

# **PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.**

Financial Update Q2 - 2010

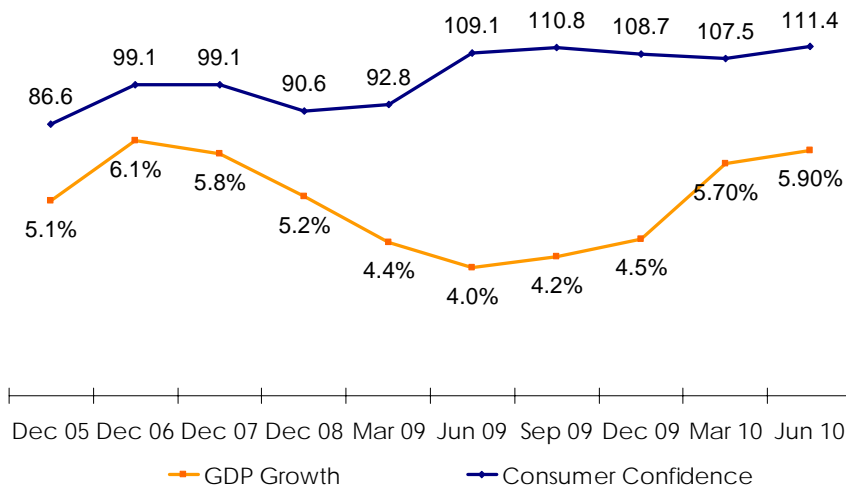
Jakarta, 30 July 2010



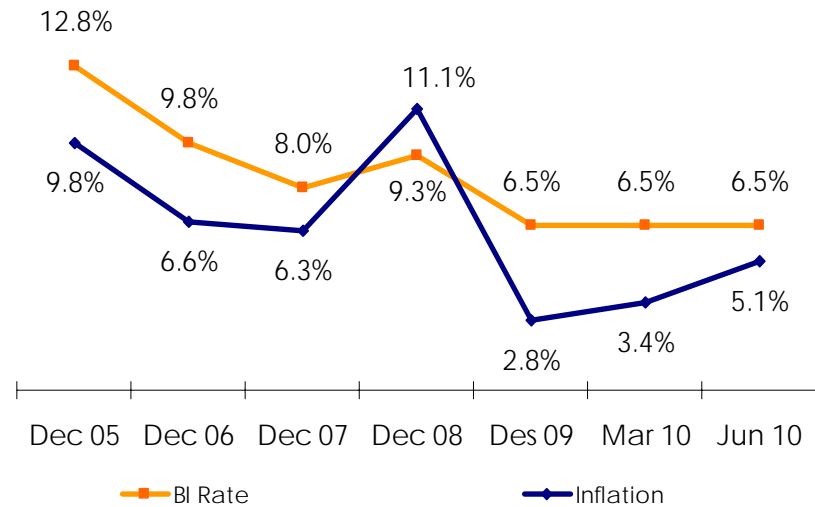
# Macro Economic Condition



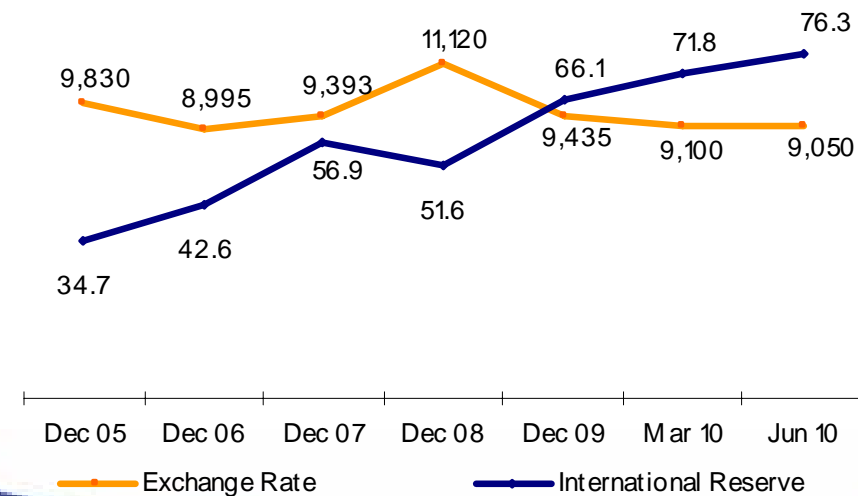
## GDP Growth & Consumer Confidence



## BI Rate & Inflation



## Exchange Rate



- GDP growth projected to achieve 5.9% in Q2 2010. It shows the economy almost fully recovered
- Consumer confidence increased steadily to 111.4 at June 2010
- Inflation is creeping up to 5.05% on June 2010, but bench mark rate is maintained at 6.5%
- International reserves reached USD76.3 million by end of 1H 2010
- IDR steadily appreciates reaching 9,000s/USD in middle of July 2010.

Source: Bloomberg & BI

## Highlights

	Q2 2009	Q2 2010	Growth	
Total Assets (IDR Billion)	267,241	319,942	19.72%	↑
Total Loans (Gross) (IDR Billion)	184,601	226,240	22.56%	↑
Total Deposits (IDR Billion)	216,346	256,054	18.35%	↑
Net Profit (IDR Billion)	3,516	4,318	22.81%	↑
NIM	9.29%	9.40%		↑
ROE	33.78%	33.41%		↓
ROA	3.61%	3.51%		↓
NPL (gross)	3.70%	4.27%		↑
NPL (nett)	1.16%	1.18%		↑
Total CAR	14.60%	14.11% *)		
LDR	85.33%	88.36%		↑

\*) Include Operational Risk

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## Financial Performance

# Balance Sheet - highlights



IDR Billion

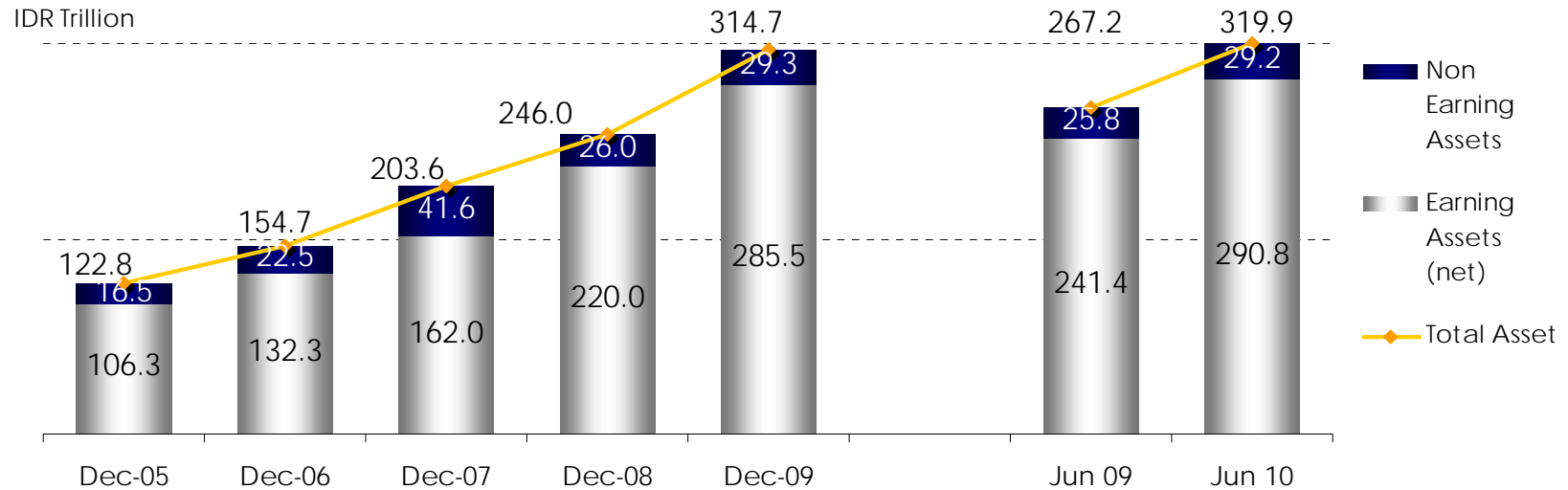
Description	Full Year					Q 2		Growth (YoY)
	2005	2006	2007	2008	2009	2009	2010	
Total Assets	122,776	154,725	203,604	246,026	314,746	267,241	319,942	19.72%
- Gross Loans	75,533	90,283	113,853	161,061	205,522	184,601	226,240	22.56%
- Government Bonds (Recap)	17,722	18,445	18,223	16,352	15,027	16,658	14,366	-13.75%
- Other Earnings Assets	18,475	30,310	36,970	51,393	76,487	51,693	64,258	24.31%
Total Earning Assets	111,731	139,038	169,046	228,807	297,037	252,952	304,865	20.52%
Earning Assets Provision	(5,478)	(6,786)	(7,069)	(8,813)	(11,576)	(11,539)	(14,103)	22.22%
Total Earning Assets (net)	106,253	132,252	161,977	219,994	285,461	241,413	290,762	20.44%
Total Non Earning Assets	16,523	22,473	41,627	26,032	29,285	25,828	29,180	12.98%
Total Liabilities & S.E	122,776	154,725	203,604	246,026	314,746	267,241	319,942	19.72%
Total Customer Deposits	97,046	124,468	165,475	201,495	254,118	216,346	256,054	18.35%
- Demand Deposits	17,384	27,864	37,146	39,912	49,965	36,463	45,226	24.03%
- Saving Deposits	49,372	58,308	72,269	88,063	104,119	88,596	102,231	15.39%
- Time and Certificate Deposits	30,290	38,297	56,061	73,520	100,034	91,287	108,597	18.96%
Other Interest Bearing Liabilities	5,597	6,037	6,263	7,599	20,941	12,344	17,402	40.97%
Non Interest Bearing Liabilities	6,779	7,342	12,428	14,575	12,429	12,403	15,962	28.70%
Tier I Capital	10,519	13,104	15,448	17,796	21,138	21,231	25,274	19.04%
Total Shareholder's Equity	13,353	16,879	19,438	22,357	27,257	26,148	30,523	16.73%

Note: Numbers stated in this presentation are Bank only

# Asset – growth & composition

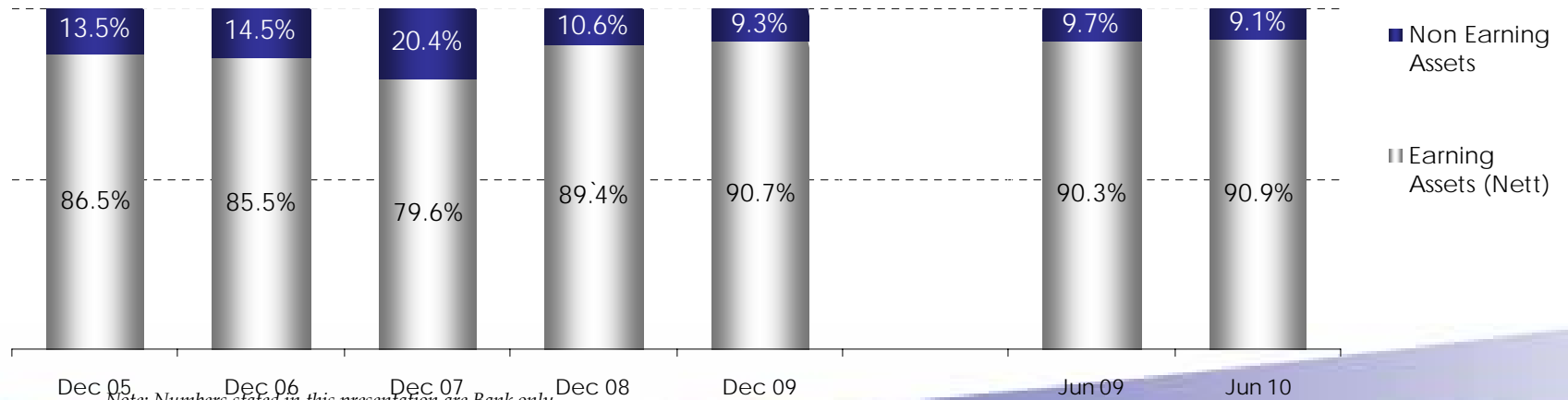


## Total Assets - Growth

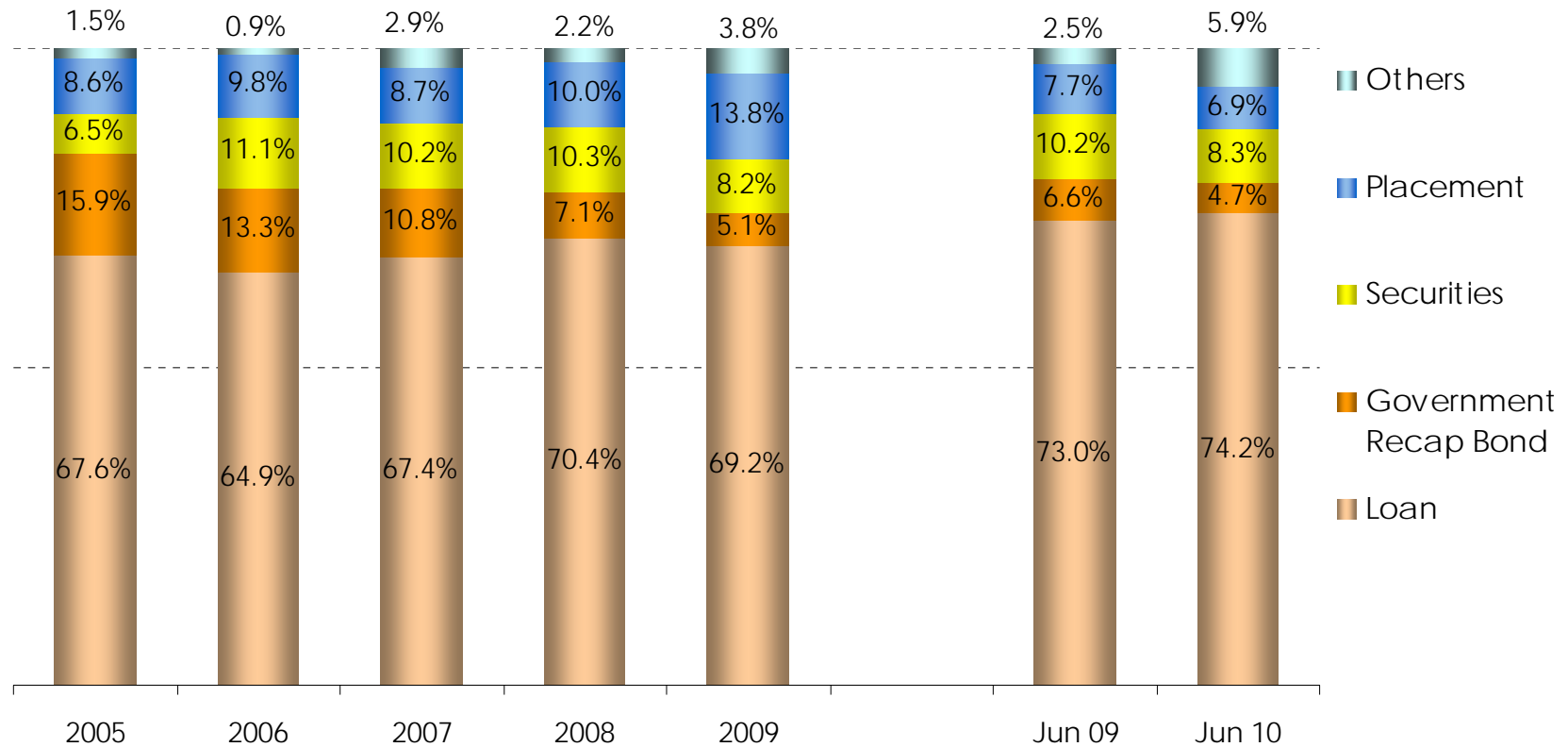


BRI's total assets grew 19.72% (yoy), dominated by earning assets growth

## Total Assets - Composition



# Asset – earning asset composition



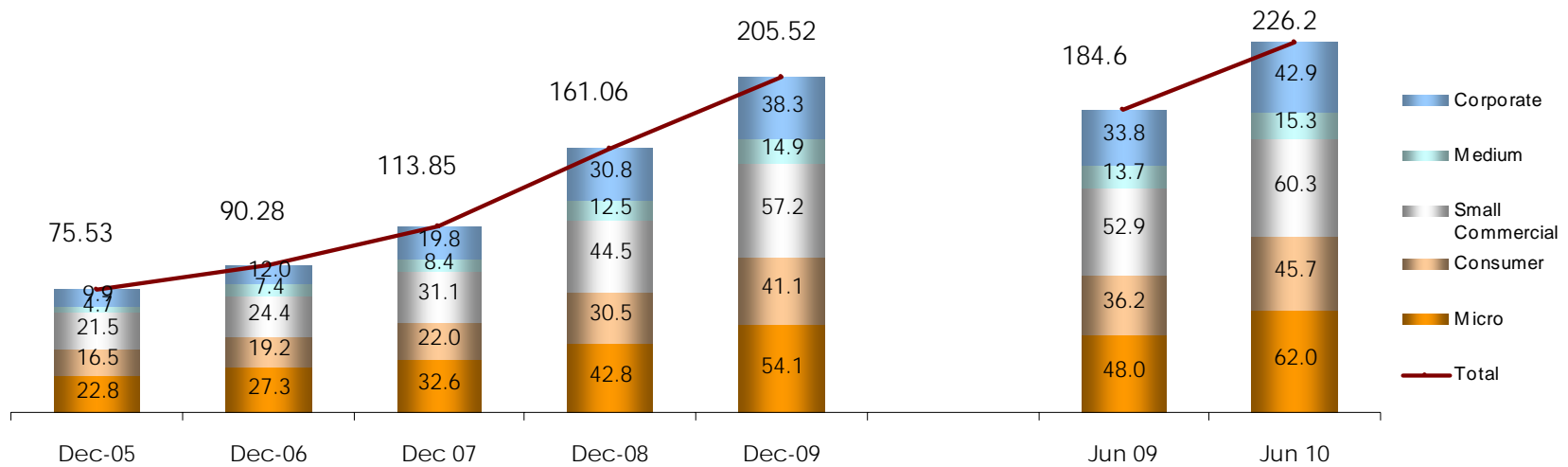
Loan contributed 74.21% of Total Earning Asset

*Note: Numbers stated in this presentation are Bank only*

# Loans – growth & composition

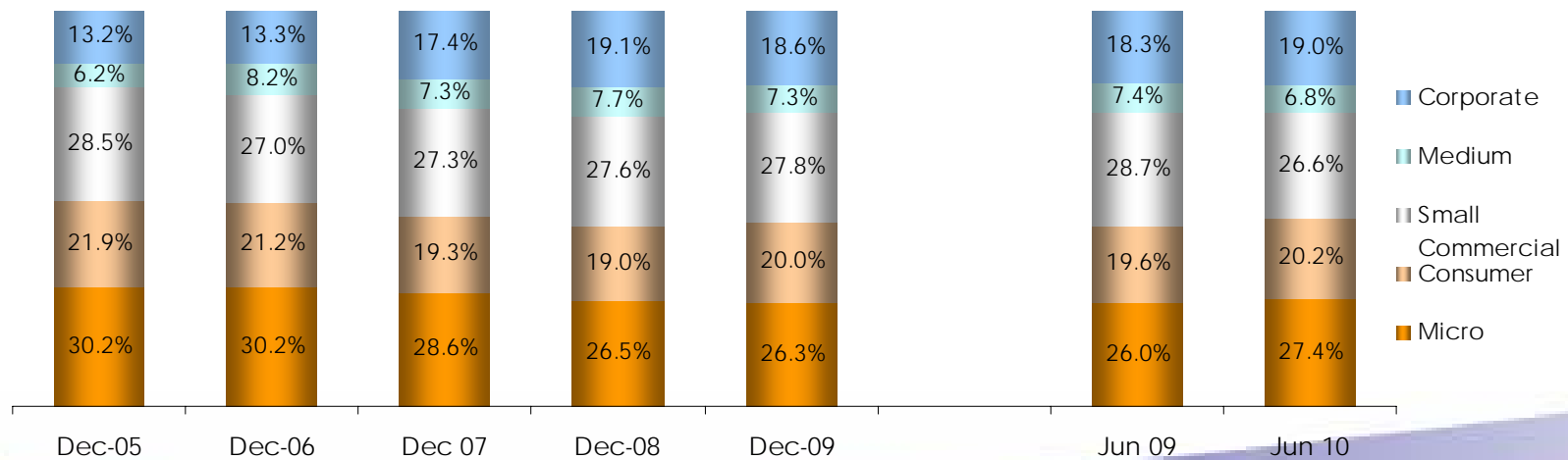


## Loans Growth (in IDR trillion)



Loans increased by IDR 41,64 trillion (22.56%) yoy supported by Micro and Small loans

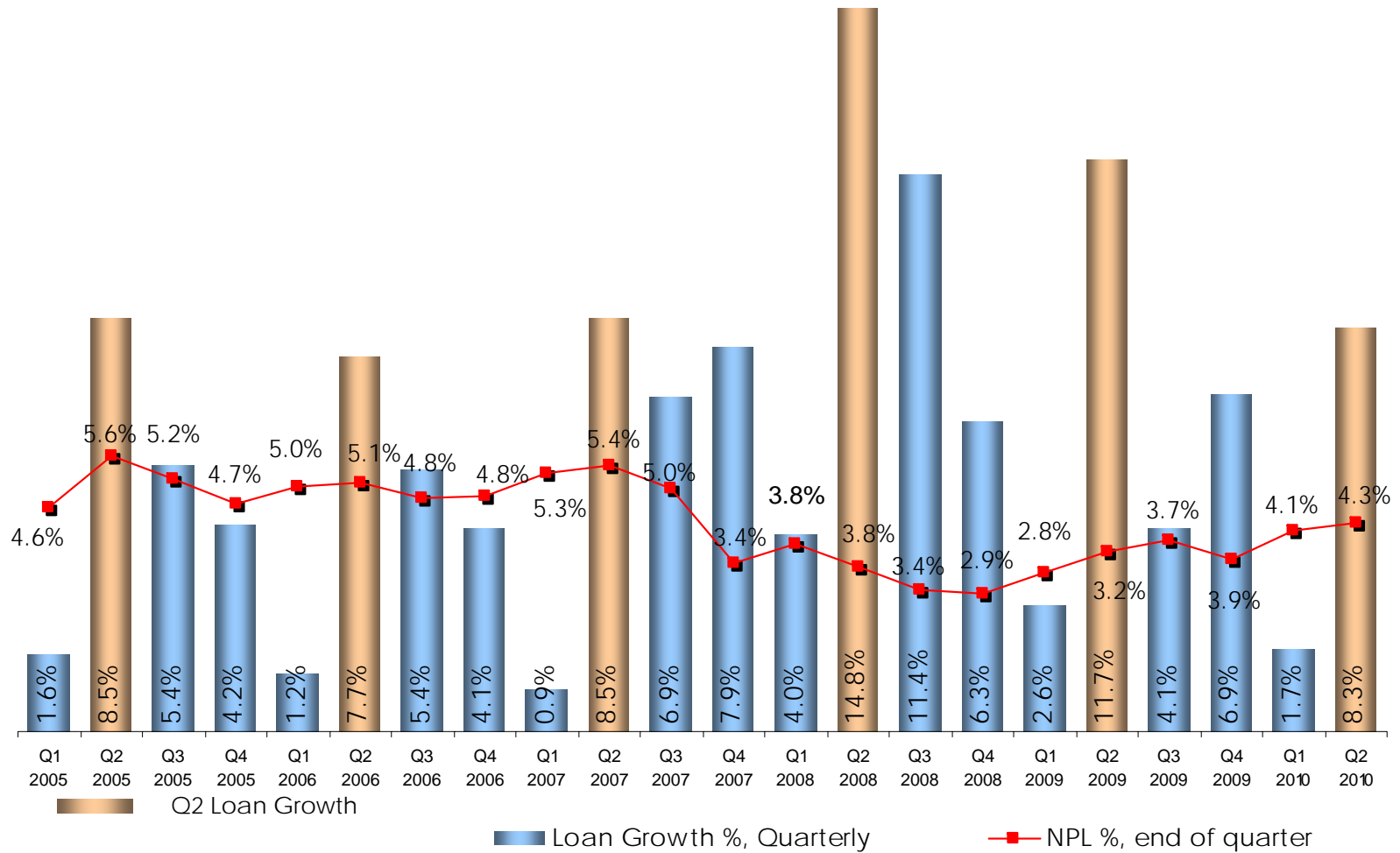
## Composition – by business segment (%)



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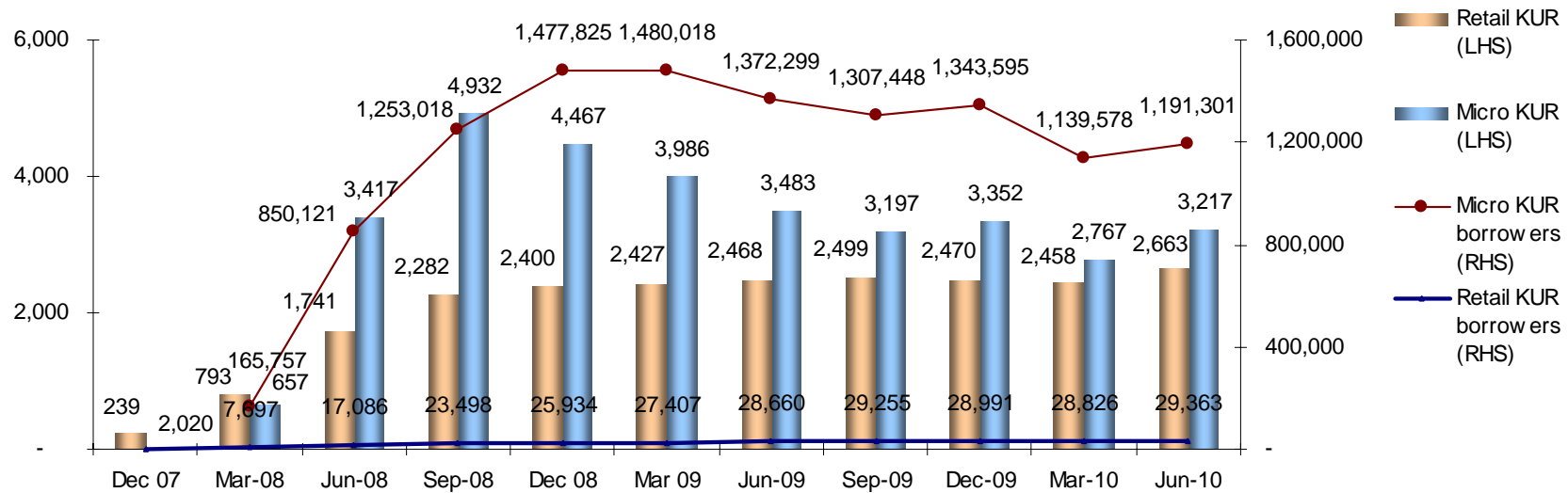


# Loans – seasonality

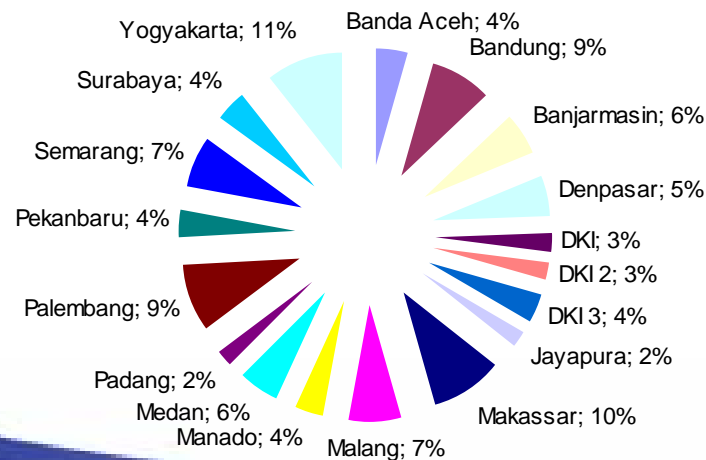


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## KUR Outstanding and Number of Borrowers



## KUR Distribution by Regional Office

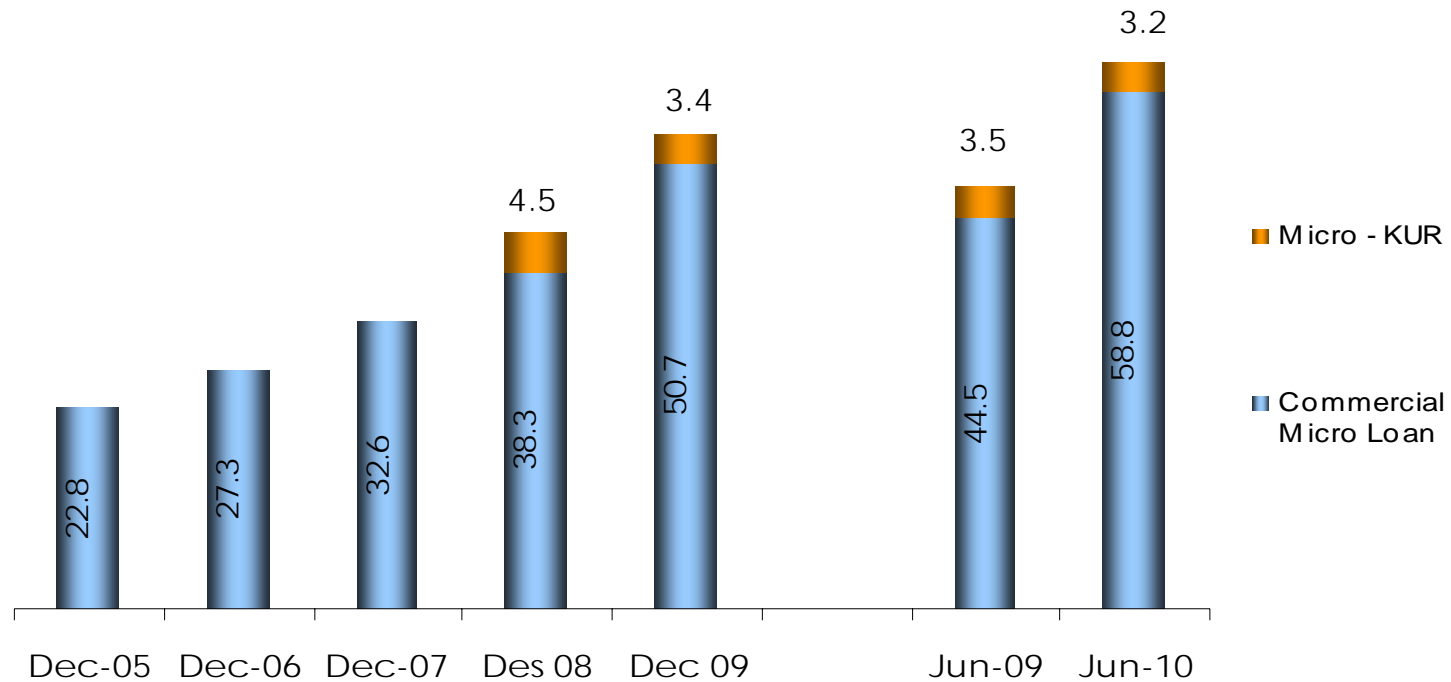


## KUR in June 2010

- KUR outstanding was IDR 5.88 trillion with 1.22 million borrowers, contributed 2.60% of total loan portfolio
- IDR16.70 trillion of KUR has been disbursed to 2.86 million borrowers since its inception (October 2007)
- NPL decreased from 6.17% in Q1 2010 to 5.21% in Q2 2010
- More than 405 thousand KUR borrowers have migrated to micro and small commercial loan with outstanding more than IDR 3.5 trillion

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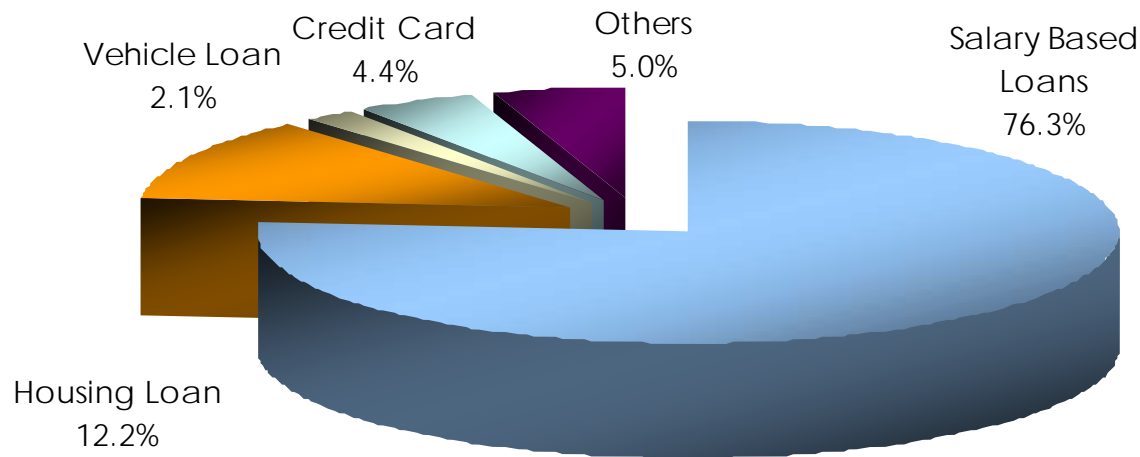
## Micro Loans - trend



- Total Micro Loan grew strongly 29.17% year on year and 24.13% five-year CAGR with number of customer increases from 4.64 million last year to 5.00 million customers currently.
- Commercial Micro Loan increase 32.04% (yoy) with the number of customer increase from 3.27 million in June 2009 to 3.81 million in June 2010, with average loan size was 15.43 million in Q2 2010, rose from IDR 13.61 million in Q2 2009.

*Note: Numbers stated in this presentation are Bank only*

## Consumer Loans - composition



## Notes on Consumer Loans

- Salary Based Loan dominated 76.27% of total Consumer Loan
- Housing Loan and Motor Vehicle Loan grew very strong 46.88% and 68.58% respectively
- The Others consists of multi purpose loans and BRI employee loan

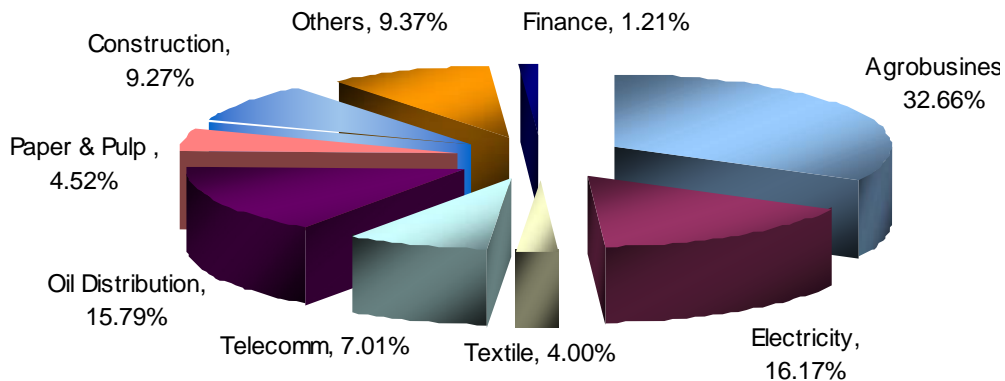
## Consumer Loans – growth

(in IDR billion)	Jun 09	Jun 10	Growth (yoy)
<b>Consumers Loans</b>	36,151	45,771	26.6%
Salary Based Loan	28,319	34,908	23.3%
Housing Loan	3,812	5,599	46.9%
Vehicle Loan	576	971	68.6%
Credit Card	554	677	22.2%

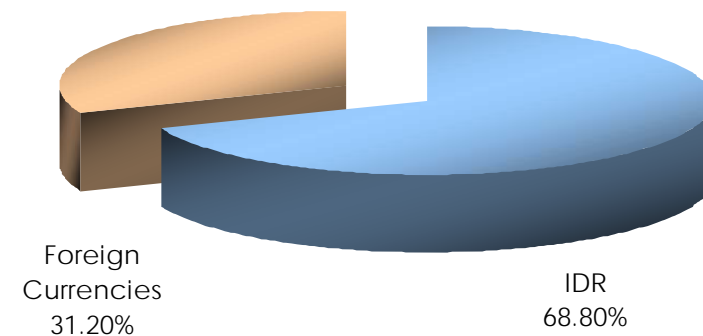
# Corporate Loans - composition



## By Economic Sector



## By Currency



## By Enterprise Ownership

	Nominal (IDR Billion)		Growth	Composition	
	Jun 09	Jun 10		Jun 09	Jun 10
<b>SOE</b>	13,023	21,567	65.61%	38.57%	50.25%
<b>Non SOE</b>	20,741	21,355	2.96%	61.43%	49.75%
<b>Total</b>	<b>33,764</b>	<b>42,922</b>	<b>27.13%</b>	<b>100.00%</b>	<b>100.00%</b>

- Agribusiness, electricity and oil/gas distribution sector dominated 65% of corporate loan
- Corporate Lending shifted to SOE lending to optimize use of capital and lower the risk
- Foreign currency corporate loan make up 96% of total foreign currency loan
- Oil distribution sector contributed 60% of total foreign currency loans

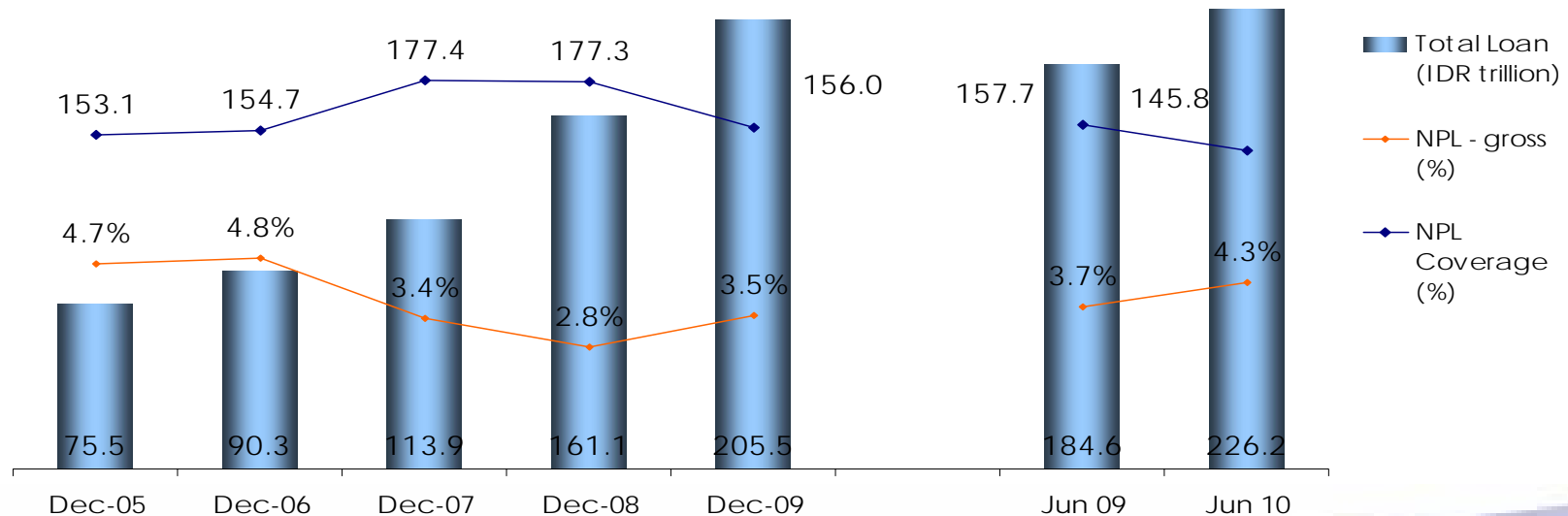
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# Loan Quality – moderate level of NPL

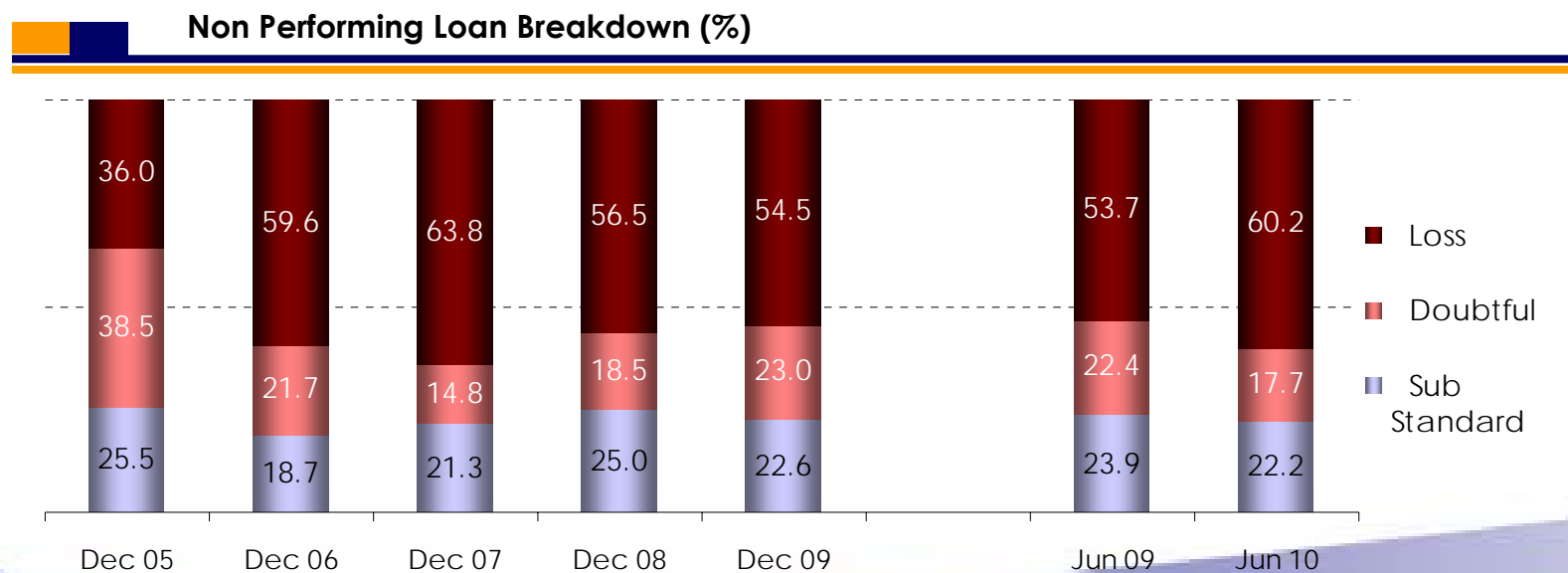
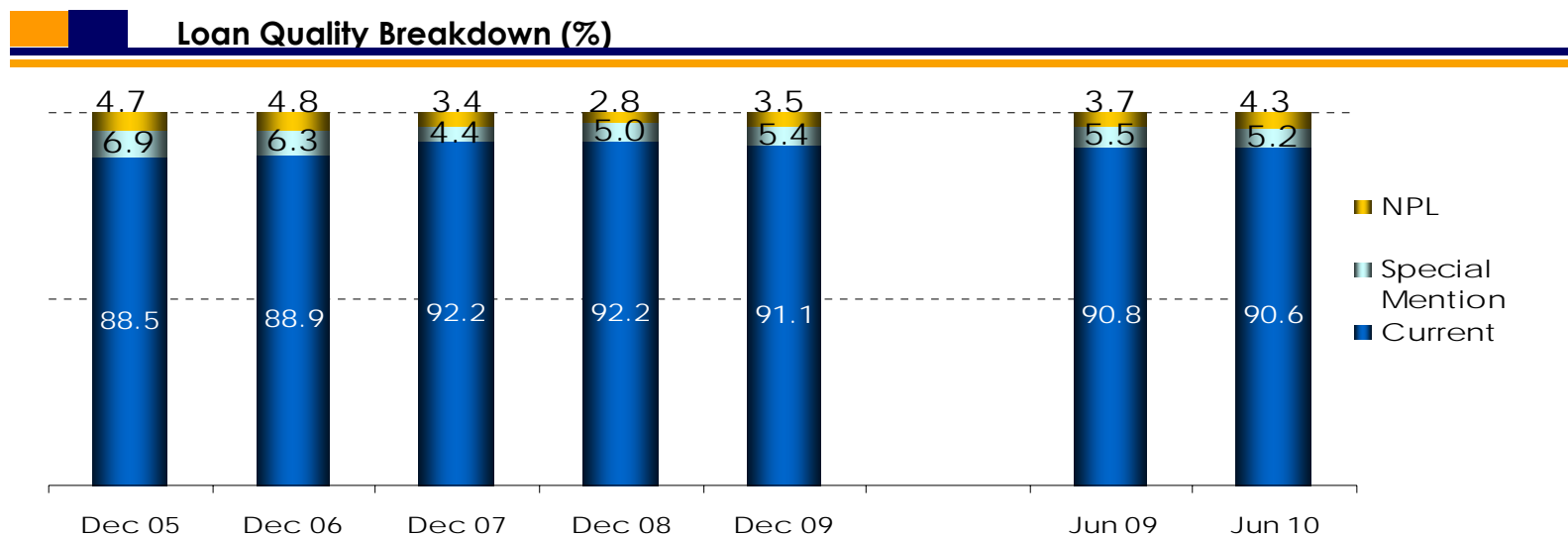
## NPL Ratio by Business Segments

NPL BY SEGMENT (%)	Des'05	Des'06	Des'07	Des'08	Des'09	Jun'09	Jun'10
Micro	1.55	1.36	1.19	1.02	1.40	1.58	1.55
Consumer	1.62	1.91	1.67	1.08	1.35	1.39	1.64
Small Commercial	4.06	6.32	5.71	3.52	4.21	4.71	6.46
Medium	7.48	5.87	5.67	6.33	12.31	8.66	14.85
Corporate	16.93	13.55	4.62	4.53	4.38	5.56	4.16
<b>Total NPL</b>	<b>4.68</b>	<b>4.81</b>	<b>3.44</b>	<b>2.80</b>	<b>3.52</b>	<b>3.70</b>	<b>4.27</b>

## Total Loan vs Total NPLs and NPLs Coverage



Note: Numbers stated in this presentation are Bank only



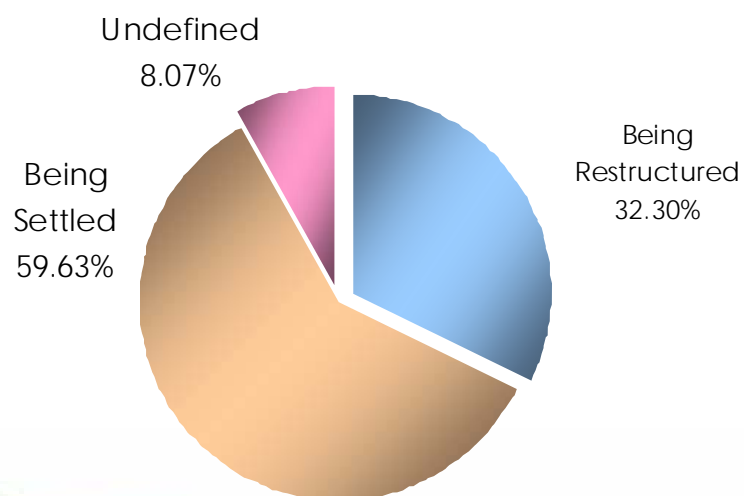
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## Medium Loan - restructuring & settlement

As of June 10

	Outstanding (IDR billion)	%	Number of Borrowers	%
Being Restructured	642.96	28.31%	52	32.30%
Being Settled	1,328.81	58.51%	96	59.63%
Being Restructured & Settled	1,971.78	86.82%	148	91.93%
<b>Total Medium NPL</b>	<b>2,271.00</b>	<b>100.00%</b>	<b>161</b>	<b>100.00%</b>

### Action Plan (as % of medium NPL's borrowers)



### Notes on Medium NPL

91.93% of Medium NPL's borrowers has been in restructuring or settlement process with the outstanding of IDR1.97 trillion or 86.82% of Medium NPL outstanding



# Government Bonds – by type and maturities



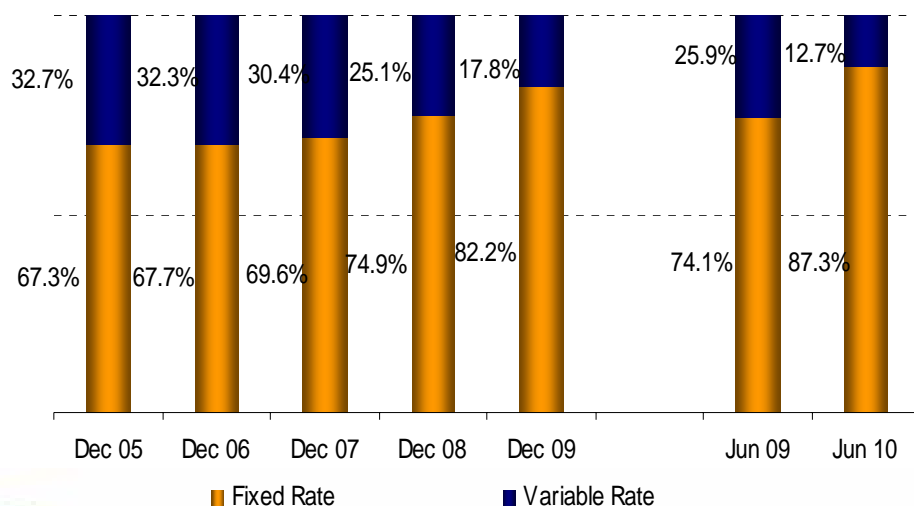
## By Type of Holdings

IDR Trillion

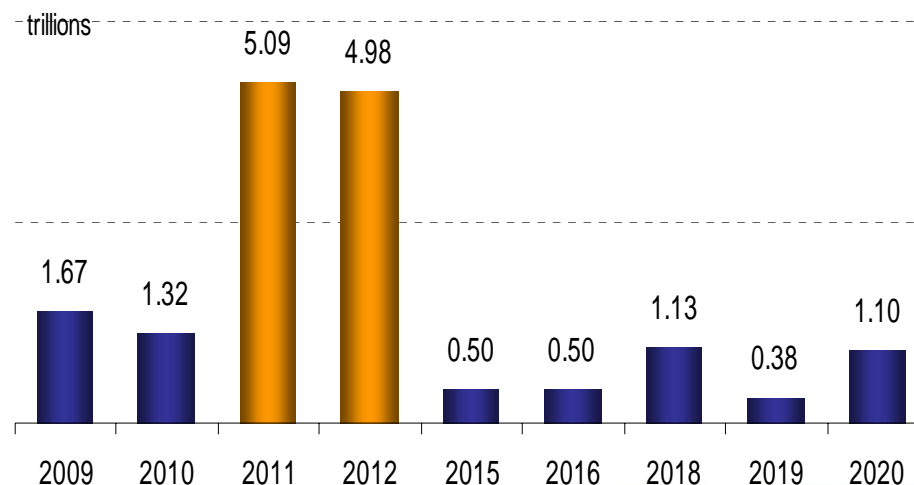
Portfolio	Dec-06		Dec-07		Dec-08		Dec 09		Jun 09		Jun 10	
	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl	Nom	% to Ttl
Hold to Maturity	11.34	56.0%	11.34	48.8%	12.60	60.2%	10.48	51.8%	11.30	55.6%	9.94	48.4%
Available for Sale	7.09	35.0%	8.76	37.7%	7.15	34.2%	8.72	43.1%	7.95	39.1%	10.38	50.6%
Trading	1.81	8.9%	3.12	13.4%	1.18	5.6%	1.04	5.1%	1.07	5.3%	0.21	1.0%
<b>Total Govt. Bond*)</b>	<b>20.24</b>	<b>100.0%</b>	<b>23.22</b>	<b>100.0%</b>	<b>20.93</b>	<b>100.0%</b>	<b>20.24</b>	<b>100.0%</b>	<b>20.32</b>	<b>100.0%</b>	<b>20.53</b>	<b>100.0%</b>

\*) consisting of Recap Bond IDR 14.36 Trillion (69.91%) and other government bonds IDR 6.18 Trillion (30.09%)

## By Type of Rate



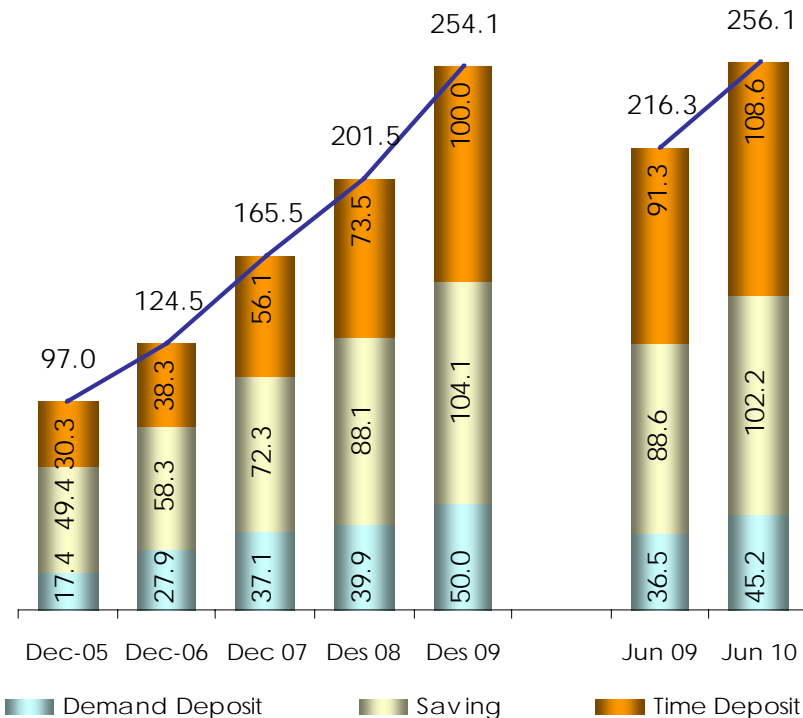
## Recap Bond Maturity



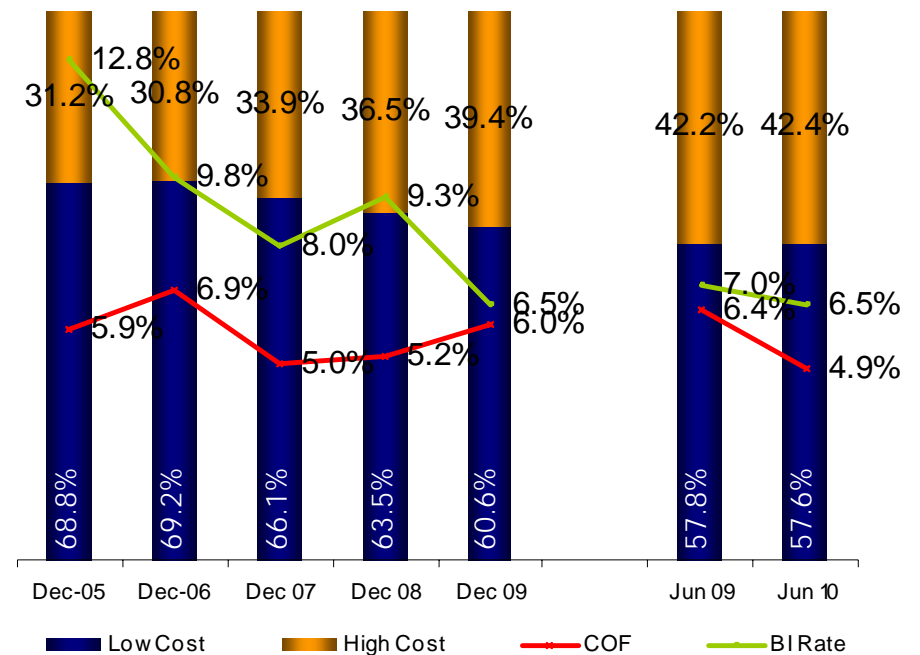
# Deposits – composition and COF trend



### Deposits Growth: Trend



### Deposit Composition, COF and BI Rate



- Total deposit grew IDR 39.71 trillion or an increase of 18.35% (yoy), and low cost of fund mix decline to 57.6%
- COF declines from 6.40% in Q2-2009 to 4.88% in Q2-2010
- Effort to achieve minimum CASA of 60% includes marketing campaigns ("Simpedes Folks Festival" & Britama "Wind of Fortune", outlet expansion, product features development, e-channel expansion)

Note: Numbers stated in this presentation are Bank only

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## Profitability

# Income Statement – highlights



IDR Billion

Description	Full Year					Q2		Growth (YoY)
	2005	2006	2007	2008	2009	2009	2010	
<b>Interest Income</b>	17,253.7	21,070.5	23,240.6	28,076.4	35,070.7	16,840.6	19,119.4	13.53%
<b>Interest Expense</b>	(4,796.4)	(7,281.2)	(6,544.1)	(8,437.0)	(12,179.9)	(5,909.2)	(5,568.4)	-5.77%
<b>Net Interest Income</b>	12,457.3	13,789.4	16,696.6	19,639.4	22,890.8	10,931.4	13,551.0	23.96%
<b>Fee &amp; Other Opr. Income</b>	956.2	1,509.1	1,821.7	2,491.6	3,257.1	1,853.3	1,472.9	-20.53%
<b>Gross Operating Income</b>	13,413.5	15,298.4	18,518.3	22,131.1	26,147.9	12,784.8	15,024.0	17.51%
<b>Other Operating Expenses</b>	(7,700.4)	(7,665.6)	(9,019.6)	(10,970.8)	(11,773.3)	(5,725.7)	(6,131.0)	7.08%
<b>PPOP</b>	5,713.1	7,632.8	9,498.7	11,160.2	14,374.6	7,059.1	8,893.0	25.98%
<b>Provision</b>	(400.8)	(1,848.1)	(1,942.7)	(2,812.7)	(5,804.9)	(3,067.3)	(3,317.1)	8.14%
<b>Non Operating Profit/Loss</b>	295.6	122.1	224.1	475.8	1,327.0	517.9	(127.7)	-124.7%
<b>Profit Before Tax n Minor. In</b>	5,608.0	5,906.7	7,780.1	8,823.3	9,896.8	4,509.7	5,448.1	20.81%
<b>Net Profit</b>	3,808.6	4,257.6	4,838.0	5,958.4	7,308.3	3,516.1	4,318.0	22.81%
<b>EPS *)</b>	321.7	355.6	403.6	497.0	609.5	586.5	720.3	22.81%

\*) PPOP : Pre Provision Operating Profit

\*\*\*) annualized

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## Sources of Income



IDR billion

Source of Income	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Jun-09	Jun-10	Growth YoY
Interest income	17,253.7	21,070.5	23,240.6	28,076.4	35,070.7	16,840.6	19,119.4	13.5%
Other Opr.Income	956.2	1,509.1	1,821.7	2,491.6	3,257.1	1,853.3	1,472.9	-20.5%
Non Operational Income (net)	295.6	122.1	224.1	475.8	1,327.0	517.9	(127.7)	-124.7%
<b>Total Income</b>	<b>18,505.6</b>	<b>22,701.7</b>	<b>25,286.4</b>	<b>31,043.8</b>	<b>39,654.8</b>	<b>19,211.9</b>	<b>20,464.7</b>	<b>6.5%</b>

## Other Operating Income

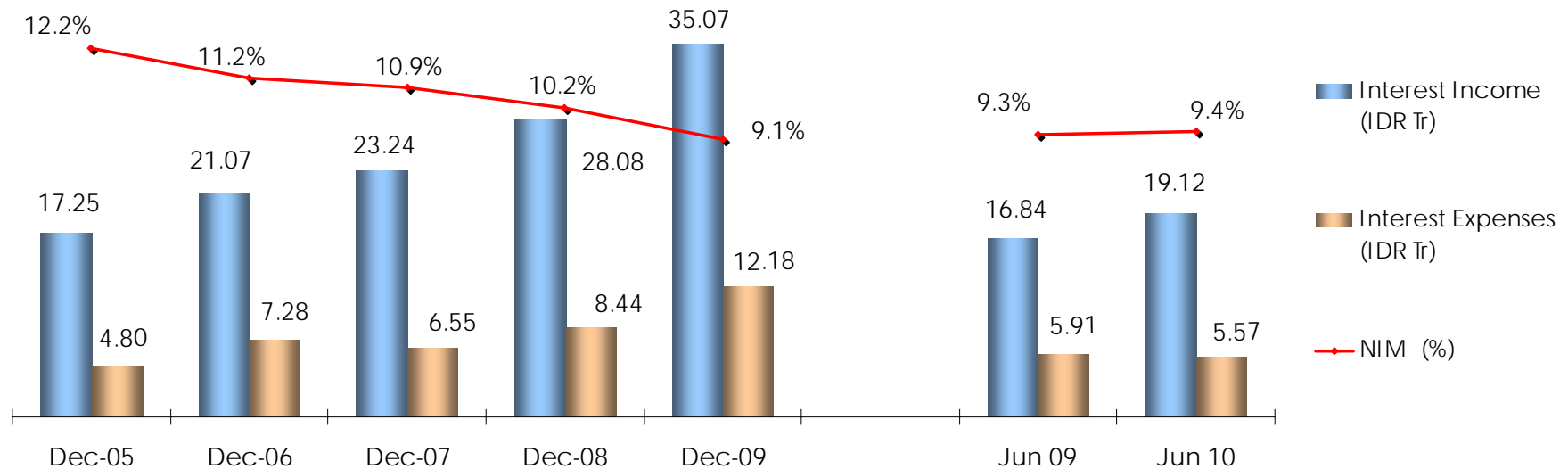
IDR billion

Other Operating Income	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Jun-09	Jun-10	Growth YoY
Gain Fr Value Increase of Securities and Govt. Recap Bonds	231.63	484.20	48.36	51.48	270.15	118.94	-	-100.0%
Fees and Commissions	527.89	837.69	1,455.59	1,766.83	2,101.53	1,035.12	1,220.66	17.9%
Gain fr Forex	49.46	-	176.11	613.64	713.43	412.53	132.79	-67.8%
Others	147.26	187.16	141.65	59.67	171.98	286.76	119.47	-58.3%
<b>Total</b>	<b>956.25</b>	<b>1,509.05</b>	<b>1,821.70</b>	<b>2,491.62</b>	<b>3,257.10</b>	<b>1,853.35</b>	<b>1,472.92</b>	<b>-20.53%</b>

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# Sources of Interest Income

## Interest Income, Interest Expenses and NIM



## Source of Interest Income

IDR billion

	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Jun-09	Jun-10	Growth YoY
Interest from Loans	13,377.5	15,763.4	18,123.3	22,530.4	29,290.1	13,763.0	16,146.5	17.32%
Interest from Govt. Bonds	2,177.7	2,339.1	2,020.3	1,930.4	1,805.8	1,001.7	473.3	-52.75%
Int. from Other Earning Assets	1,698.5	2,968.0	3,097.0	3,615.6	3,974.8	2,076.0	2,499.6	20.41%
<b>Total Interest Income</b>	<b>17,253.7</b>	<b>21,070.5</b>	<b>23,240.6</b>	<b>28,076.4</b>	<b>35,070.7</b>	<b>16,840.6</b>	<b>19,119.4</b>	<b>13.53%</b>

- Interest Income contributed 93.43% of total revenue
- Interest income from loans contribute 84.45% of total interest income (or 78.9% of total income)

Note: Numbers stated in this presentation are Bank only

# Other Operating Expenses



	Dec-05	Dec-06	Dec-07	Dec-08	Dec-09	Jun-09	Jun-10	IDR Billion Growth YoY
Personnel	4,407.16	4,830.78	5,274.42	6,317.64	6,585.62	3,577.13	3,563.92	-0.37%
General and Administration	1,943.57	2,054.03	2,404.71	3,081.10	3,647.79	1,598.77	1,863.75	16.57%
Losses fr decrease of Securities and Govt. Bonds value	565.98	-	46.33	150.28	-	6.08	-	-100.0%
Losses fr sale of Securities and Govt. Bonds	-	-	-	-	-	-	0.37	
Losses from forex transaction	-	4.61	-	-	-	-	-	
Premium Paid on Govt Guarantees	199.29	206.25	267.18	349.07	422.83	189.51	254.79	34.45%
Promotion	203.14	177.32	469.70	300.67	418.38	130.31	147.82	13.44%
Others	381.24	392.67	557.28	772.09	698.65	223.87	300.36	34.17%
<b>Total</b>	<b>7,700.38</b>	<b>7,665.65</b>	<b>9,019.61</b>	<b>10,970.83</b>	<b>11,773.26</b>	<b>5,725.67</b>	<b>6,131.00</b>	<b>7.08%</b>

Outsourced personnel expenses included in general & administration expenses

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# Key Financial Ratios



Description	Full Year					Q2	
	2005	2006	2007	2008	2009	2009	2010
Classified Loan Ratio	11.55%	11.07%	7.82%	7.85%	8.91%	9.16%	9.42%
NPL ratio - Gross	4.68%	4.81%	3.44%	2.80%	3.52%	3.70%	4.27%
NPL ratio - Nett	1.92%	1.29%	0.88%	0.85%	1.08%	1.16%	1.18%
NPL Coverage ratio - Gross	153.09%	154.68%	177.45%	177.28%	155.98%	157.68%	145.83%
Tier I CAR	12.52%	16.44%	14.15%	11.84%	11.88%	13.27%	12.17%
Total CAR with market risk	15.29%	18.82%	15.84%	13.18%	13.20%	14.60%	15.09%
Total CAR with oprs risk	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	14.11%
Loan to Deposit Ratio	77.83%	72.53%	68.80%	79.93%	80.88%	85.33%	88.36%
Net Interest Margin (NIM)	12.15%	11.16%	10.86%	10.18%	9.14%	9.29%	9.40%
Return on Assets (ROA) - b.t	5.04%	4.36%	4.61%	4.18%	3.73%	3.61%	3.51%
Return on Assets (ROA) - a.t	3.42%	3.15%	2.87%	2.82%	2.76%	2.81%	2.78%
Return on Equity (ROE) - Tier I	38.00%	33.75%	31.64%	34.50%	35.22%	33.78%	33.41%
Return on Equity (ROE) - B/S	30.63%	28.19%	26.45%	29.15%	28.83%	28.60%	28.50%
Cost of Fund (COF)	5.87%	6.90%	5.01%	5.16%	6.02%	6.40%	4.88%
Min. Reserve Requirement	9.55%	12.34%	22.09%	5.57%	5.90%	5.06%	5.08%
Net Open Position	5.23%	5.41%	7.90%	13.55%	5.22%	14.23%	7.19%
Oper. Expense to Oper. Income	70.45%	74.38%	69.80%	72.65%	77.64%	78.64%	73.08%
Cost Efficiency Ratio (CER)	54.22%	51.65%	49.03%	50.40%	46.78%	46.68%	41.17%

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

Note: Numbers stated in this presentation are Bank only



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## Supporting Material

# The Board of Directors



**Sofyan Basir**  
President Director



**Sarwono Sudarto**  
Director of Operations



**Sulaiman Arif Arianto**  
Director of Commercial  
Business



**Lenny Sugihat**  
Director of Credit Risk  
Management



**Bambang Soepeno**  
Director of Compliance



**A. Toni Soetirto**  
Direktur of Consumer  
Business



**Asmawi Syam**  
Director of Institutional &  
SoE Business



**Suprajarto**  
Director of Network &  
Services



**Achmad Baiquni**  
Director of Finance



**Djarot Kusumayakti**  
Director of Micro, Small &  
Medium Enterprises Business

# The Board of Commissioners



**Bunasor Sanim**  
President Commissioner/  
Independent Commissioner



**Soedarjono**  
Vice President Commissioner



**Heru Lelono**  
Commissioner



**Agus Suprijanto**  
Commissioner



**Adhyaksa Dault**  
Independent Commissioner



**Aviliani**  
Independent Commissioner

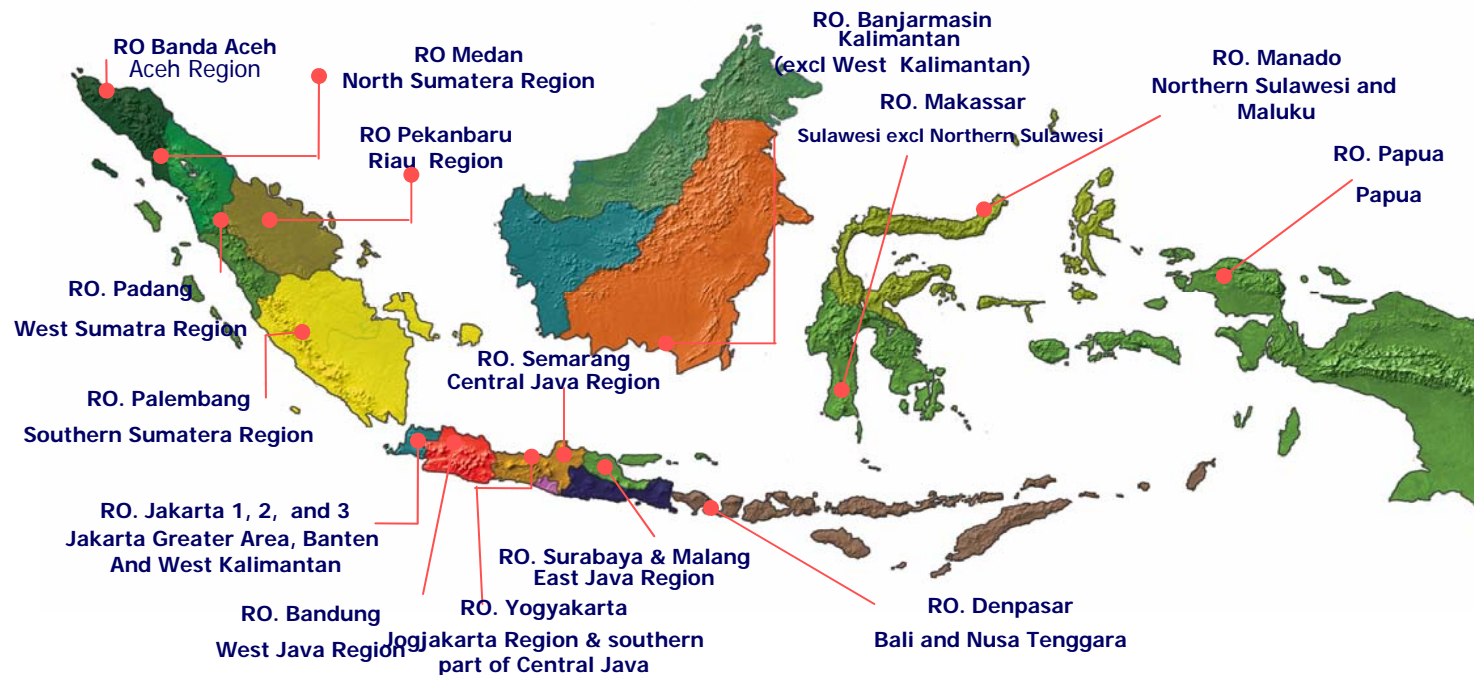


**Baridjussalam Hadi**  
Independent Commissioner

# The Most Extensive and Largest Networks



## Regional Office Distribution



	Jun 09	Jun 10	Δ		Jun 09	Jun 10	Δ
Head Office	1	1	-	ATM BRI	2,757	4,861	2,104
Regional Offices	14	18	4	Shared ATM			
Branches	392	408	16	ATM Bersama	20,658	27,805	7,147
Sub Branches	347	437	90	ATM Prima	15,697	20,937	5,240
Micro Outlets	4,420	4,548	128	ATM Link	10,454	14,377	3,923
Cash Counters	232	759	527				
Teras BRI	-	250	250				
<b>Total Working Units *</b>	<b>5,406</b>	<b>6,421</b>	<b>1,015</b>				

\*)Total working units are including 3 overseas offices and 417 Police Office Cash Counters

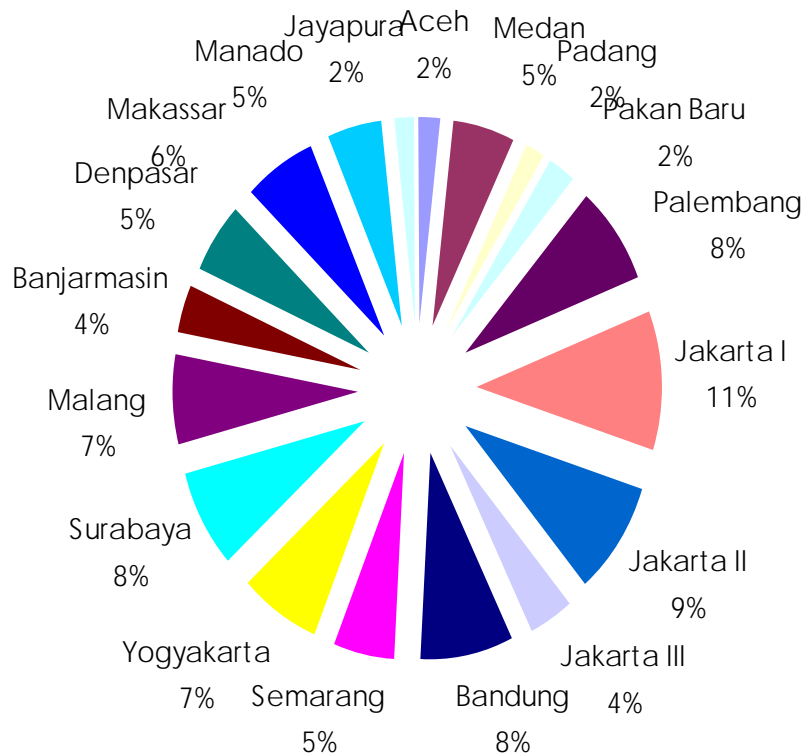
E-Channel of BRI are including 12,615 Electronic Data Capture(EDC), 22 Cash Deposit Machines(CDM), & 95 Kiosk



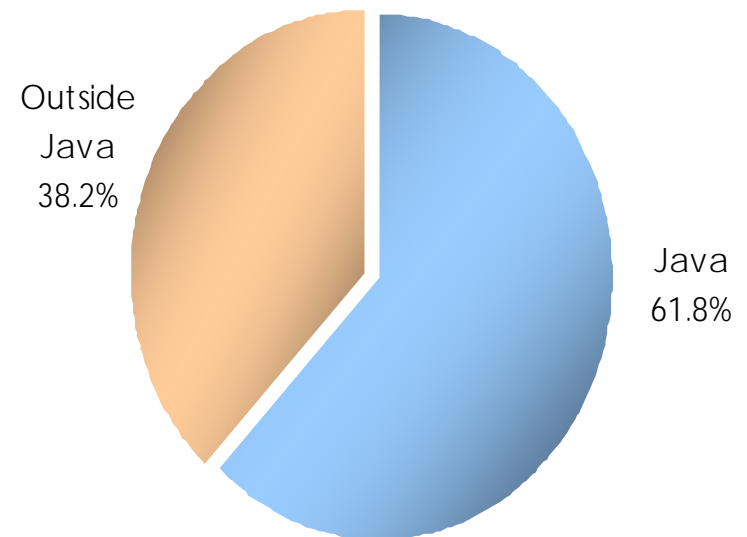
# Loan Distribution



## By Regional Office



## By Region



- Loan disbursement in Java contributes 61.8% of total loan
- Jakarta dominates 29,23% of total loan disbursement by regional office

*Note: Numbers stated in this presentation are Bank only*

## Stock Price: Trend



## Shareholders Composition

Shareholder	Nov 2003	Dec-07	Dec-08	Dec-09	Jun-10
<b>Government</b>	<b>59.50%</b>	<b>56.83%</b>	<b>56.81%</b>	<b>56.77%</b>	<b>56.77%</b>
<b>Public</b>	<b>40.10%</b>	<b>43.17%</b>	<b>43.19%</b>	<b>43.23%</b>	<b>43.23%</b>
Foreign *)	55.31%	85.66%	81.73%	84.16%	85.81%
Domestic *)	44.69%	14.34%	18.27%	15.84%	14.19%

\*) percentage from public holding

<b>MOODY'S (July 2010)</b>	National Rating	
	- National Scale Rating	<b>Aaaid</b>
	Global	
	- Outlook	<b>Stable</b>
	- Domestic Currency Long Term Deposit	<b>Baa3</b>
<b>FITCH (January 2010)</b>	- Foreign Currency Long Term Deposit	<b>Ba3</b>
	- Bank Financial Strength	<b>D+</b>
	National Rating	
	- Long Term	<b>AAA (idn)</b>
	Global	
	- Long Term Foreign Currency	<b>BB+</b>
	- Short Term Foreign Currency	<b>B</b>
	- Outlook	<b>Stable</b>
	- Individual	<b>C/D</b>
	- Support Rating	<b>3</b>
- Support Rating Floor	<b>BB</b>	
Sovereign Risk		
- Foreign - Long Term IDR	<b>BB+</b>	
- Local - Long Term IDR	<b>BB+</b>	

# Balance Sheet – consolidation\*)



IDR Billion

Description	Full Year					Q2		Growth YoY
	2005	2006	2007	2008	2009	2009	2010	
Total Assets	122,776	154,725	203,735	246,077	316,947	267,995	323,807	20.83%
- Gross Loans (incl. syariah)	75,533	90,283	113,973	161,108	208,123	185,931	230,489	23.96%
- Government Bonds (Recap)	17,722	18,445	18,223	16,352	15,027	16,658	14,366	-13.75%
- Other Earnings Assets	18,475	30,310	36,896	51,321	75,913	51,064	64,054	25.44%
Total Earning Assets	111,731	139,038	169,091	228,781	299,063	253,653	308,909	21.78%
Earning Assets Provision	(5,478)	(6,786)	(7,074)	(8,814)	(11,665)	(11,629)	(14,218)	22.26%
Total Earning Assets (net)	106,253	132,252	162,018	219,968	287,398	242,024	294,692	21.76%
Total Non Earning Assets	16,523	22,473	41,717	26,109	29,549	25,971	29,115	12.10%
Total Liabilities & S.E	122,776	154,725	203,735	246,077	316,947	267,995	323,807	20.83%
Total Customer Deposits	97,046	124,468	165,600	201,537	255,928	217,022	259,342	19.50%
- Demand Deposits	17,384	27,864	37,162	39,923	50,094	36,601	45,407	24.06%
- Saving Deposits	49,372	58,308	72,300	88,077	104,463	88,872	102,777	15.65%
- Time and Certificate Deposits	30,290	38,297	56,138	73,538	101,371	91,549	111,158	21.42%
Other Interest Bearing Liabilities	5,597	6,037	6,262	7,599	21,284	12,396	17,903	44.43%
Non Interest Bearing Liabilities	6,779	7,342	12,435	14,583	12,477	12,429	16,038	29.04%
Tier I Capital	10,519	13,104	15,448	17,796	21,138	21,231	25,274	19.04%
Total Shareholder's Equity	13,353	16,879	19,438	22,357	27,257	26,148	30,523	16.73%

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



# Income Statement – consolidation\*)



IDR Billion

Description	Full Year					Q2		Growth (YoY)
	2005	2006	2007	2008	2009	2009	2010	
Interest Income	17,253.7	21,070.5	23,240.6	28,096.6	35,334.1	16,948.6	19,402.9	14.48%
Interest Expense	(4,796.4)	(7,281.2)	(6,544.1)	(8,445.6)	(12,284.6)	(5,947.7)	(5,683.7)	-4.44%
Net Interest Income	12,457.3	13,789.4	16,696.6	19,651.1	23,049.5	11,000.9	13,719.2	24.71%
Fee & Other Opr. Income	956.2	1,509.1	1,821.7	2,535.2	3,269.6	1,820.3	1,476.3	-18.90%
Gross Operating Income	13,413.5	15,298.4	18,518.3	22,186.3	26,319.1	12,821.2	15,195.6	18.52%
Other Operating Expenses	(7,700.4)	(7,665.6)	(9,019.6)	(10,996.5)	(11,959.5)	(5,788.9)	(6,287.0)	8.60%
PPOP**) )	5,713.1	7,632.8	9,498.7	11,189.7	14,359.6	7,032.3	8,908.6	26.68%
Provision	(400.8)	(1,848.1)	(1,942.7)	(2,843.6)	(5,798.9)	(3,038.8)	(3,337.0)	9.81%
Non Operating Profit/Loss	295.6	122.1	224.1	475.9	1,330.6	519.6	(123.4)	-123.76%
Profit Before Tax n Minor. Int.	5,608.0	5,906.7	7,780.1	8,822.0	9,891.2	4,513.1	5,448.1	20.72%
Net Profit	3,808.6	4,257.6	4,838.0	5,958.4	7,308.3	3,516.1	4,318.0	22.81%
EPS **)	321.7	355.6	403.6	497.0	609.5	586.5	720.3	

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

\*\*) Pre Provision Operating Profit

\*\*) Annualized

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