



3Q 2011 Results Update

October 2011

◆ **3Q 2011 Results**

◆ **New CSR Platform**

- Strong growth momentum:
 - Loans growth: 22% (YTD) and 31% (YoY)
 - Funding* growth: 29% (YTD) and 39% (YoY)
- Ample liquidity to fund business growth:
 - LDR: 87%
 - Loan to Funding* Ratio: 77%
 - Liquid Asset Ratio: 42%
- Maintain good key financial ratios:
 - NIM: 12.7%
 - NPL: 0.9%
 - ROE: 27.1%
 - CAR: 20.9%
- Healthy net income growth:
 - Q3 NPAT : IDR 374 bio (19% QoQ)
 - YTD NPAT: IDR 959 bio (66% YoY)

* including Bond & Borrowings

Balance Sheet Highlights

IDR billion	Sep '10	Dec '10	Sep '11	ΔYTD	ΔYoY
Cash & BI	2,020	2,949	3,768	28%	86%
SBI & Placement	5,971	7,385	9,925	34%	66%
Loans (gross)	21,824	23,328	28,562	22%	31%
- Pension	17,156	18,256	21,918	20%	28%
- Micro	4,222	4,634	6,129	32%	45%
- Others*	447	439	515	17%	15%
Allowance for losses	(308)	(341)	(297)	-13%	-4%
Customer Deposits	24,484	25,526	32,809	29%	34%
Borrowings	2,242	3,359	4,384	31%	96%
Total Funding	26,726	28,885	37,193	29%	39%
Equity	2,648	4,217	5,178	23%	96%
Total Assets	30,760	34,523	43,414	26%	41%

* include staff loans (for car & housing) and syariah financing

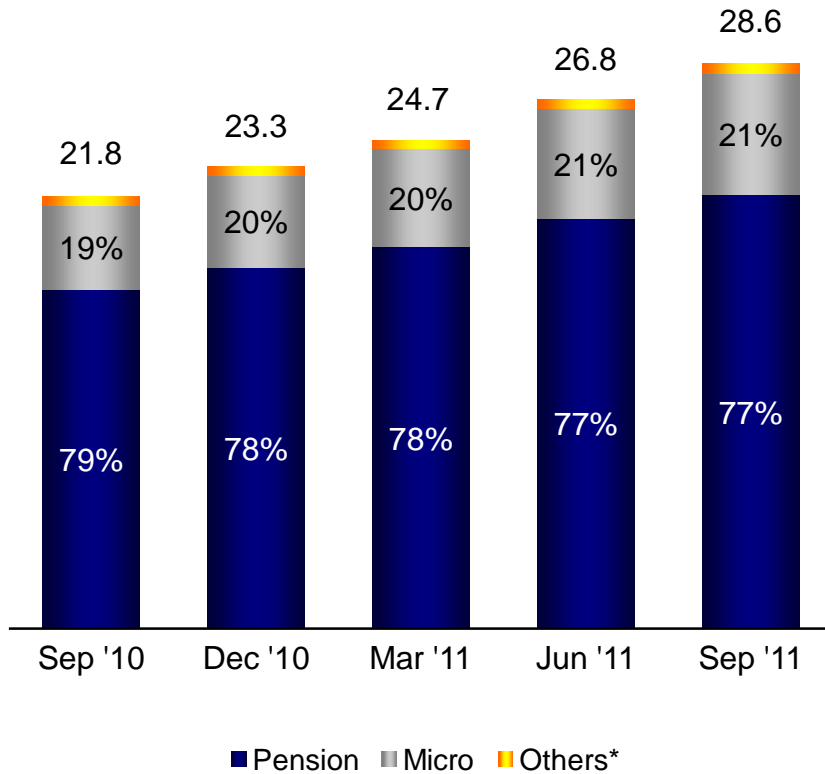
Profit & Loss Highlights

IDR billion	9M '10	FY '10	1Q '11	2Q '11	3Q '11	9M '11	ΔYoY
Interest income	4,011	5,605	1,625	1,745	1,953	5,324	33%
Interest expense	1,461	2,066	617	668	752	2,036	39%
Net interest income	2,550	3,539	1,008	1,078	1,202	3,287	29%
Fee income	88	135	35	52	61	148	68%
Operating income	2,638	3,674	1,043	1,130	1,263	3,436	30%
Operating expense	1,605	2,159	552	615	647	1,813	13%
Net operating income	1,033	1,515	491	515	616	1,622	57%
Loan loss provision	236	369	130	90	107	327	39%
NPBT	779	1,127	366	421	503	1,289	65%
NPAT	578	837	272	313	374	959	66%

%	9M '10	FY '10	1Q '11	2Q '11	3Q '11	9M '11
NIM	14.2	14.0	12.9	12.7	12.7	12.7
Cost to Income	61	59	53	54	51	53
LDR (end of period)	89	91	91	91	87	87
Loan to Funding	82	81	79	79	77	77
Liquid Asset Ratio	33	40	41	41	42	42
NPL	1.0	1.1	1.0	1.0	0.9	0.9
Cost of Credit/Avg. Loan	1.6	1.8	2.2	1.4	1.5	1.7
LLP/NPL	143	128	127	112	119	119
ROA (before tax)	3.9	4.0	4.1	4.4	4.7	4.4
ROE (after tax)	32.8	32.5	24.8	26.7	29.6	27.1
CAR (credit & ops risk)	15.2	23.4	21.7	21.1	20.9	20.9

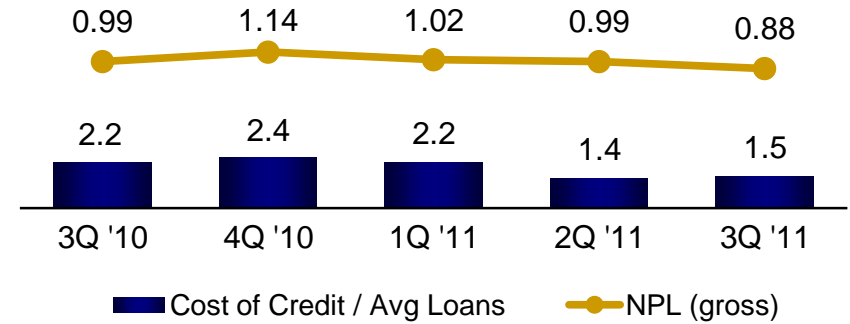
LOANS COMPOSITION

IDR tio



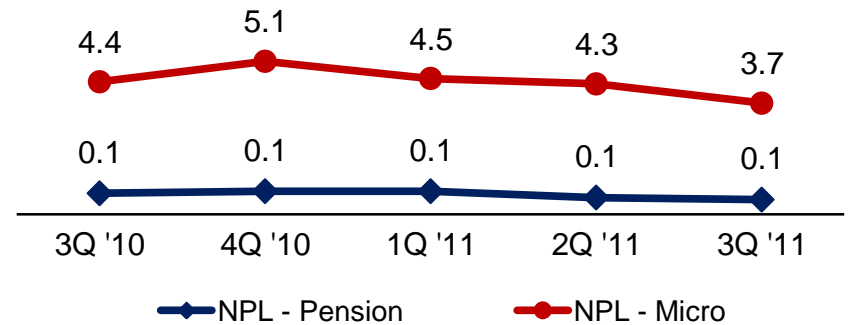
NPL & COST OF CREDIT

%



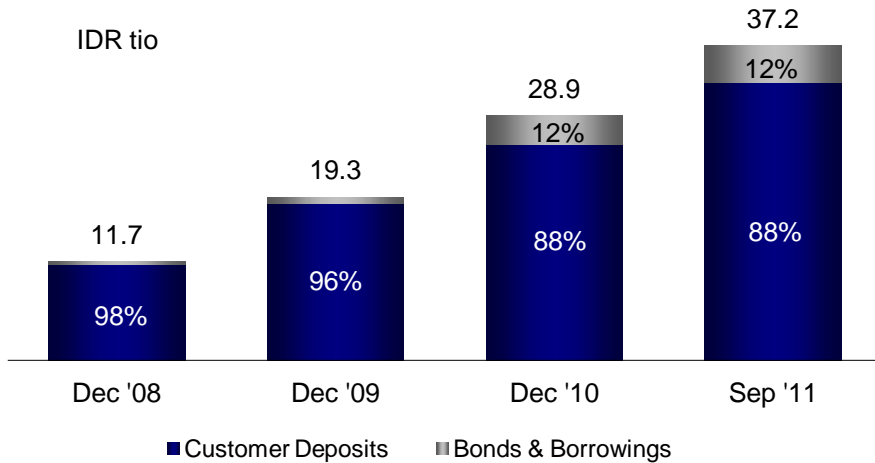
NPL BY BUSINESS

%

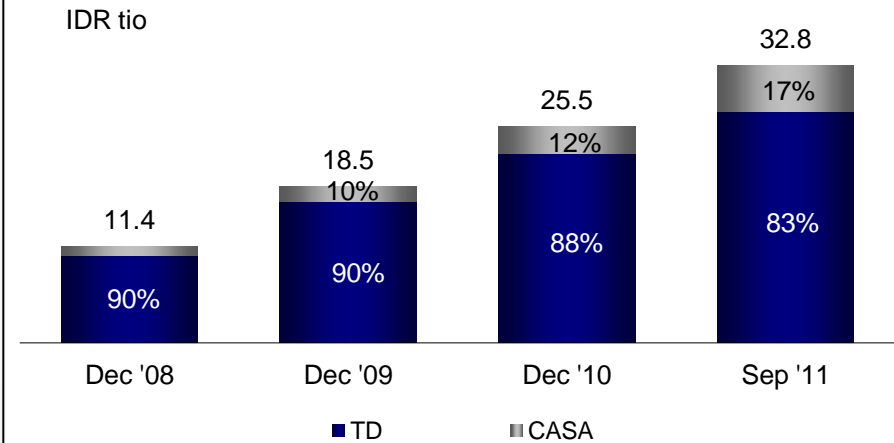


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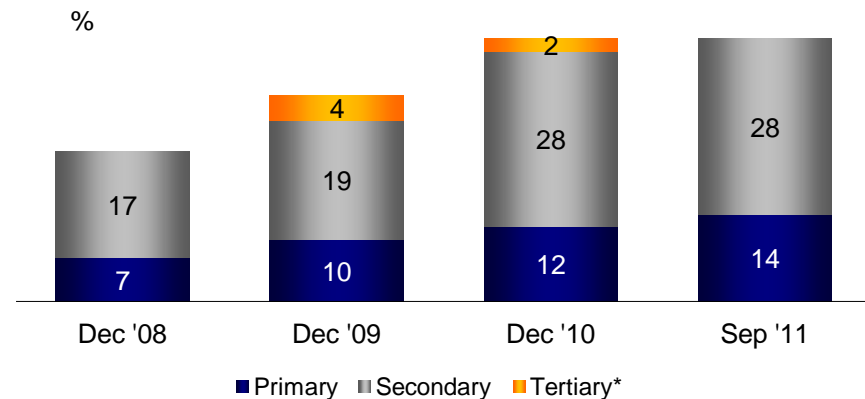
FUNDING COMPOSITION



CUSTOMER DEPOSIT COMPOSITION



LIQUID ASSETS RATIO (Against Total Customer Deposits)



LONG-TERM FUNDING INITIATIVES

Completed:

◆ IDR Bonds I	IDR	750 bio
◆ IDR Bonds II	IDR	1,300 bio
◆ IDR Bonds III	IDR	1,100 bio
◆ IDR Bonds IV	IDR	500 bio
◆ LT Loan – Blue Orchard	IDR	135 bio
◆ LT Facility – IFC	IDR	614 bio

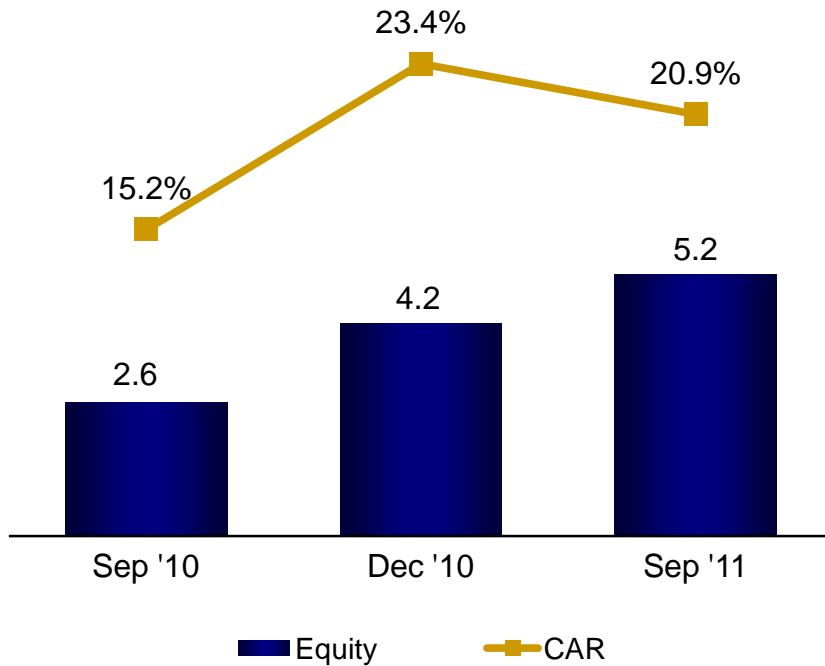
Standby:

◆ Joint Financing	IDR	700 bio
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* Standby facilities from IFC

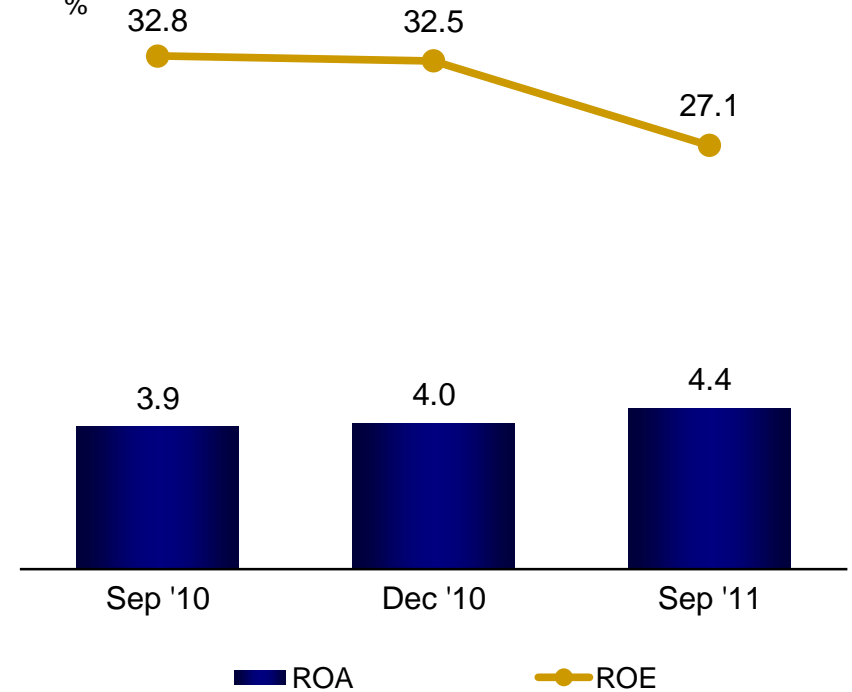
EQUITY & CAR

IDR tio



ROA & ROE

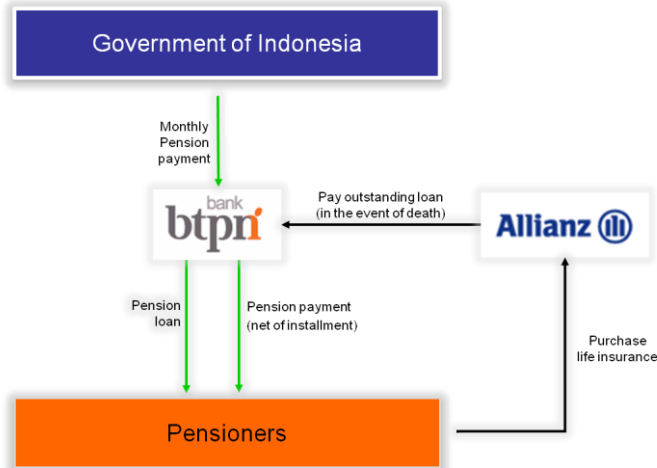
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◆ **3Q 2011 Results**

◆ **New CSR Platform**

Integration of CSR into Business Model



Community Banking



Unique Value Proposition



Banking at Customer's Premise using EDC with Thumbprint



Aligned Working System



daya



daya sehat sejahtera

Information, consultation and medical check-up as a preventive measure to promote health and wellness



daya tumbuh usaha

Center for business growth, practical training and micro business franchise



daya tumbuh komunitas

Adopt a community program for developing skills, ensuring business sustainability, and promoting health



~750,000 Pensioners Served up to Sep '11 vs ~450,000 in '10 with CSI: 88%



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sehat sejahtera

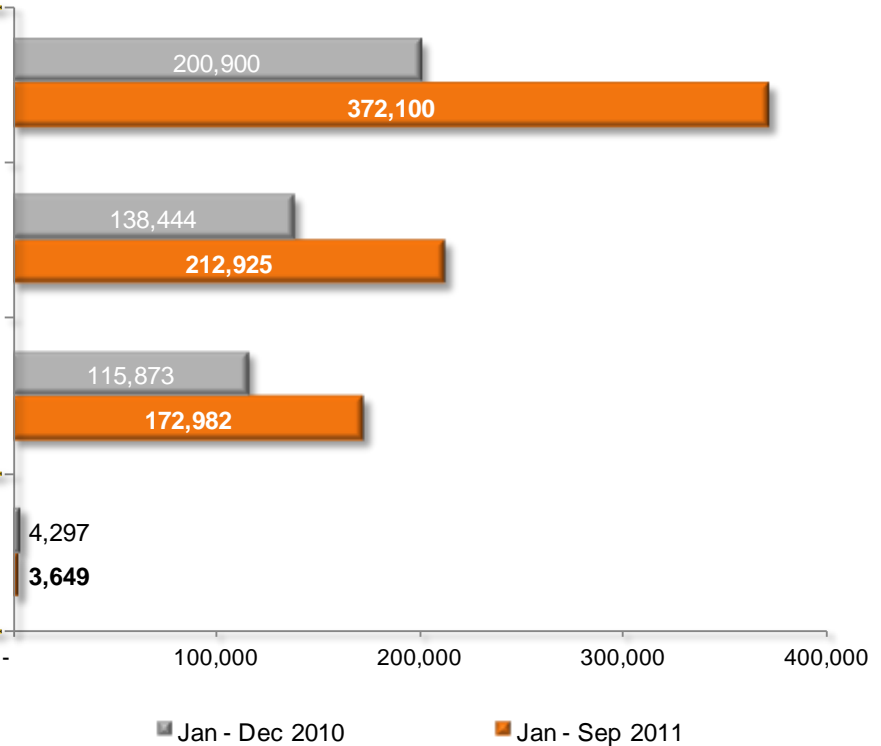
daya
tumbuh usaha

Health Information

Interactive Dialog

Health Clinic

Entrepreneurship Training



"I routinely check my health up because the facility provided by BTPN helps to keep my health in good condition"
Mrs. Suyati - Balikpapan



"The topics covered are relevant to us as pensioners; they widen our horizon and increase our motivation"
Mr. Yusrizal - Jambi



Micro's C2G Programs become

daya^o
tumbuh usaha



▣ Practical Business Training

- 4 available modules:
 - Practical Financial Management
 - Inventory Management
 - Marketing Management
 - Sales Management
- ~9,200 classes with ~150,000 participants up to Sep '11; ~6,600 classes with ~104,000 participants (2010)
- 150 certified trainers



"The programs really helps me to expand my business...I took e-voucher package, it increases my income and thus helps to pay for my son to attend a university"
Mrs. Sabinah Lenar – Jayapura

▣ Micro Business Franchise

- **Electronic Voucher Retailer (PULSAMU)**

▣ Business Growth Information

- 153,000 product advertisements in the system up to Sep '11 (150,420 ads in 2010)
- Accessible across all 569 micro branches
- ~1.3 mio copies of "Warta" bulletin distributed to customers (~1.5 mio in 2010)



"After placing an advertisement in BTPN ... many new customers come to my store ... usually I sold 2-5 dozens of plastics a week; now I sell 8-10 dozens a week"
Agus – Belitang Gumawang

THANK YOU