

PT Bank Rakyat Indonesia (Persero) Tbk.



Q3 - 2013 Financial Update Presentation



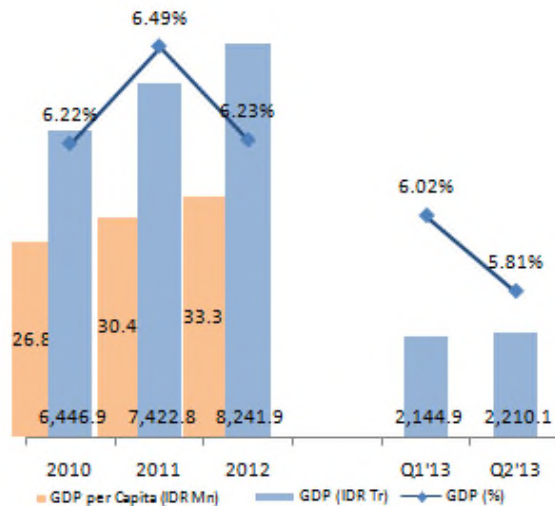
Jakarta, 23 October 2013

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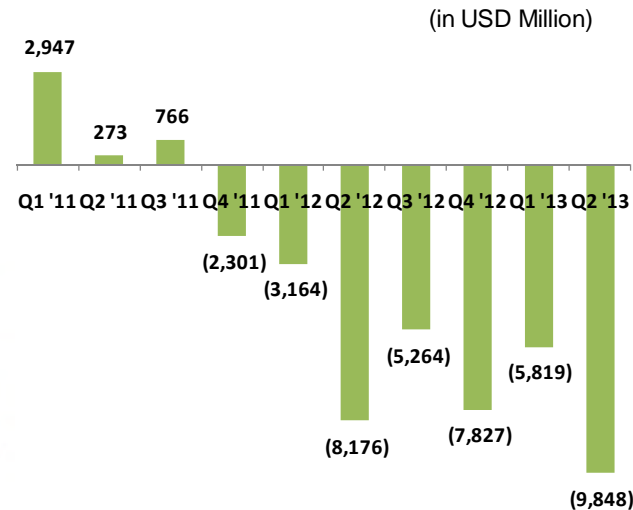
Macro Economy

Indonesia Macro Economy – Facing the challenges

GDP Growth & GDP per capita

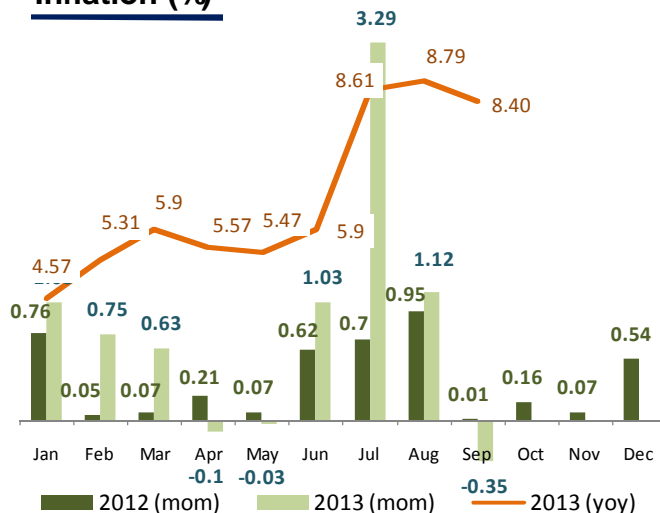


Current Account

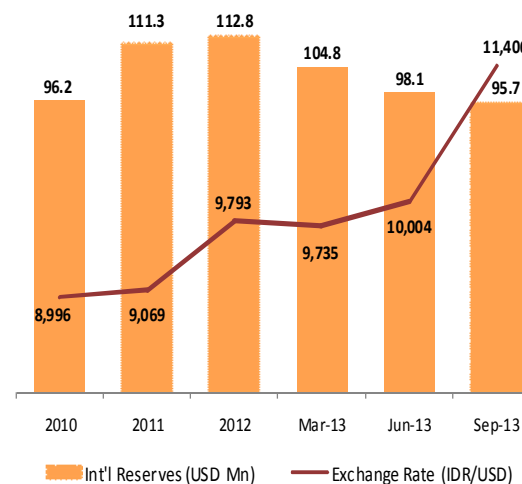


- BI expected that GDP growth in Q3-2013 will decline to 5.6%, and for 2013, GDP is targeted of 5.5% to 5.9%, revised down from 5.8% to 6.2%.
- Current account has been negative for 7 quarters since the end of 2011, however trade balance shows some improvement with surplus of USD132mn in Aug'13
- In Sep'2013, IDR depreciated against USD to IDR11,406. While international reserves increase from USD93.0 billion in Aug'13 to USD 95.7 billion in Sep'13, able to cover 5.2 months of import, above the international standard of 4 months.
- Deflation of 0.35% (mom) is recorded in Sep'13, thus inflation is declining to 8.40%.

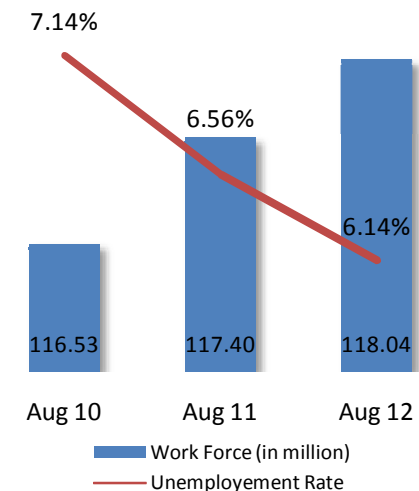
Inflation (%)



Int'l Reserves & Exchange Rates

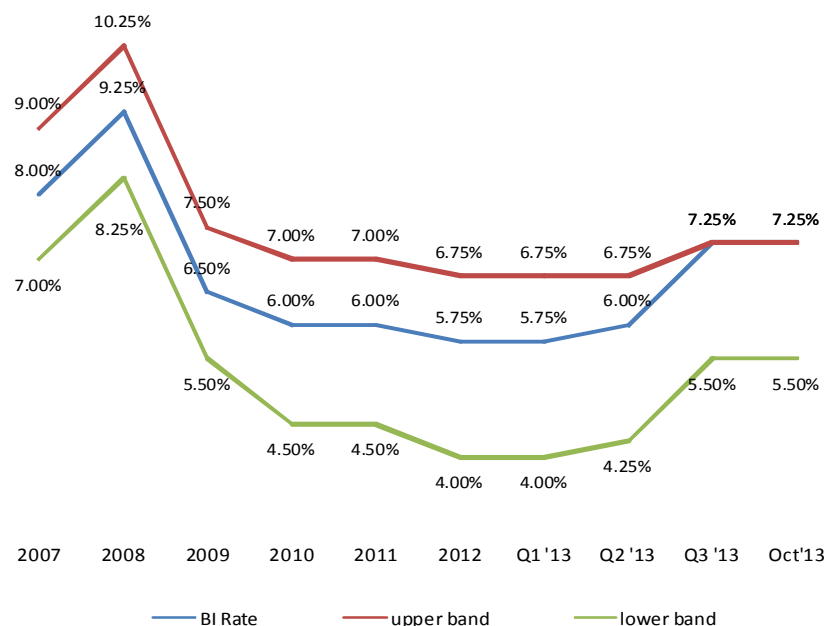


Work Force & Unemployment Rate



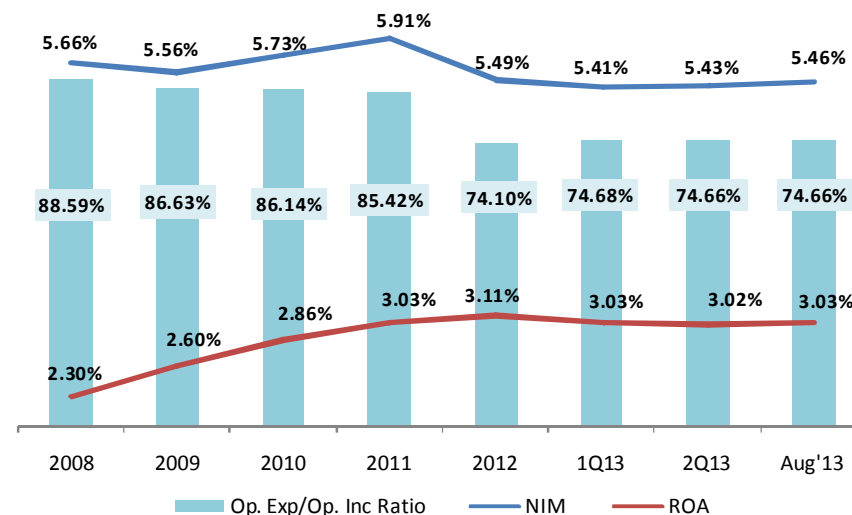
Source: BPS, BI & Bloomberg

BI Rate, Upper & Lower Band (%)

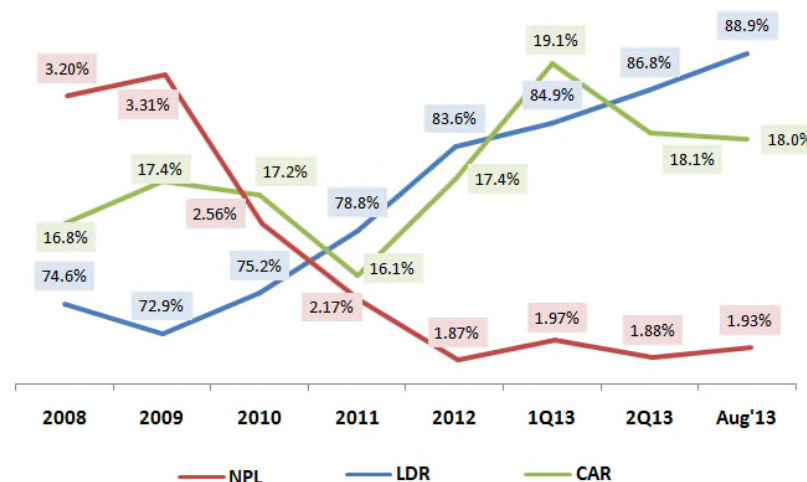


- In Oct'13, BI maintain its rate of 7.25%, with lending rate and deposit rate facility also maintained at the level of 7.25% and 5.50%
- LDR reach 88.9% in Aug 2013 while CAR still can be maintained at 18% and NPL sustained at below 2%. At the same time, the banking industry's ROA stayed at the level of 3% as efficiency and NIM is improving

ROA, NIM & Operating Exp to Operating Inc Ratio



LDR & CAR



Financial Updates

Financial Highlights

	Q3'12	2012	Q1'13	Q2'13	Q3'13	Δ yoy	Δ qoq
Asset/Liabilities							
Total Assets (IDR Billion)	469,018	535,209	511,977	538,301	569,146	21.3%	5.7%
Total Loans (Gross) (IDR Billion)	318,001	348,227	361,250	391,762	413,263	30.0%	5.5%
Total Deposits (IDR Billion)	373,137	436,098	403,089	438,966	454,730	21.9%	3.6%
Asset Quality							
NPL (gross)	2.33%	1.78%	1.97%	1.81%	1.77%		
NPL (nett)	0.54%	0.34%	0.46%	0.41%	0.43%		
Liquidity							
LDR	85.23%	79.85%	89.62%	89.25%	90.88%		
Reserve Requirement - IDR	8.02%	10.64%	8.02%	8.02%	8.02%		
Reserve Requirement - FX	8.00%	8.17%	8.00%	8.49%	8.04%		
Profitability							
Net Profit (IDR Billion)	13,014	18,521	5,007	10,012	15,228	17.0%	
NIM	8.43%	8.42%	8.19%	8.08%	8.25%		
ROE	36.87%	38.66%	32.63%	33.05%	33.24%		
ROA before tax	4.87%	5.15%	4.76%	4.62%	4.65%		
Cost of Fund (CoF)	3.75%	3.68%	3.54%	3.55%	3.58%		
Cost Efficiency Ratio (CER)	43.88%	43.11%	44.22%	43.85%	44.33%		
Operating Expense to Operating Incom	61.76%	59.93%	60.46%	60.91%	61.54%		
Capital							
Tier1 CAR	14.83%	15.86%	16.90%	16.41%	16.24%		
Total CAR	15.95%	16.95%	17.91%	17.36%	17.13%		

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

(IDR Billion)

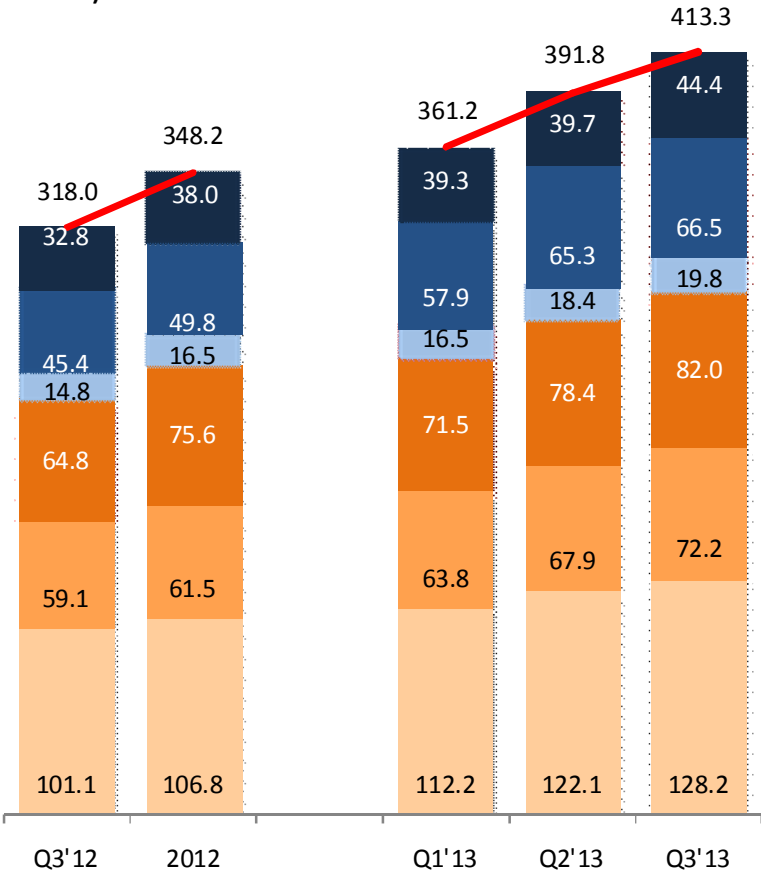
Description	Q3'12	2012	Q1'13	Q2'13	Q3'13	g(YoY)	g(QoQ)
Total Assets	469,018	535,209	511,977	538,301	569,146	21.3%	5.7%
- Gross Loans	318,001	348,227	361,250	391,762	413,263	30.0%	5.5%
- Government Bonds (Recap)	4,314	4,316	4,313	4,308	4,310	-0.1%	0.0%
- Other Earnings Assets	110,482	131,547	104,187	92,920	103,528	-6.3%	11.4%
Total Earning Assets	432,796	484,089	469,750	488,990	521,100	20.4%	6.6%
Earning Assets Provision	(15,304)	(14,584)	-14,737	-14,636	-14,708	-3.9%	0.5%
Total Earning Assets (net)	417,492	469,505	455,013	474,354	506,393	21.3%	6.8%
Total Non Earning Assets	51,526	65,704	56,964	63,946	62,753	21.8%	-1.9%
Total Liabilities & S.E	469,018	535,209	511,977	538,301	569,146	21.3%	5.7%
Total Customer Deposits	373,137	436,098	403,089	438,966	454,730	21.9%	3.6%
- Demand Deposits	68,116	79,105	57,937	81,326	75,787	11.3%	-6.8%
- Saving Deposits	158,634	182,291	172,489	176,167	186,575	17.6%	5.9%
- Time Deposits	146,388	174,702	172,663	181,473	192,368	31.4%	6.0%
Other Interest Bearing Liabilities	16,958	14,466	18,774	10,674	19,955	17.7%	87.0%
Non Interest Bearing Liabilities	19,297	20,008	25,769	20,391	21,246	10.1%	4.2%
Tier I Capital	48,667	51,593	58,216	60,537	62,937	29.3%	4.0%
Total Shareholder's Equity	59,626	64,637	64,345	68,270	73,214	22.8%	7.2%

Total asset grow 21.3% (yoy), driven by loans, while in deposits, low cost funds is still dominating

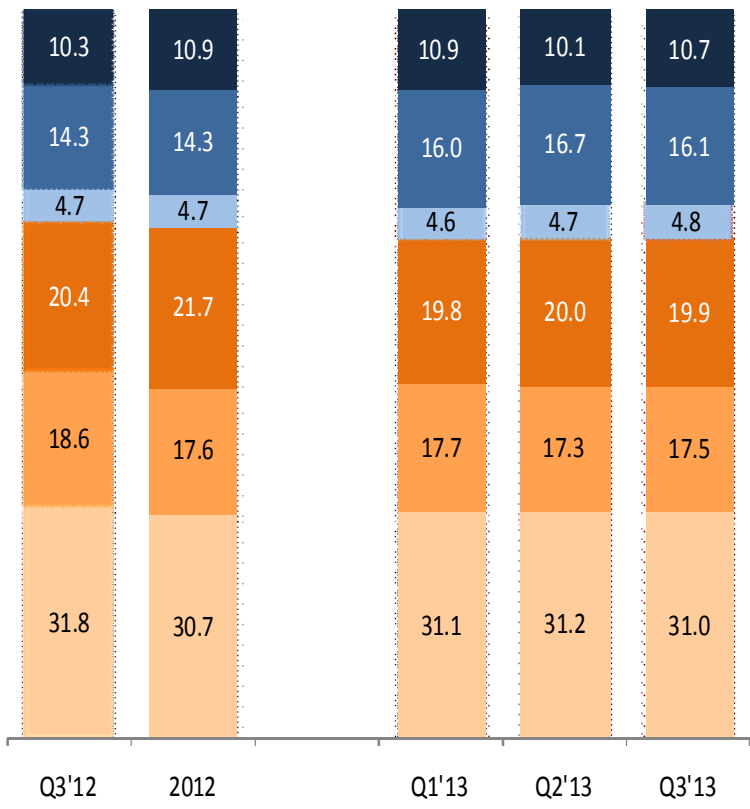
Loan – Mix and Growth

Loans Outstanding – by business segment

(IDR trillion)



Composition – by business segment (%)



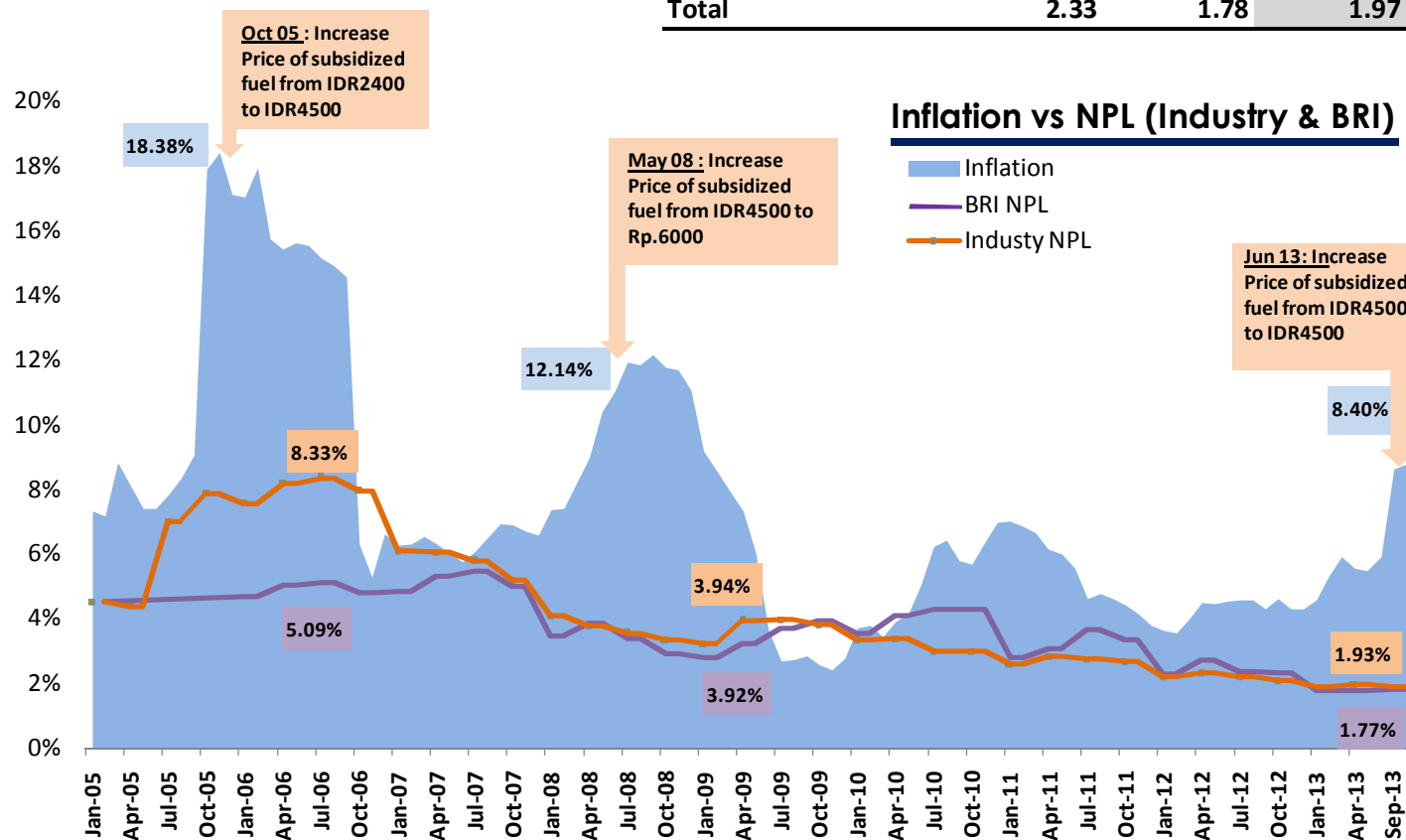
■ Micro
 ■ Consumer
 ■ Small Commercial
 ■ Medium
 ■ SoE
 ■ Corporate Non-SoE
 — Total Loan

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

Non Performing Loan - gross (%)

NPL (%)	Q3'12	2012	Q1'13	Q2'13	Q3'13
Micro	1.35	1.09	1.29	1.22	1.23
Consumer	1.81	1.60	1.69	1.56	1.50
Small Commercial	5.33	3.75	4.63	4.19	3.94
Medium	6.85	5.09	5.47	4.71	5.00
SoE	0.00	0.00	0.00	0.00	0.00
Corporate	1.60	1.00	0.97	0.96	0.94
Total	2.33	1.78	1.97	1.81	1.77

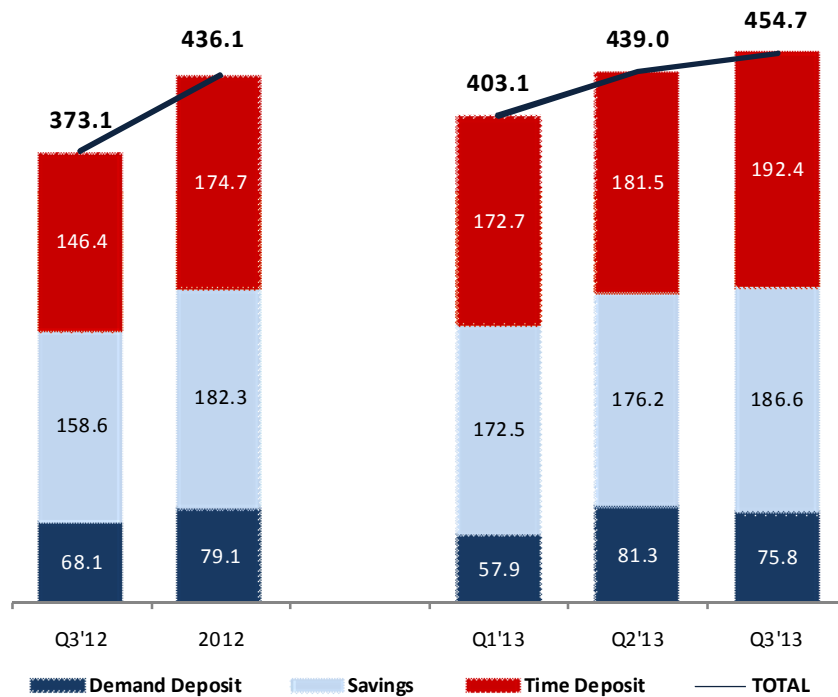


- The fuel price hike gives high impact to the increasing inflation.
- In the period of high inflation in 2005 reached 18.38%, BRI NPL was still maintained at 5.09% while the industry reached 8.33% (June 2006).
- With Sep 2013 inflation of 8.40%, BRI's NPL is expected to be maintained below 2% at the end of 2013.

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Third Party Funds

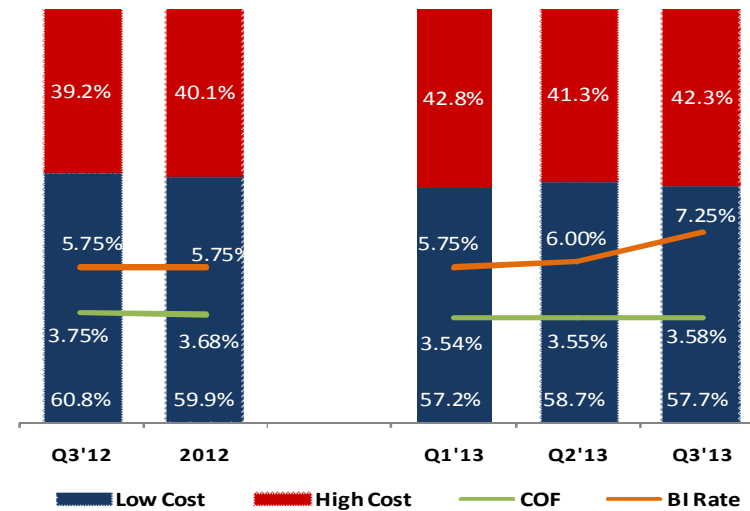
Deposits: Trend (IDR trillion)



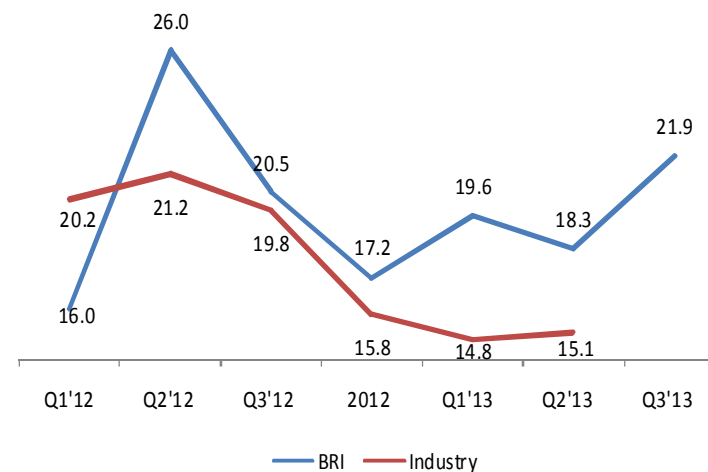
- In Q3-2013, Total TPF grows of 21.9% (yoy)
- Cof still manageable at the level of 3.58%, reflecting BRI's advantages in managing funding cost

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Deposit Composition, COF and BI Rate (%)



Deposit Growth (yoy): BRI vs Industry (%)



Income Statement - Highlights

... Much stronger income generation from operations...

(IDR Billion)

Description	9Mo'12	9Mo'13	g(YoY)	Q1'13	Q2'13	Q3'13	g(QoQ)
Interest Income	35,432	40,501	14.3%	12,873	13,147	14,481	10.1%
Interest Expense	(9,453)	(10,196)	7.9%	(3,219)	(3,341)	(3,637)	8.8%
Net Interest Income	25,980	30,305	16.6%	9,654	9,806	10,845	10.6%
Fee & Other Opr. Income	5,265	5,329	1.2%	1,726	1,868	1,736	-7.1%
Gross Operating Income	31,245	35,634	14.0%	11,380	11,674	12,580	7.8%
Other Operating Expenses	(13,546)	(15,703)	15.9%	(4,949)	(5,069)	(5,685)	12.1%
Pre Provision Operating Profit	17,699	19,930	12.6%	6,431	6,605	6,895	4.4%
Provision	(2,138)	(2,298)	7.5%	(654)	(804)	(841)	4.6%
Non Operating Profit/Loss	738	1,093	48.2%	356	218	519	137.8%
Profit Before Tax n Minor. Int.	16,299	18,726	14.9%	6,133	6,019	6,573	9.2%
Net Profit	13,014	15,228	17.0%	5,007	5,004	5,216	4.2%
EPS*)	723.5	846.6	17.0%	835.2	834.7	870.0	4.2%

Note:

*) annualized

Detail on the Fee & Other Operating Income on page 21

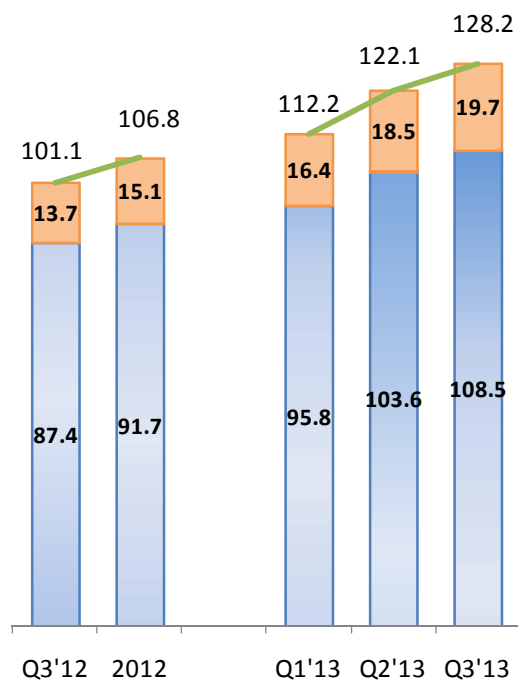
Business Updates

Micro Banking
-Sustaining Growth-

Micro Banking – Loan

Total Micro Loan and KUR

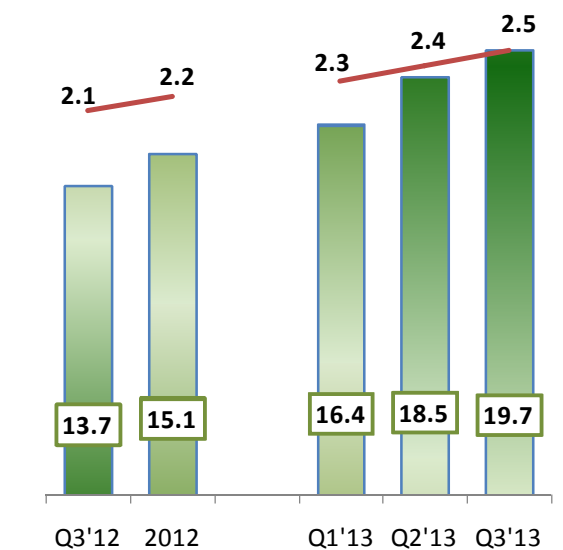
(IDR Trillion)



Micro KUR
Micro Loan
Total Micro Loan + KUR

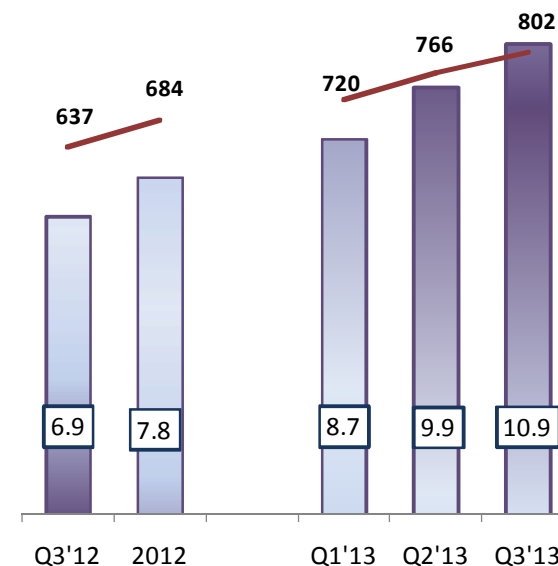
Micro KUR

Performance



Outstanding (IDR Trillion) Borrowers (in Million)

Migration of Micro KUR to Micro Loan



Plafond (IDR Trillion) Borrowers (in Thousand)

- Total Micro Loan and KUR increased 26.9%, higher than last year growth of 15.1%
- Micro KUR is growing healthily, with an increased number of borrower migration to Micro Loan
- Micro KUR NPL is maintained at 1.86%

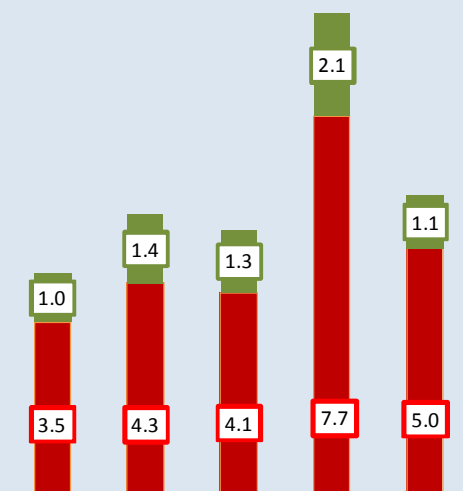
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Micro Banking – Maintained momentum of growth

MICRO LOAN and KUR

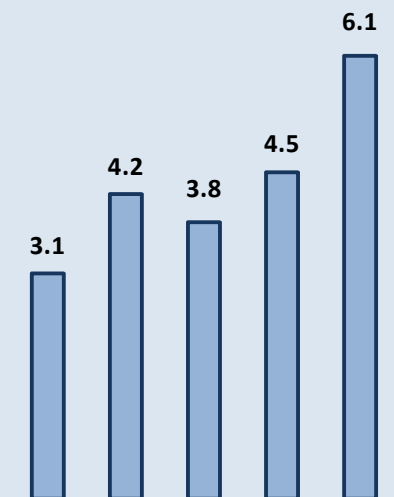
Quarterly Growth – O/S

(IDR Trillion)



Growth in Q3s

(IDR Trillion)



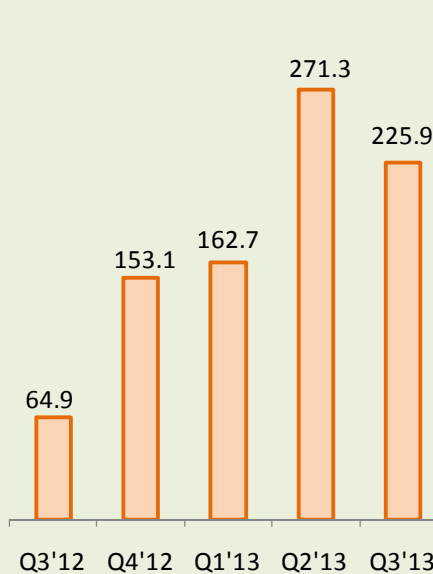
Growth of loans is coming from both Micro Loan and Micro KUR

Compares to Q3 growth in previous years, Q3 2013 has the highest loan growth.

MICRO BORROWERS

Quarterly Growth-# New Borrowers

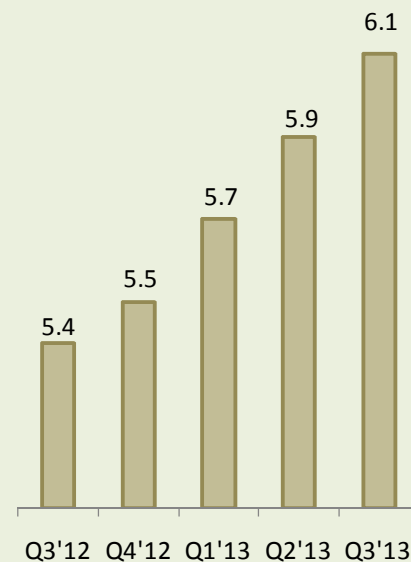
(In Thousand)



The number of new borrowers is accelerating in 2012 and maintained in Q3 2013

Total Number of Borrowers

(In Million)



Micro loan and KUR expansion is in line with increasing number of borrowers in Q3 2013.

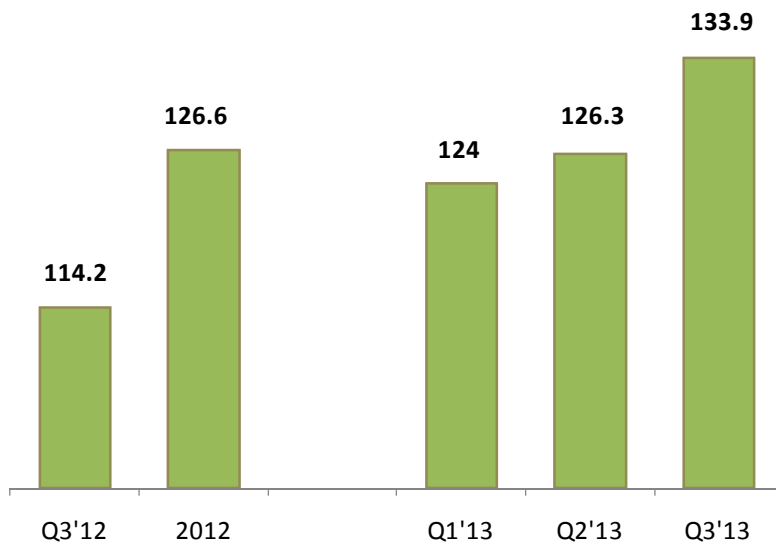
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Micro Banking

Micro Funding, providing liquidity from stable core funding

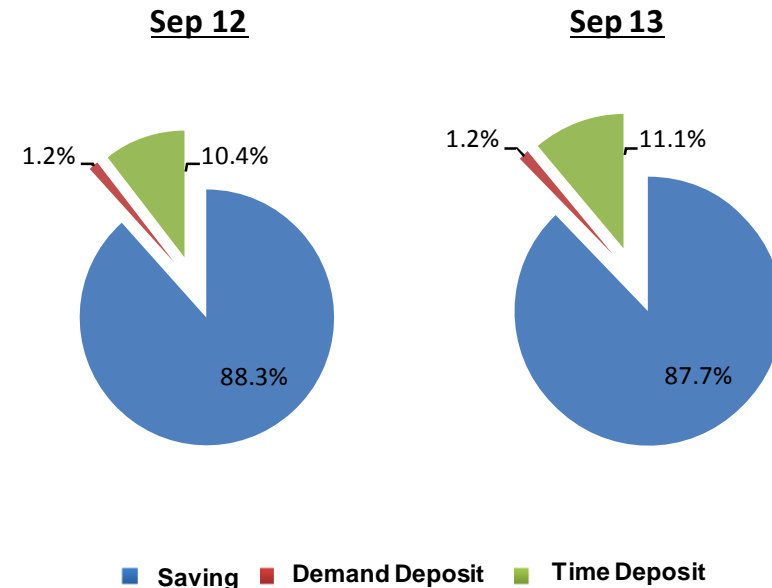
Deposit

IDR Trillion



Saving dominates total Micro's deposit, with average size of around IDR 4.9 million

Micro Deposit Composition



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

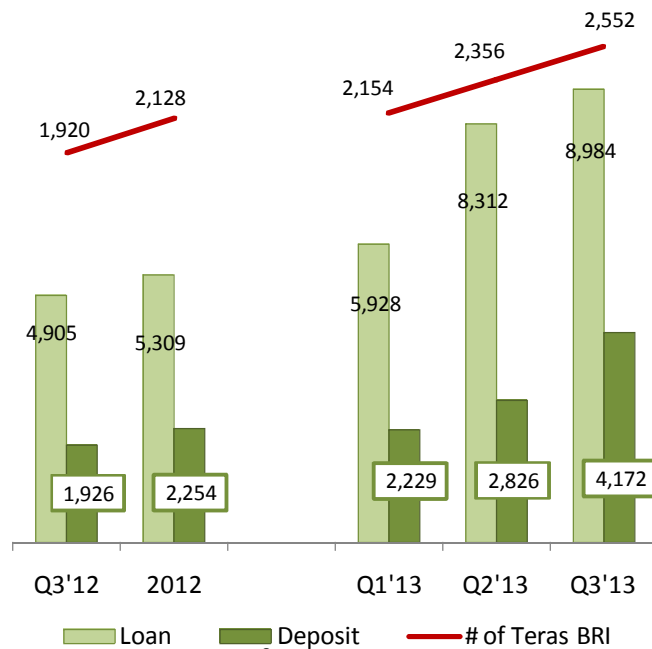
Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Micro Banking – *Teras BRI*

Teras BRI - more accessible, getting closer to customers

Teras BRI Performance

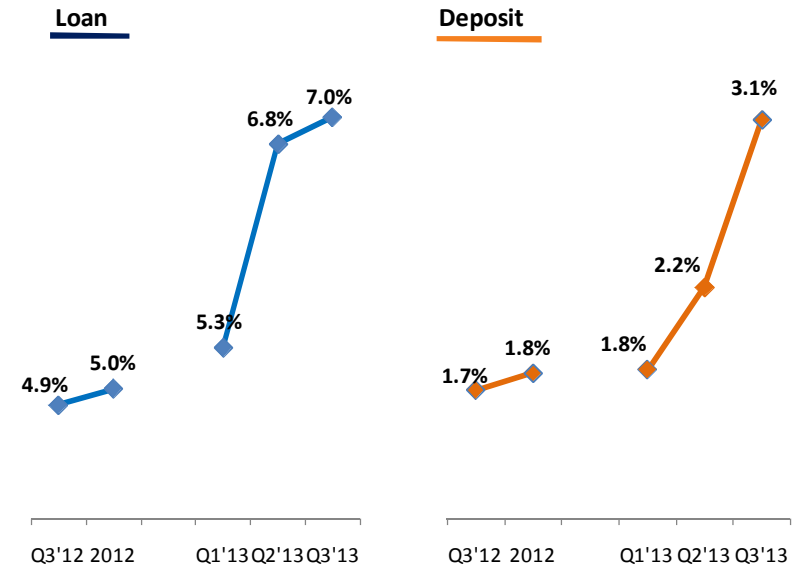
IDR billion



TerasBRI continuously shows superior performance with loan growth of 83% and deposit increase 117% yoy.

Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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Contribution – TerasBRI to Total Micro Loan & KUR



TerasBRI and mobile TerasBRI are the arm-length of conventional micro outlet, designed to develop the market and protect the market from competitors.



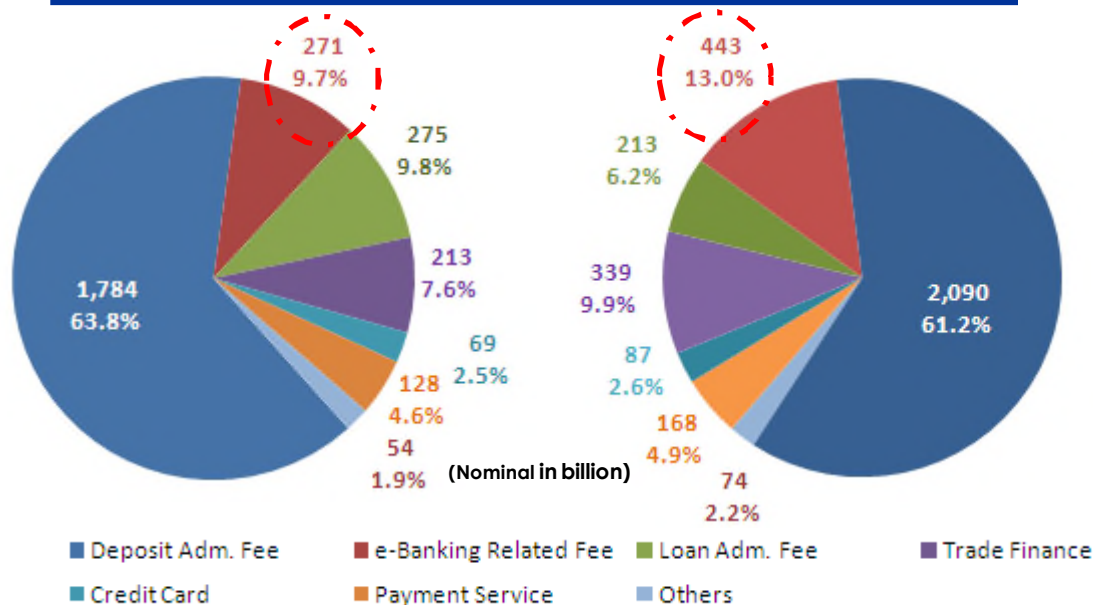
Consumer Banking

- Growing Presence of E-Banking -

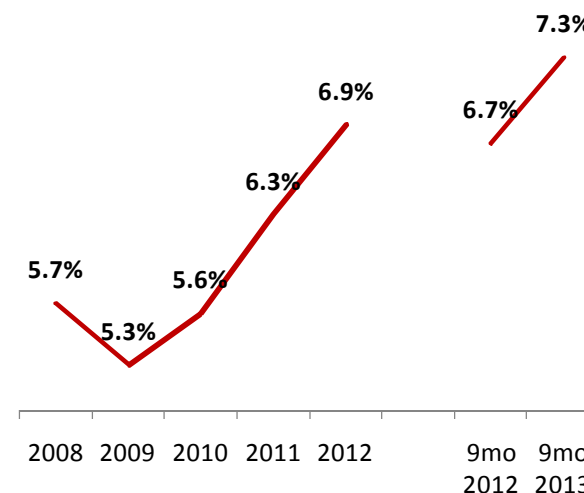
Fee Based Income - composition

Sep 2012

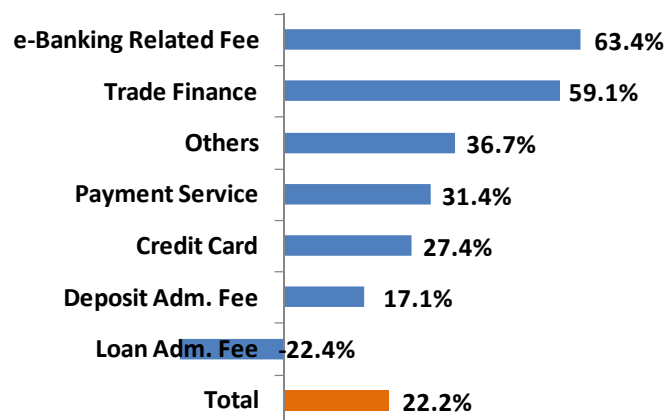
Sep 2013



FBI to Total income



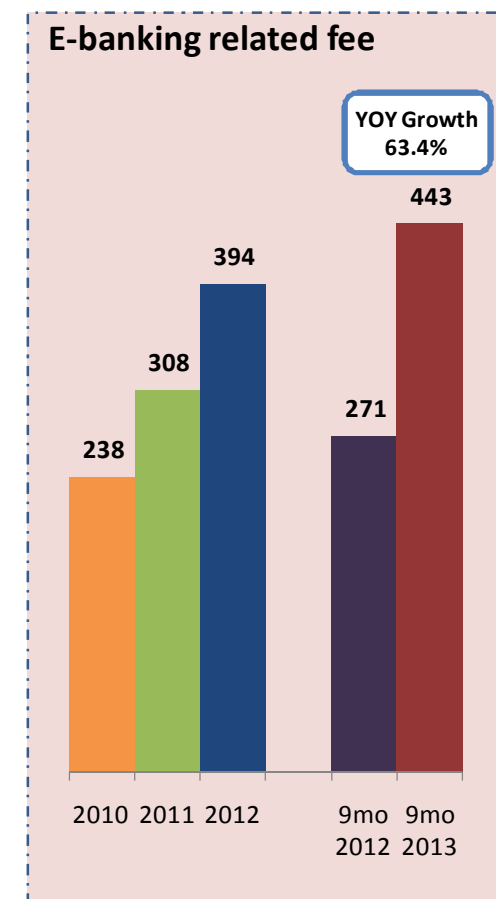
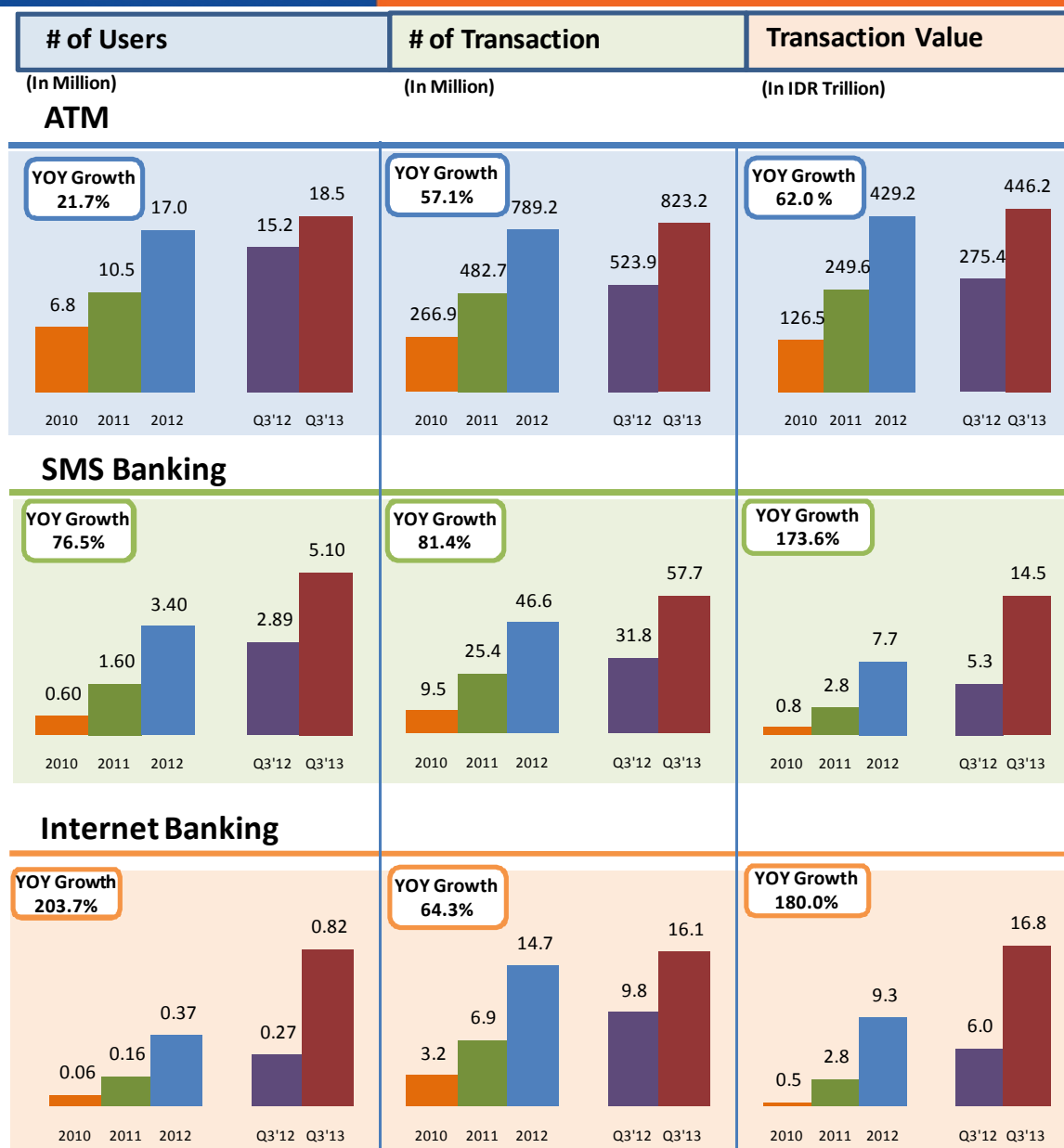
FBI – YoY Growth



Note: Since FY 2010, figures are PSAK 50 & 55 compliant
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- FBI contribution to Total Income is steady at 7.3% in September 2013
- Transaction based fee, i.e. e-Banking Related Fees and Trade Finance increased significantly yoy 63.4%, and 59.1% respectively
- Deposit administration fee still contribute the biggest part of fee-based income, as BRI has large number of customer accounts

E-Banking Performance – a growing presence...



Ample opportunity to grow fee based income coming from e-banking, as BRI has huge base number of customer accounts (As of Sep '13, around 45 million accounts)

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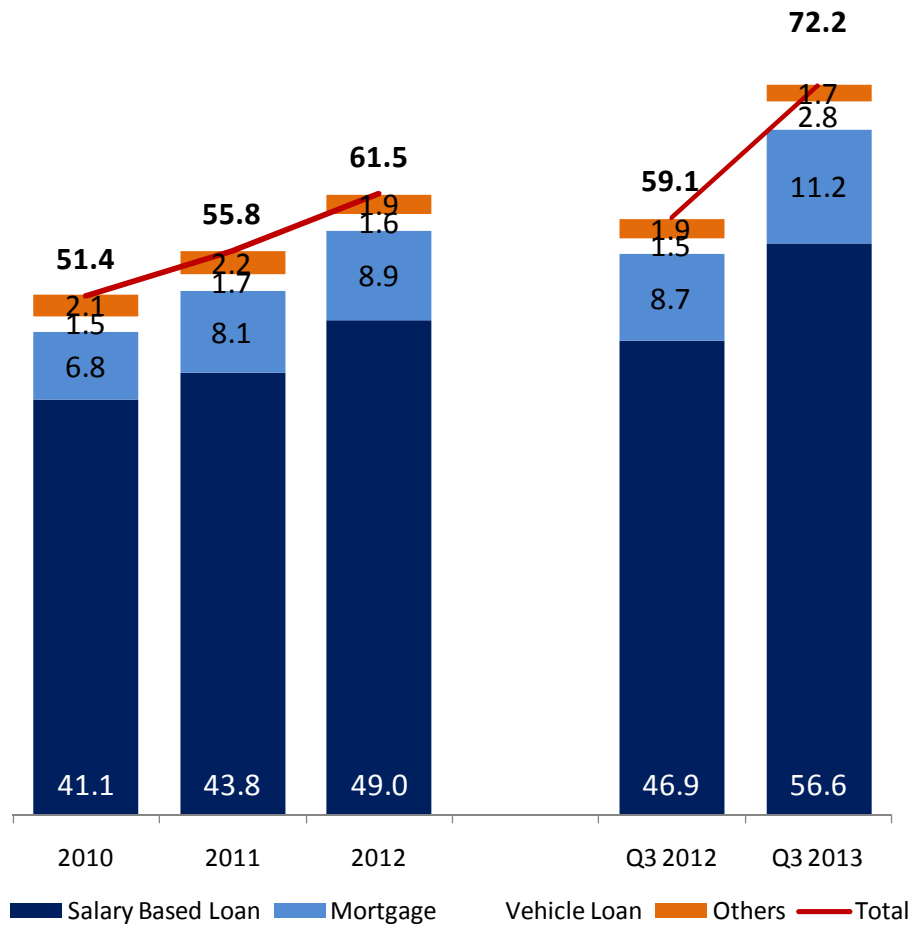
Consumer Loans

- *Optimizing the Salary Based Loan Potentials* -

Consumer Loan – *accelerated in profitable way*

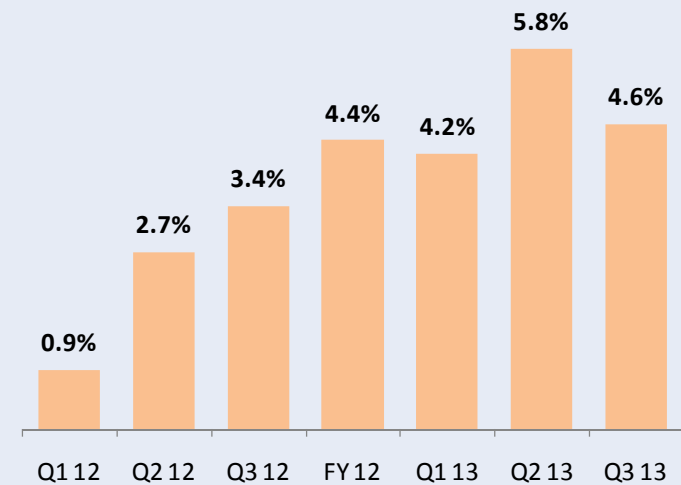
Consumer Loan Composition

IDR Trillion



Salary Based Loan – *Steady Growth*

Quarterly Growth

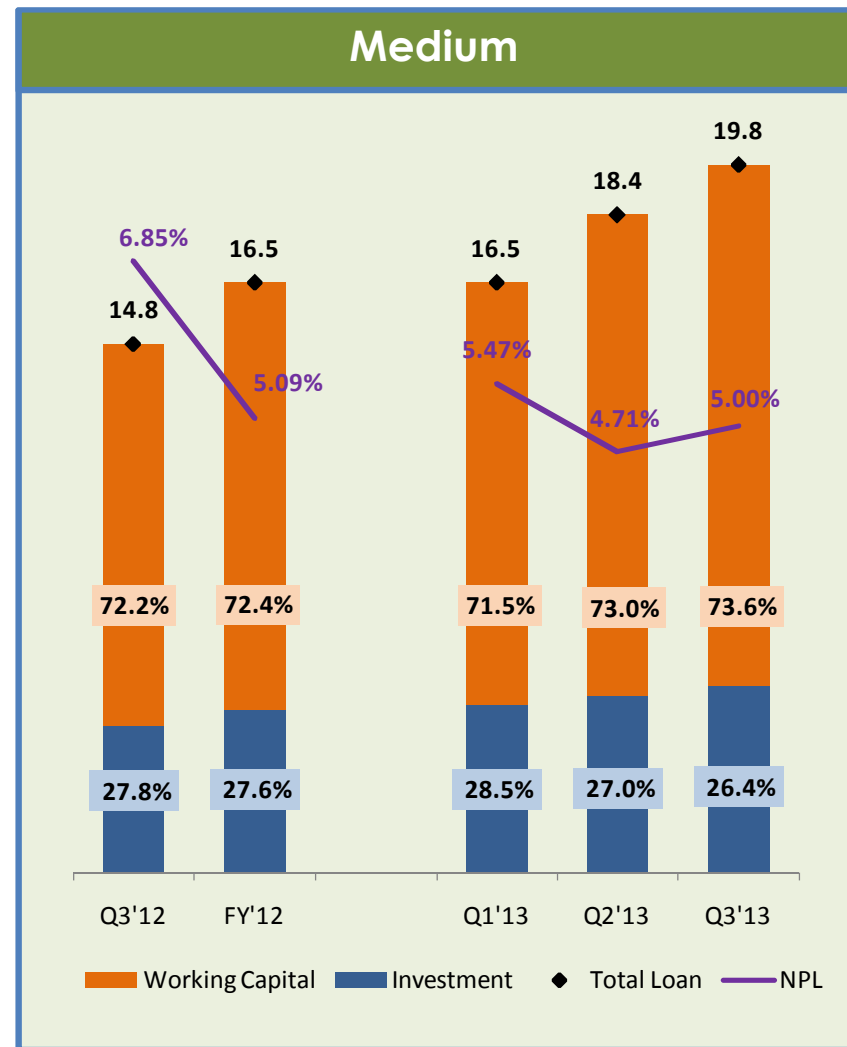
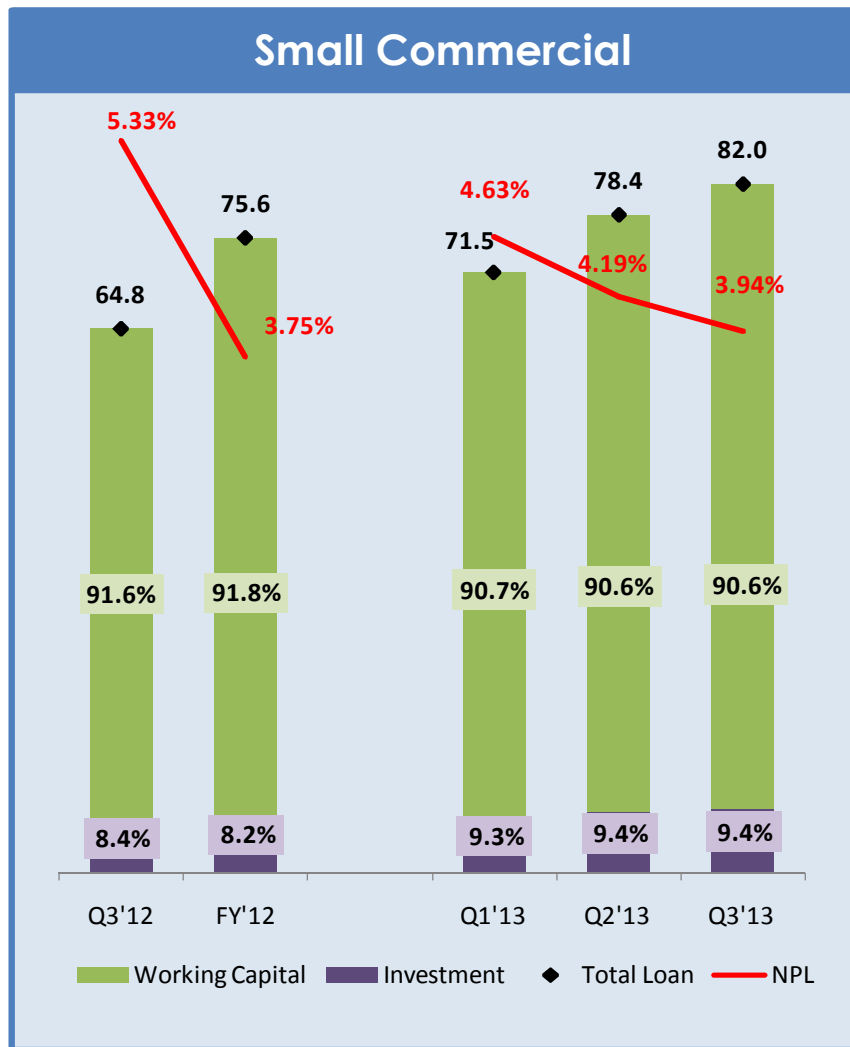


- Salary based loan contributes around 80% of BRI's consumer loans
- Growth is steady, in Q3-2013, maintained at 4.6%

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Small Commercial & Medium Loans

Small Commercial & Medium Loans



Small Commercial and Medium maintained their growth momentum, 4.6% and 7.7% qoq growth, with working capital dominated the portfolio, and maintained loan quality.

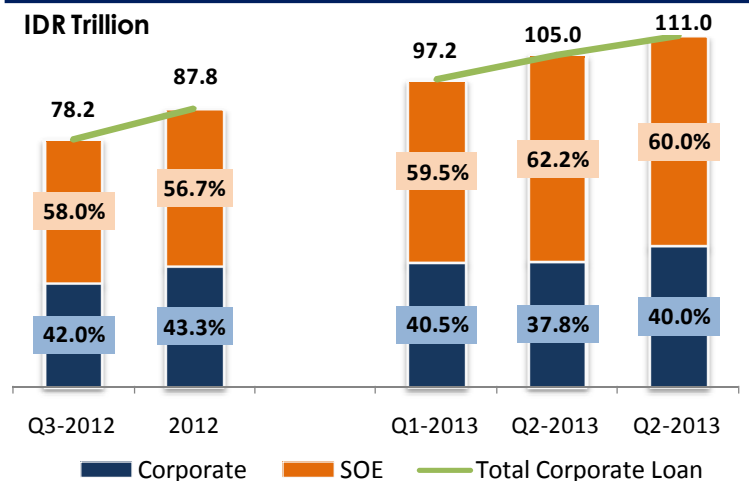
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SoE & Corporate Loans

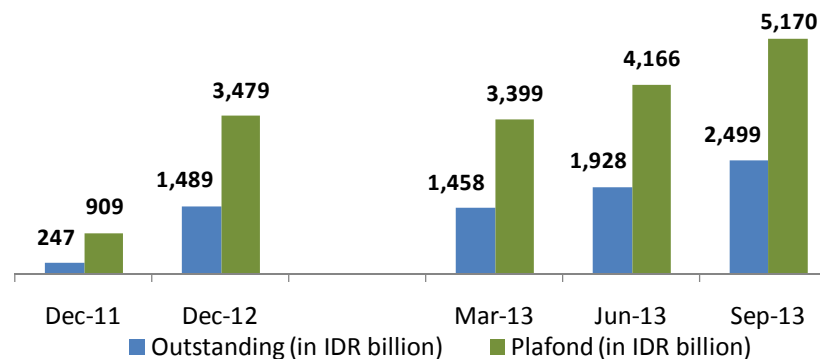
SOE & Corporate Loans

Providing future source of growth for SMEs

Growth Trend

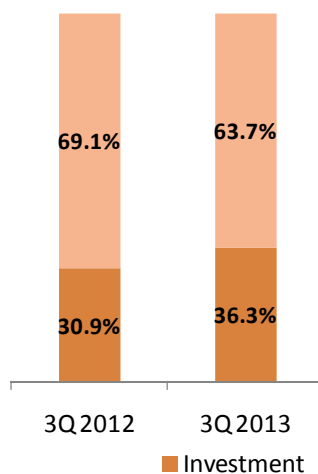
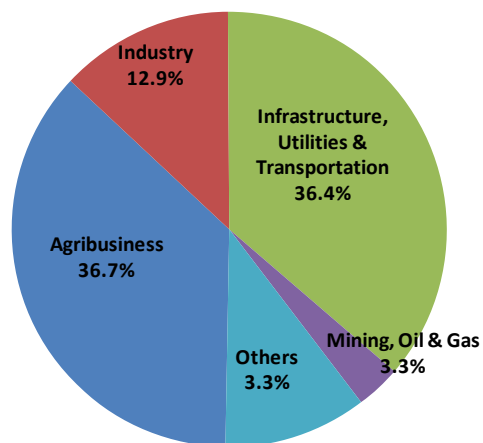


Small Commercial Loans Trickled down from Corporate Loans

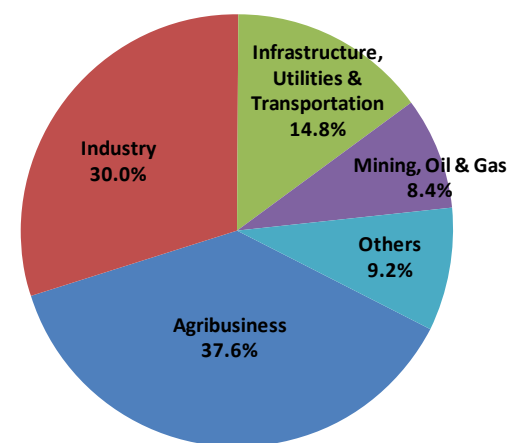
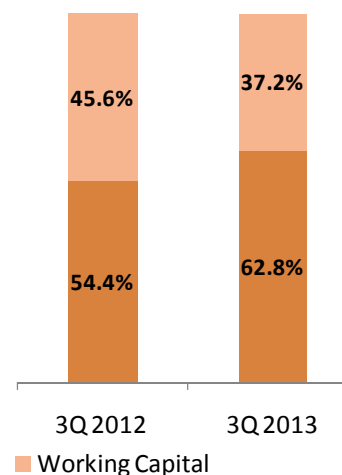


In Sep 2013, loans outstanding trickled down from SoE & Corporate segments grow 71.3% (ytd) and 32.7% (qoq). It is also supported by increasing investment loan portion that mainly coming from Agribusiness and Infrastructure sector.

SoE Loans



Corporate Loans



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Key Take Aways

- As the biggest portion of earning asset, in Q3-2013, loan maintained its momentum of growth, 30% (yoy), with manageable quality of NPL gross 1.77%.
- Micro loan growth on track with 26.9% (yoy) or 20.1% (ytd), optimizing its capacity
- TPF growth of 21.9%, higher than industry average, resulting in manageable cost of fund of 3.58%
- Increasing asset productivity, especially loans and manageable cost both in interest expense and operating expense, generating better NIM
- Stable growth of fee based income
- Solid capital condition

Appendixes

Financial Performance

Financial Ratios

Description	Q3'12	2012	Q1'13	1H'13	9Mo'13
Cost of Fund (COF)	3.75%	3.68%	3.54%	3.55%	3.58%
Loan to Deposit Ratio	85.23%	79.85%	89.62%	89.25%	90.88%
Net Interest Margin (NIM)	8.43%	8.42%	8.19%	8.08%	8.25%
NPL ratio - Gross	2.33%	1.78%	1.97%	1.81%	1.77%
NPL ratio - Nett	0.54%	0.34%	0.46%	0.41%	0.43%
CKPN to Earning asset	3.87%	3.43%	3.30%	3.20%	2.98%
Opr. Expense to Opr. Income	61.76%	59.93%	60.46%	60.91%	61.54%
Cost Efficiency Ratio (CER)	43.88%	43.11%	44.22%	43.85%	44.33%
Tier I CAR	14.83%	15.86%	16.90%	16.41%	16.24%
Total CAR	15.95%	16.95%	17.91%	17.36%	17.13%
Return on Assets (ROA) - b.t	4.87%	5.15%	4.76%	4.62%	4.65%
Return on Assets (ROA) - a.t	3.89%	4.04%	3.89%	3.80%	3.78%
Return on Equity (ROE) - Tier I	36.87%	38.66%	32.63%	33.05%	33.24%
Return on Equity (ROE) - B/S	31.47%	32.41%	30.28%	30.07%	29.80%
Min. Reserve Requirement	8.02%	10.64%	8.02%	8.02%	8.02%
Net Open Position	5.60%	3.00%	6.45%	5.14%	3.48%

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

Sources of Income

Total Income

	IDR Billion						
Total Income	9Mo'12	9Mo'13	g (YoY)	Q1'13	Q2'13	Q3'13	g(QoQ)
Interest income	35,432	40,501	14.3%	12,873	13,147	14,481	10.1%
Fee & Other Opr.Income	5,265	5,329	1.2%	1,726	1,868	1,736	-7.1%
Non Operating Income (net)	738	1,093	48.2%	356	218	519	137.8%
Total Income	41,436	46,923	13.2%	14,954	15,233	16,736	9.9%

As of 1H-2013, Interest Income contributed 86.3% of total revenue

Interest Income

	IDR Billion						
Interest Income	9Mo'12	9Mo'13	g (YoY)	Q1'13	Q2'13	Q3'13	g(QoQ)
Interest from Loans	31,045	36,461	17.4%	11,360	12,019	13,081	8.8%
Int. from Other Earning Assets	4,387	4,040	-7.9%	1,512	1,128	1,400	24.1%
Total Interest Income	35,432	40,501	14.3%	12,873	13,147	14,481	10.1%

Fee & Other Operating Income

	IDR Billion						
Fee & Other Operating Income	9Mo'12	9Mo'13	g (YoY)	Q1'13	Q2'13	Q3'13	g(QoQ)
Gain Fr Value Increase of Securities and Govt. Recap Bonds	55	25	-55.0%	-	17	8	-50.5%
Fees and Commissions	2,794	3,415	22.2%	1,036	1,180	1,199	1.6%
Gain fr Forex	325	176	-45.7%	182	(1)	(5)	413.8%
Recovery	1,522	1,395	-8.4%	443	478	474	-0.9%
Others	569	318	-44.1%	64	194	59	-69.4%
Total Fee & Other Opr. Income	5,265	5,329	1.2%	1,726	1,868	1,736	-7.1%

Interest Income from loans contribute 90.0% of total interest income (or 77.7% of total income)

Other Operating Expenses

IDR Billion

Other Operating Expenses	9Mo'12	9Mo'13	g (YoY)	Q1'13	Q2'13	Q3'13	g(QoQ)
Personnel	7,403	9,008	21.7%	2,980	2,831	3,198	13.0%
General and Administration	4,203	4,789	13.9%	1,355	1,620	1,814	11.9%
Losses fr decrease of Securities					-	-	
and Govt. Bonds value	-	-		0	(0)	-	-100.0%
Losses from forex transaction	-	-		-	-	-	
Premium Paid on Govt Guarantees	539	654	21.3%	212	212	231	9.0%
Promotion	457	422	-7.6%	134	144	144	0.0%
Others	944	831	-12.0%	268	263	299	13.5%
Total Other Opr. Expenses	13,546	15,703	15.9%	4,949	5,069	5,685	12.1%

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

Balance Sheet (consolidated)

Description	Q3'12	2012	Q1'13	Q2'13	Q3'13	YoY	QoQ
Total Assets	482,787	551,337	529,509	556,459	587,706	21.7%	5.6%
- Gross Loans	330,237	362,007	375,789	407,969	430,195	30.3%	5.4%
- Government Bonds (Recap)	4,314	4,316	4,313	4,308	4,310	-0.1%	0.0%
- Other Earnings Assets	110,835	132,720	105,860	93,471	103,601	-6.5%	10.8%
Total Earning Assets	445,386	499,042	485,962	505,748	538,106	20.8%	6.4%
Earning Assets Provision	(15,610)	(14,916)	-15,083	-14,985	-15,051	-3.6%	0.4%
Total Earning Assets (net)	429,776	484,126	470,879	490,764	523,056	21.7%	6.6%
Total Non Earning Assets	53,011	67,211	58,631	65,695	64,651	22.0%	-1.6%
Total Liabilities & S.E	482,787	551,337	529,509	556,459	587,706	21.7%	5.6%
Total Customer Deposits	385,114	450,166	418,050	455,051	471,154	22.3%	3.5%
- Demand Deposits	69,188	80,075	59,007	82,355	76,701	10.9%	-6.9%
- Saving Deposits	160,545	184,365	174,671	178,533	189,212	17.9%	6.0%
- Time and Certificate Deposits	155,380	185,726	184,372	194,163	205,242	32.1%	5.7%
Other Interest Bearing Liabilities	18,122	15,784	20,687	11,868	21,167	16.8%	78.4%
Non Interest Bearing Liabilities	19,694	20,505	26,138	20,918	21,642	9.9%	3.5%
Tier I Capital	49,398	52,325	58,991	61,572	62,937	27.4%	2.2%
Total Shareholder's Equity	59,856	64,882	64,635	68,622	73,743	23.2%	7.5%

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

Income Statement (*consolidated*)

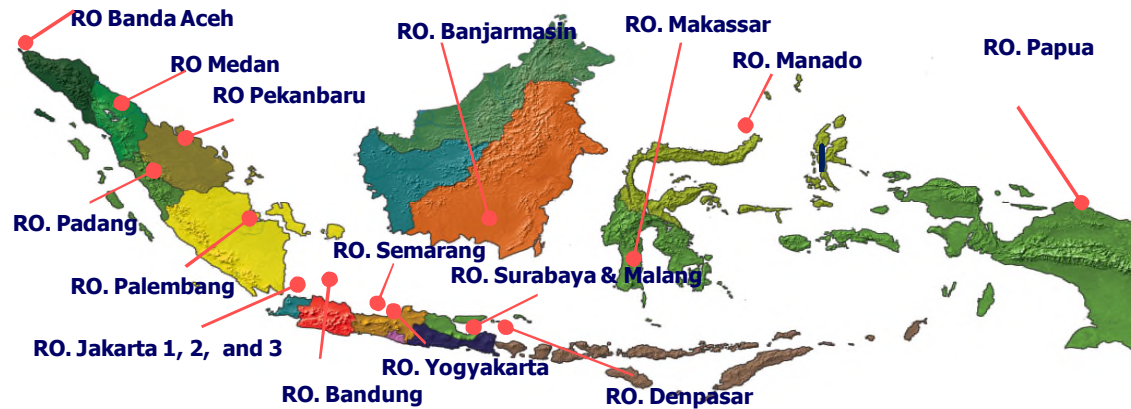
Description	9Mo'12	9Mo'13	YoY	Q1'13	Q2'13	Q3'13	QoQ
Interest Income	36,659	42,082	14.8%	13,352	13,671	15,059	10.2%
Interest Expense	(9,954)	(10,887)	9.4%	(3,434)	(3,561)	(3,892)	9.3%
Net Interest Income	26,705	31,195	16.8%	9,919	10,109	11,167	10.5%
Fee & Other Opr. Income	5,437	5,512	1.4%	1,796	1,919	1,796	-6.4%
Gross Operating Income	32,141	36,707	14.2%	11,715	12,029	12,964	7.8%
Other Operating Expenses	(14,166)	(16,505)	16.5%	(5,180)	(5,339)	(5,985)	12.1%
Pre Provision Operating Profit	17,975	20,203	12.4%	6,535	6,689	6,978	4.3%
Provision	(2,251)	(2,326)	3.3%	(676)	(816)	(833)	2.2%
Non Operating Profit/Loss	742	1,091	47.0%	357	215	518	140.6%
Profit Before Tax n Minor. Int.	16,466	18,968	15.2%	6,216	6,089	6,663	9.4%
Net Profit	13,173	15,454	17.3%	5,087	5,071	5,297	4.5%
EPS *)	732.4	859.2	17.3%	848.4	845.8	883.5	4.5%

*) annualized

Others

The Most Extensive and Largest Networks

Regional Office Distribution



Outlets	2008	2009	2010	2011	2012	Q3'12	Q3'13	▲ yoy
Head Offices	1	1	1	1	1	1	1	-
Regional Offices	14	17	18	18	18	18	18	-
Branches	379	406	413	431	446	436	446	10
Sub Branches	337	434	470	502	545	532	555	23
BRI Units	4,417	4,538	4,649	4,849	5,000	4,925	5,060	135
Cash Offices	179	728	822	870	914	911	937	26
Teras BRI		217	617	1,304	1,778	1,790	2,151	361
Teras Mobile				100	350	275	401	126
Total	5,327	6,341	6,990	8,075	9,052	8,888	9,569	681

E-Channel	2008	2009	2010	2011	2012	Q3'12	Q3'13	d
ATM	1,796	3,778	6,085	7,292	14,292	11,623	15,602	3,979
EDC	-	6,398	12,719	31,590	44,715	37,507	64,464	26,957
CDM	1	22	39	89	92	92	92	-
Kiosk	14	60	96	100	100	100	100	-
E-Buzz	-	1	2	19	42	35	49	14
Total	1,811	10,259	18,941	39,090	59,241	49,357	80,307	30,950



Regional Offices



Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

*Total working units are including 3 overseas offices

BRI Rating

FITCH (March 2013)	
- 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)
- Senior Unsecured Notes	BBB-
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 (March 2013)	
- Outlook	Stable
- Bank Deposit	Baa3/P-3
- Bank Financial Strength	D+
- Baseline Credit Assessment	Baa3
- Adjusted Baseline Credit Assessment	Baa3
- Senior Unsecured Notes	Baa3
PEFINDO (June 2012)	
- National Rating	id AAA, Stable Outlook
Indonesia Sovereign Ratings	
Standard and Poors (May 2013)	BB+, Stable Outlook
Fitch (December 2011)	BBB-, Stable Outlook
Moody's (January 2012)	Baa3, Stable Outlook
Japan Credit Rating Agency (Nov 2012)	BBB-, Stable Outlook

Country Rating

Shareholders & Stock Performance

Shareholders Composition

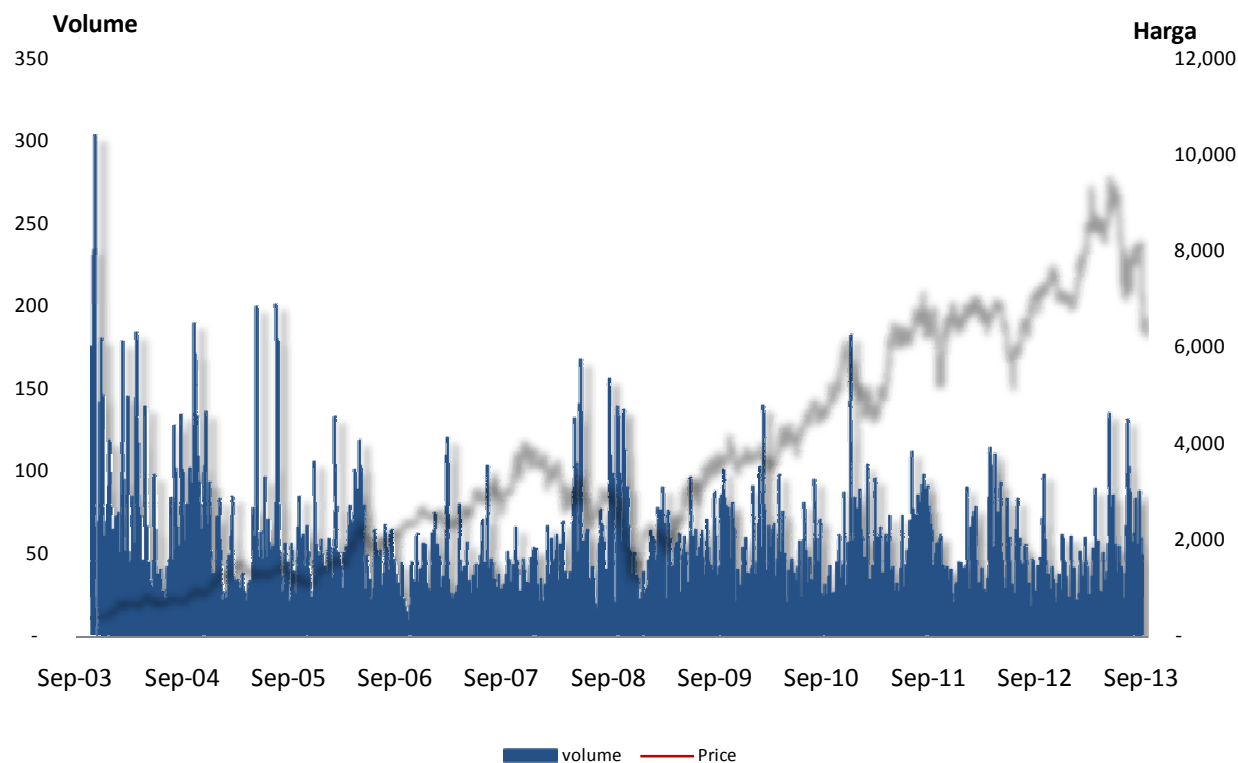
Shareholder	Nov-03	2009	2010	2011	2012	Q1'13	'Q2'13	Q3'13
Government	59.50%	56.77%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%
Public	40.10%	43.23%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%
Foreign *)	55.31%	84.16%	84.25%	83.93%	82.84%	86.31%	83.24%	81.53%
Domestic *)	44.69%	15.84%	15.75%	16.07%	17.16%	13.69%	16.76%	18.47%

*) 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)



5 Years Data...

5 Years Data...

Balance Sheet

Description	2008	2009	2010	2011	2012	Q1'13	Q2'13	Q3'13
Total Assets	246,026	314,746	398,393	456,531	535,209	511,977	538,301	569,146
- Gross Loans	161,061	205,522	246,964	283,583	348,227	361,250	391,762	413,263
- Government Bonds (Recap)	16,352	15,027	13,626	8,996	4,316	4,313	4,308	4,310
- Other Earnings Assets	51,393	76,487	113,669	127,774	131,547	104,187	92,920	103,528
Total Earning Assets	228,807	297,037	374,259	420,353	484,089	469,750	488,990	521,100
Earning Assets Provision	(8,813)	(11,576)	(14,007)	(15,869)	(14,584)	-14,737	-14,636	-14,708
Total Earning Assets (net)	219,994	285,461	360,252	404,484	469,505	455,013	474,354	506,393
Total Non Earning Assets	26,032	29,285	38,141	52,047	65,704	56,964	63,946	62,753
Total Liabilities & S.E	246,026	314,746	398,393	456,531	535,209	511,977	538,301	569,146
Total Customer Deposits	201,495	254,118	328,556	372,148	436,098	403,089	438,966	454,730
- Demand Deposits	39,912	49,965	77,049	75,579	79,105	57,937	81,326	75,787
- Saving Deposits	88,063	104,119	125,198	152,474	182,291	172,489	176,167	186,575
- Time Deposits	73,520	100,034	126,310	144,095	174,702	172,663	181,473	192,368
Other Interest Bearing Liabilities	7,599	20,941	16,595	18,413	14,466	18,774	10,674	19,955
Non Interest Bearing Liabilities	14,575	12,429	16,569	16,195	20,008	25,769	20,391	21,246
Tier I Capital	17,796	20,846	27,673	38,215	51,593	58,216	60,537	62,937
Total Shareholder's Equity	22,357	27,257	36,673	49,775	64,637	64,345	68,270	73,214

5 Years Data...

Income Statement

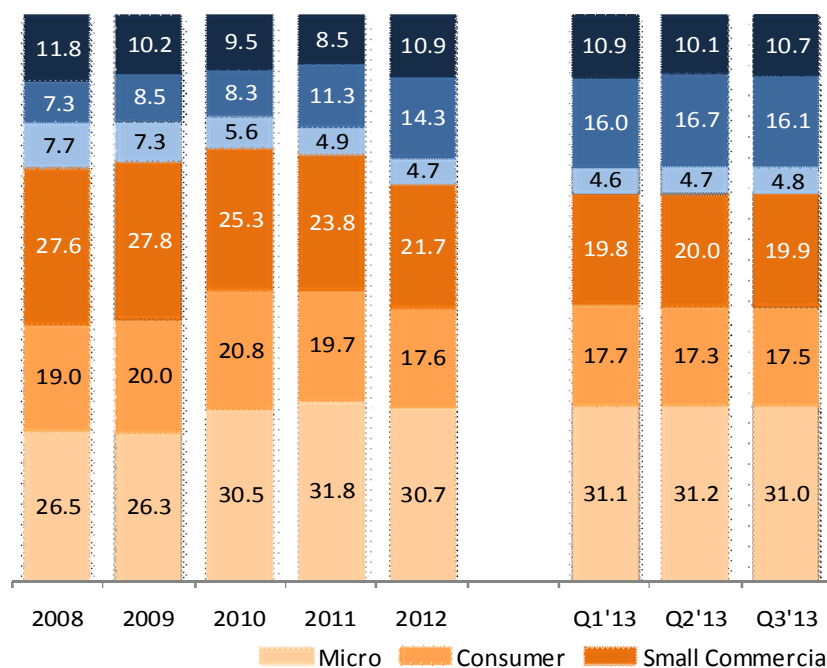
Description	2008	2009	2010	2011	2012	Q1'13	1H'13	9Mo'13
Interest Income	28,076	35,071	43,971	46,949	47,922	12,873	26,020	40,501
Interest Expense	(8,437)	(12,180)	(11,449)	(13,079)	(12,461)	(3,219)	(6,560)	(10,196)
Net Interest Income	19,639	22,891	32,523	33,870	35,461	9,654	19,460	30,305
Fee & Other Opr. Income	2,492	3,257	5,458	5,524	8,166	1,726	3,593	5,329
Gross Operating Income	22,131	26,148	37,980	39,394	43,627	11,380	23,053	35,634
Other Operating Expenses	(10,971)	(11,773)	(15,648)	(16,288)	(18,602)	(4,949)	(10,018)	(15,703)
Pre Provision Operating Profit	11,160	14,375	22,332	23,106	25,025	6,431	13,035	19,930
Provision	(2,813)	(5,805)	(7,926)	(5,532)	(2,555)	(654)	(1,457)	(2,298)
Non Operating Profit/Loss	476	1,327	497	1,157	1,169	356	574	1,093
Profit Before Tax n Minor. Int.	8,823	9,897	14,903	18,731	23,639	6,133	12,152	18,726
Net Profit	5,958	7,308	11,472	15,083	18,521	5,007	10,012	15,228
EPS*)	248.5	304.8	465.1	611.4	750.8	811.9	834.9	846.6

Ratios

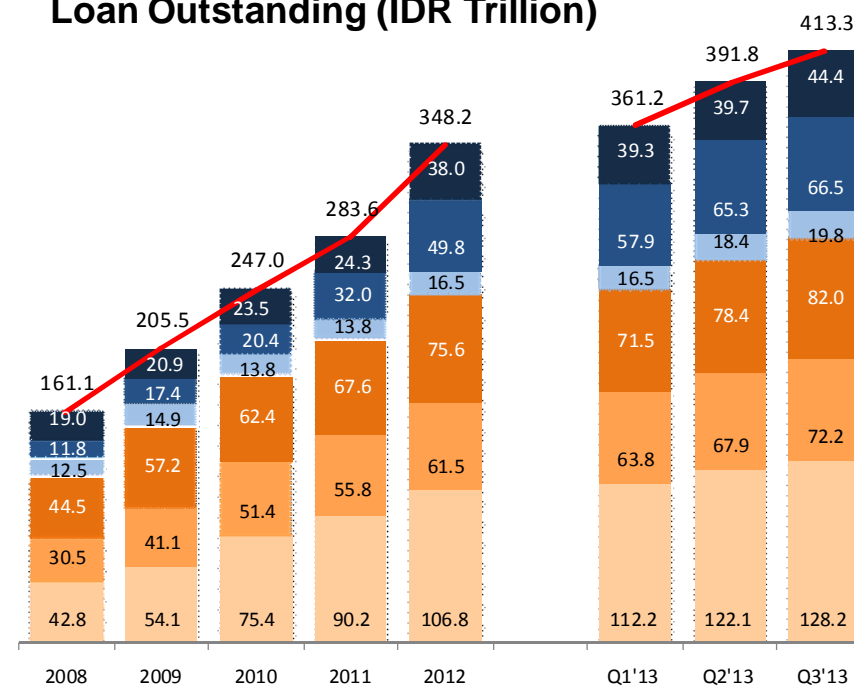
Description	2008	2009	2010	2011	2012	Q1'13	1H'13	9Mo'13
Cost of Fund (COF)	5.16%	6.02%	4.90%	4.70%	3.68%	3.54%	3.55%	3.58%
Loan to Deposit Ratio	79.93%	80.88%	75.17%	76.20%	79.85%	89.62%	89.25%	90.88%
Net Interest Margin (NIM)	10.18%	9.14%	10.77%	9.58%	8.42%	8.19%	8.08%	8.25%
NPL ratio - Gross	2.80%	3.52%	2.78%	2.30%	1.78%	1.97%	1.81%	1.77%
NPL ratio - Nett	0.85%	1.08%	0.74%	0.42%	0.34%	0.46%	0.41%	0.43%
CKPN to Earning asset	#DIV/0!	4.29%	4.58%	4.51%	3.43%	3.30%	3.20%	2.98%
Opr. Expense to Opr. Income	72.65%	77.66%	70.86%	66.69%	59.93%	60.46%	60.91%	61.54%
Cost Efficiency Ratio (CER)	50.40%	46.72%	42.22%	41.17%	43.11%	44.22%	43.85%	44.33%
Tier I CAR	11.84%	12.05%	12.01%	13.67%	15.86%	16.90%	16.41%	16.24%
Total CAR	13.18%	13.20%	13.76%	14.96%	16.95%	17.91%	17.36%	17.13%
Return on Assets (ROA) - b.t	4.18%	3.73%	4.64%	4.93%	5.15%	4.76%	4.62%	4.65%
Return on Assets (ROA) - a.t	2.82%	2.76%	3.57%	3.97%	4.04%	3.89%	3.80%	3.78%
Return on Equity (ROE) - Tier I	34.50%	35.22%	43.83%	42.49%	38.66%	32.63%	33.05%	33.24%
Return on Equity (ROE) - B/S	29.15%	28.83%	35.94%	35.10%	32.41%	30.28%	30.07%	29.80%
Min. Reserve Requirement	5.57%	5.90%	8.05%	9.33%	10.64%	8.02%	8.02%	8.02%
Net Open Position	13.55%	5.22%	4.45%	5.49%	3.00%	6.45%	5.14%	3.48%

5 Years Data...

Loan Composition (%)



Loan Outstanding (IDR Trillion)

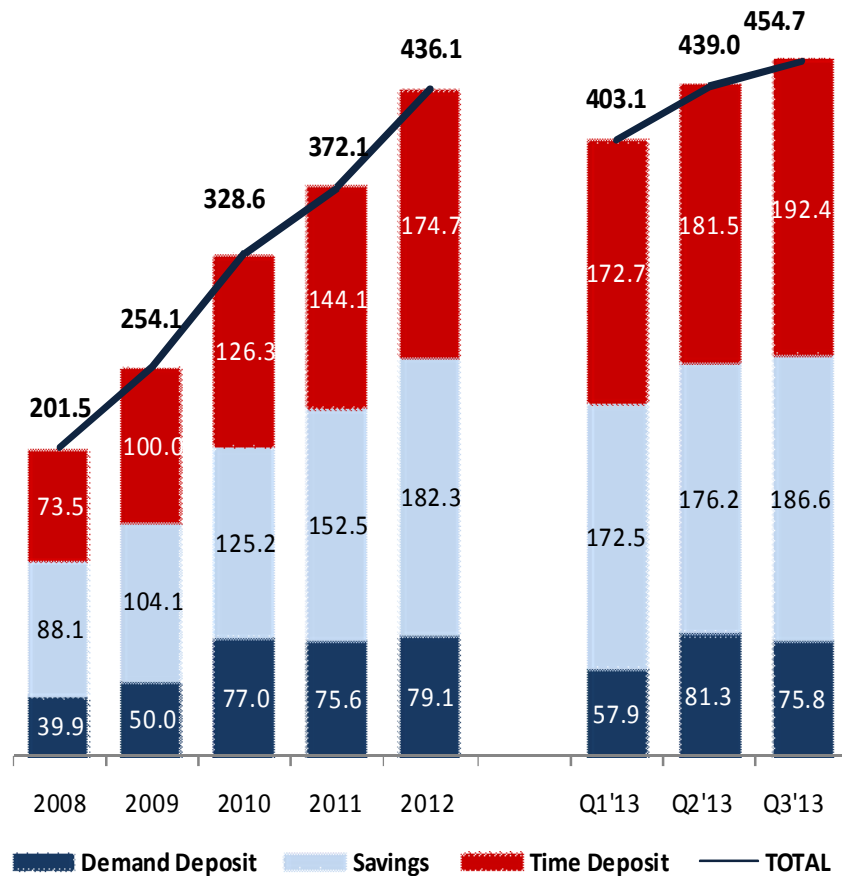


Loan Quality

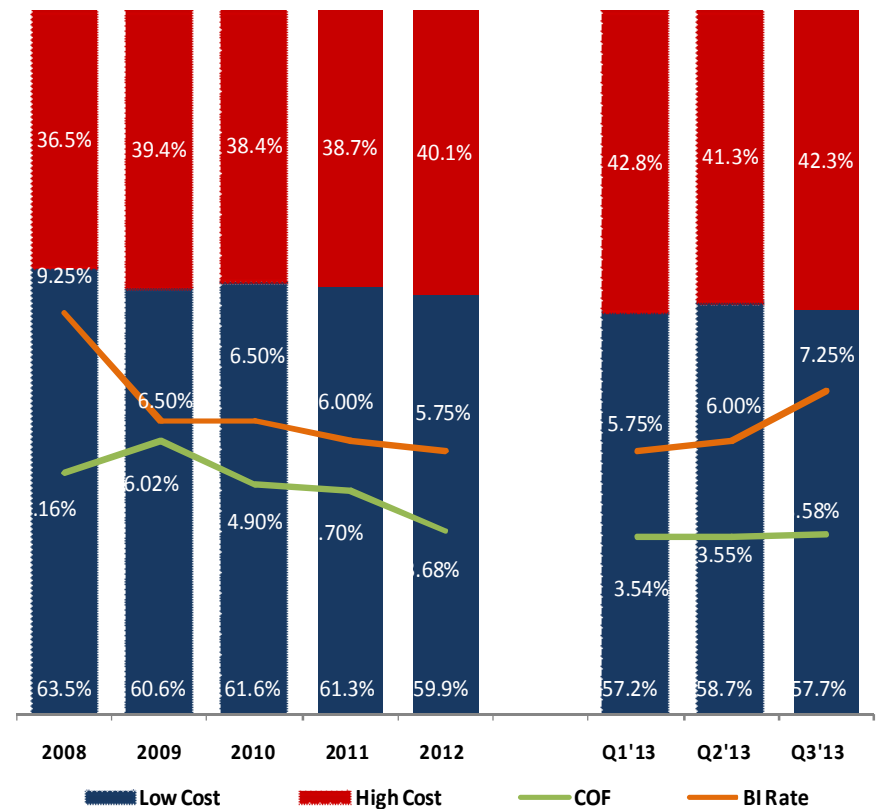
NPL (%)	2008	2009	2010	2011	2012	Q1'13	Q2'13	Q3'13
Micro	1.02	1.40	1.21	1.19	1.09	1.29	1.22	1.23
Consumer	1.08	1.35	1.40	1.53	1.60	1.69	1.56	1.50
Small Commercial	3.52	4.21	5.11	4.53	3.75	4.63	4.19	3.94
Medium	6.33	12.31	6.90	7.11	5.09	5.47	4.71	5.00
SoE	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00
Corporate	7.33	7.83	4.64	2.24	1.00	0.97	0.96	0.94
Total	2.80	3.52	2.78	2.30	1.78	1.97	1.81	1.77

5 Years Data...

Third Party Fund (TPF) (IDR Trillion)



TPF Composition, CoF & BI Rate (%)



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