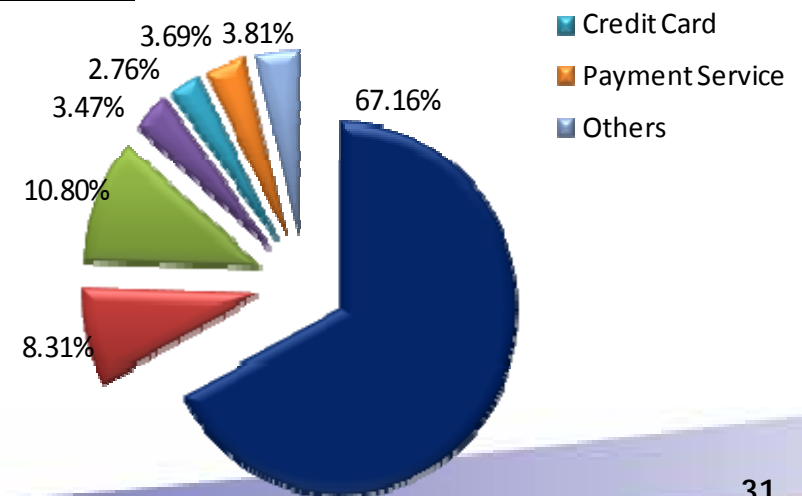
Fee-based income grew 25.05% (yoy) and reached IDR 2.43 trillion in Q3 2011

Fee-based income composition

Q3-2010



Q3-2011



Human Capital

Human capital - *Enabler for future growth*

Recruitment

Fulfilling the future need

- Management trainees: preparing future leader
- Loan Officers: increasing the capacity
- Resident Auditor: providing better supervision

HR Development

Increasing the competencies

- Training: in-house (7 training centers) & external (top training providers)
- Higher education: MBA or master degree at top universities in US, UK, or Australia

Career & Succession Plan

Offering clear & wide career opportunities

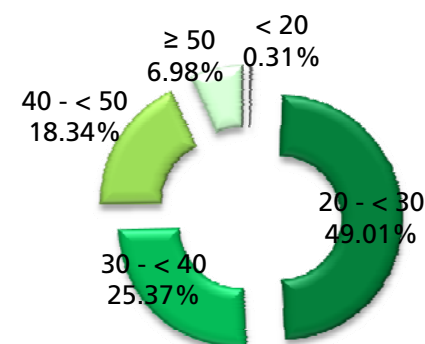
- Competency-based & performance-based career promotion
- Talent pool: provide high performer with fast track career

Wealth & Benefit

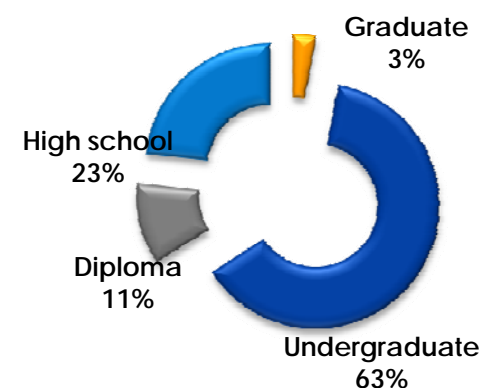
Providing competitive benefit (above the median)

- Performance-based bonus, incentive & salary increase
- Health benefit: unlimited coverage
- Differentiate bonus/incentives between business & support unit

Age - Composition



Education - Composition



Supporting Material

Banking Industry - *Solid and Keep Growing*

Indonesia Banking Industry

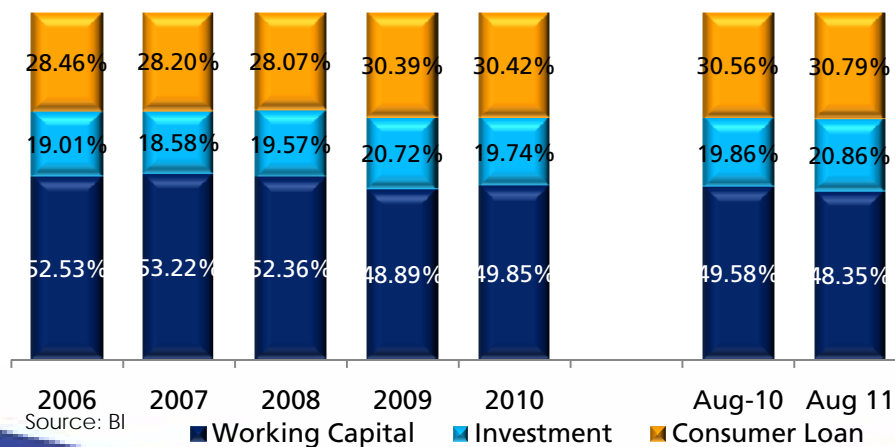
A high growth potential with strong fundamental

Indonesia Banking Industry: 2008 vs 2011

	2008	2011
Loan to GDP	26.4%	27.5%
BI rate	9.25%	6.5%
CAR	16.76%	17.29
LDR	74.58%	82.21%
NPL	3.20%	2.77%
Asset	Rp2,310 trillion	Rp3,253 trillion
Loan	Rp1,308 trillion	Rp2,302 trillion
Deposit	Rp1,753 trillion	Rp2,460 trillion
NIM	5.66%	5.89%
ROA	2.33%	2.98%
Net Profit	Rp30,608 trillion	Rp57,309 trillion

Source: BI, data as of Aug 11, except for Loan to GDP & BI Rate

Loan composition



High Potentials:

- A low loan to GDP ratio of 27.5% providing huge potential to grow for banking Industry
- Export revenue repatriation regulation, provide another business opportunities for banks.

Supported by a favorable banking industry condition:

- Declining interest rate provide a favor condition for the industry growth
- BI decline the lower band of interest rate (from BI rate minus 100 bps, to minus 150 bps) reflect the ease liquidity in market as well as encourage banks to lend

More ready facing the turmoil

Compare to that of in 2008, Indonesia banking industry is in an improving position, reflected in i.e.; stronger capital condition, better loan quality, higher asset turn over, as well as increasing net profit

Investment loan grew strongly 30.11% will bring more multiplier effect to economy while consumer loan composition increase gradually in-line with the middle income class increase in Indonesia,

BRI - Financial Performance

Sources of Income

IDR Billion

Sources of Income	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Interest income	21,070.54	23,240.63	28,076.40	35,070.65	43,971.49	29,107.80	35,865.16	23.21%
Other Opr. Income	1,509.05	1,821.70	2,491.62	3,257.10	5,457.73	3,244.54	3,852.22	18.73%
Non Operating Income (net)	122.10	224.07	475.77	1,327.02	497.23	(43.37)	266.72	714.98%
Total Income	22,701.69	25,286.40	31,043.79	39,654.77	49,926.45	32,308.96	39,984.09	23.76%

Interest Income contributed 89.70% of total revenue

Fee & Other Operating Income

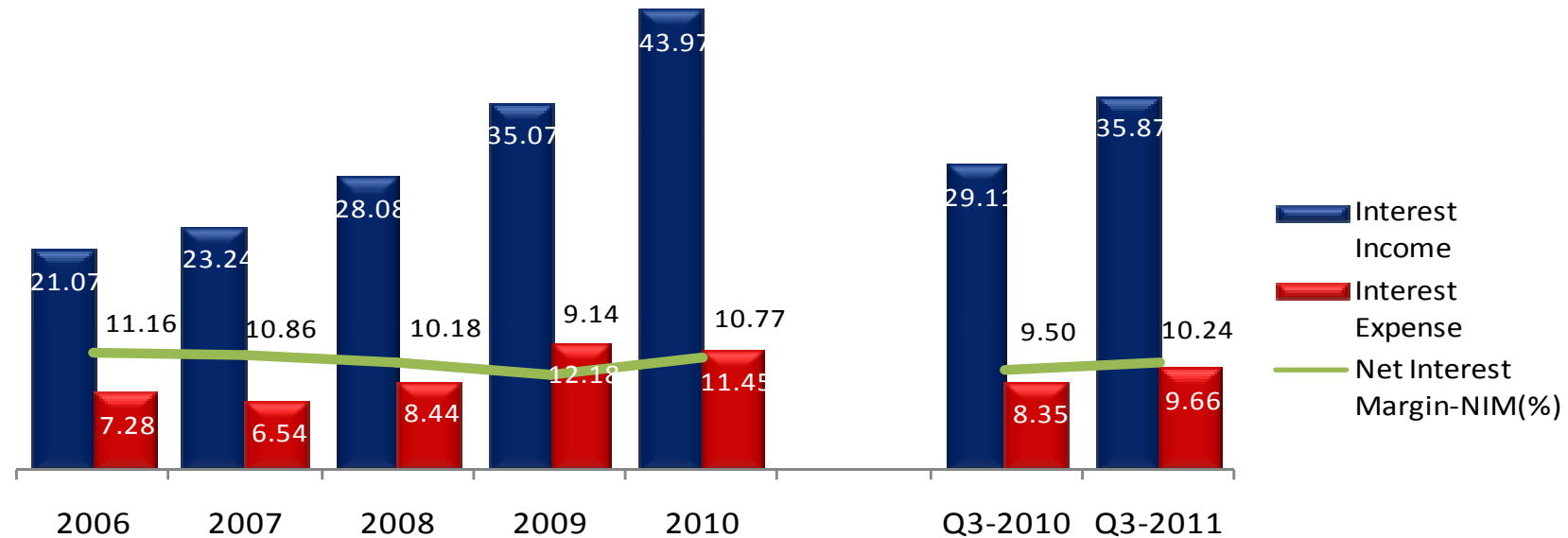
IDR Billion

Fee & Other Operating Income	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Gain Fr Value Increase of Securities and Govt. Recap Bonds	484.20	48.36	51.48	270.15	156.21	60.49	57.52	-4.91%
Fees and Commissions	837.69	1,455.59	1,766.83	2,101.53	2,812.51	1,945.04	2,432.27	25.05%
Gain fr Forex	-	176.11	613.64	713.43	773.02	282.45	-	-100.00%
Recovery				-	1,525.14	779.96	1,221.85	56.66%
Others	187.16	141.65	59.67	171.98	190.85	176.60	140.58	-20.40%
Total	1,509.05	1,821.70	2,491.62	3,257.10	5,457.73	3,244.54	3,852.22	18.73%

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Sources of Interest Income

Interest Income, Interest Expenses and NIM



Source of Interest Income

IDR billion

Sources of Interest Income	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Interest from Loans	15,763.43	18,123.34	22,530.40	29,290.09	39,587.23	25,729.90	31,375.60	21.94%
Interest from Govt. Bonds	2,339.09	2,020.31	1,930.43	1,805.81	1,506.38	620.97	870.10	40.12%
Int. from Other Earning Assets	2,968.02	3,096.99	3,615.57	3,974.76	2,877.88	2,756.93	3,619.46	31.29%
Total Interest Income	21,070.54	23,240.63	28,076.40	35,070.65	43,971.49	29,107.80	35,865.16	23.21%

Interest income from loans contribute 87.48% of total interest income (or 78.47% of total income)

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Other Operating Expenses

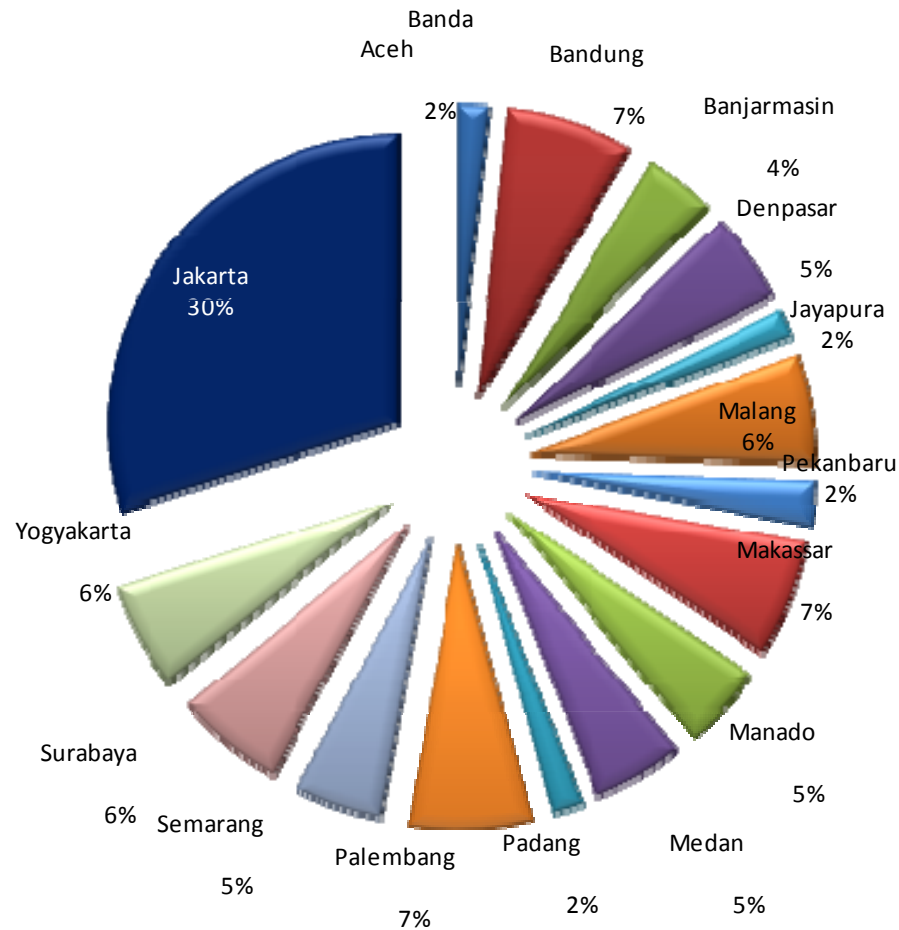
IDR Billion

Other Operating Expense	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Personnel	4,830.78	5,274.42	6,317.64	6,585.62	8,477.75	5,298.56	5,962.30	12.53%
General and Administration	2,054.03	2,404.71	3,081.10	3,647.79	4,534.49	3,056.71	3,801.11	24.35%
Losses fr decrease of Securities and Govt. Bonds value	-	46.33	150.28	-	-	-	-	n.d.
Losses fr sale of Securities and Govt. Bonds	-	-	-	-	-	-	-	
Losses from forex transaction	4.61	-	-	-	-	-	260.04	
Premium Paid on Govt Guarantees	206.25	267.18	349.07	422.83	516.86	385.83	453.43	17.52%
Promotion	177.32	469.70	300.67	418.38	479.10	260.05	290.36	11.66%
Others	392.67	557.28	772.09	698.65	1,639.73	461.31	1,032.49	123.82%
Total	7,665.65	9,019.61	10,970.83	11,773.26	15,647.93	9,462.45	11,799.73	24.70%

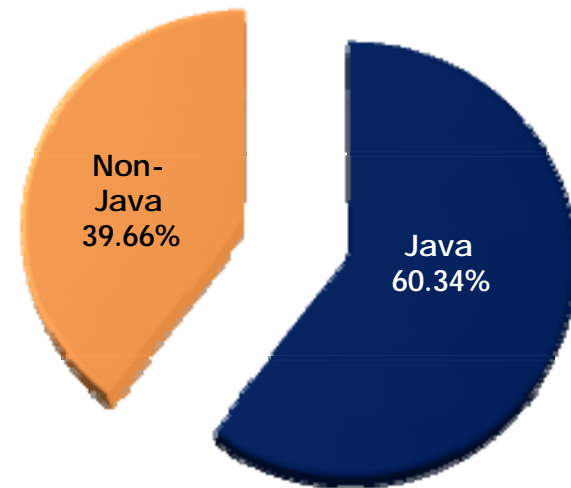
Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Loan Distribution

By Regional Office



By Region



Loan disbursement in Java contributes 60.34% of total loan

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Balance Sheet – consolidation*)

IDR Billion

Description	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Total Assets	154,725	203,735	246,077	316,947	404,286	325,944	402,029	23.34%
- Gross Loans	90,283	113,973	161,108	208,123	252,489	233,664	286,075	22.43%
- Government Bonds (Recap)	18,445	18,223	16,352	15,027	13,626	14,172	8,834	-37.67%
- Other Earning Assets	30,310	36,896	51,321	75,913	113,580	63,111	80,085	26.90%
Total Earning Assets	139,038	169,091	228,781	299,063	379,696	310,947	374,994	20.60%
Earning Assets Provision	(6,786)	(7,074)	(8,814)	(11,665)	(14,121)	(15,490)	(17,750)	14.59%
Total Earning Assets (net)	132,252	162,018	219,968	287,398	365,575	295,457	357,245	20.91%
Total Non Earning Assets	22,473	41,717	26,109	29,549	38,710	30,487	44,785	46.90%
Total Liabilities & S.E	154,725	203,735	246,077	316,947	404,286	325,944	402,029	23.34%
Total Customer Deposits	124,468	165,600	201,537	255,928	333,652	261,544	320,293	22.46%
- Demand Deposits	27,864	37,162	39,923	50,094	77,364	42,692	55,496	29.99%
- Saving Deposits	58,308	72,300	88,077	104,463	125,990	107,228	131,441	22.58%
- Time and Certificate Deposits	38,297	56,138	73,538	101,371	130,298	111,624	133,356	19.47%
Other Interest Bearing Liabilities	6,037	6,262	7,599	21,284	17,297	19,549	18,390	-5.93%
Non Interest Bearing Liabilities	7,342	12,435	14,583	12,477	16,663	12,125	18,344	51.29%
Tier I Capital	13,104	15,448	17,796	21,057	28,135	26,607	36,699	37.93%
Total Shareholder's Equity	16,879	19,438	22,357	27,257	36,673	32,727	45,004	37.51%

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

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant

Income Statement – consolidation*)

IDR Billion

	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	YoY
Interest Income	21,070.54	23,240.63	28,096.63	35,334.13	44,615.16	29,566.23	36,908.15	24.83%
Interest Expense	(7,281.18)	(6,544.06)	(8,445.58)	(12,284.64)	(11,726.56)	(8,535.83)	(10,199.16)	19.49%
Net Interest Income	13,789.36	16,696.57	19,651.05	23,049.50	32,888.60	21,030.40	26,709.00	27.00%
Fee & Other Opr. Income	1,509.05	1,821.70	2,535.24	3,269.59	5,544.53	3,273.19	3,874.36	18.37%
Gross Operating Income	15,298.41	18,518.27	22,186.29	26,319.09	38,433.14	24,303.59	30,583.36	25.84%
Other Operating Expenses	(7,665.65)	(9,019.61)	(10,996.55)	(11,959.52)	(16,113.69)	(9,749.13)	(12,328.53)	26.46%
Pre Provision Operating Profit	7,632.76	9,498.66	11,189.74	14,359.57	22,319.44	14,554.46	18,254.83	25.42%
Provision	(1,848.14)	(1,942.66)	(2,843.63)	(5,798.92)	(7,917.44)	(6,008.07)	(5,665.03)	-5.71%
Non Operating Profit/Loss	122.10	224.07	475.90	1,330.57	506.23	(38.64)	279.74	-823.95%
Profit Before Tax n Minor. Int.	5,906.72	7,780.07	8,822.01	9,891.23	14,908.23	8,507.75	12,869.54	51.27%
Net Profit	4,257.57	4,838.00	5,958.37	7,308.29	11,472.39	6,656.84	10,430.89	56.69%
EPS **)	177.81	201.82	248.50	304.75	478.36	359.93	563.77	56.63%

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

**) Annualized & stock split adjusted

Note: FY 2010 & Q3-2011 figures are PSAK 50 & 55 compliant

Others

The Most Extensive and Largest Networks

Regional Office Distribution



Outlets	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	Δ
Head Office	1	1	1	1	1	1	1	-
Regional Offices	13	14	14	17	18	18	18	-
Branches	334	344	379	406	413	413	424	7
Sub Branches	202	230	337	434	470	440	480	40
BRI Units	4,229	4,300	4,417	4,538	4,649	4,581	4,766	185
Cash Counters		24	179	728	822	783	854	71
Teras BRI				217	617	447	1,195	748
Total	4,779	4,913	5,327	6,341	6,990	6,683	7,738	1,055

*Total working units are including 3 overseas offices



Regional Offices



Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

E-channel Expansion

Number of E-Channel

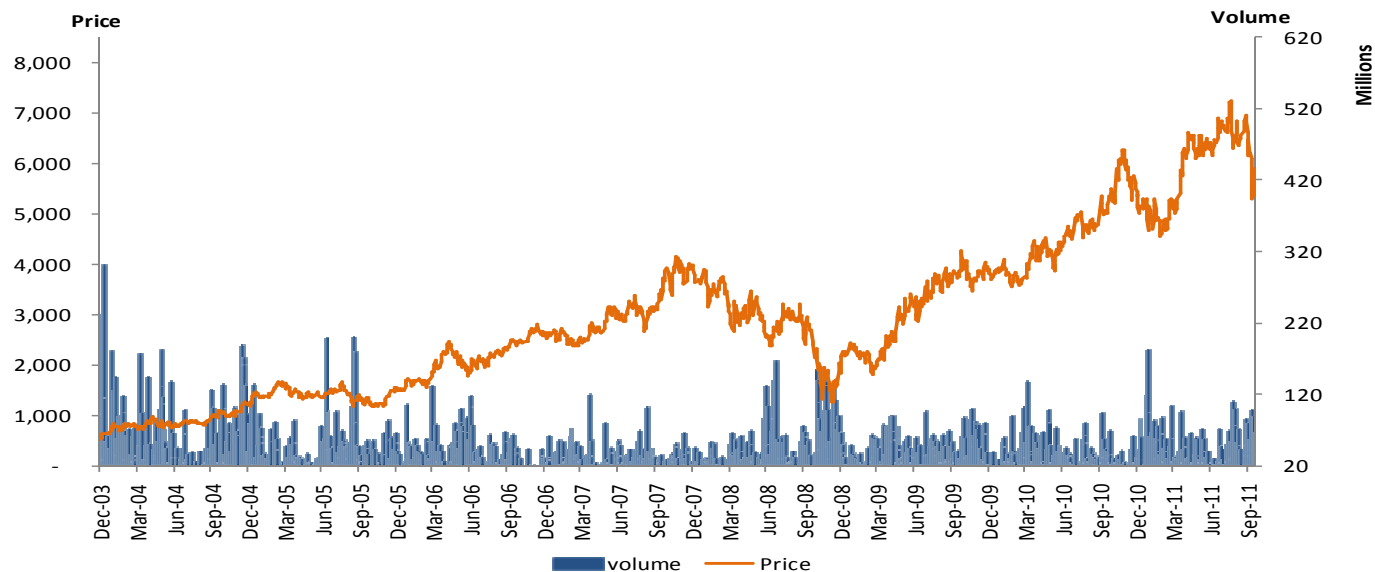
	2006	2007	2008	2009	2010	Q3-2010	Q3-2011	Δ
ATM	982	1,262	1,796	3,778	6,085	5,269	6,773	1,504
Kiosk		2	14	60	100	96	100	4
CDM			1	22	71	39	70	31
EDC				6,398	13,631	12,719	18,030	5,311
Total	982	1,264	1,811	10,258	19,887	18,123	24,973	6,850

- 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.
- Number of BRI ATMs increased 1,504 machine or 28.54% (yoy)
- BRI also has cooperation with ATM Bersama, ATM Prima, ATM Link, Cirrus and Maestro



Shareholders & Stock Performance

Stock Price: Trend



Shareholders Composition

Shareholder	Nov 2003	2007	2008	2009	2010	Sep 2011
Government	59.50%	56.83%	56.81%	56.77%	56.75%	56.75%
Public	40.10%	43.17%	43.19%	43.23%	43.25%	43.25%
Foreign *)	55.31%	85.66%	81.73%	8.15%	84.25%	82.02%
Domestic *)	44.69%	14.34%	18.27%	15.84%	15.75%	17.98%

*) percentage from public holding

Ratings

BRI Rating

Moody's (January 2011)	
- Outlook	Stable
- Domestic Currency Long Term Deposit	Baa3
- Foreign Currency Long Term Deposit	Ba2
- Bank Financial Strength	D+
Fitch (February 2011)	
- National Long Term Rating	AAA (idn), Stable Outlook
- Long Term Foreign Currency IDR	BB+, Positive Outlook
- Short Term Foreign Currency IDR	B
- Individual Rating	C/D
- Support Rating	3
- Support Rating Floor	BB+
- Rupiah Subordinated Debt	AA (idn)
Pefindo (March 2011)	
- National Rating	id AAA, Stable Outlook

Country Rating

Indonesia Sovereign Rating	
Standard and Poor's (April 2011)	BB+, Positive Outlook
Fitch (February 2011)	BB+, Positive Outlook
Moody's (January 2011)	Ba1, Outlook Stable
Japan Credit Rating Agency	BBB-, Outlook Stable

PT BANK RAKYAT INDONESIA (Persero) Tbk.
Investor Relations
20th floor BRI I Building
JI Jendral Sudirman Kav 44-46 Jakarta 10210
Indonesia

Phone : 62 21 5752006/09, 5751952/79
Fax. : 62 21 5752010
Website : www.ir-bri.com
E-mail : ir@bri.co.id

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