

PT Bank Rakyat Indonesia (Persero) Tbk.



Q3 – 2012 Financial Update Presentation

– Building a solid base for sustainable growth –



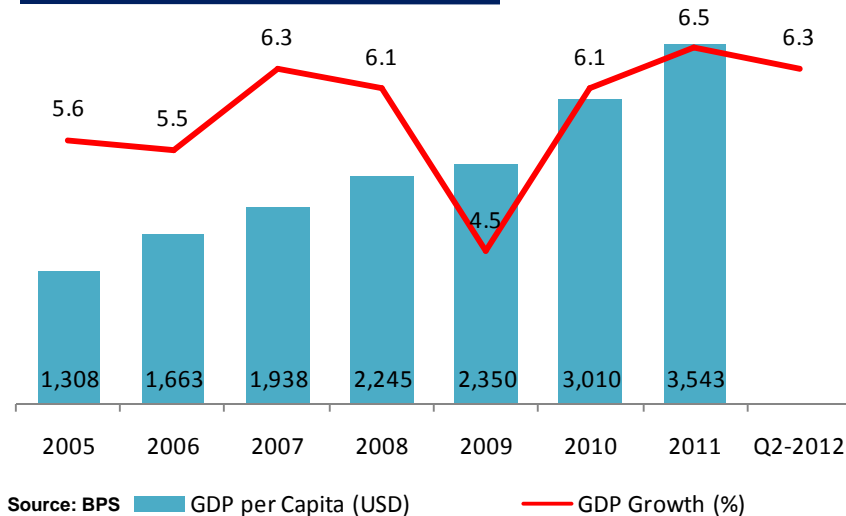
Jakarta, 31 October 2012

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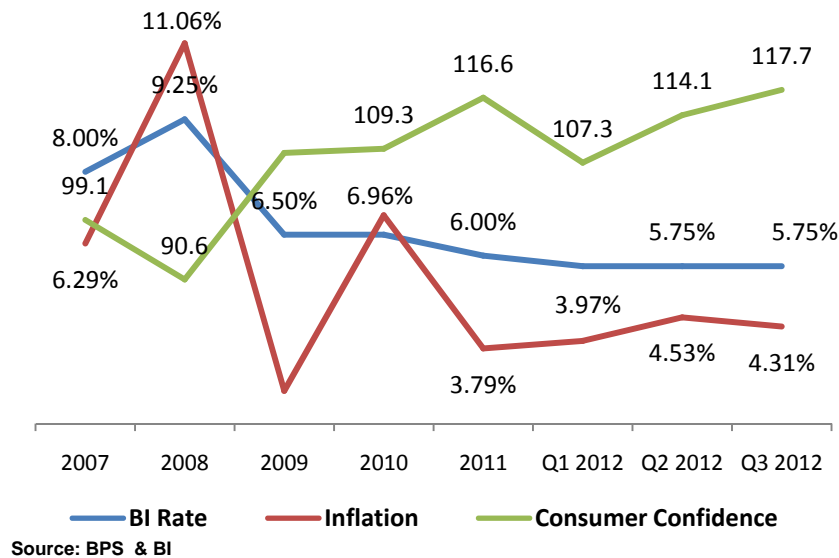
Macro Economy

Indonesia Macro Economy

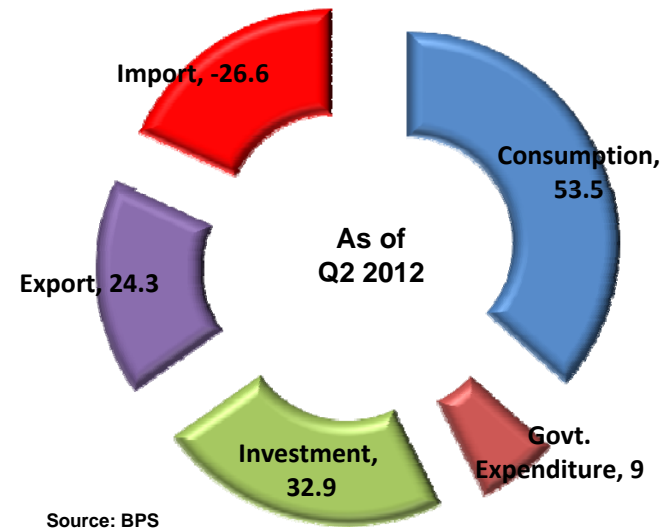
GDP Growth & GDP per capita



BI Rate, Inflation & Consumer Confidence



GDP Composition (as % to GDP)



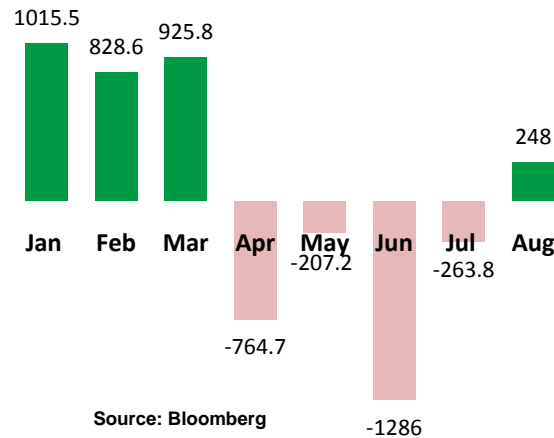
- In the middle of global economic slowdown, GDP growth still projected above 6% for FY 2012 supported by strong domestic consumption & investment
- BI rate unchanged as inflation is well maintain at 4.31% in Sep 2012 within the government target range
- Strong macro economic condition bring an optimism, reflected in increasing trend of consumer confidence to 117.7 in Sep 2012

Indonesia Macro Economy

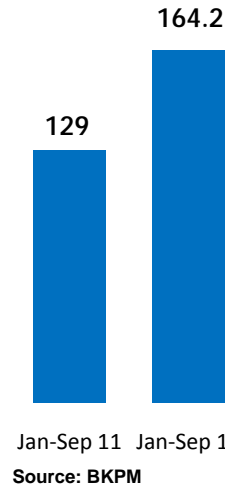
Relatively in a good shape...

Trade Balance in 2012

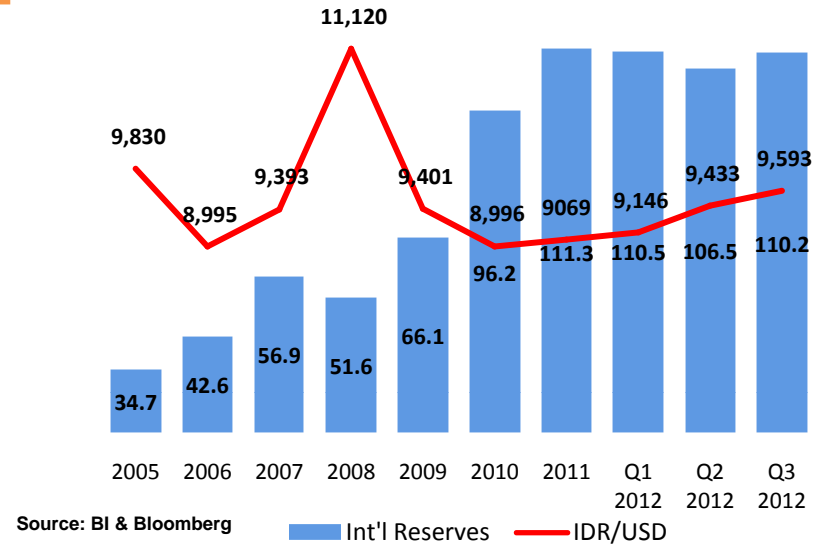
USD Million



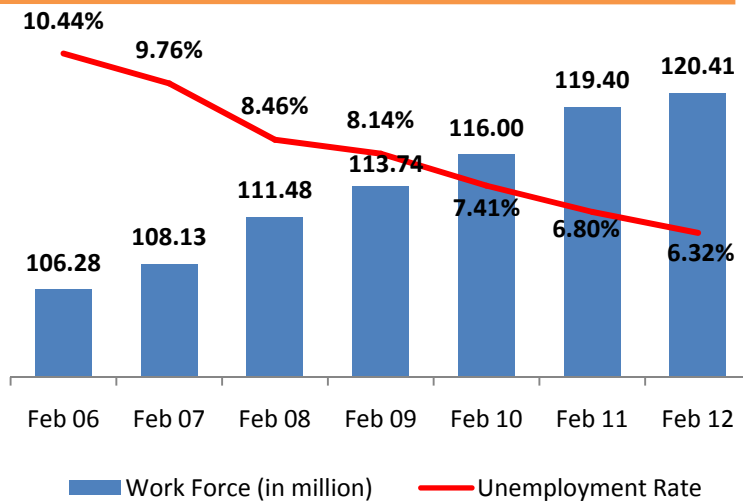
FDI (IDR trillion)



Int'l Reserves & Exchange Rate

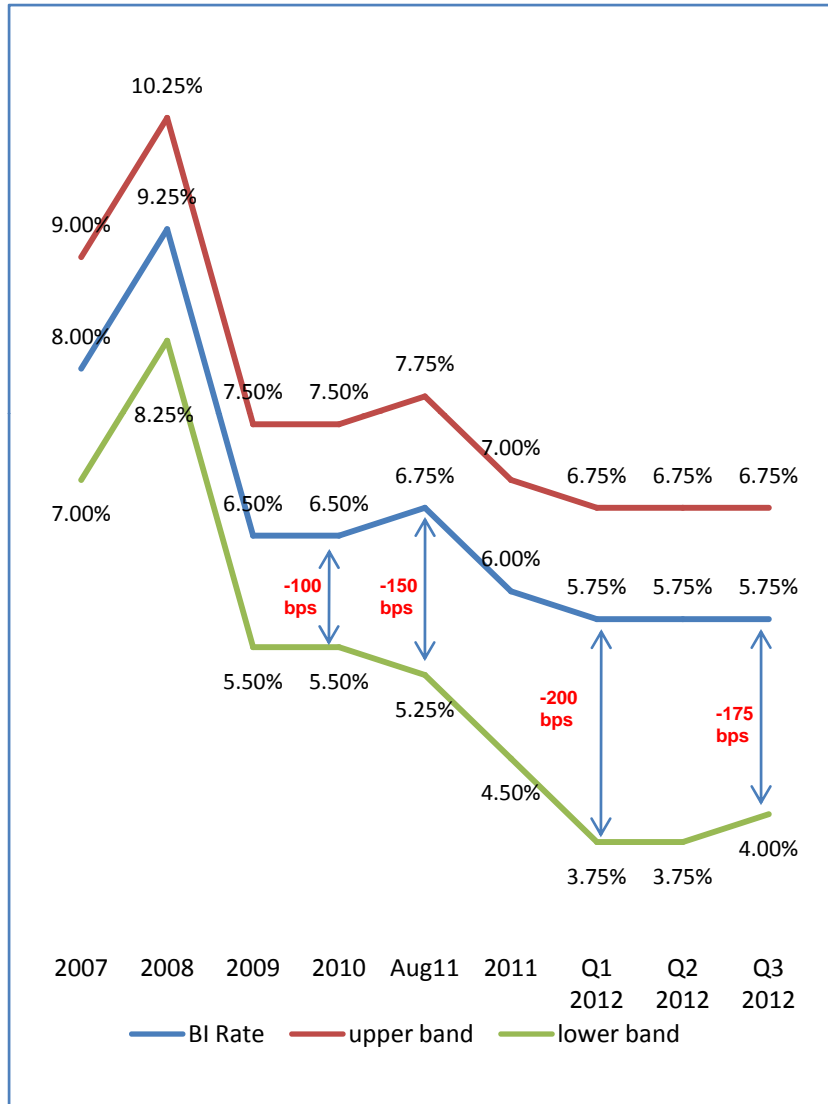


Work Force and Unemployment



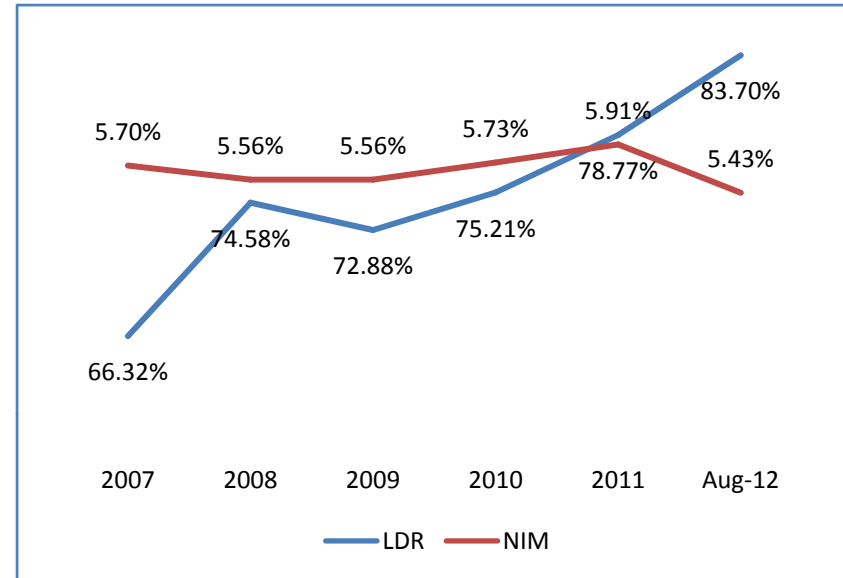
- External balance improve, Jan-Aug 2012 trade balance turn to be positive and FDI grew strongly 27.3% yoy
- International Reserves is building up, reach USD110.17 billion in Sep 2012
- Economic growth is able to leverage the growing work force hence the unemployment rate declines.

BI rate, its upper & lower band



Source: BI

LDR & NIM



Source: BI

Declining trend of Indonesia inflation give BI rooms to lower the BI rate

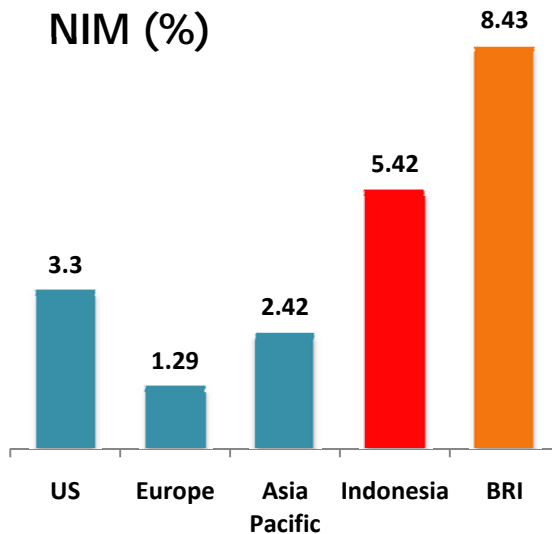
BI run a countercyclical policy starting on Aug 2011 by decreasing lower-band of BI rate combined with LDR-linked RR policy to encourage banks to expand loan

Those policies increase banks appetite to disburse loan, LDR increase steadily to 83.70% in August 2012. At the same time, higher competition tend to bring the banking industry's NIM lower.

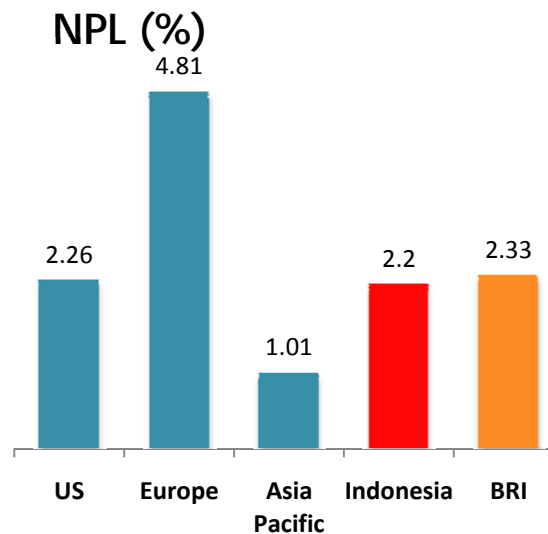
After that expansive policy, BI increase the lower band in August 2012 from -200bps to -175bps below the BI rate

Banking Industry in Comparison

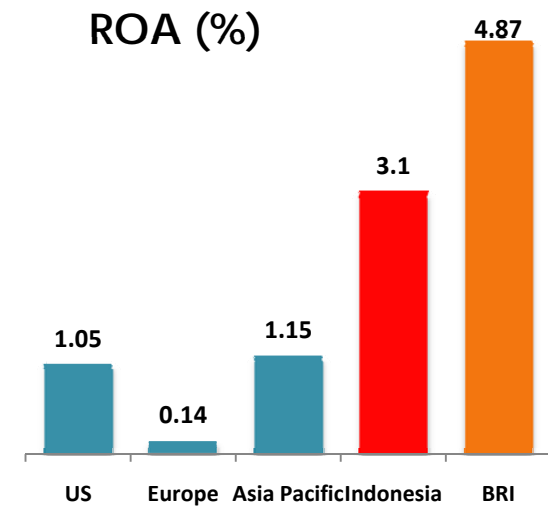
NIM (%)



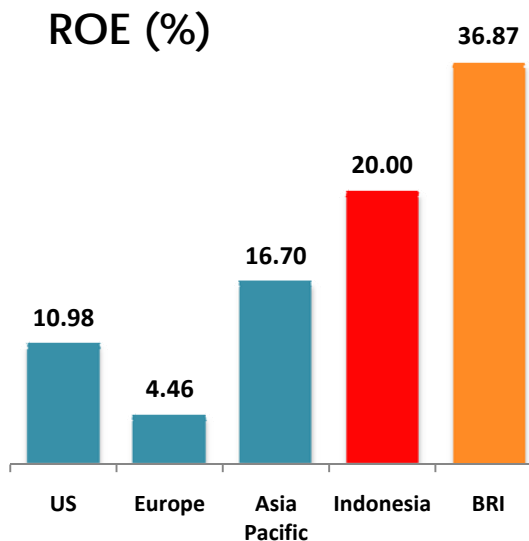
NPL (%)



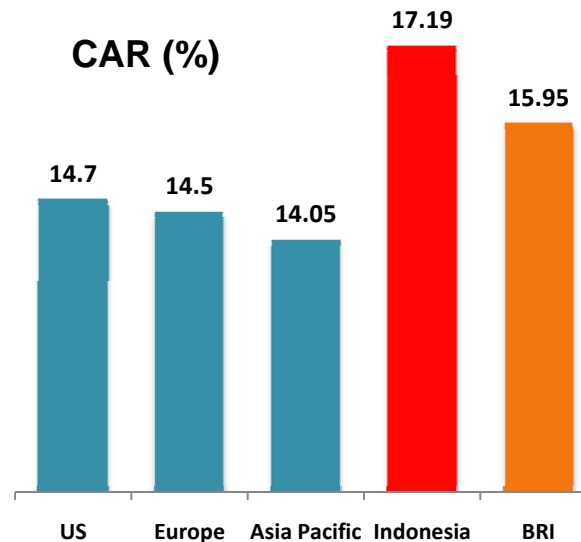
ROA (%)



ROE (%)



CAR (%)



Compare to the rest of the world, Indonesia banking industry is still way more profitable, reflected in NIM, ROA & ROE supported by manageable level asset quality & strong capital

BRI proves itself as a bank with higher than industry profitability supported by good quality of loans & strong capital

Financial Updates

Financial Highlights

	2011	Q3-2011	Q3-2012	Δ yoy
Asset/Liabilities				
Total Assets (IDR Billion)	456,531	390,342	469,018	20.16%
Total Loans (Gross) (IDR Billion)	283,583	275,815	318,001	15.30%
Total Deposits (IDR Billion)	372,148	309,714	373,137	20.48%
Asset Quality				
NPL (gross)	2.30%	3.26%	2.33%	
NPL (nett)	0.42%	0.73%	0.54%	
Liquidity				
LDR	76.20%	89.06%	85.23%	
Reserve Requirement - IDR	9.33%	8.03%	8.02%	
Reserve Requirement - FX	8.00%	8.12%	8.00%	
Profitability				
Net Profit (IDR Billion)	15,083	10,431	13,014	24.77%
NIM	9.58%	10.04%	8.43%	
ROE	42.49%	39.84%	36.87%	
ROA before tax	4.93%	4.67%	4.87%	
Cost of Fund (CoF)	4.70%	4.78%	3.75%	
Cost Efficiency Ratio (CER)	41.17%	39.32%	43.88%	
Operating Expense to Operating Income	66.69%	67.93%	61.76%	
Capital				
Tier1 CAR	13.67%	13.46%	14.83%	
Total CAR	14.96%	14.84%	15.95%	

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Balance Sheet – a Strong Balance Sheet Structure



Melayani Dengan Setulus Hati

(IDR Billion)

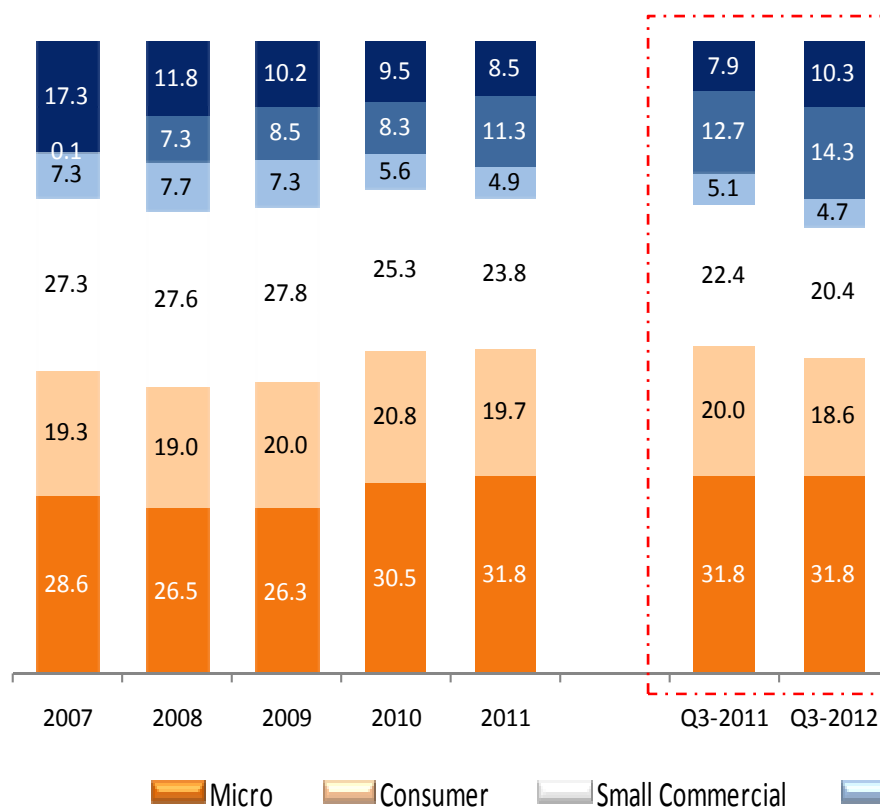
Description	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	Growth (YoY)
Total Assets	203,604	246,026	314,746	398,393	456,531	390,342	469,018	20.2%
- Gross Loans	113,853	161,061	205,522	246,964	283,583	275,815	318,001	15.3%
- Government Bonds (Recap)	18,223	16,352	15,027	13,626	8,996	8,834	4,314	-51.2%
- Other Earnings Assets	36,970	51,393	76,487	113,669	127,774	79,302	110,482	39.3%
Total Earning Assets	169,046	228,807	297,037	374,259	420,353	363,951	432,796	18.9%
Earning Assets Provision	(7,069)	(8,813)	(11,576)	(14,007)	(15,869)	(17,069)	(15,304)	-10.3%
Total Earning Assets (net)	161,977	219,994	285,461	360,252	404,484	346,882	417,492	20.4%
Total Non Earning Assets	41,627	26,032	29,285	38,141	52,047	43,460	51,526	18.6%
Total Liabilities & S.E	203,604	246,026	314,746	398,393	456,531	390,342	469,018	20.2%
Total Customer Deposits	165,475	201,495	254,118	328,556	372,148	309,714	373,137	20.5%
- Demand Deposits	37,146	39,912	49,965	77,049	75,579	54,444	68,116	25.1%
- Saving Deposits	72,269	88,063	104,119	125,198	152,474	130,058	158,634	22.0%
- Time Deposits	56,061	73,520	100,034	126,310	144,095	125,212	146,388	16.9%
Other Interest Bearing Liabilities	6,263	7,599	20,941	16,595	18,413	17,621	16,958	-3.8%
Non Interest Bearing Liabilities	12,428	14,575	12,429	16,569	16,195	18,074	19,297	6.8%
Tier I Capital	15,448	17,796	20,846	27,673	38,215	35,944	48,667	35.4%
Total Shareholder's Equity	19,438	22,357	27,257	36,673	49,775	44,933	59,626	32.7%

- On YoY basis, loan was showing a stable growth , indicating that the momentum of growth was maintained, prudently. This prudent growth is supported by adequate liquidity sourcing from low cost funds.
- On Qon Q basis, the strength of BRI's balance sheet is more evidence, as it is shown by earning assets growth which dominated by loans, indicating that placement of funds is more toward relatively higher yield assets

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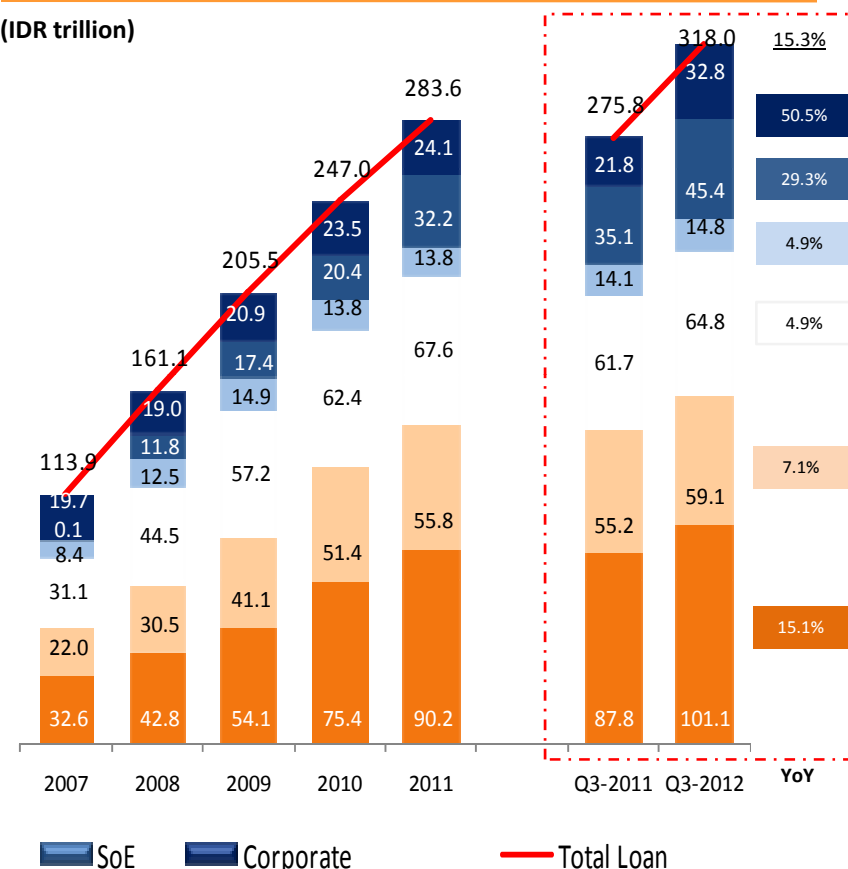
Loan – Loan Mix is consistent toward resilience segments of MSMEs

Composition – by business segment (%)



Loans Outstanding – by business segment

(IDR trillion)



Micro loan composition is stable at around 32% or as the biggest loan segment, while corporate and SOE loans showing some growth as micro and small commercial loans are still in in “recovery” period. The expansion of corporate and SOE loans are directed more toward existing borrowers, with a good loan history records.

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Loan Quality

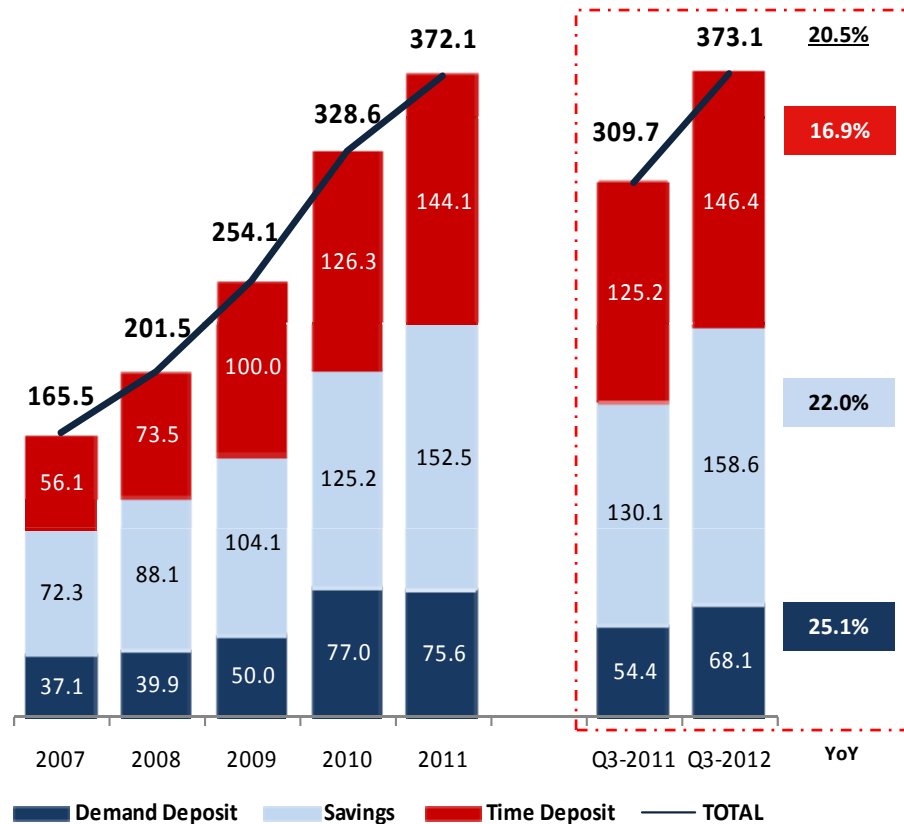
Non Performing Loan - gross (%)

NPL BY SEGMENT (%)	2007	2008	2009	2010	2011	Q3-2011	Q3-2012
Micro	1.19	1.02	1.40	1.21	1.19	1.60	1.35
Consumer	1.67	1.08	1.35	1.40	1.53	1.91	1.81
Small Commercial	5.71	3.52	4.21	5.11	4.53	7.25	5.33
Medium	5.67	6.33	12.31	6.90	7.11	9.27	6.85
SoE	0.00	0.00	0.23	0.00	0.00	0.00	0.00
Corporate	4.64	7.33	7.83	4.64	2.26	3.44	1.60
Total NPL	3.44	2.80	3.52	2.78	2.30	3.26	2.33

Loan quality is continue to improve, indicating that consolidation and restructuring been done is gaining good results. This policy to improve loan quality sacrifice the loan growth, especially in small commercial for the time being.

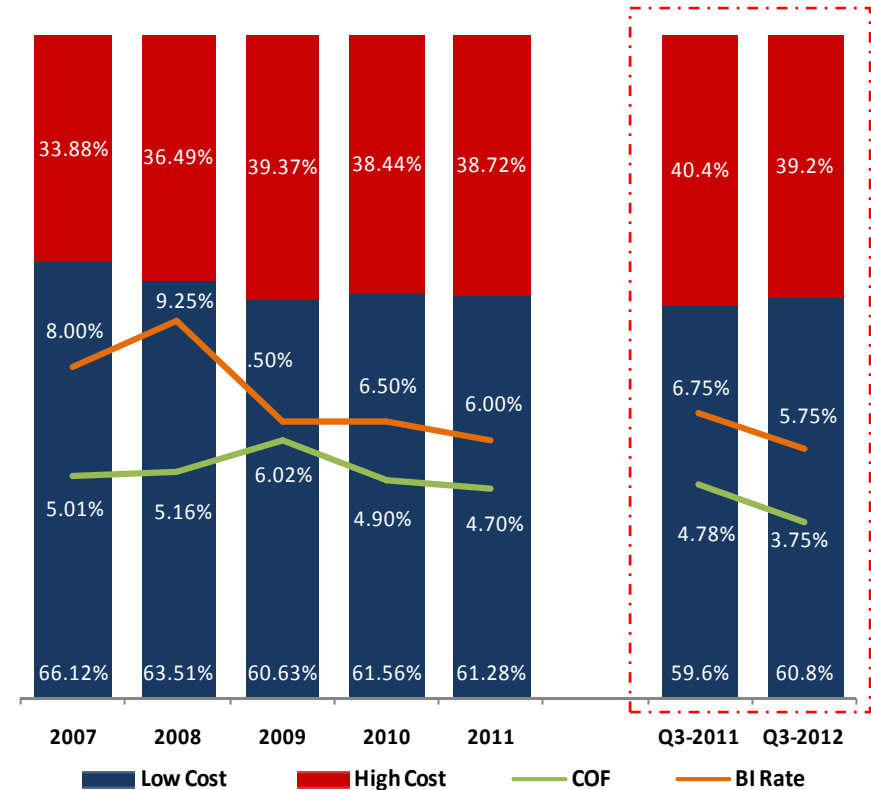
Third Party Funds – Low Cost Funds driven by Savings

Deposits Growth: Trend (IDR trillion)



Saving and demand deposit or low cost fund drive the deposit growth

Deposit Composition, COF and BI Rate (%)



CASA composition maintained above 60% and cost of fund is in a declining trend

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Income Statement - Highlights

... The results of Revitalization and Consolidation are starting to pouring in...

(IDR Billion)

Description	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	Growth (YoY)
Interest Income	23,241	28,076	35,071	43,971	46,949	35,361	35,432	0.2%
Interest Expense	(6,544)	(8,437)	(12,180)	(11,449)	(13,079)	(9,664)	(9,453)	-2.2%
Net Interest Income	16,697	19,639	22,891	32,523	33,870	25,697	25,980	1.1%
Fee & Other Opr. Income	1,822	2,492	3,257	5,458	5,524	3,852	5,265	36.7%
Gross Operating Income	18,518	22,131	26,148	37,980	39,394	29,549	31,245	5.7%
Other Operating Expenses	(9,020)	(10,971)	(11,773)	(15,648)	(16,288)	(11,800)	(13,546)	14.8%
Pre Provision Operating Profit	9,499	11,160	14,375	22,332	23,106	17,749	17,699	-0.3%
Provision	(1,943)	(2,813)	(5,805)	(7,926)	(5,532)	(5,161)	(2,138)	-58.6%
Non Operating Profit/Loss	224	476	1,327	497	1,157	267	738	176.7%
Profit Before Tax n Minor. Int.	7,780	8,823	9,897	14,903	18,731	12,855	16,299	26.8%
Net Profit	4,838	5,958	7,308	11,472	15,083	10,431	13,014	24.8%
EPS *)	201.8	248.5	304.8	465.1	611.4	434.9	542.6	24.8%

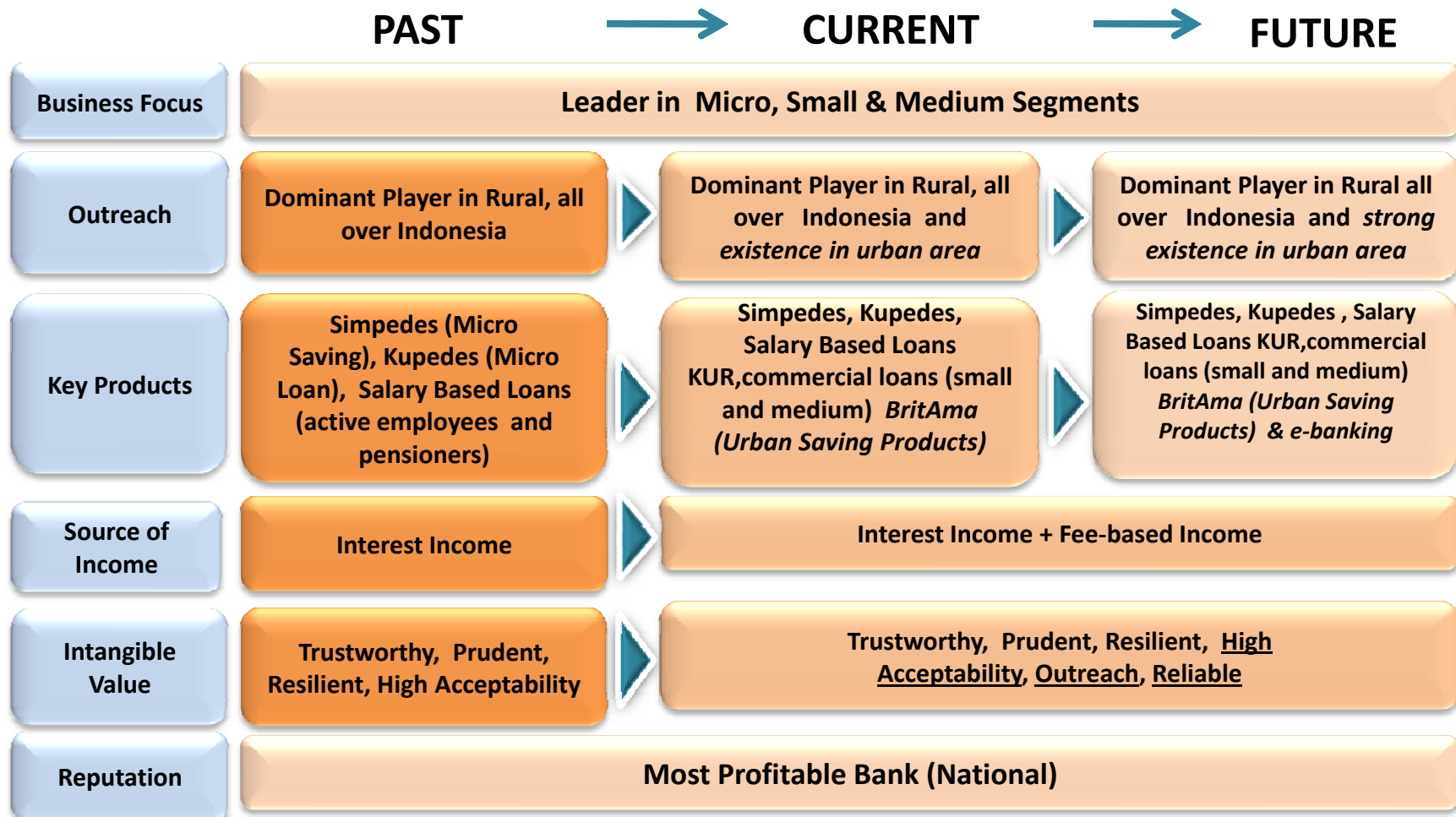
**annualized*

- YoY, interest income growth is relatively stable.
- QoQ trend showing that loan productivity is improving, indicated by higher interest income growth relatively to loan growth, as micro loans and salary based loans are continuing to show growth
- Provision is improving as loan quality is improving

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BRI Strategic Plan

Maintaining Focus to Micro, Small and Medium Businesses



Business Updates

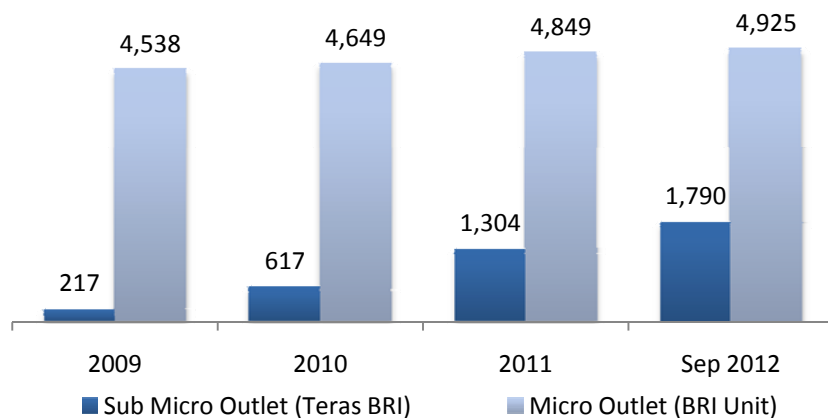
Micro Banking

Maintaining Momentum of Growth and Sustainability

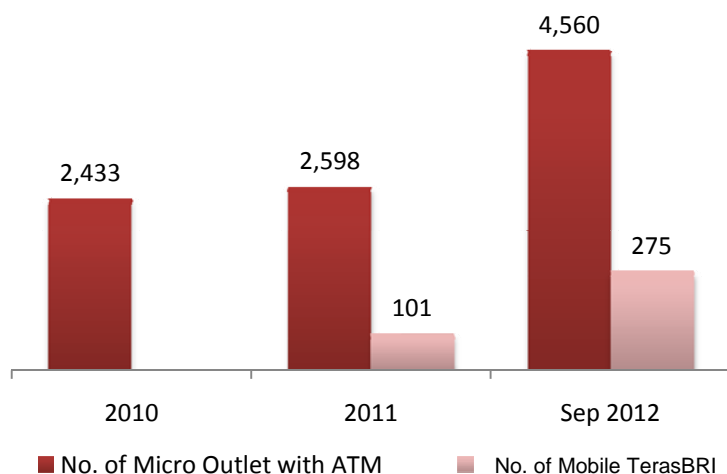
Micro Business – Maintaining Momentum of Growth

Outreach Expansion & Increasing Capacity

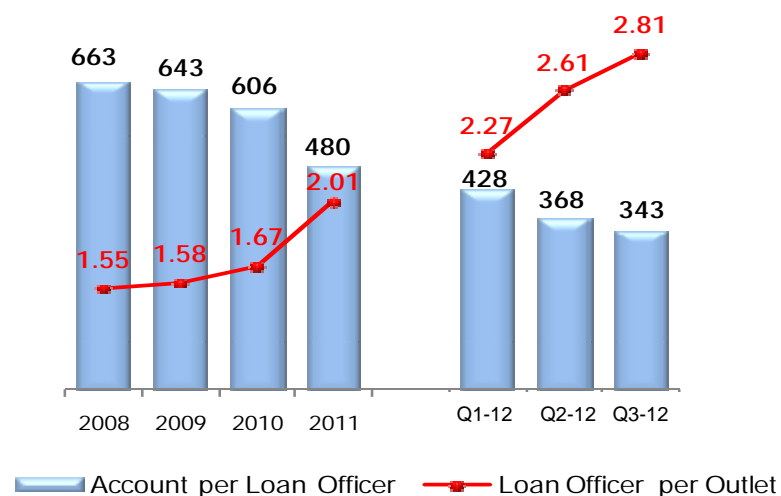
Outlet Expansion



Mobile Outlet and e Channel Expansion in Micro



Loan officer ratio - trend

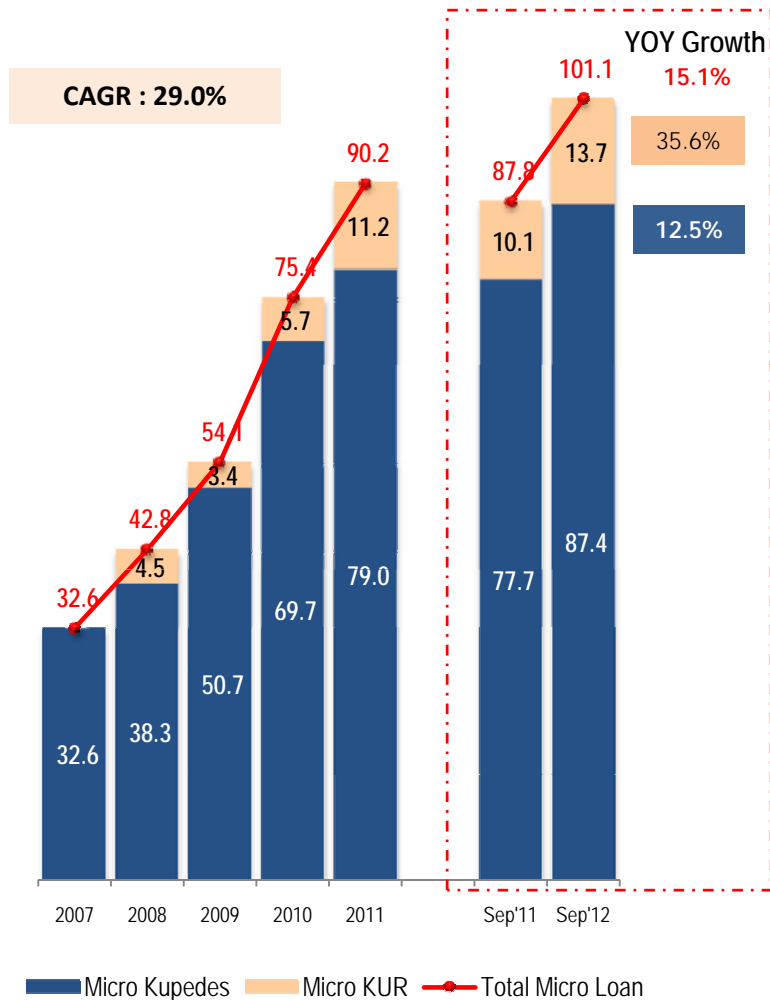


- To secure future micro loan growth, capacity improved by adding more outlets as well as hiring more loan officers
- Ratio of Loan officer per outlet improved significantly from 2.01 in FY-2011 to 2.81 in September 2012, providing more room for expansion
- E-banking development keep continuing as the demand of e-banking services increases

Micro Banking – Loan

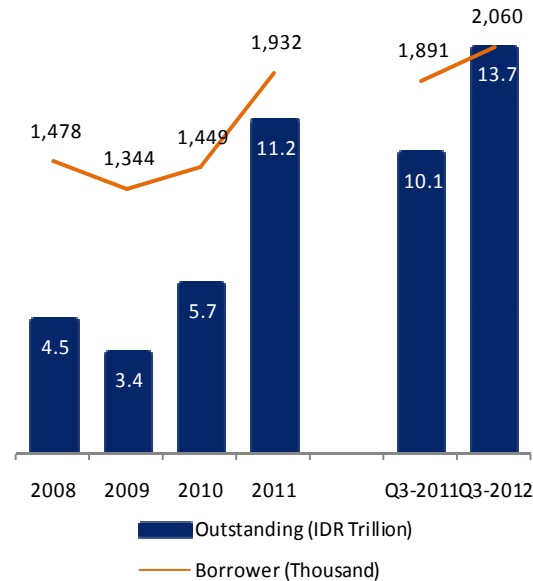
Loan

(IDR Trillion)



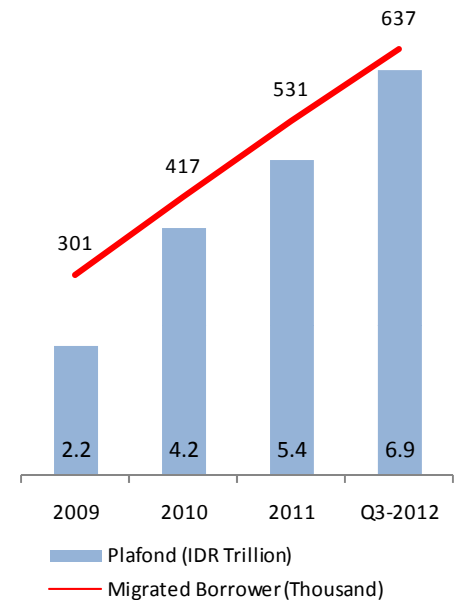
Micro KUR Loan

Performance



- As of Sep 2012, BRI has disbursed more than Rp 41.63 trillion of Micro KUR Loan
- Micro KUR outstanding in Q3 2012 was IDR 13.7trillion, grew 35.6%(yoy) with 2 million borrowers, contributed 13.5% of total micro loan.
- NPL Micro KUR Loan maintained at low level of 2.13%

Migration of Micro KUR Loan



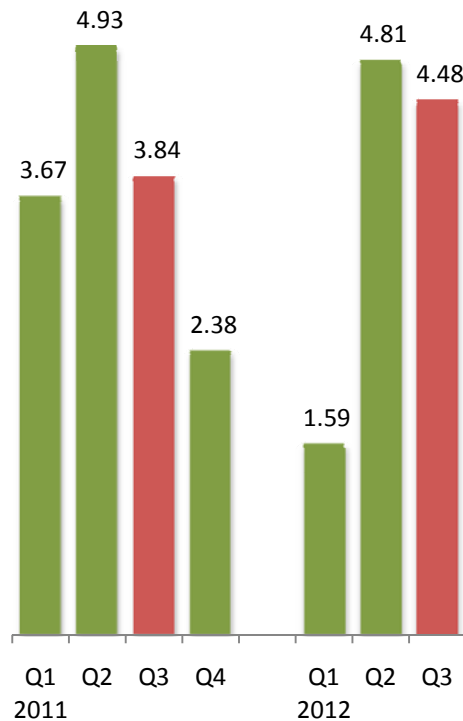
- Given its low risk weight as well as quite high return, KUR micro business gives relatively high return on risk weight asset.
- Since its inception, more than 600 thousands of micro KUR borrowers have migrated to Kupedes Loan

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Micro Banking – Quarterly Loan Growth Trend

Quarterly Micro Loan Growth

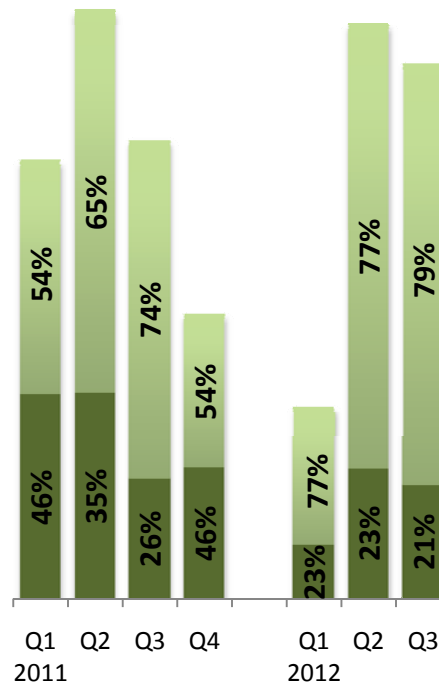
(IDR Trillion)



...Micro Loan segment continuously shows its growth in Q3 2012, higher than the Q3-2011 growth

Source of Growth

(IDR Trillion)

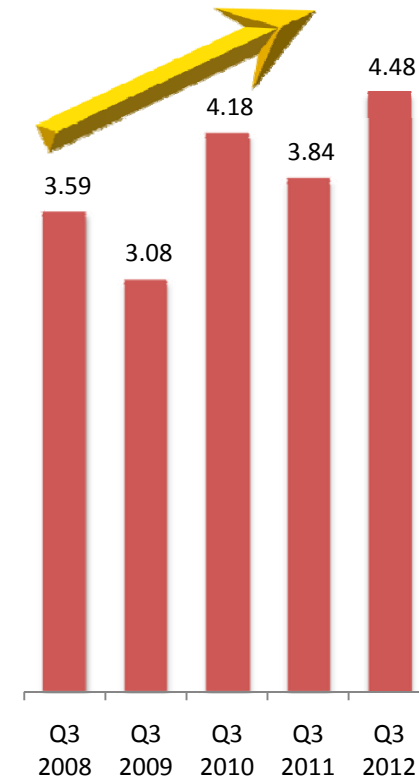


■ Total KUR Mikro ■ Total Kupedes

Growth of loans is coming both from KUPEDES and KUR

Loan Growth in Q3s

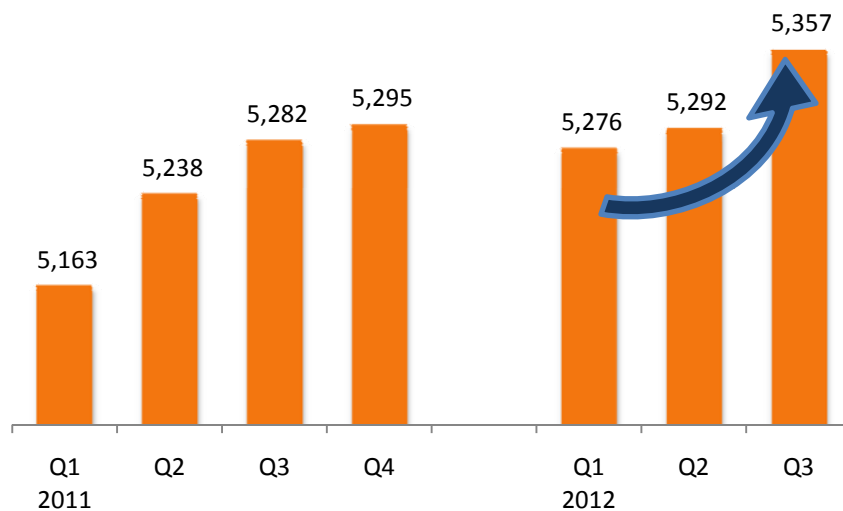
(IDR Trillion)



Compares to Q3 growth in previous years, Q3 2012 has the highest loan growth

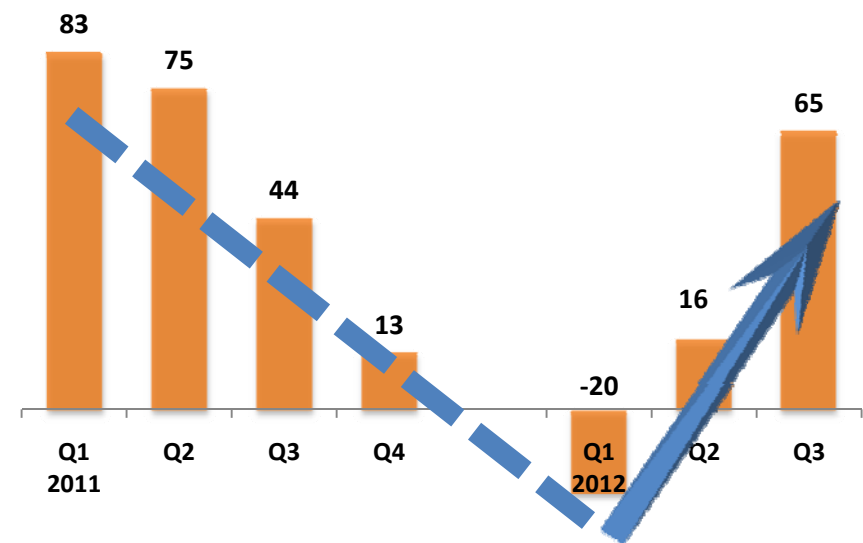
Micro Banking – the number of new borrowers continuous to expand

Numbers of Micro Borrowers
(in Thousands)



...Micro loan expansion is in line with increasing number of borrowers in Q3 2012.

Quarterly Growth of Numbers of Borrower's
(in Thousands)



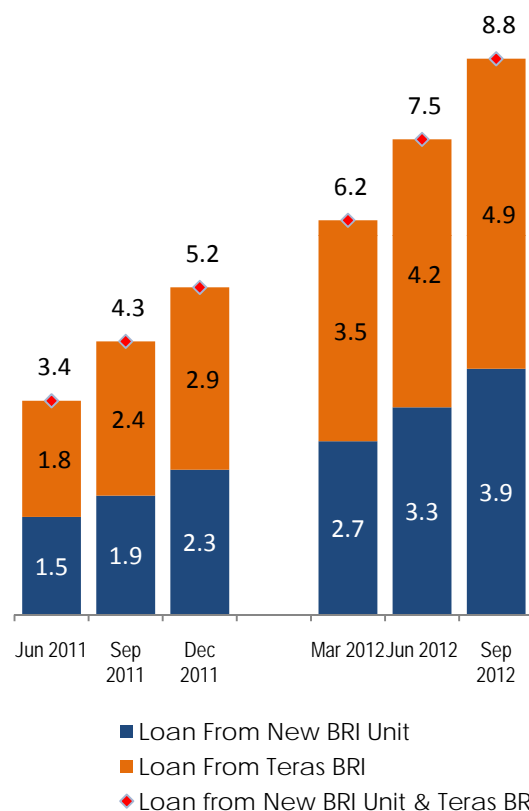
The number of new borrowers is accelerating in 2012, after slowing growth in previous period

Micro Business – *Maintaining Momentum of Growth*

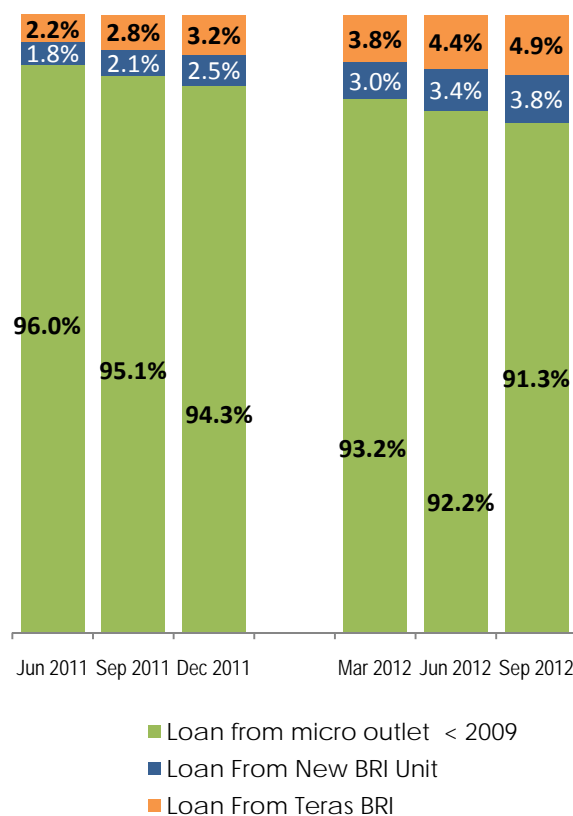
Micro Loans – Contribution of New Outlets to the Growth

Trend - Micro Loan Outstanding from New Outlets *)

(in IDR Trillion)



Contribution - Micro Loan from New Outlets*) to Total Micro Loan



- New Outlets is continue to contribute to loan growth, with increasing trend, indicating that BRI's outlet expansion and developments was directed toward the areas with high potentials for continued growth
- The bigger proportion of new loans from TerasBRI showing that BRI's strategy to going smaller, targeting local economic centers, is on the right track to secure future and sustainable growth as it provides "small but many" new loans

*) Outlets opened in 2009 and after

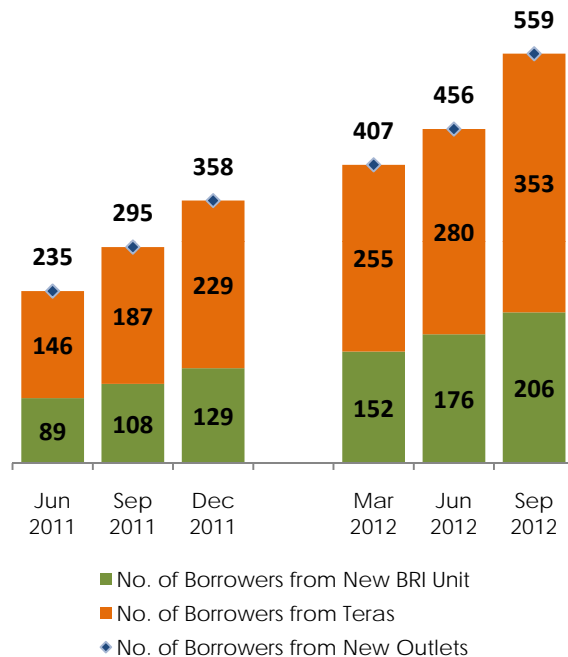
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Micro Business – *Maintaining Momentum of Growth*

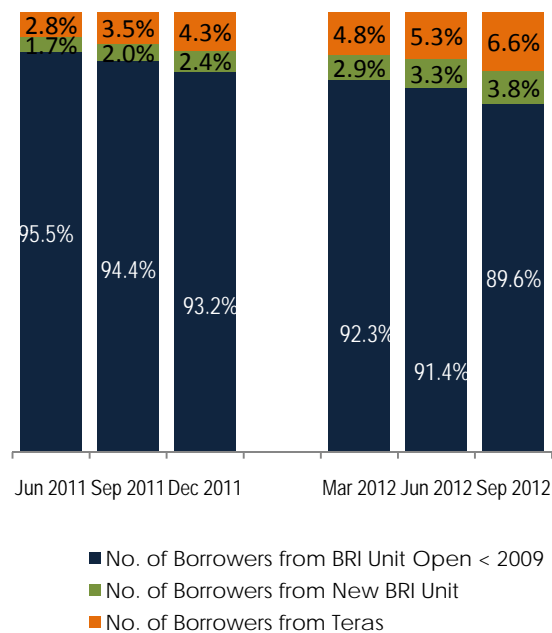
Contribution of New Outlets*) to the Growth

Trend - # of Borrowers from New Outlets *)

(in Thousand)

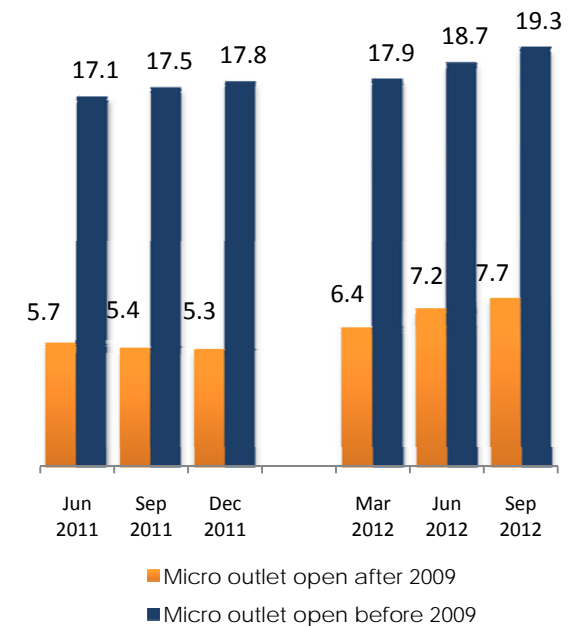


Contribution - Borrowers from New Outlets*) To Total Micro Borrowers



Average Loan per Outlet

(IDR Billion)



- Loan expansion is followed by increasing number of borrowers, showing increasing outreach of BRI's in micro businesses
- The bigger proportion of new borrowers from TerasBRI showing that BRI's strategy to dig deeper into the grass root economy' is successfully providing BRI with a 'small but many borrowers' which lay a solid base for sustainable future growth

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*) Outlets opened in the year of 2009 and after

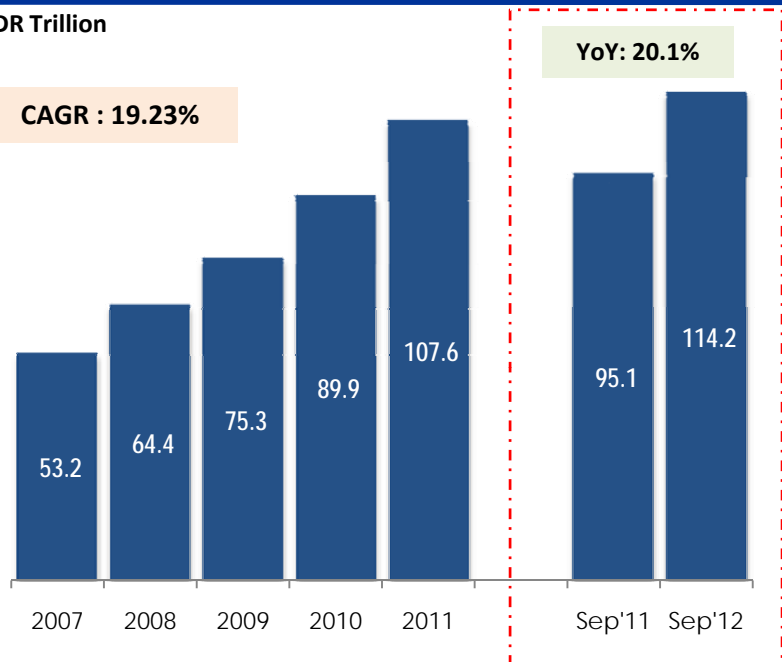
Micro Banking – Maintaining Momentum of Growth

Micro Funding, providing liquidity from stable core funding

Deposit

IDR Trillion

CAGR : 19.23%



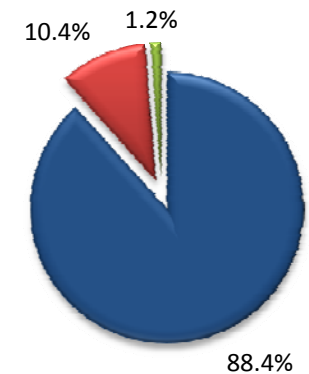
Micro Deposit Composition

(%)

Sep 2011



Sep 2012



■ Current Account ■ Saving ■ Time Deposit

- BRI Micro banking continued showing its ability in self financing of its loan expansion by arising deposit from micro community.
- Saving dominates 90% of total Micro's deposit, with average size of around IDR 4 million
- YoY growth in Q3-2012 is consistent with the growth in the past 5 years, showing ability to secure liquidity for loan expansion, as indicated by comfortable LDR of 88.5% in micro segment



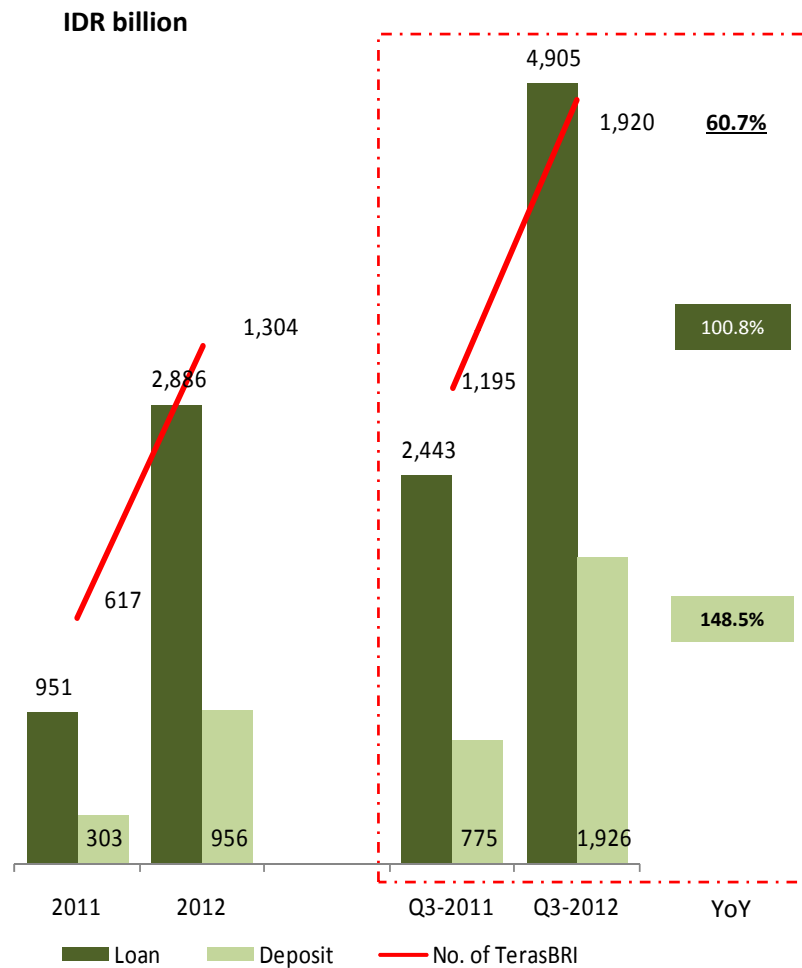
To secure continued loan growth with enough liquidity from low cost and stable core funds

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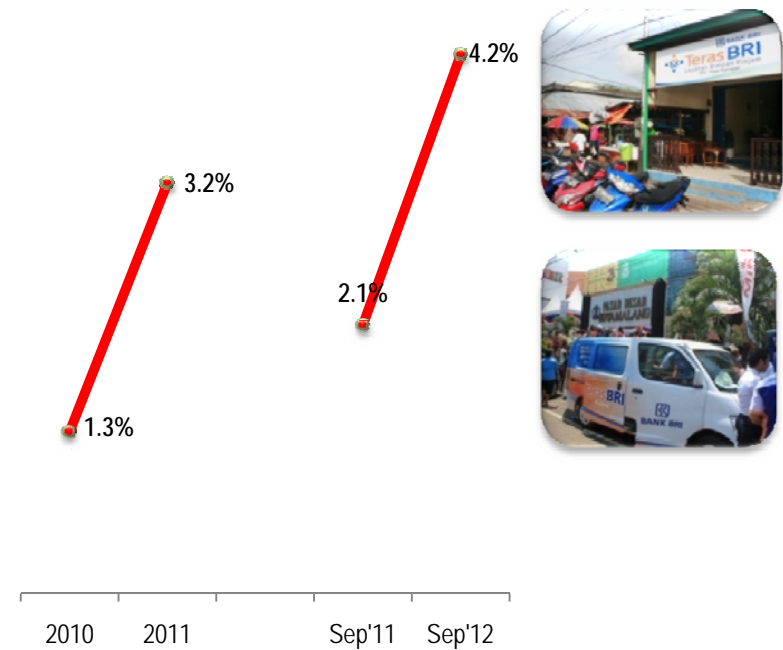
Micro Banking – Maintaining Momentum of Growth

Teras BRI - more accessible, getting closer to customers

Teras BRI Performance



Contribution - TerasBRI loan to Total Micro loan



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

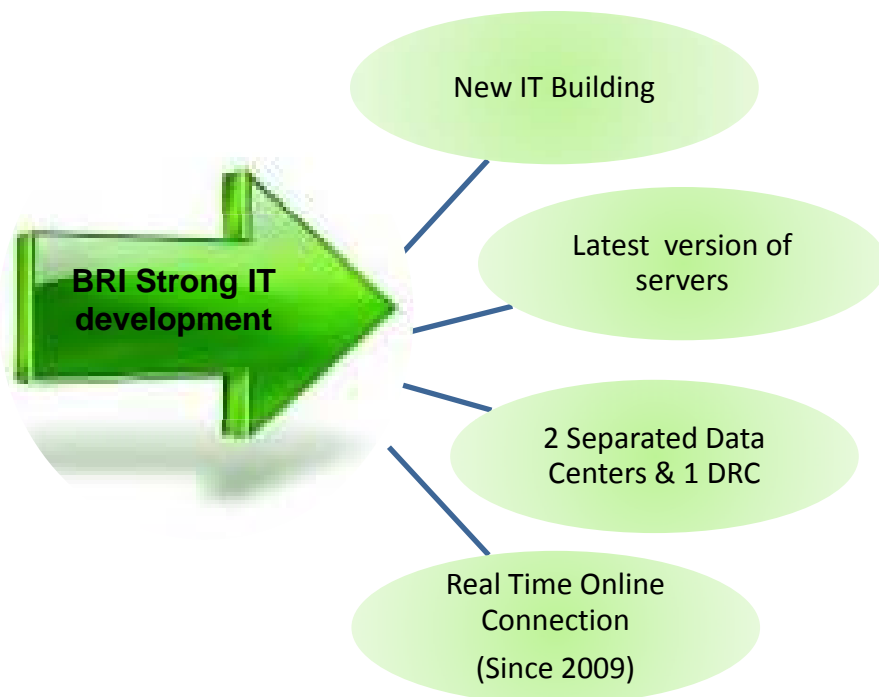
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Consumer Banking

Growing Presence of E-Banking

E-Channel Development – IT Development and e Channel Capacity

Providing capacity for e-banking development



BRI e-channel Capacity

As of Sep 2012

	Capacity Used	Capacity
ATM, CDM, Kiosk	11.815 Unit	20.000 Unit
EDC	37.507 Unit	200.000 Unit
Outlet	8.495 Outlet	10.000 Outlet
Account (Saving + Loan)	42 Million	100 Million
Debit Card	15,2 Million	30 Million

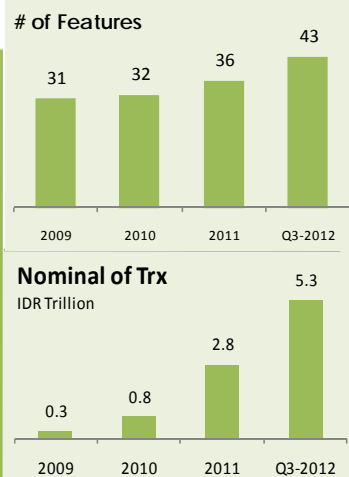
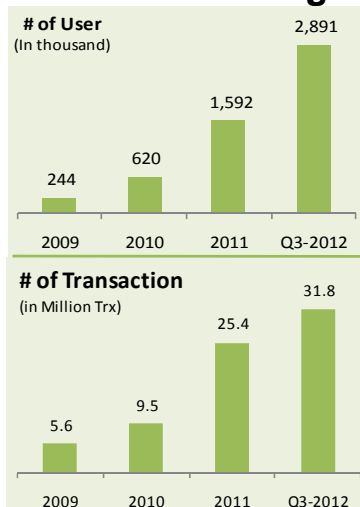
Opportunity to increase transaction based fee income is on sight as well as a further declining of OHC as now only 50% of e channel capacity being used .

Number of ATM, EDC, Kiosk & CDM

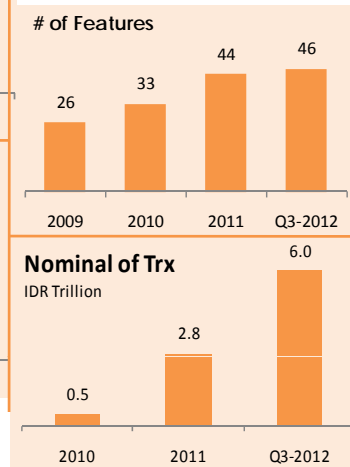
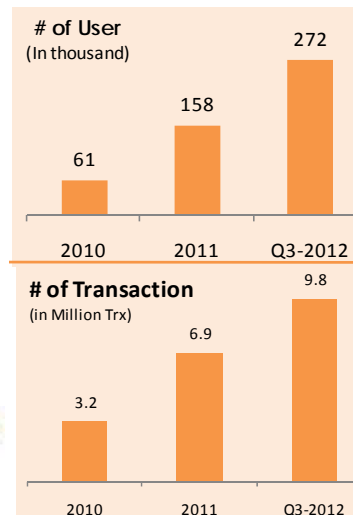
E-Channel	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	Δ YoY
ATM	1,262	1,796	3,778	6,085	7,292	6,773	11,623	4,850
Kiosk	2	14	60	96	100	100	100	-
CDM		1	22	39	89	70	92	22
EDC			6,398	12,719	31,590	18,030	37,507	19,477
Total	1,264	1,811	10,258	18,939	39,071	24,973	49,322	24,349

E-Banking Performance – a growing presence

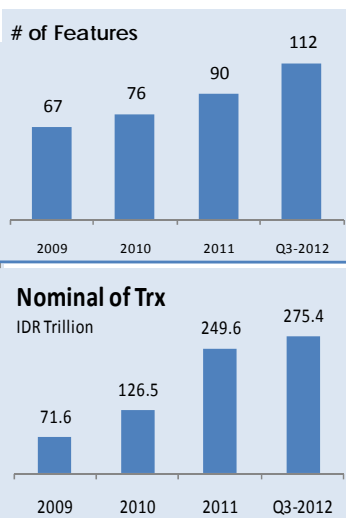
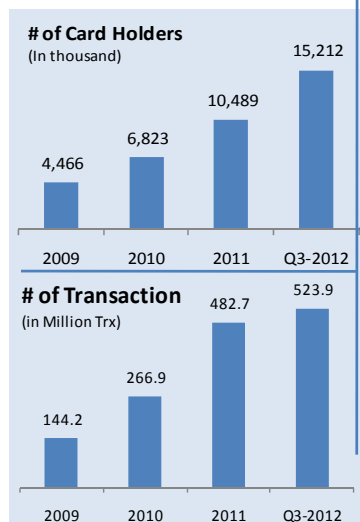
SMS Banking



Internet Banking



ATM



E-Banking Development



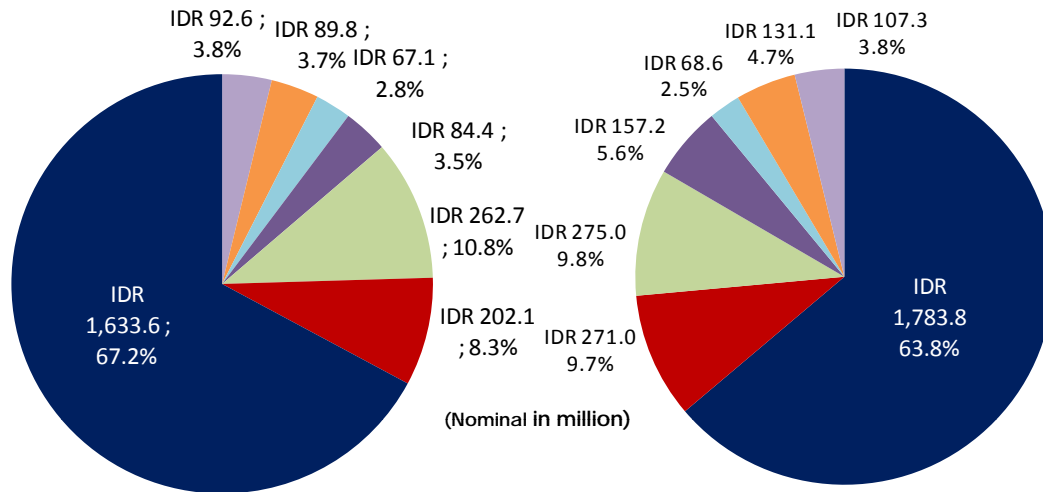
- BRI is continuously develop its e-channel and the features of e-banking providing comprehensive infrastructure of e-banking with suffice capacity for future growth
- Some of new e-banking initiatives are Mo-Cash (banking transaction through mobile phone, BRizzi (an e-money card), and Ebuzz (a mobile outlet)



Fee Based Income - *composition*

Sep 2011

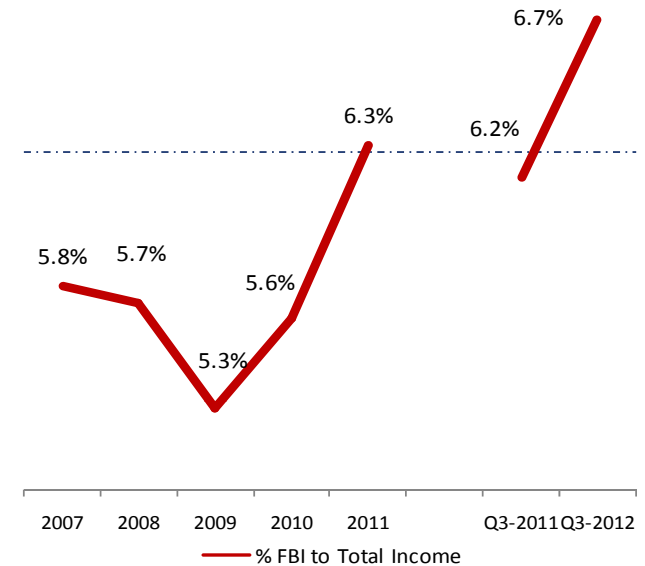
Sep 2012



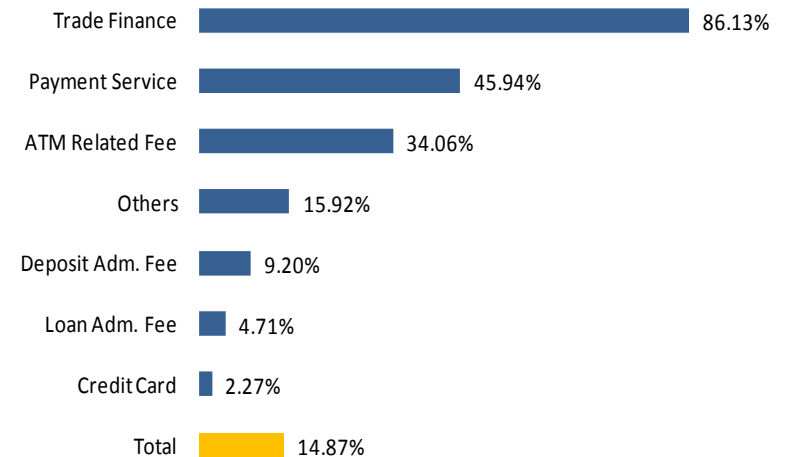
■ Deposit Adm. Fee ■ ATM Related Fee ■ Loan Adm. Fee ■ Trade Finance
■ Credit Card ■ Payment Service ■ Others

- FBI contribution to Total Income keep increasing, reach 6.7% in September 2012 supported by increasing contribution from transaction based fee, e.g. Trade Finance & ATM transactions
- Continuous increase of ATM related fee indicated the growing contribution of BRI's e-banking
- Deposit administration fee still contribute the biggest part of fee-based income, as BRI has large number of customer accounts

FBI to Total income



FBI - Growth



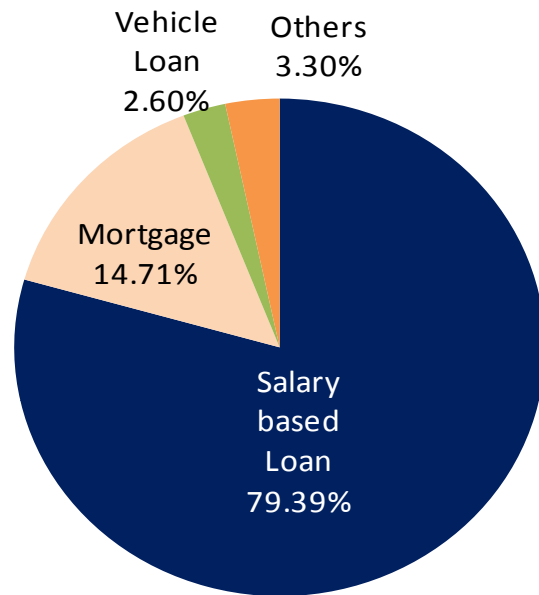
Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Consumer Loans

Optimizing the Salary Based Loan Potentials

Consumer Loan – accelerated in profitable way

Consumer Loan Composition

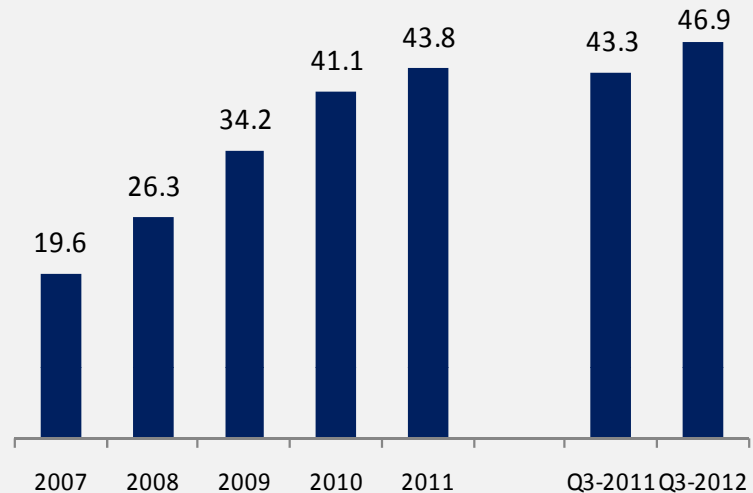


- Growth of salary based loans, one of the most profitable segment, is accelerating
- Some strategies applied to expand this business, i.e. recruiting loan officer dedicated for Salary Based Loan business expansion and lengthened the loan period

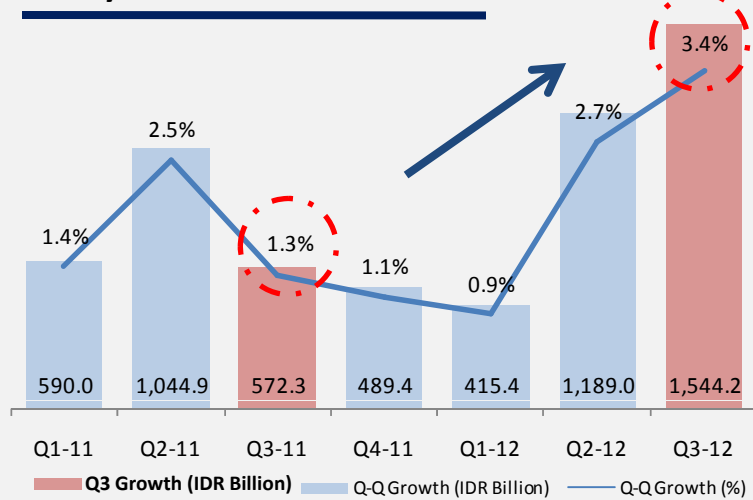
Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Salary Based Loan - Trend

IDR Trillion



Salary Based Loan – Q on Q Growth



Corporate & SoE Loans

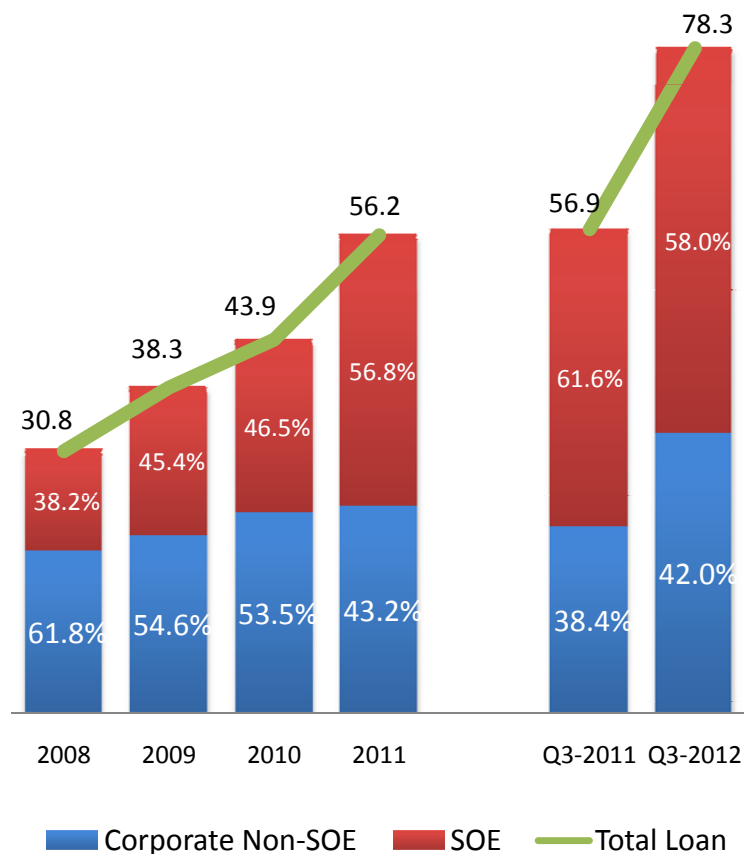
Prudent Expansion to optimize the liquidity

Corporate & SOE Loans – Optimizing the yield of the available liquidity

Providing future source of growth for SMEs

Growth Trend

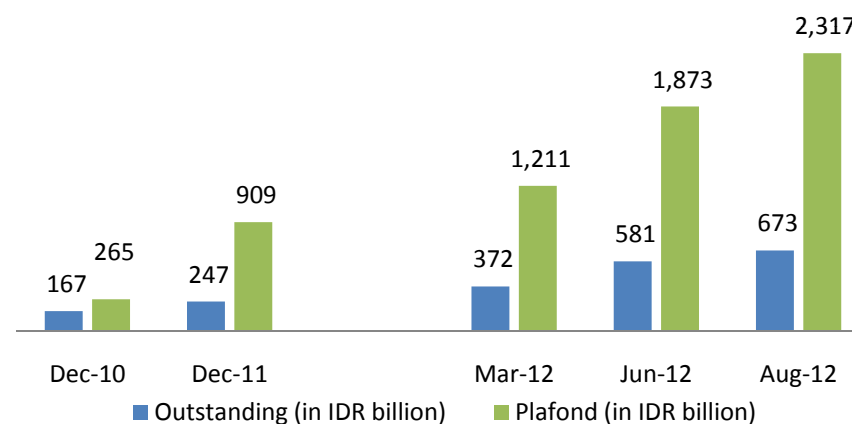
IDR Trillion



BRI Corporate and SOE Loan Policy Update

	Previously	Currently
Trickle Down Business	No	Yes
Currency Natural Hedge	No	Yes
Account Profitability Analysis	No	Yes
Fee-based Income target	No	Yes

Small Commercial Loans Trickled down from Corporate Loans



A more prudent corporate loan policy is in place to guard the quality as well as to gain more income from the corporate segment

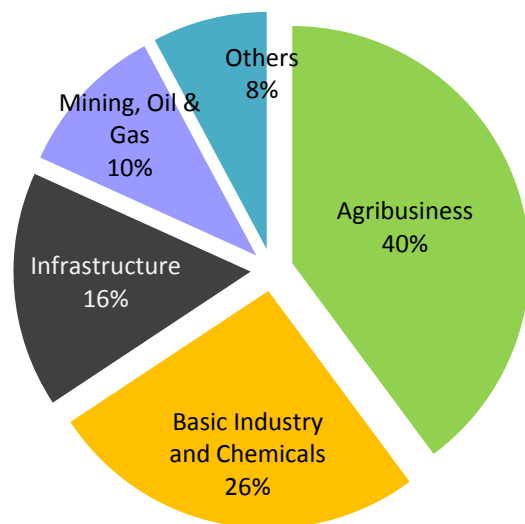
Small commercial loans derived from corporate loans have shown a good result where total plafond have increased 23.7% from June 2012 to August 2012.

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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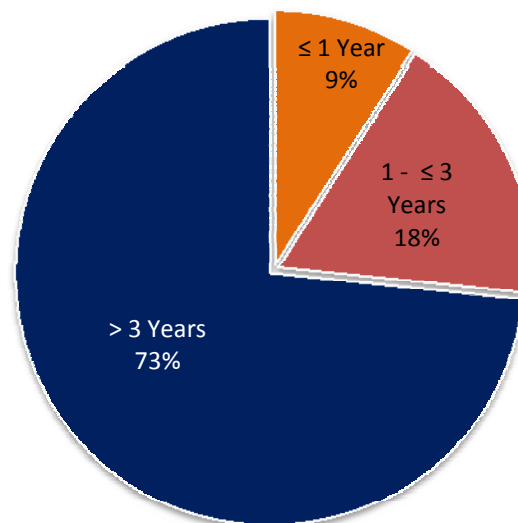
Corporate Loans – Optimizing the yield of the available liquidity

Providing future source of growth for SMEs

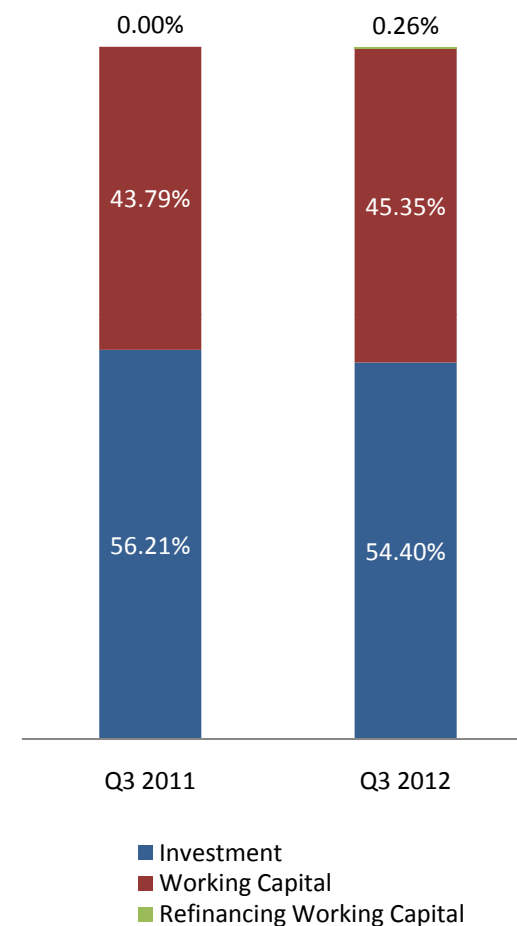
By Business sector



By Length of relationship



By Loan Purpose



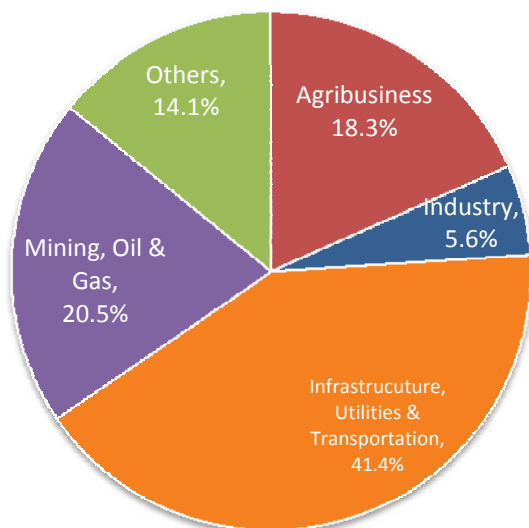
- BRI expands Corporate Loan selectively to existing customer considering their credit history.
- With an average corporate loan size of IDR 131 billion, currently Basic Industry and Agribusiness sectors dominate the corporate loan composition, while CPO contributes 40% of Agribusiness sector
- Going forward, loan expansion will focus on Agribusiness Infrastructure, and Oil and Gas

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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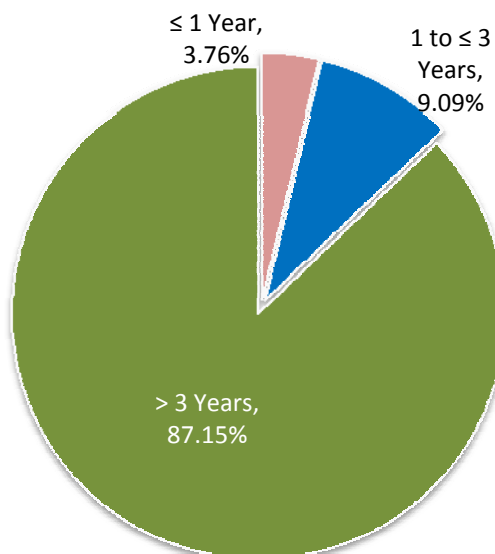
SOE Loans – Optimizing the yield of the available liquidity

Providing future source of growth for SMEs

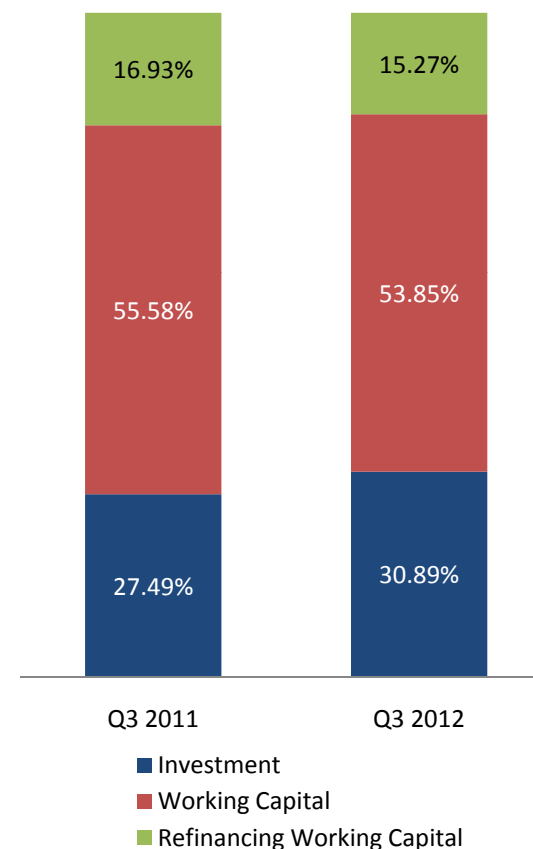
By business segment



By Length of relationship



By loan purpose

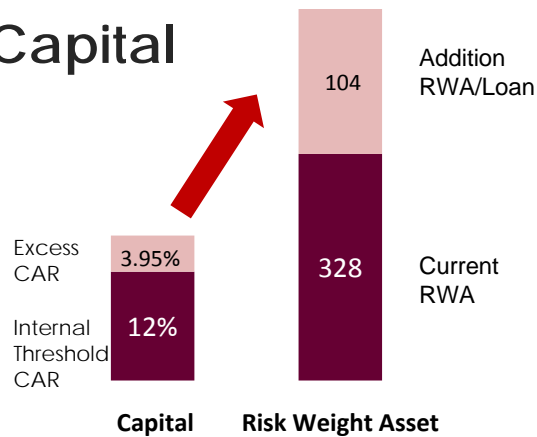


- SOE loan disbursement have been very selective that shown by zero NPL.
- Infrastructure sector dominate SOE loan composition with 41.4% of total SOE loans.
- Our expansion strategy ahead will focus on infrastructure, agribusiness, and oil and gas.

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

Strong Capacity to Grow

Capital



Current CAR of 15.95% is able to support IDR104 trillion of RWA/loan expansion with total CAR maintained at 12%

Tier I dominated
93% of capital



Infrastructure

Physical Infrastructure

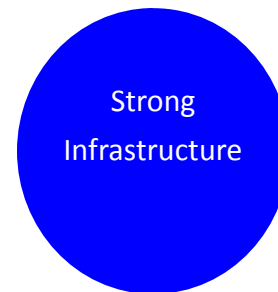
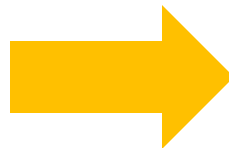
- Outlet & E channel expansion
- Real-time Online connection
- IT support

Human Resources

- More Loan Officers
- Training

Organization

- Business Line
Micro Business Division enlargement
- Audit Line :
Resident Auditors



With its unique Business model, BRI is able to grow sustainably 22%-24% *

*) based on ROE of 30% & DPO of 20%

1. Micro Loan growth is maintained , both through increased loan outstanding and increased number of borrowers
2. Growth acceleration from salary based-loan
3. Corporate loan increase to optimize yield, mainly directed toward existing borrowers with good credit records
4. NPL is steadily improved
5. Deposit Growth is toward low-cost fund
6. Fee-based income increase, result of e-banking business development
7. Strong growth of write-off loan recovery
8. Operating expenses growth is well-maintained
9. Credit cost is at manageable level as asset quality improved
10. Strong capacity to grow from capital and infrastructures

Appendixes

Financial Performance

Financial Ratios

Description	2007	2008	2009	2010	2011	Q3-2011	Q3-2012
NPL ratio - Gross	3.44%	2.80%	3.52%	2.78%	2.30%	3.26%	2.33%
NPL ratio - Nett	0.88%	0.85%	1.08%	0.74%	0.42%	0.73%	0.54%
CKPN to Earning asset	4.05%	4.44%	4.29%	4.61%	4.51%	5.09%	3.87%
Tier I CAR	14.15%	11.84%	12.05%	12.01%	13.67%	13.46%	14.83%
Total CAR *)	15.84%	13.18%	13.20%	13.76%	14.96%	14.84%	15.95%
Loan to Deposit Ratio	68.80%	79.93%	80.88%	75.17%	76.20%	89.06%	85.23%
Net Interest Margin (NIM)	10.86%	10.18%	9.14%	10.77%	9.58%	10.04%	8.43%
Return on Assets (ROA) - b.t	4.61%	4.18%	3.73%	4.64%	4.93%	4.67%	4.87%
Return on Assets (ROA) - a.t	2.87%	2.82%	2.76%	3.57%	3.97%	3.79%	3.89%
Return on Equity (ROE) - Tier I	31.64%	34.50%	35.22%	43.83%	42.49%	39.84%	36.87%
Return on Equity (ROE) - B/S	26.45%	29.15%	28.83%	35.94%	35.10%	33.60%	31.47%
Cost of Fund (COF)	5.01%	5.16%	6.02%	4.90%	4.70%	4.78%	3.75%
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%	4.22%	5.60%
Opr. Expense to Opr. Income	69.80%	72.65%	77.66%	70.86%	66.69%	67.93%	61.76%
Cost Efficiency Ratio (CER)	49.03%	50.40%	46.78%	42.22%	41.17%	39.32%	43.88%

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

Sources of Income

IDR Billion

Total Income	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	YoY
Interest income	23,241	28,076	35,071	43,971	46,949	35,361	35,432	0.2%
Fee & Other Opr.Income	1,822	2,492	3,257	5,458	5,524	3,852	5,265	36.7%
Non Operating Income (net)	224	476	1,327	497	1,157	267	738	176.7%
Total Income	25,286	31,044	39,655	49,926	53,631	39,480	41,436	5.0%

Interest Income contributed 88.5% of total revenue

Fee & Other Operating Income

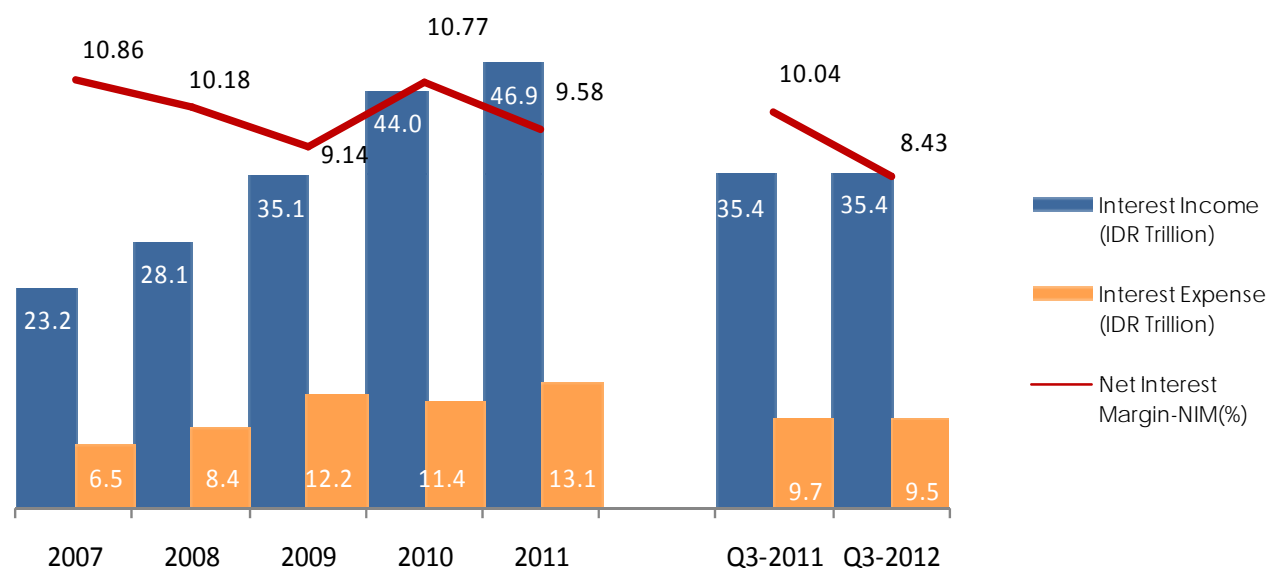
IDR Billion

Fee & Other Operating Income	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	YoY
Gain Fr Value Increase of Securities and Govt. Recap Bonds	48	51	270	156	146	58	55	-4%
Fees and Commissions	1,456	1,767	2,102	2,813	3,367	2,432	2,794	14.9%
Gain fr Forex	176	614	713	773	36	-	325	n.a
Recovery			-	1,525	1,794	1,222	1,522	24.6%
Others	142	60	172	191	181	141	569	304%
Total Fee & Other Opr. Income	1,822	2,492	3,257	5,458	5,524	3,852	5,265	36.7%

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							
Interest Income	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	YoY
Interest from Loans	18,123	22,530	29,290	39,587	41,657	30,871	31,196	1.1%
Interest from Govt. Bonds	2,020	1,930	1,806	1,506	1,114	870	511	-41.3%
Int. from Other Earning Assets	3,097	3,616	3,975	2,878	4,178	3,619	3,726	2.9%
Total Interest Income	23,241	28,076	35,071	43,971	46,949	35,361	35,432	0.2%

Interest Income from loans contribute 88.0% of total interest income (or 75.3% of total income)

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

Other Operating Expenses

IDR Billion

Other Operating Expenses	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	YoY
Personnel	5,274	6,318	6,586	8,478	8,327	5,962	7,403	24.2%
General and Administration	2,405	3,081	3,648	4,534	5,362	3,801	4,203	10.6%
Losses fr decrease of Securities and Govt. Bonds value	46	150	-	-	-	-	-	
Losses from forex transaction	-	-	-	-	-	260	-	n.a.
Premium Paid on Govt Guarantees	267	349	423	517	610	453	539	19.0%
Promotion	470	301	418	479	603	290	457	57.3%
Others	557	772	699	1,640	1,386	1,032	944	-8.6%
Total Other Opr. Expenses	9,020	10,971	11,773	15,648	16,288	11,800	13,546	14.8%

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

Balance Sheet *(consolidated)*

Description	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	YoY
Total Assets	203,735	246,077	316,947	404,286	469,899	402,029	482,787	20.1%
- Gross Loans	113,973	161,108	208,123	252,489	294,515	285,571	330,237	15.6%
- Government Bonds (Recap)	18,223	16,352	15,027	13,626	8,996	8,834	4,314	-51.2%
- Other Earnings Assets	36,896	51,321	75,913	113,580	129,136	80,130	110,835	38.3%
Total Earning Assets	169,091	228,781	299,063	379,696	432,647	374,535	445,386	18.9%
Earning Assets Provision	(7,074)	(8,814)	(11,665)	(14,121)	(16,092)	(17,291)	(15,610)	-9.7%
Total Earning Assets (net)	162,018	219,968	287,398	365,575	416,555	357,244	429,776	20.3%
Total Non Earning Assets	41,717	26,109	29,549	38,710	53,345	44,785	53,011	18.4%
Total Liabilities & S.E	203,735	246,077	316,947	404,286	469,899	429,064	482,787	12.5%
Total Customer Deposits	165,600	201,537	255,928	333,652	384,264	320,293	385,114	20.2%
- Demand Deposits	37,162	39,923	50,094	77,364	76,779	55,496	69,188	24.7%
- Saving Deposits	72,300	88,077	104,463	125,990	154,133	131,441	160,545	22.1%
- Time and Certificate Deposits	56,138	73,538	101,371	130,298	153,353	133,356	155,380	16.5%
Other Interest Bearing Liabilities	6,262	7,599	21,284	17,297	19,361	18,390	18,122	-1.5%
Non Interest Bearing Liabilities	12,435	14,583	12,477	16,663	16,454	18,344	19,694	7.4%
Tier I Capital	15,448	17,796	21,057	28,135	38,809	36,465	49,318	35.2%
Total Shareholder's Equity	19,438	22,357	27,257	36,673	49,820	72,037	59,856	-16.9%

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

Income Statement (*consolidated*)

Description	2007	2008	2009	2011	Q3-2011	Q3-2012	YoY
Interest Income	23,241	28,097	35,334	48,164	36,404	36,659	0.7%
Interest Expense	(6,544)	(8,446)	(12,285)	(13,737)	(10,199)	(9,954)	-2.4%
Net Interest Income	16,697	19,651	23,049	34,427	26,205	26,705	1.9%
Fee & Other Opr. Income	1,822	2,535	3,270	5,776	3,874	5,437	40.3%
Gross Operating Income	18,518	22,186	26,319	40,203	30,079	32,141	6.9%
Other Operating Expenses	(9,020)	(10,997)	(11,960)	(17,086)	(12,329)	(14,166)	14.9%
Pre Provision Operating Profit	9,499	11,190	14,360	23,117	17,750	17,975	1.3%
Provision	(1,943)	(2,844)	(5,799)	(5,533)	(5,161)	(2,251)	-56.4%
Non Operating Profit/Loss	224	476	1,331	1,172	280	742	165.4%
Profit Before Tax n Minor. Int.	7,780	8,822	9,891	18,756	12,869	16,466	27.9%
Net Profit	4,838	5,958	7,308	15,088	10,431	13,173	26.3%
EPS *)	201.8	248.5	609.5	628.9	434.9	549.1	26.2%

**annualized*

Others

The Most Extensive and Largest Networks

Regional Office Distribution



Outlets	2007	2008	2009	2010	2011	Q3-2011	Q3-2012	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	424	436	12
Sub Branches	230	337	434	470	502	480	532	52
BRI Units	4,300	4,417	4,538	4,649	4,849	4,766	4,925	159
Cash Counters	24	179	728	822	870	854	911	57
Teras BRI			217	617	1,304	1,195	1,790	595
Teras Mobile					100		275	275
Total	4,913	5,327	6,341	6,990	8,075	7,738	8,888	1,150

*Total working units are including 3 overseas offices



Regional Offices



Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

Ratings

BRI Rating

FITCH (Oct 2012)	
- Long Term Foreign Currency IDR	BBB-, Stable Outlook
- Short Term Foreign Currency IDR	F3
- Support Rating Floor	BBB-
- Support Rating	2
- Viability Rating	bb+
- National Long-Term Rating	AAA (idn), Stable Outlook
- Rupiah Subordinated Debt	A+ (idn)
STANDARD AND POORS (May 2012)	
- Outlook	Stable
- Long Term Foreign Issuer Credit	BB+
- Long Term Local Issuer Credit	BB+
- Short Term Foreign Issuer Credit	B
- Short Term Local Issuer Credit	B
MOODY'S (Jan 2012)	
- Outlook	Stable
- Bank Deposit	Baa3/P-3
- Bank Financial Strength	D+
- Baseline Credit Assessment	(Ba1)
- Adjusted Baseline Credit Assessment	(Ba1)
PEFINDO (June 2012)	
- National Rating	id AAA, Stable Outlook
Indonesia Sovereign Ratings	
Standard and Poors (April 2011)	BB+, Positive Outlook
Fitch (December 2011)	BBB-, Stable Outlook
Moody's (January 2012)	Baa3, Stable Outlook
Japan Credit Rating Agency	BBB-, Stable Outlook

Country Rating

Shareholders & Stock Performance

Shareholders Composition

Shareholder	Nov-03	2007	2008	2009	2010	2011	Q3-2012
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%	84.16%	84.25%	83.93%	84.74%
Domestic *)	44.69%	14.34%	18.27%	15.84%	15.75%	16.07%	15.26%

*) percentage from public holding

Stock Price: Trend

BBRI Stock is member of:

- JCI Index
- LQ45 Index (Top 45 liquid stocks)
- SRI KEHATI Index (a UN affiliated biodiversity Index of 25 stocks)



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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