



PT Bank Rakyat Indonesia (Persero) Tbk.

BRI in Q1 2012 – early phase to sustainable growth

Financial Updates – Q1 2012

Jakarta, 27 April 2012

- **2012 AGM Resolution**
- **Macro Economy**
- **Financial Performance**
 - a. Financial Highlight
 - b. Balance Sheet
 - c. Income Statement
 - d. Key Financial Ratios
- **Business Development**
 - a. Micro, steadily increase
 - b. SoE Business – accelerating the growth, optimizing yield and provide source of growth for SMEs
 - c. Consumer Business - starting to grow
- **Supporting Materials**

2012 AGM Resolutions

- ✓ Approve profit appropriation as follows:
 - Final Dividend Pay-out Ratio of 20%, and will be paid as cash dividend on 15 May 2012
 - Specified reserves of 1%
 - Partnership program and community development program of 4%
 - Retained earning of 75%
- ✓ Approve the changes of Article 24 of the Company's Article Association
- ✓ Discharge Mr. Agus Suprijanto as a Commissioner
- ✓ Appoint Mr. Mustafa Abubakar as a Vice President Commissioner, Mr. Vincentius Sonny Loho as a Commissioner, and Mr. Ahmad Fuad as an Independent Commissioner
- ✓ Reappoint Mr. Asmawi Syam and Mr. Suprajarto as a Director

Board of Directors



Sofyan Basir
President Director



Sarwono Sudarto
Director



Sulaiman A. Arianto
Director



Achmad Baiquni
Director



Lenny Sugihat
Director



A. Toni Soetirto
Director



Asmawi Syam
Director



Suprajarto
Director



Djarot Kusumayakti
Director



Randi Anto
Director



Gatot Mardiwasiso
Director

Board of Commissioner



Bunasor Sanim
President Commissioner/
Independent Commissioner



Mustafa Abubakar
Vice President Commissioner



Heru Lelono
Commissioner



Hermanto Siregar
Commissioner



Vincentius Sonny Loho
Commissioner



Aviliani
Independent
Commissioner



Adhyaksa Dault
Independent
Commissioner



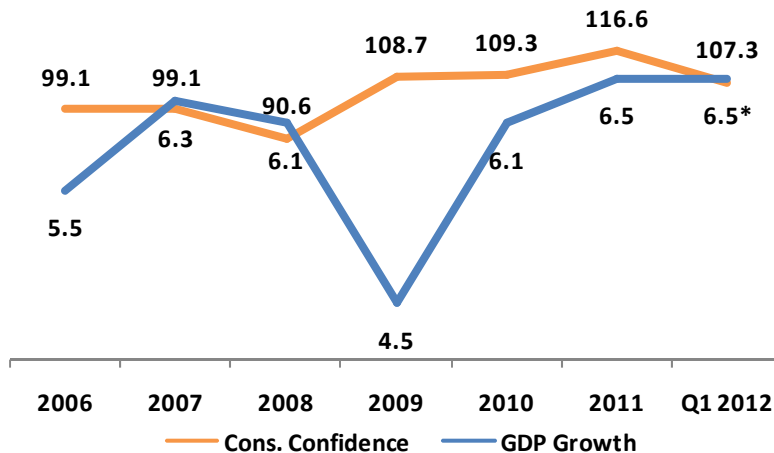
Ahmad Fuad
Independent
Commissioner

Macro Economy

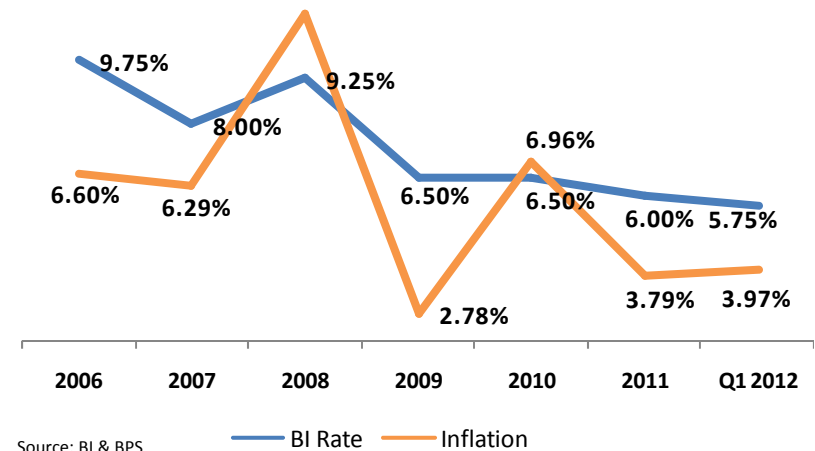
Strong Fundamentals – to weather global economy slow down

Macro Economic – an update

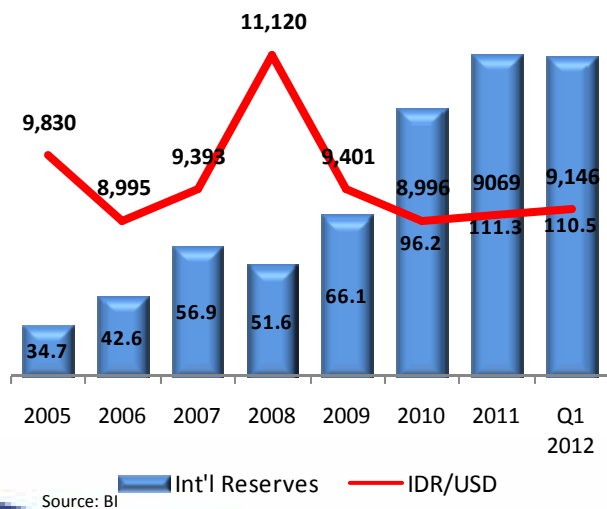
GDP Growth (%) & Cons. Confidence



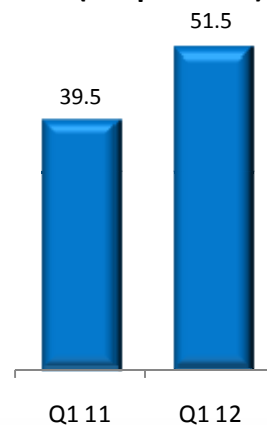
BI Rate & Inflation



Exchange Rate & International Reserves



FDI (in Rp trillion)



- Consumer confidence decline, but still in an optimist level
- Indonesia GDP is projected stable at 6.5% in Q1 2012 supported by strong domestic consumption and FDI strong growth of 30.38%
- BI maintained the benchmark rate at 5.75% in Mar 2012 to eliminate the impact of inflation pressure due to fuel price increase plan
- Rupiah relatively stable backed by strong & stable international reserves

Bank Rakyat Indonesia

Financial Performance

Financial Highlight

	FY 2011	Q1 2011	Q1 2012	Growth YoY
Asset/Liabilities				
Total Assets (IDR Billion)	456,531	366,657	427,403	16.6%
Total Loans (Gross) (IDR Billion)	283,583	249,160	283,137	13.6%
Total Deposits (IDR Billion)	372,148	290,575	336,960	16.0%
Liquidity				
LDR	76.20%	85.75%	84.03%	
Asset Quality				
NPL (gross)	2.30%	3.05%	2.73%	
NPL (nett)	0.42%	0.76%	0.77%	
Profitability				
Net Profit (IDR Billion)	15,083	3,260	4,216	29.3%
NIM	9.58%	9.67%	8.37%	
ROE	42.49%	37.71%	36.26%	
ROA before tax	4.93%	4.41%	5.11%	
Cost of Fund (CoF)	4.70%	4.85%	4.02%	
Cost Efficiency Ratio (CER)	41.17%	36.02%	43.55%	
Operating Expense to Operating Income	66.69%	69.12%	61.31%	
Capital				
Tier 1 CAR	13.67%	14.11%	16.16%	
Total CAR	14.96%	15.62%	17.36%	
Market Capitalization	166,517	141,848	171,451	20.9%

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Balance Sheet

(IDR Billion)

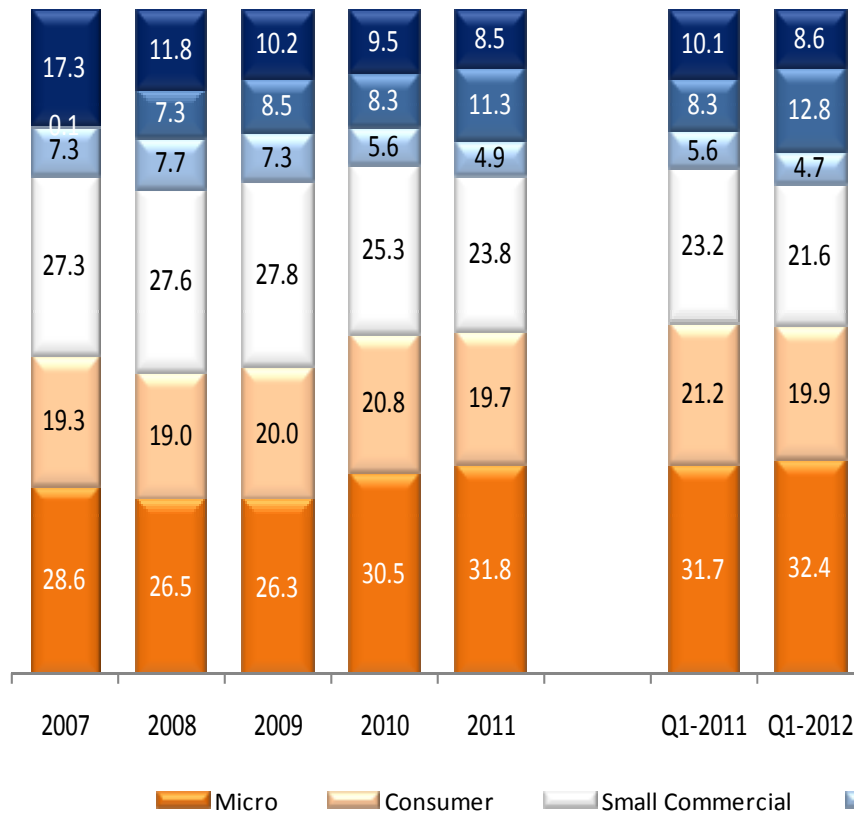
Description	Full Year					Q 1		Growth (YoY)
	2007	2008	2009	2010	2011	2011	2012	
Total Assets	203,603.9	246,026.2	314,745.7	398,393.1	456,531.1	366,656.9	427,403.2	16.6%
- Gross Loans	113,853.3	161,061.1	205,522.4	246,964.2	283,583.2	249,159.6	283,137.2	13.6%
- Government Bonds (Recap)	18,222.6	16,352.3	15,027.1	13,626.5	8,996.0	10,015.5	7,680.1	-23.3%
- Other Earnings Assets	36,970.0	51,393.3	76,487.2	113,668.6	127,774.2	83,933.1	104,271.7	24.2%
Total Earning Assets	169,045.9	228,806.6	297,036.7	374,259.3	420,353.4	343,108.1	395,089.0	15.1%
Earning Assets Provision	(7,069.4)	(8,812.6)	(11,575.8)	(14,007.4)	(15,869.1)	(15,561.4)	(15,562.5)	0.0%
Total Earning Assets (net)	161,976.5	219,994.0	285,460.9	360,251.9	404,484.3	327,546.7	379,526.5	15.9%
Total Non Earning Assets	41,627.4	26,032.2	29,284.8	38,141.2	52,046.8	39,110.2	47,876.7	22.4%
Total Liabilities & S.E	203,603.9	246,026.2	314,745.7	398,393.1	456,531.1	366,656.9	427,403.2	16.6%
Total Customer Deposits	165,475.3	201,495.2	254,118.0	328,555.8	372,148.1	290,575.0	336,959.8	16.0%
- Demand Deposits	37,145.7	39,912.2	49,964.9	77,048.7	75,578.8	44,266.3	55,339.0	25.0%
- Saving Deposits	72,268.8	88,063.2	104,118.7	125,197.5	152,474.1	117,795.2	142,972.0	21.4%
- Time and Certificate Deposits	56,060.7	73,519.8	100,034.3	126,309.6	144,095.2	128,513.4	138,648.7	7.9%
Other Interest Bearing Liabilities	6,262.6	7,599.3	20,941.0	16,595.0	18,413.5	18,426.0	17,553.0	-4.7%
Non Interest Bearing Liabilities	12,428.5	14,575.0	12,429.4	16,569.2	16,194.9	17,418.0	18,362.0	5.4%
Tier I Capital	15,448.2	17,795.6	20,846.1	27,673.2	38,215.1	34,217.6	47,446.6	38.7%
Total Shareholder's Equity	19,437.6	22,356.7	27,257.4	36,673.1	49,774.6	40,238.0	54,528.4	35.5%

- Loan is growing at 13.6% yoy, as it is an early stage of growth after consolidation phase last year, as well as seasonal growth in the first quarter
- Deposit grew 16.0% relatively in-line with the loan growth
- Capital increase strongly as the dividend payout ratio maintained at 20%

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

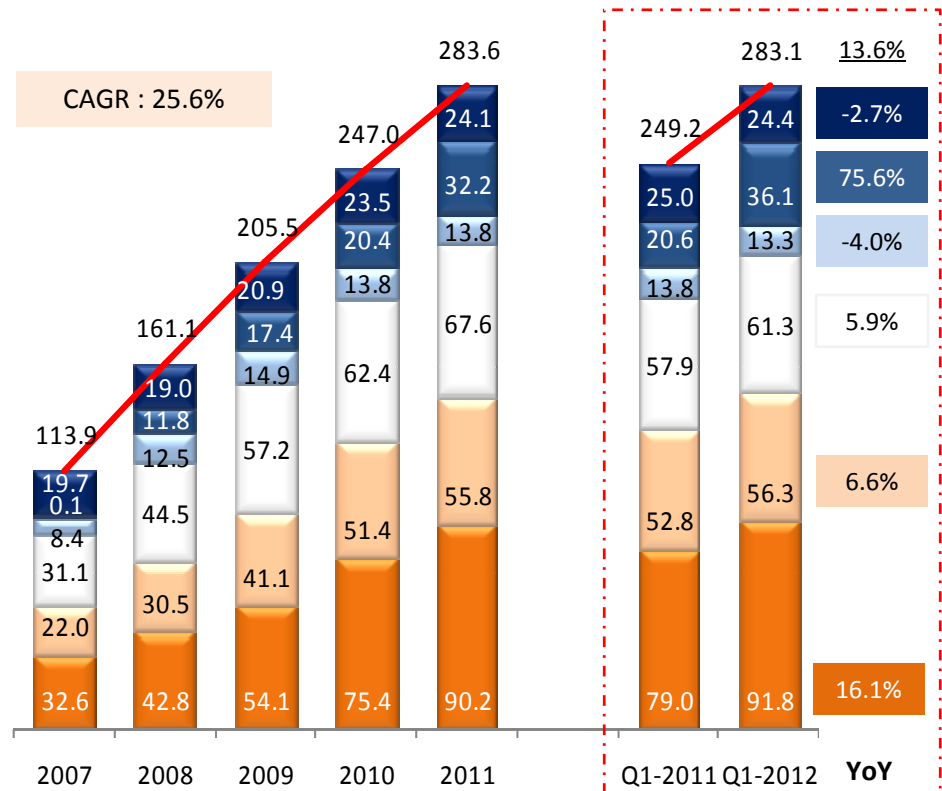
Loans – Composition and Growth

Composition – by business segment (%)



Loans Outstanding – by business segment

IDR trillion



- Micro loan composition is steadily increase, maintained as the largest segment
- SoE loans grew significantly to optimize yield during a slow loan growth

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Loan Quality

NPL Ratio by Business Segments (%)

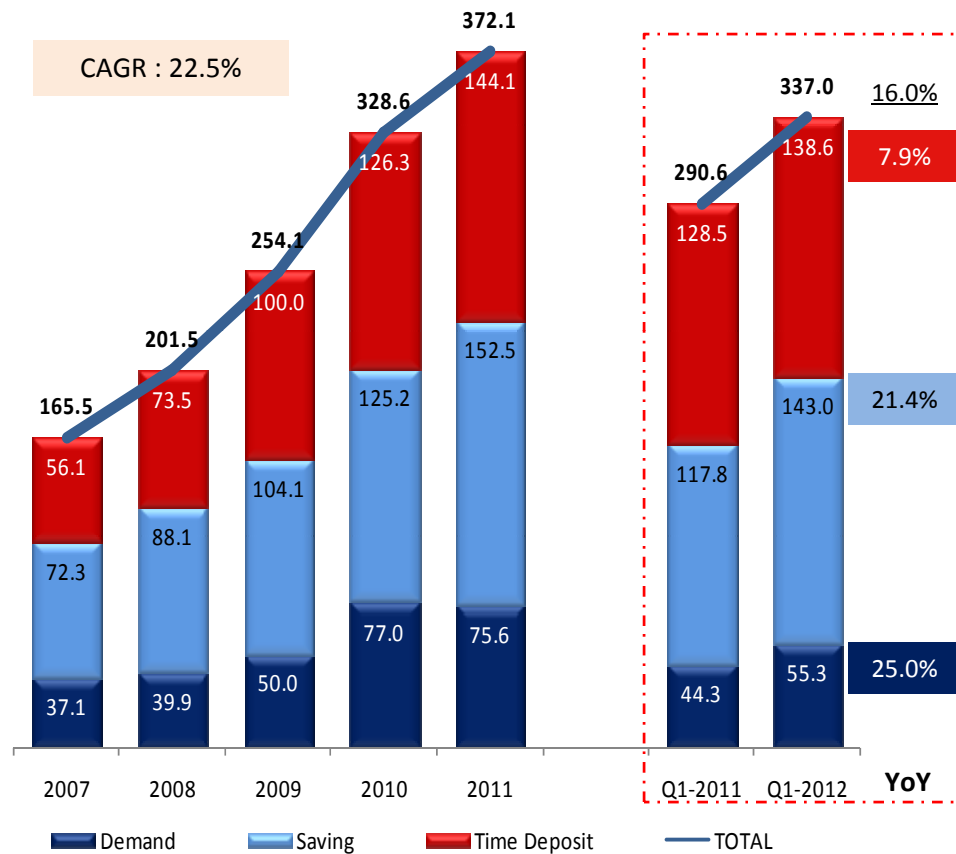
NPL BY SEGMENT (%)	2007	2008	2009	2010	2011	Q1-2011	Q1-2012
Micro	1.19	1.02	1.40	1.21	1.19	1.50	1.46
Consumer	1.67	1.08	1.35	1.40	1.53	1.75	1.68
Small Commercial	5.71	3.52	4.21	5.11	4.53	6.48	5.47
Medium	5.67	6.33	12.31	6.90	7.11	6.90	8.38
SoE	0.00	0.00	0.23	0.00	0.00	0.00	0.00
Corporate Non-SoE	4.64	7.33	7.83	4.64	2.26	3.16	3.97
Total NPL	3.44	2.80	3.52	2.78	2.30	3.05	2.73

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

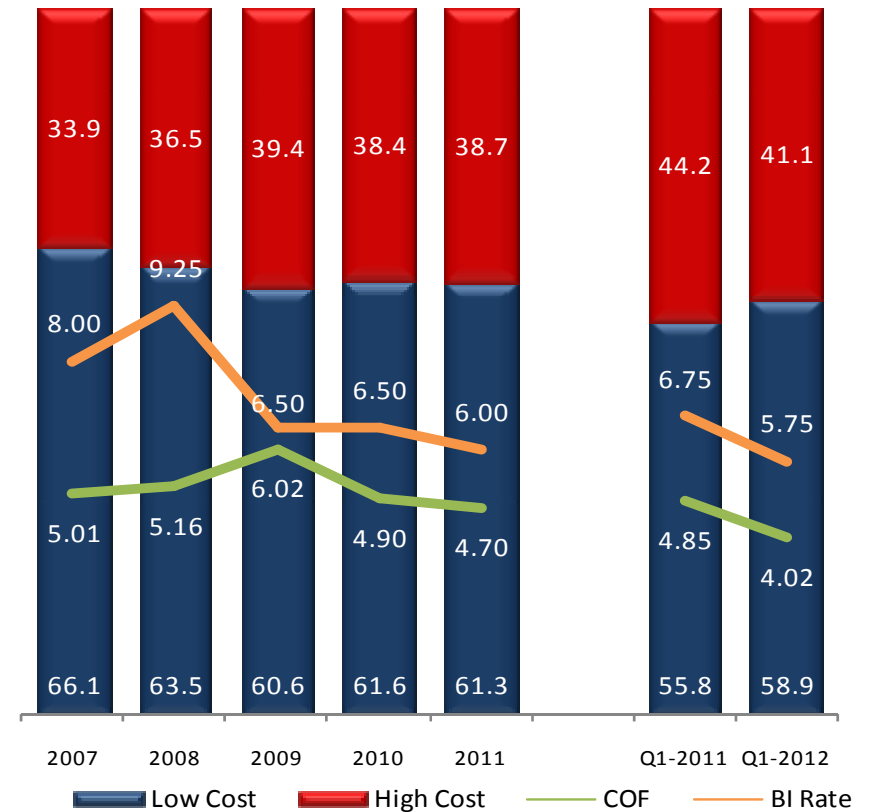
Deposits – Composition and CoF Trend

Deposits Growth: Trend

(IDR trillion)



Deposit Composition, COF and BI Rate (%)



Cost of fund is in improving trend, CASA composition is higher than last year

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Income Statement

(IDR Billion)

Description	Full Year					Q 1		Growth (YoY)
	2007	2008	2009	2010	2011	2011	2012	
Interest Income	23,240.6	28,076.4	35,070.7	43,971.5	46,949.1	11,335.3	11,673.9	3.0%
Interest Expense	(6,544.1)	(8,437.0)	(12,179.9)	(11,449.0)	(13,079.2)	(3,253.9)	(3,475.7)	6.8%
Net Interest Income	16,696.6	19,639.4	22,890.8	32,522.5	33,869.9	8,081.4	8,198.2	1.4%
Fee & Other Operating Income	1,821.7	2,491.6	3,257.1	5,457.7	5,524.1	1,219.2	1,582.5	29.8%
Gross Operating Income	18,518.3	22,131.1	26,147.9	37,980.3	39,394.0	9,300.6	9,780.7	5.2%
Other Operating Expenses	(9,019.6)	(10,970.8)	(11,773.3)	(15,647.9)	(16,287.7)	(3,353.1)	(4,166.4)	24.3%
Pre Provision Operating Profit	9,498.7	11,160.2	14,374.6	22,332.3	23,106.4	5,947.5	5,614.3	-5.6%
Provision	(1,942.7)	(2,812.7)	(5,804.9)	(7,926.2)	(5,532.5)	(2,067.9)	(486.2)	-76.5%
Non Operating Profit/Loss	224.1	475.8	1,327.0	497.2	1,157.4	105.7	300.9	184.8%
Profit Before Tax n Minor. Int.	7,780.1	8,823.3	9,896.8	14,903.4	18,731.3	3,985.3	5,428.9	36.2%
Net Profit	4,838.0	5,958.4	7,308.3	11,472.4	15,082.9	3,260.4	4,216.3	29.3%
EPS *)	201.8	248.5	304.8	465.1	611.4	528.7	683.7	29.3%

*annualized

- Interest income slightly increase as the loan growth is not back to normal growth rate as before
- Interest expenses decline due to decreasing cost of fund, sourcing from interest rate decline in savings (declining 75bp from November 2011 to February 2012)
- Provision expenses decrease significantly as the result of internal assessment of impairment in line with PSAK implementation

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Key Financial Ratios

Description	Full Year					Q 1	
	2007	2008	2009	2010	2011	2011	2012
Classified Loan Ratio	7.82%	7.85%	8.91%	7.77%	9.12%	9.29%	9.59%
NPL ratio - Gross	3.44%	2.80%	3.52%	2.78%	2.30%	3.05%	2.73%
NPL ratio - Nett	0.88%	0.85%	1.08%	0.74%	0.42%	0.76%	0.77%
CKPN to Earning asset	4.05%	4.44%	4.29%	4.61%	4.51%	4.97%	4.47%
Tier I CAR	14.15%	11.84%	12.05%	12.01%	13.67%	14.11%	16.16%
Total CAR *)	15.84%	13.18%	13.20%	13.76%	14.96%	15.62%	17.36%
Loan to Deposit Ratio	68.80%	79.93%	80.88%	75.17%	76.20%	85.75%	84.03%
Net Interest Margin (NIM)	10.86%	10.18%	9.14%	10.77%	9.58%	9.67%	8.37%
Return on Assets (ROA) - b.t	4.61%	4.18%	3.73%	4.64%	4.93%	4.41%	5.11%
Return on Assets (ROA) - a.t	2.87%	2.82%	2.76%	3.57%	3.97%	3.61%	3.97%
Return on Equity (ROE) - Tier I	31.64%	34.50%	35.22%	43.83%	42.49%	37.71%	36.26%
Return on Equity (ROE) - B/S	26.45%	29.15%	28.83%	35.94%	35.10%	33.39%	32.04%
Cost of Fund (COF)	5.01%	5.16%	6.02%	4.90%	4.70%	4.85%	4.02%
Min. Reserve Requirement	22.09%	5.57%	5.90%	8.05%	9.33%	8.03%	8.02%
Net Open Position	7.90%	13.55%	5.22%	4.45%	5.49%	3.91%	3.76%
Opr. Expense to Opr. Income	69.80%	72.65%	77.66%	70.86%	66.69%	69.12%	61.31%
Cost Efficiency Ratio (CER)	49.03%	50.40%	46.78%	42.22%	41.17%	36.02%	43.55%

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

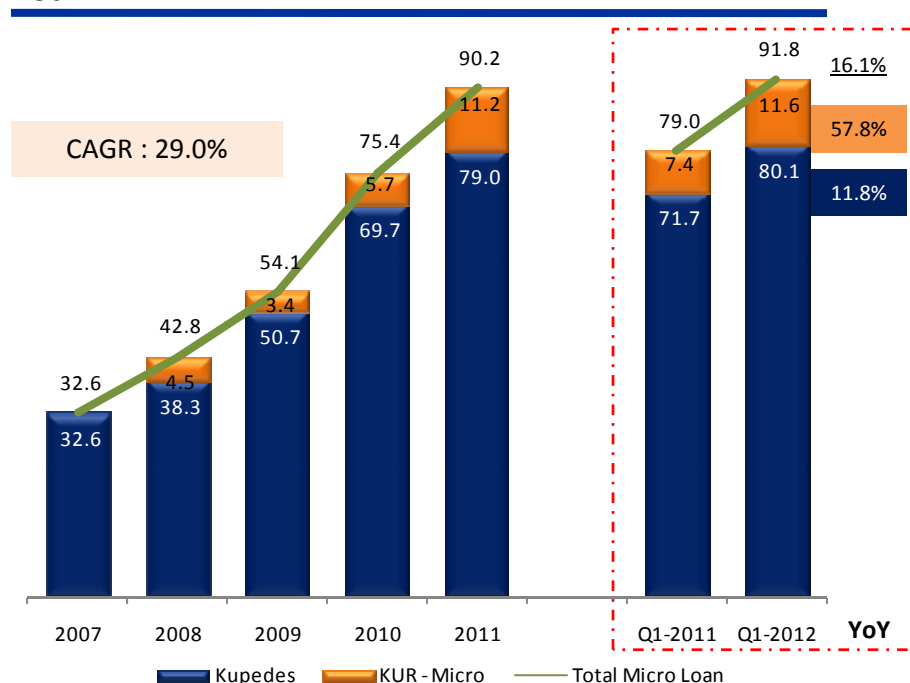
Business Developments

Business Development

Micro Business

Micro Banking – Loan

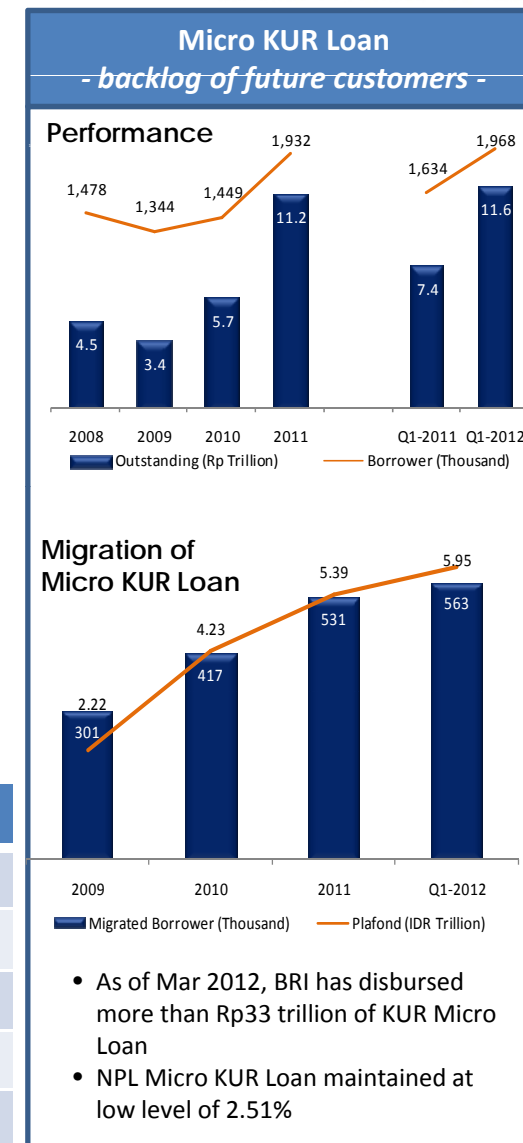
Loan



- Micro loan is still becoming the growth driver of BRI's loan portfolio.
- Micro composition steadily increase and maintained as the highest loan composition

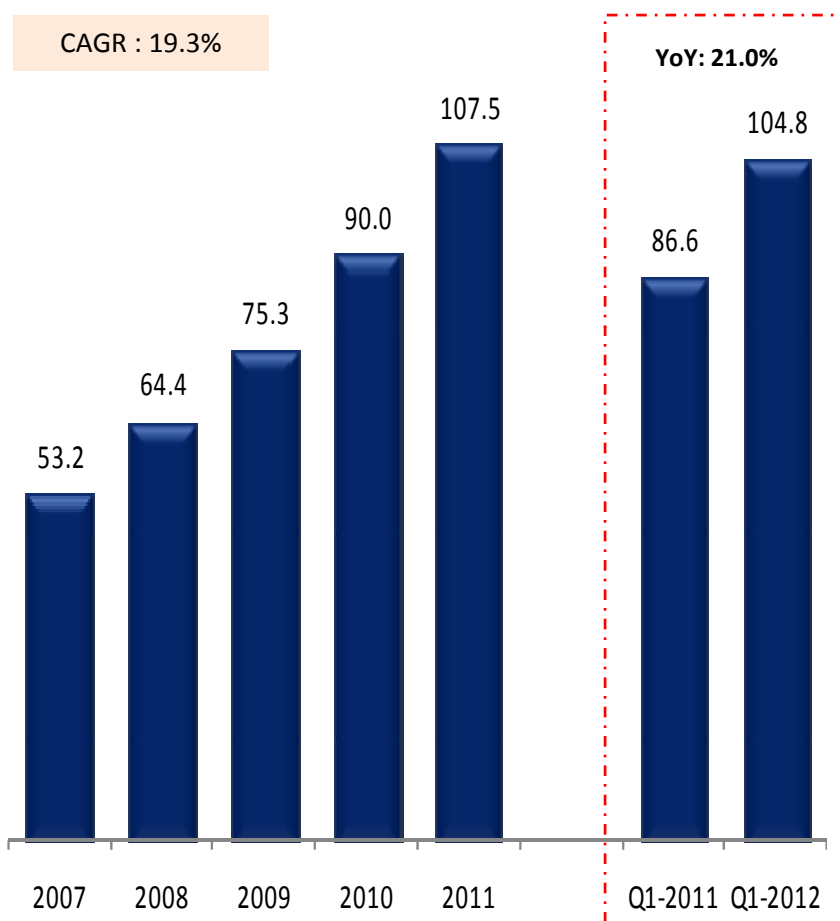
Regular Micro Loan vs KUR Micro Loan

	Regular Micro Loan	KUR Micro Loan
Loan Size	Up to Rp100 Million	Up to Rp20 Million
Risk weight	75%	31% - 36.5%
Average loan size	+/- Rp23 Million	+/- Rp5 Million
Maximum period	unlimited	5 years
Collateral	Fixed assets (properties/vehicle)	Credit insurance
Target Market	Feasible business	Startup feasible business
Source of Fund	Bank	

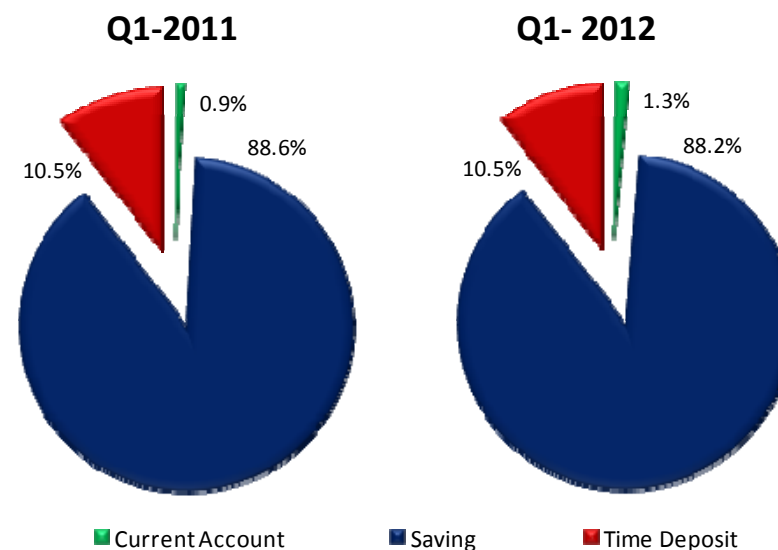


Micro Banking – Deposit

Deposit



Micro Deposit Composition (%)



- BRI Micro segment showed its ability in self financing of its loan expansion by arising deposit from micro community
- Micro's deposit grew strongly 21,0% yoy, able to support Micro loan growth, maintaining Micro's LDR at 87.6%
- Low cost funds dominates 90% of total Micro's deposit

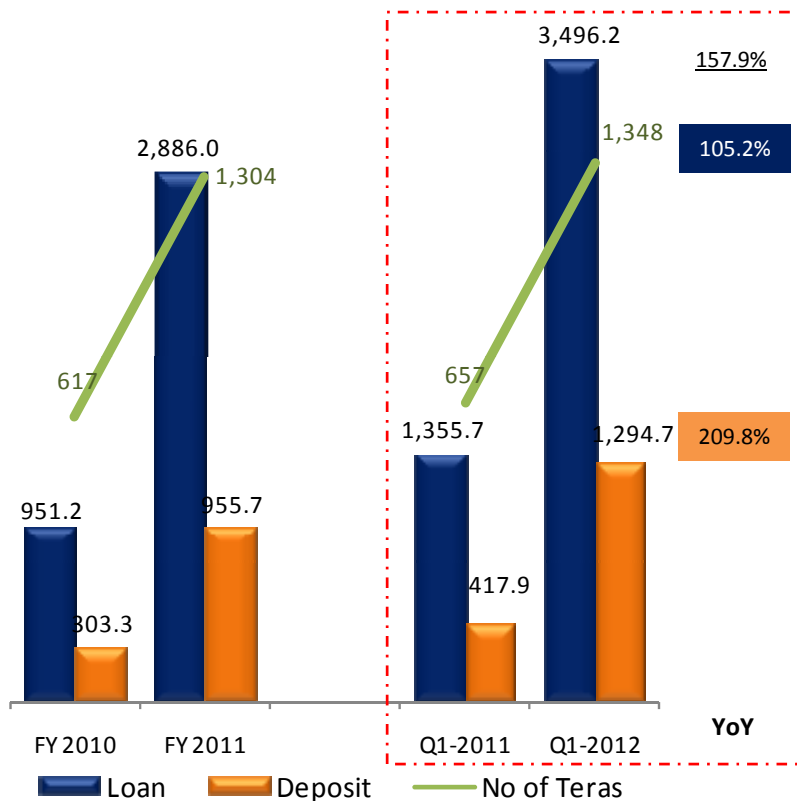
Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Micro Banking – Teras BRI, Expanding the Outreach

Teras BRI - more accessible, getting closer to customers

Teras BRI Performance

IDR billion



Teras BRI is an arm-length of conventional micro outlet, designed to expand BRI's micro banking as well as to protect the market from competitors.



BRI Unit vs Teras BRI

	BRI Unit	Teras BRI
No. of employee	Min 4 (Manager, Loan Officer, CS & Teller)	Min 3 (Loan Officer, CS & Teller)
Location	In the business district	traditional market
Loan approval process	By BRI Unit Manager – up to certain amount	None – approved by BRI Unit Manager
Banking Product & Services	Full Banking product & Services	
IT Infrastructure	Online	Online, Loan Officer equipped by EDC

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Business Development

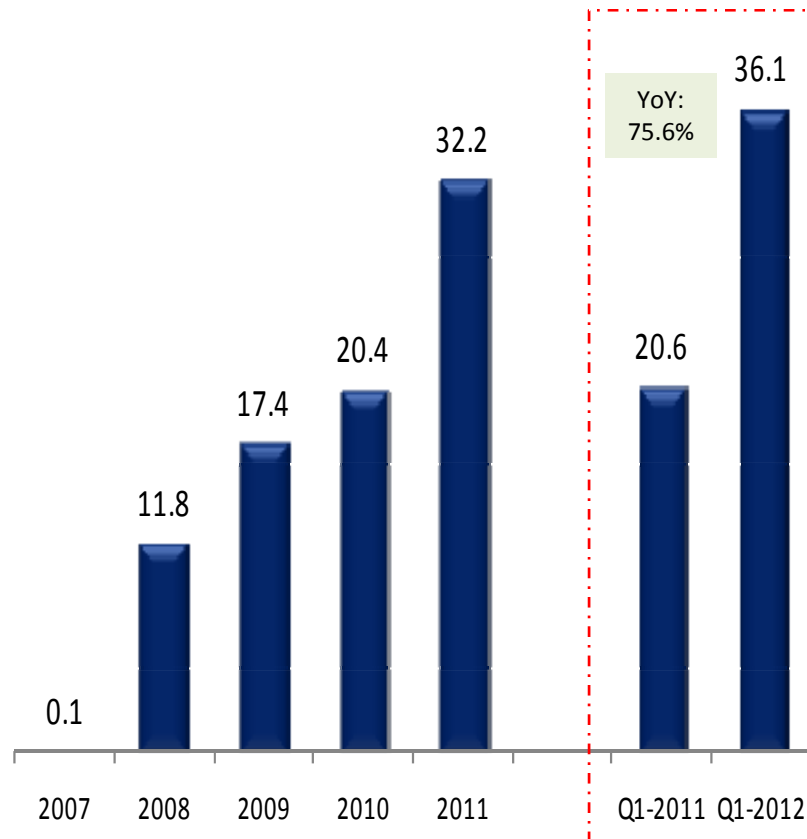
SoE Business

SoE Loans

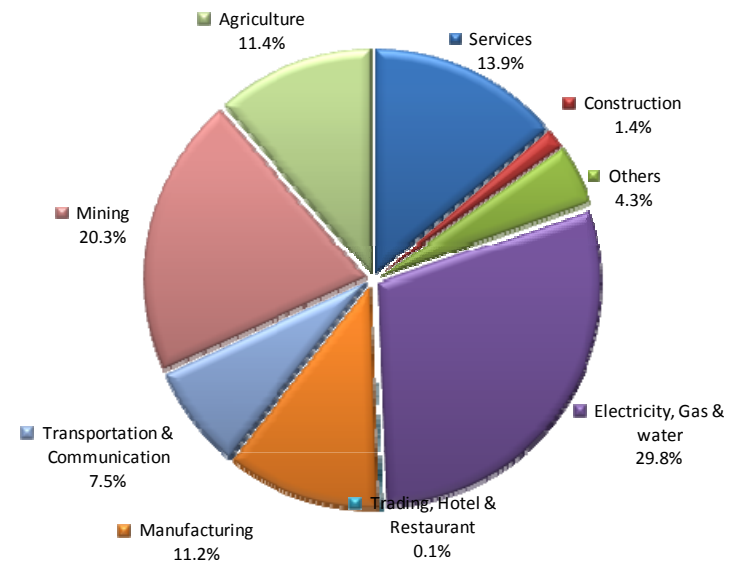
accelerating the growth, optimizing yield and provide source of growth for SMEs

Growth

(Rp Trillion)



By Economic Sector



- BRI pursue a high SoE loan growth to optimize yield, increase cross sells as well as save capitals
- Electricity, gas & water and Services contributes around 50% of total SoE loans

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Business Development

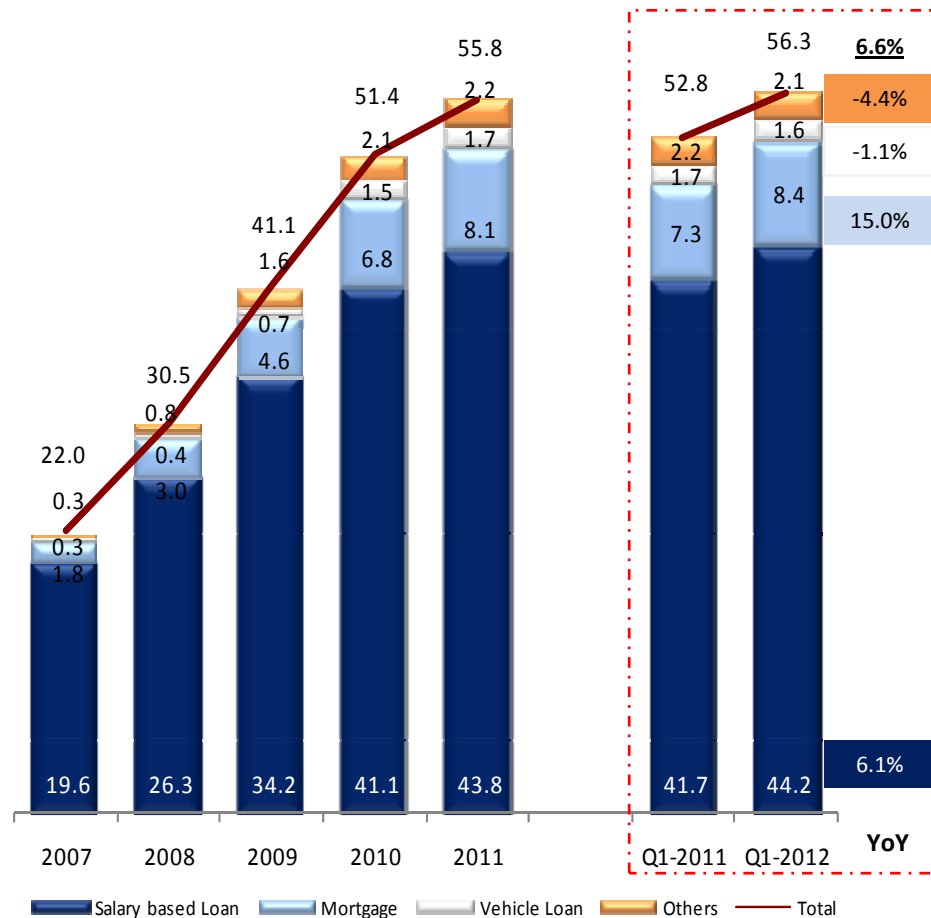
Consumer Business

Consumer Loan

Dominated by salary based loan, a high yield & low risk business

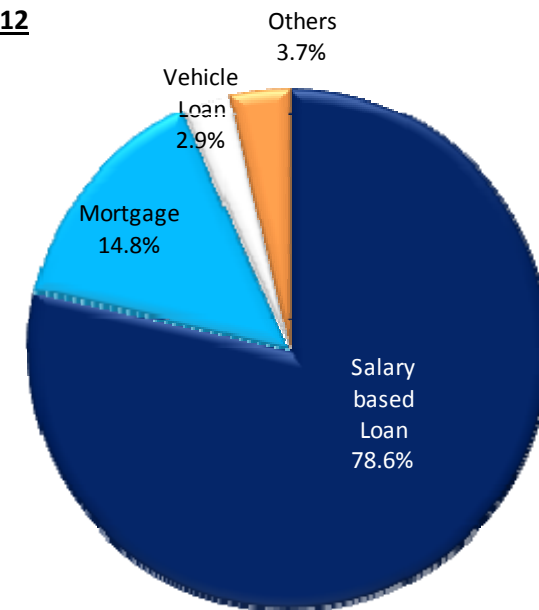
Consumer Loan Growth

(IDR Trillion)



Consumer Loan Composition

Q1 2012



- Salary based loan, high yield loan with low risk, contributes 78.6% of total consumer loan, targeted active as well as retired government or SOEs employee
- Mortgage expansion focus on big cities in Indonesia

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Supporting Material

BRI - Financial Performance

Sources of Income

IDR Billion

	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	YoY
Interest income	23,240.6	28,076.4	35,070.7	43,971.5	46,949.1	11,335.3	11,673.9	3.0%
Other Opr.Income	1,821.7	2,491.6	3,257.1	5,457.7	5,524.1	1,219.2	1,582.5	29.8%
Non Operational Income (net)	224.1	475.8	1,327.0	497.2	1,157.4	105.7	300.9	184.8%
Total Income	25,286.4	31,043.8	39,654.8	49,926.5	53,630.6	12,660.1	13,557.3	7.1%

Interest Income contributed 86.1% of total revenue

Fee & Other Operating Income

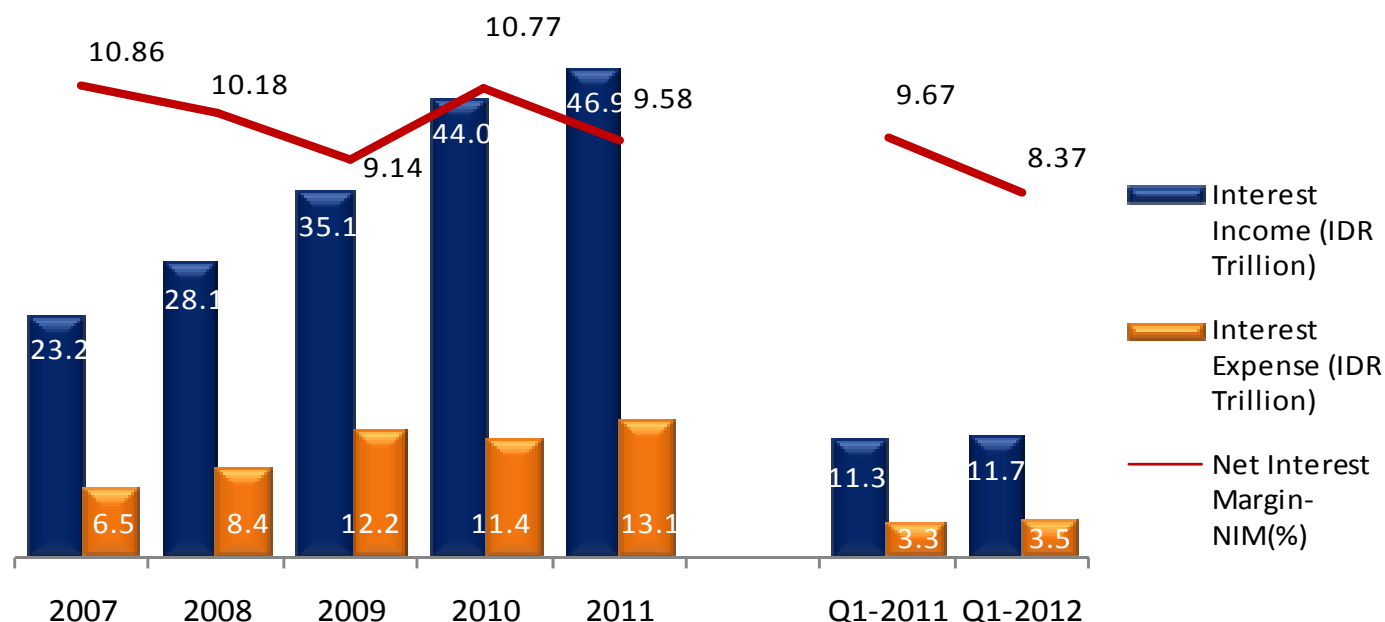
IDR Billion

Other Operating Income	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	YoY
Gain Fr Value Increase of Securities and Govt. Recap Bonds	48.4	51.5	270.2	156.2	145.9	44.4	53.7	21.0%
Fees and Commissions	1,455.6	1,766.8	2,101.5	2,812.5	3,367.1	776.9	832.0	7.1%
Gain fr Forex	176.1	613.6	713.4	773.0	35.5	-	161.5	-
Recovery			-	1,525.1	1,794.4	445.6	490.4	10.0%
Others	141.7	59.7	172.0	190.9	181.2	(47.7)	45.0	194.3%
Total	1,821.7	2,491.6	3,257.1	5,457.7	5,524.1	1,219.2	1,582.5	29.8%

Note: Since FY 2010, 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

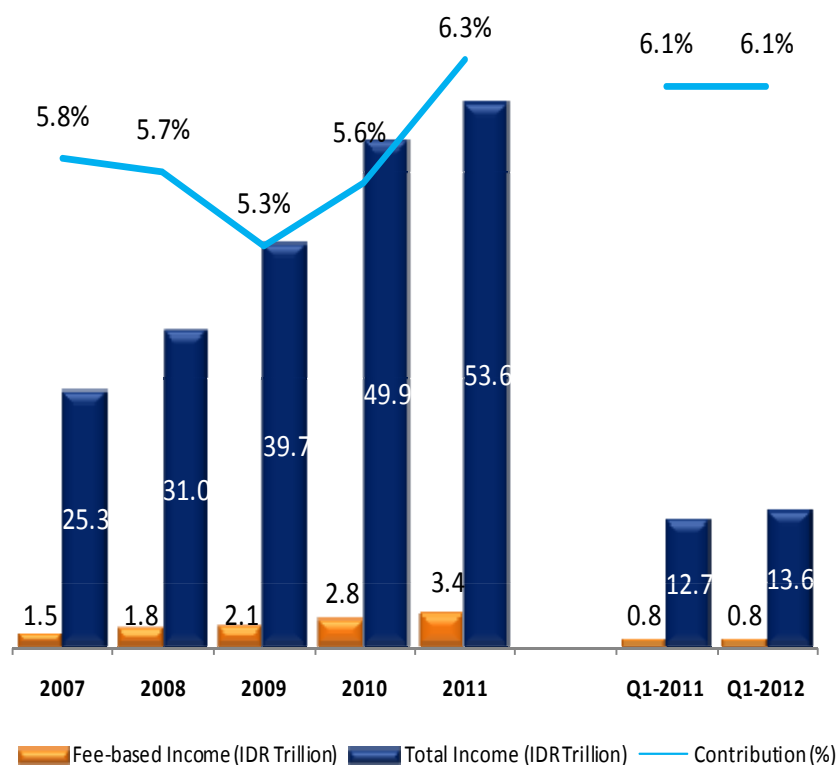
Source of Income	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	YoY
Interest from Loans	18,123.3	22,530.4	29,290.1	39,587.2	41,656.8	9,770.4	10,195.4	4.3%
Interest from Govt. Bonds	2,020.3	1,930.4	1,805.8	1,506.4	1,114.2	284.7	200.3	-29.6%
Int. from Other Earning Assets	3,097.0	3,615.6	3,974.8	2,877.9	4,178.1	1,280.2	1,278.3	-0.2%
Total Interest Income	23,240.6	28,076.4	35,070.7	43,971.5	46,949.1	11,335.3	11,673.9	3.0%

Interest income from loans contribute 87.3% of total interest income (or 75.2% of total income)

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Fee-Based Income – Continued increasing contribution

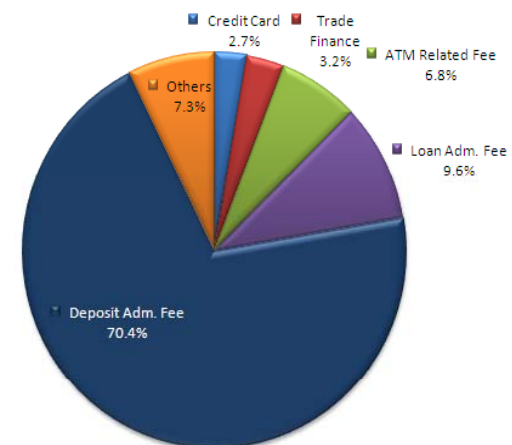
Fee Based Income Contribution to Total Income



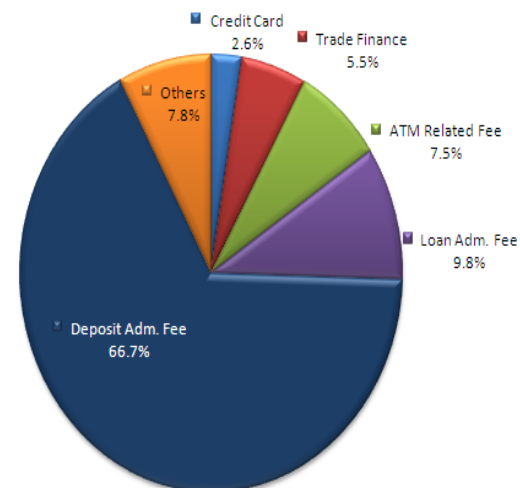
- Deposit administration fee contributes 66.7%, followed by Loan administration fee 9.8% and ATM related fee 7.5%
- E-channel expansion reflected BRI effort to expand fee based income

Contribution

Q1 - 2011



Q1 - 2012



Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Other Operating Expenses

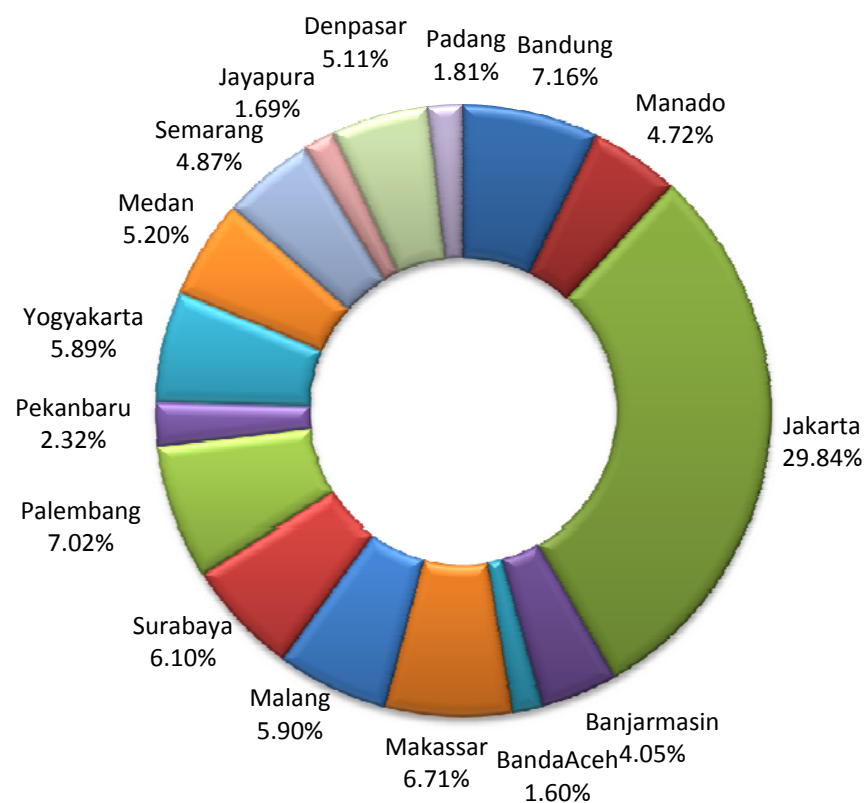
IDR Billion

	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	YoY
Personnel	5,274.4	6,317.6	6,585.6	8,477.7	8,327.2	1,753.3	2,207.1	25.9%
General and Administration	2,404.7	3,081.1	3,647.8	4,534.5	5,362.2	1,130.8	1,232.8	9.0%
Losses fr decrease of Securities and Govt. Bonds value	46.3	150.3	-	-	-	-	-	n.a.
Losses fr sale of Securities and Govt. Bonds	-	-	-	-	-	-	-	
Losses from forex transaction	-	-	-	-	-	69.2	-	
Premium Paid on Govt Guarant	267.2	349.1	422.8	516.9	609.9	148.5	175.0	17.9%
Promotion	469.7	300.7	418.4	479.1	602.7	81.6	106.8	30.8%
Others	557.3	772.1	698.7	1,639.7	1,385.7	169.7	444.7	162.0%
Total	9,019.6	10,970.8	11,773.3	15,647.9	16,287.7	3,353.1	4,166.4	24.3%

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

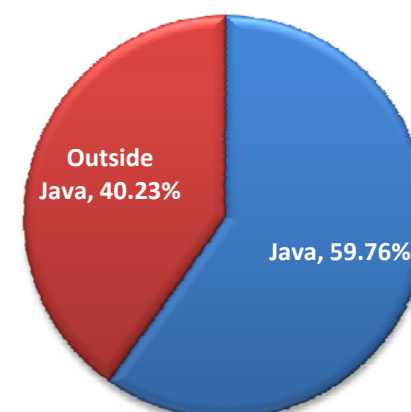
Loan Distribution

By Regional Office

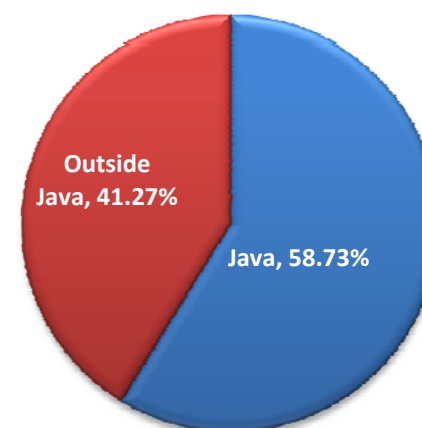


By Regional

March 2012



March 2011



Note: Since FY 2010, figures are PSAK 50 & 55 compliant
Numbers stated in this presentation are bank only

Balance Sheet (consolidated)

Description	Full Year					Q 1		YoY
	2007	2008	2009	2010	2011	2011	2012	
Total Assets	203,734.9	246,076.9	316,947.0	404,285.6	469,899.3	376,079.6	439,339.3	16.8%
- Gross Loans	113,973.0	161,108.1	208,122.6	252,489.2	294,515.0	257,011.6	293,831.4	14.3%
- Government Bonds (Recap)	18,222.6	16,352.3	15,027.1	13,626.5	8,996.0	10,015.5	7,680.1	-23.3%
- Other Earnings Assets	36,895.9	51,320.9	75,913.4	113,580.3	129,136.0	84,615.4	104,527.5	23.5%
Total Earning Assets	169,091.5	228,781.3	299,063.1	379,696.0	432,647.0	351,642.4	406,038.9	15.5%
Earning Assets Provision	(7,073.7)	(8,813.6)	(11,665.4)	(14,120.6)	(16,092.4)	(15,875.2)	(15,828.5)	-0.3%
Total Earning Assets (net)	162,017.8	219,967.7	287,397.7	365,575.4	416,554.6	335,767.3	390,210.4	16.2%
Total Non Earning Assets	41,717.2	26,109.2	29,549.4	38,710.2	53,344.7	40,312.4	49,128.9	21.9%
Total Liabilities & S.E	203,734.9	246,076.9	316,947.0	404,285.6	469,899.3	376,079.6	439,339.3	16.8%
Total Customer Deposits	165,600.0	201,537.4	255,928.3	333,652.4	384,264.3	298,877.5	347,538.8	16.3%
- Demand Deposits	37,161.8	39,923.0	50,094.2	77,364.5	76,778.7	45,036.1	56,119.5	24.6%
- Saving Deposits	72,299.9	88,076.8	104,463.3	125,989.8	154,133.0	118,793.1	144,578.1	21.7%
- Time and Certificate Deposits	56,138.3	73,537.7	101,370.8	130,298.2	153,352.6	135,048.3	146,841.2	8.7%
Other Interest Bearing Liabilities	6,262.1	7,599.3	21,284.2	17,297.4	19,361.0	19,306.9	18,575.8	-3.8%
Non Interest Bearing Liabilities	12,435.2	14,583.5	12,477.2	16,662.7	16,453.6	17,625.4	18,609.1	5.6%
Tier I Capital	15,448.2	17,795.6	21,056.7	28,134.8	38,809.2	34,881.5	48,092.5	37.9%
Total Shareholder's Equity	19,437.6	22,356.7	27,257.4	36,673.1	49,820.3	40,269.9	54,615.5	35.6%

Note: Since FY 2010, figures are PSAK 50 & 55 compliant

Income Statement *(consolidated)*

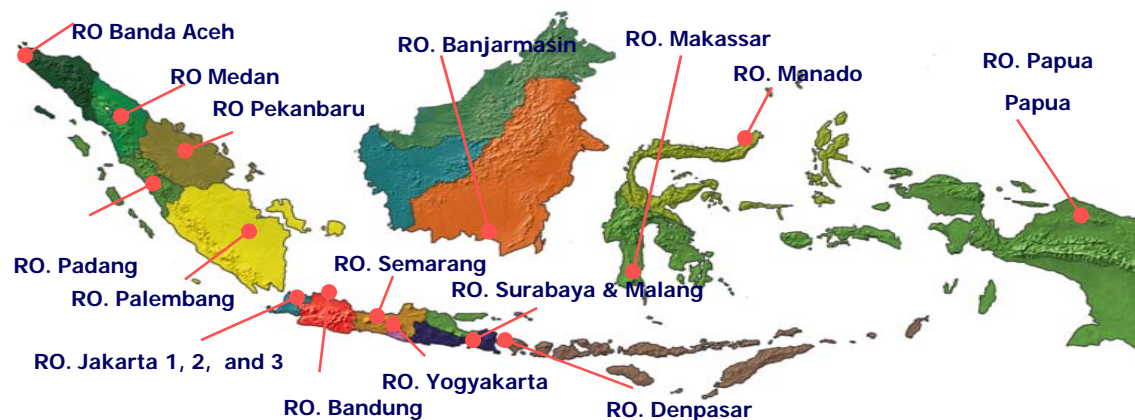
Description	Full Year					Q 1		Growth (YoY)
	2007	2008	2009	2010	2011	2011	2012	
Interest Income	23,240.6	28,096.6	35,334.1	44,615.2	48,164.3	11,523.4	12,066.8	4.7%
Interest Expense	(6,544.1)	(8,445.6)	(12,284.6)	(11,726.6)	(13,737.3)	(3,349.9)	(3,657.4)	9.2%
Net Interest Income	16,696.6	19,651.1	23,049.5	32,888.6	34,427.1	8,173.5	8,409.4	2.9%
Fee & Other Opr. Income	1,821.7	2,535.2	3,269.6	5,544.5	5,776.0	1,263.4	1,643.5	30.1%
Gross Operating Income	18,518.3	22,186.3	26,319.1	38,433.1	40,203.1	9,436.9	10,053.0	6.5%
Other Operating Expenses	(9,019.6)	(10,996.5)	(11,959.5)	(16,113.7)	(17,085.6)	(3,489.5)	(4,350.3)	24.7%
Pre Provision Operating Profit	9,498.7	11,189.7	14,359.6	22,319.4	23,117.4	5,947.4	5,702.7	-4.1%
Provision	(1,942.7)	(2,843.6)	(5,798.9)	(7,917.4)	(5,533.2)	(2,075.1)	(556.2)	-73.2%
Non Operating Profit/Loss	224.1	475.9	1,330.6	506.2	1,171.7	112.9	303.4	168.6%
Profit Before Tax n Minor. Int.	7,780.1	8,822.0	9,891.2	14,908.2	18,755.9	3,985.3	5,449.8	36.7%
Net Profit	4,838.0	5,958.4	7,308.3	11,472.4	15,088.0	3,260.4	4,234.6	29.9%
EPS *)	201.8	248.5	304.8	478.4	628.9	543.80	706.0	29.83%

**annualized*

Note: Since FY 2010, figures are PSAK 50 & 55 compliant

The Most Extensive and Largest Networks

Regional Office Distribution



Outlets	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	Δ
Head Office	1	1	1	1	1	1	1	-
Regional Offices	14	14	17	18	18	18	18	-
Branches	344	379	406	413	431	423	431	8
Sub Branches	230	337	434	470	502	470	503	33
BRI Units	4,300	4,417	4,538	4,649	4,849	4,649	4,849	200
Cash Counters	24	179	728	822	870	825	873	48
Teras BRI			217	617	1,304	657	1,348	691
Total	4,913	5,327	6,341	6,990	7,975	7,043	8,023	980

*Total working units are including 3 overseas offices

E-Channel	2007	2008	2009	2010	2011	Q1-2011	Q1-2012	Δ yoy
ATM	1,262	1,796	3,778	6,085	7,292	6,483	8,341	1,858
Kiosk	2	14	60	96	100	100	100	-
CDM		1	22	39	89	71	92	21
EDC			6,398	12,719	31,590	14,381	32,500	18,119
Total	1,264	1,811	10,258	18,939	39,071	21,035	41,033	19,998



Regional Offices



Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

BRI Rating

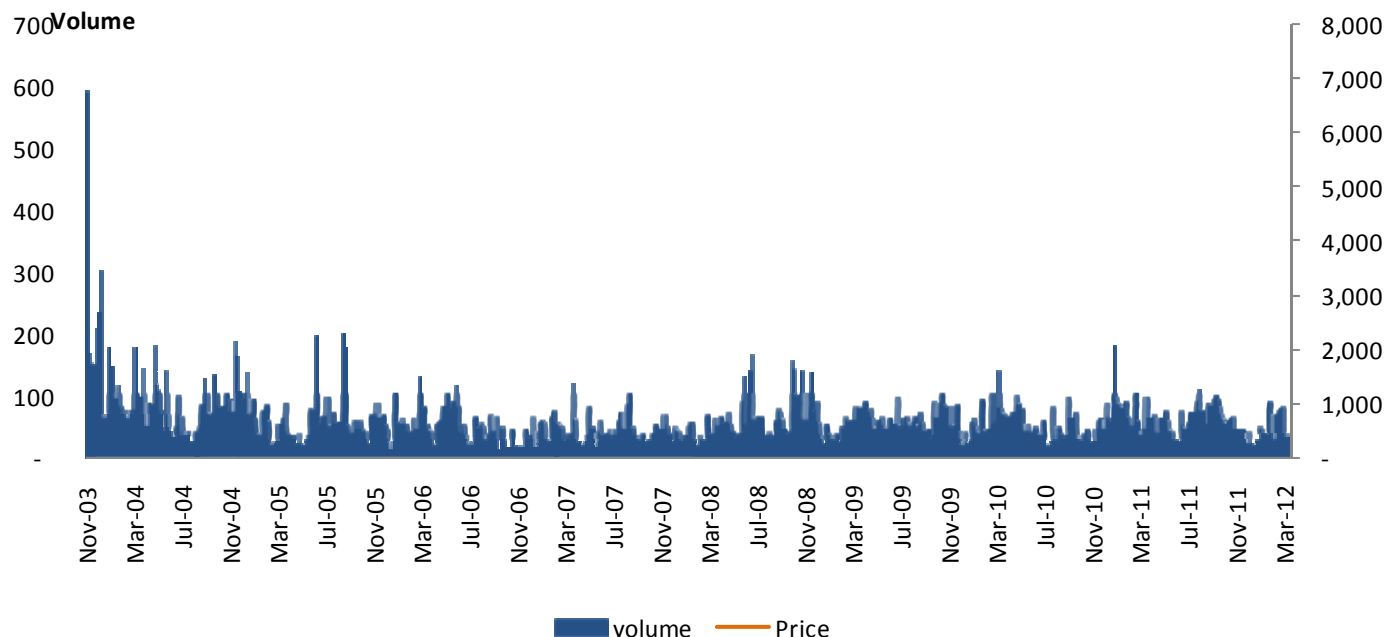
MOODY'S (Jan 2012)		
-	Outlook	Stable
-	Bank Deposit	Baa3/P-3
-	Bank Financial Strength	D+
-	Baseline Credit Assessment	(Ba1)
-	Adjusted Baseline Credit Assessment	(Ba1)
FITCH (March 2012)		
-	Long Term Foreign Currency IDR	BBB-, Stable Outlook
-	Short Term Foreign Currency IDR Long Term	FF3
-	Support Rating Floor	BBB-
-	Support Rating	2
-	Viability Rating	bb+
-	Individual Rating	C/D
-	National Long-Term Rating	AAA (idn), Stable Outlook
-	Rupiah Subordinated Debt	A+ (idn)
PEFINDO (March 2011)		
-	National Rating	id AAA, Stable Outlook

Country Rating

Indonesia Sovereign Rating	
Standard and Poors (April 2012)	BB+, Positive Outlook
Fitch (December 2011)	BBB-, Stable Outlook
Moody's (January 2012)	Baa3, Outlook Stable
Japan Credit Rating Agency	BBB-, Outlook Stable

Shareholders & Stock Performance

Stock Price: Trend



Shareholders Composition

Shareholder	Nov-03	2007	2008	2009	2010	2011	Q1-2012
Government	59.50%	56.83%	56.18%	56.77%	56.75%	56.75%	56.75%
Public	40.10%	43.17%	43.19%	43.23%	43.25%	43.25%	43.25%
Foreign *)	55.31%	85.66%	81.73%	81.50%	84.25%	83.93%	84.90%
Domestic *)	44.69%	14.34%	18.27%	15.80%	15.75%	16.07%	15.10%

*) percentage from public holding

PT BANK RAKYAT INDONESIA (Persero) Tbk.
Investor Relations
20th floor BRI I Building
Jl 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

Disclaimer: This report has been prepared by **PT Bank Rakyat Indonesia (Persero) Tbk** (Bank BRI) independently and is circulated for the purpose of general information only. It is not intended to the specific person who may receive this report. The information in this report has been obtained from sources which we deem reliable. No warranty (expressed or implied) is made to the accuracy or completeness of the information. All opinions and estimations included in this report constitute our judgment as of this date and are subject to change without prior notice. We disclaim any responsibility or liability without prior notice of Bank BRI and/or their respective employees and/or agents whatsoever arising which may be brought against or suffered by any person as a result of acting in reliance upon the whole or any part of the contents of this report and neither Bank BRI and/or its affiliated companies and/or their respective employees and/or agents accepts liability for any errors, omissions, negligent or otherwise, in this report and any inaccuracy herein or omission here from which might otherwise arise.