



FY 2011 Results Update

February 2012

- ◆ **FY 2011 Financial Results**

- ◆ **Daya Program in 2011**

- ◆ **Corporate Update**

- ◆ Good growth momentum:
 - Loans growth: 30%
 - Deposits growth: 40%
 - Assets growth: 35%

- ◆ Ample liquidity to fund business growth:
 - LDR: 85%
 - Loan to Funding* Ratio: 76%
 - Liquid Asset Ratio: 41%

- ◆ Robust key financial ratios:
 - NIM: 13%
 - NPL: 0.7%
 - ROE: 28.9%
 - CAR: 20.5%

- ◆ Strong bottom-line growth:
 - FY NPAT: IDR 1,400 bio (67% YoY)

Note :

* including Bond & Borrowings

Balance Sheet Highlights

IDR billion	Dec '10	Mar '11	Jun '11	Sep '11	Dec '11	ΔQoQ	ΔYoY
Cash & BI	2,949	3,123	3,392	3,768	4,039	7%	37%
SBI & Placement	7,385	7,916	8,784	9,925	10,551	6%	43%
Loans (gross)	23,328	24,661	26,759	28,562	30,310	6%	30%
- Pension	18,256	19,260	20,727	21,918	22,821	4%	25%
- Micro*	4,656	4,980	5,592	6,192	6,897	11%	48%
- Others	417	420	440	452	592	31%	42%
Allowance for losses	(341)	(319)	(297)	(297)	(310)	4%	-9%
Customer Deposits	25,526	27,042	29,517	32,809	35,618	9%	40%
Borrowings	3,359	3,985	4,468	4,384	4,496	3%	34%
Total Funding	28,885	31,027	33,985	37,193	40,114	8%	39%
Equity	4,217	4,486	4,804	5,178	5,617	8%	33%
Total Assets	34,523	36,670	39,993	43,414	46,651	7%	35%

Note :

* including Tunas Usaha Rakyat (Syariah) financing portfolio

Profit & Loss Highlights

IDR billion	FY '10	1Q '11	2Q '11	3Q '11	4Q '11	FY '11	ΔQoQ	ΔYoY
Interest income	5,605	1,625	1,745	1,953	2,142	7,466	10%	33%
Interest expense	2,066	617	668	752	793	2,830	6%	37%
Net interest income	3,539	1,008	1,078	1,202	1,349	4,636	12%	31%
Fee income	135	35	52	61	42	191	-31%	41%
Operating income	3,674	1,043	1,130	1,263	1,391	4,827	10%	31%
Operating expense*	2,159	564	627	659	742	2,591	12%	20%
Net operating income	1,515	479	503	604	650	2,235	8%	48%
Loan loss provision	369	130	90	107	113	440	6%	19%
NPBT	1,127	353	409	490	519	1,772	6%	57%
NPAT**	837	279	323	388	410	1,400	6%	67%

Notes :

* Q1 – Q3 2011 figures were adjusted by additional post employment (actuarial) cost of Rp 49 bio booked at end of year

** NPAT Q1 – Q3 2011 were adjusted using FY 2011 tax rate of 21%

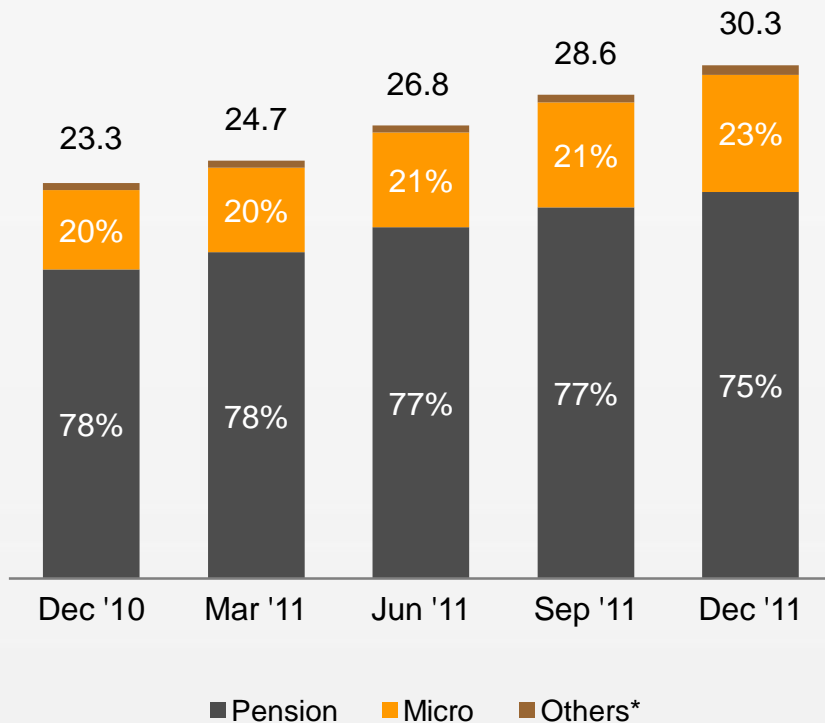
%	FY '10	1Q '11	2Q '11	3Q '11	4Q '11	FY '11
NIM	14.0	12.9	12.7	12.7	13.5*	13.0
Cost to Income	59	54	55	52	53	54
LDR (end of period)	91	91	91	87	85	85
Loan to Funding	81	79	79	77	76	76
Liquid Asset Ratio	40	41	41	42	41	41
NPL	1.1	1.0	1.0	0.9	0.7	0.7
Cost of Credit/Avg. Loan	1.8	2.2	1.4	1.5	1.5	1.6
LLP/NPL	128	127	112	119	141	141
ROA (before tax)	4.0	4.1	4.3	4.6	4.6	4.4
ROE (after tax)	32.5	24.8	27.6	30.7	30.0	28.9
CAR (credit & ops risk)	23.4	21.7	21.1	20.9	20.5	20.5

Note :

* due to insurance premium refund (from loan renewals) booked in Q4; normalized Q4 NIM was 12.8%

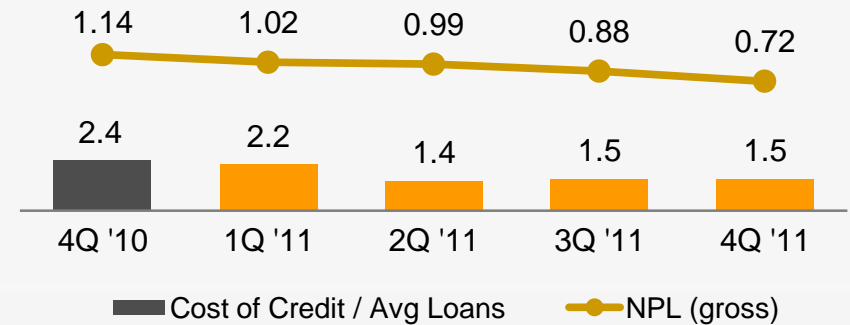
LOANS COMPOSITION

IDR tio



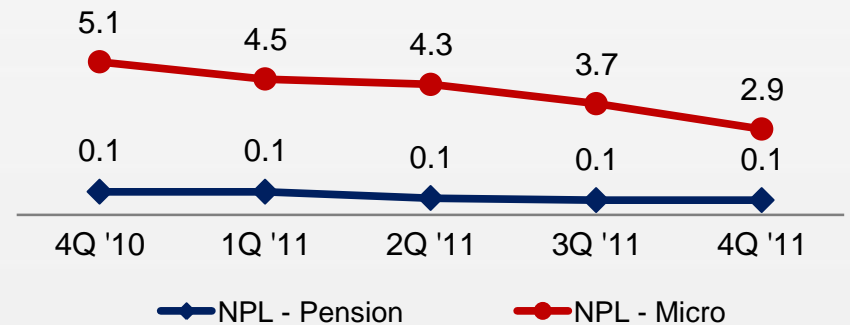
NPL & COST OF CREDIT

%



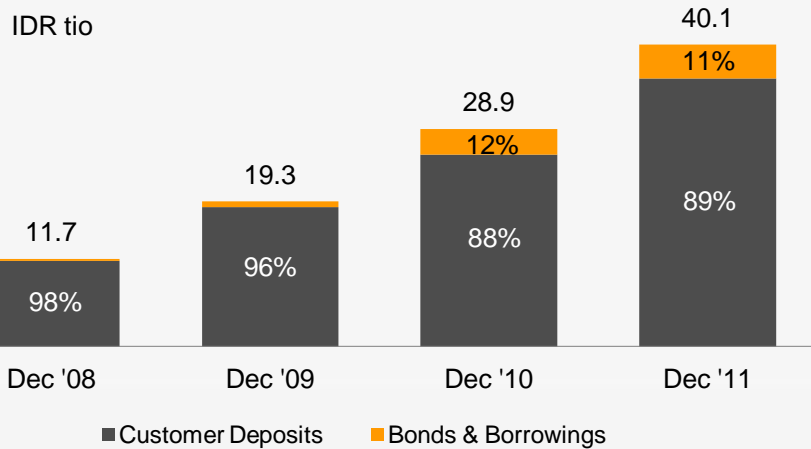
NPL BY BUSINESS

%

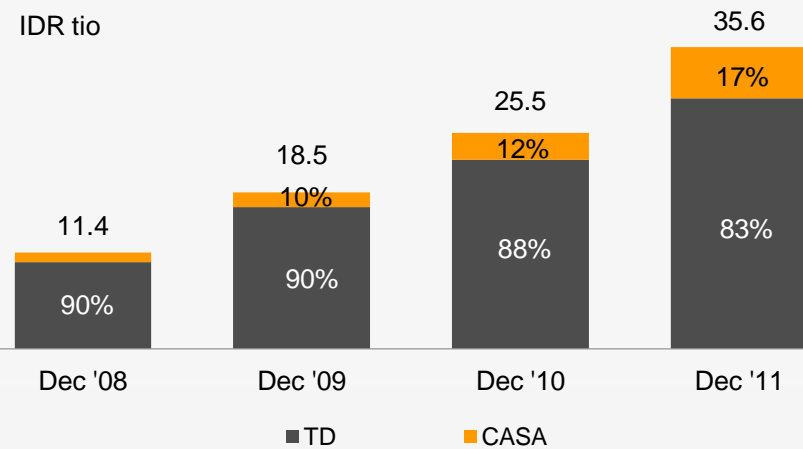


* Incl: staff loans (for car & housing) and joint financing

FUNDING COMPOSITION

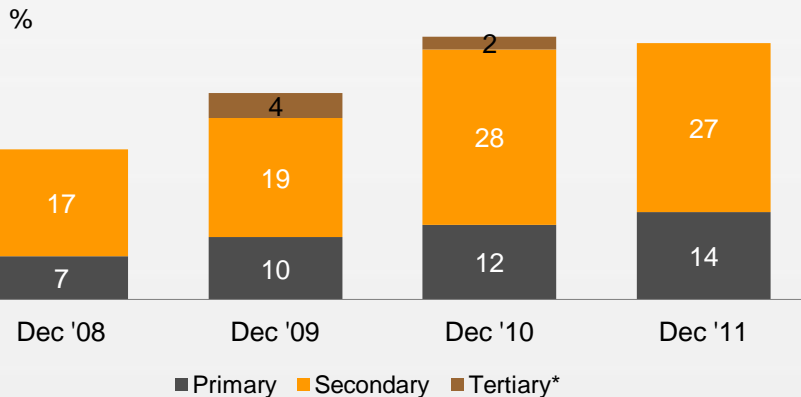


CUSTOMER DEPOSIT COMPOSITION



LIQUID ASSETS RATIO

(Against Total Customer Deposits)



LONG-TERM FUNDING INITIATIVES

Completed:

- ◆ IDR Bonds I – IV IDR 3,650 bio
- ◆ LT Ln – IFC & Blue Orchard IDR 749 bio

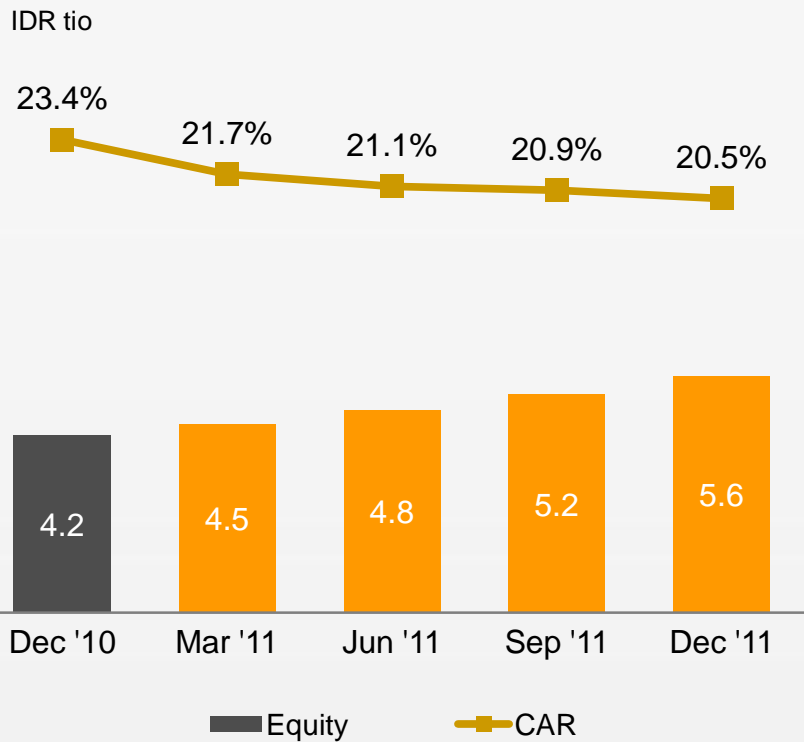
Standby:

- ◆ Joint Financing IDR 790 bio

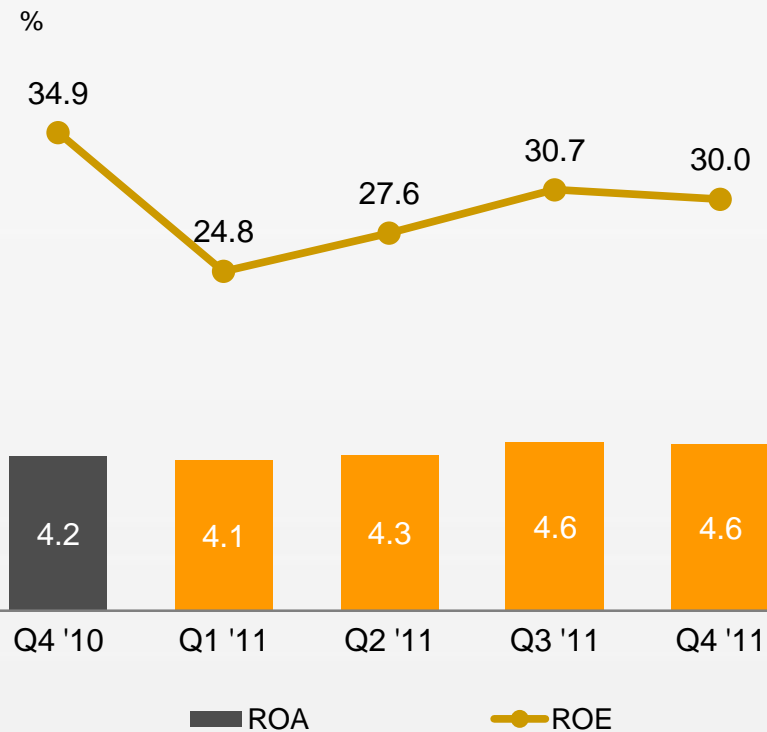
* Standby facilities from IFC

Strong Capital & Profitability Ratios

EQUITY & CAR



ROA & ROE



- ◆ **FY 2011 Financial Results**

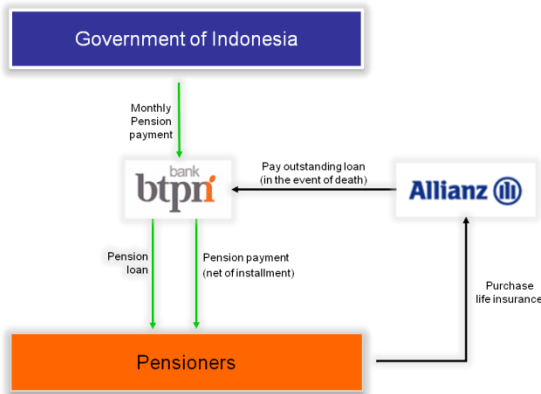
- ◆ **Daya Program in 2011**

- ◆ **Corporate Update**

Integration of CSR into Business Model

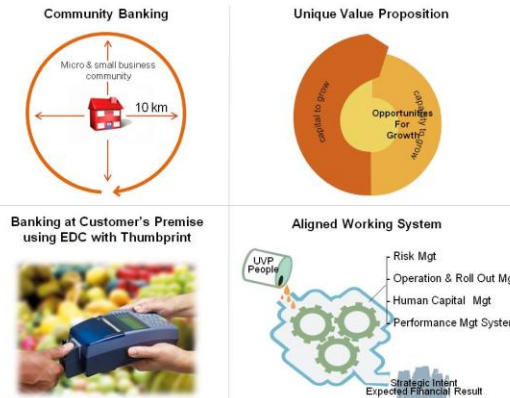
Pension

- Provides loans to pensioners, met by pension payments and protected with life insurance



SME / Mass Market

- Provides loans to SMEs and mass market customers using a community banking model



Productive Poor

- Provides small ticket loans, insurance and savings program to customers



- Daya = "To empower"
- Corporate social responsibility program



Sehat Sejahtera

Information, consultation and medical check-ups as preventive measures to promote health and wellness



Tumbuh Usaha

Center for business growth, practical training and SME / Mass Market business franchise



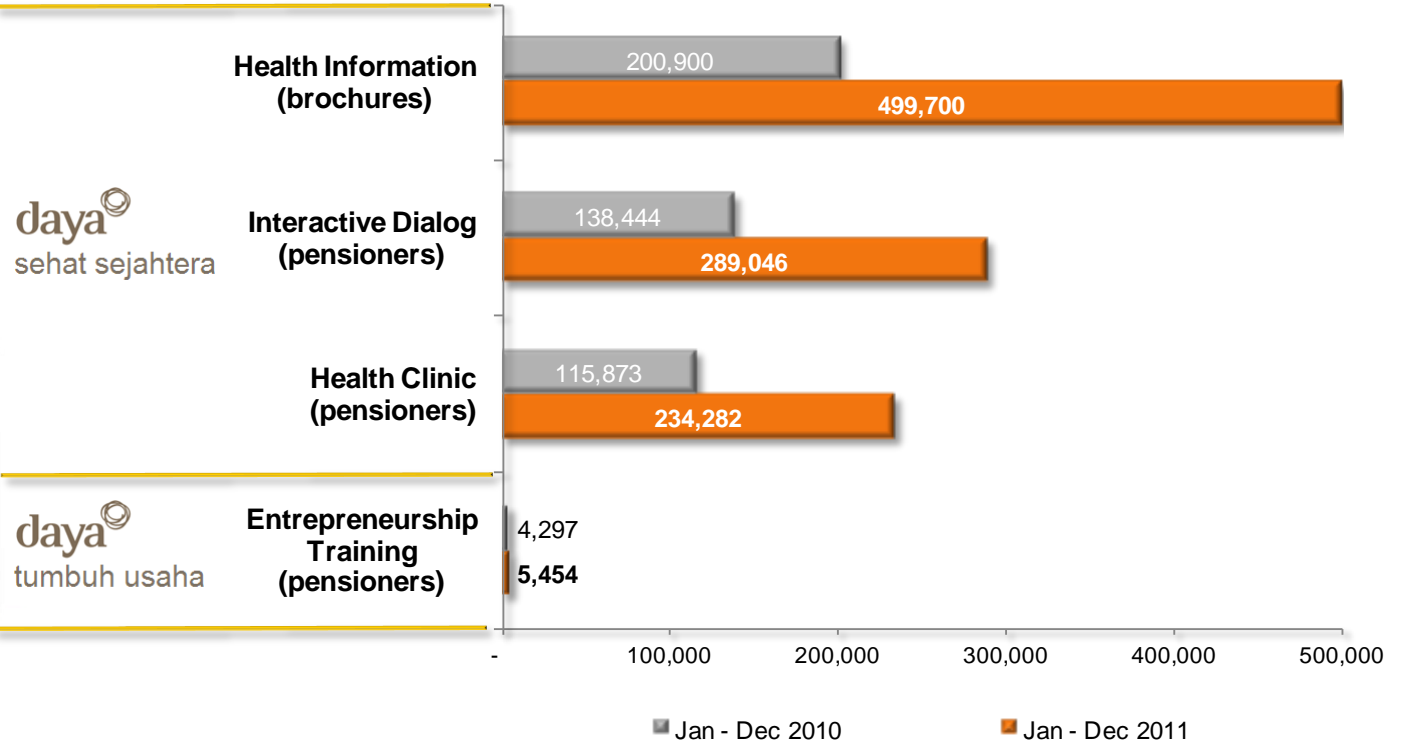
Tumbuh Komunitas

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

Three unique businesses with a unifying theme of social responsibility



~520,000 Pensioners were served in '11 vs ~250,000 in '10 with CSI: 88%



daya
sehat sejahtera

daya
tumbuh usaha



"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



~270,000 MUR (Micro) and TUR Customers were trained '11 vs ~104,000 in '10

daya
tumbuh usaha



Practical Business Training

- 4 available modules:
 - **Practical Financial Management**
 - **Inventory Management**
 - **Marketing Management**
 - **Sales Management**
- Micro: ~12,500 classes with ~206,000 participants in '11; ~6,600 classes with ~104,000 participants (2010)
- TUR: ~64,000 participants in '11
- 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

- 209,606 product advertisements in the system in '11 (150,420 ads in '10)
- Accessible across all 570 micro branches
- ~1.7 mio copies of "Warta" bulletin distributed to customers (~1.5 mio in '10)

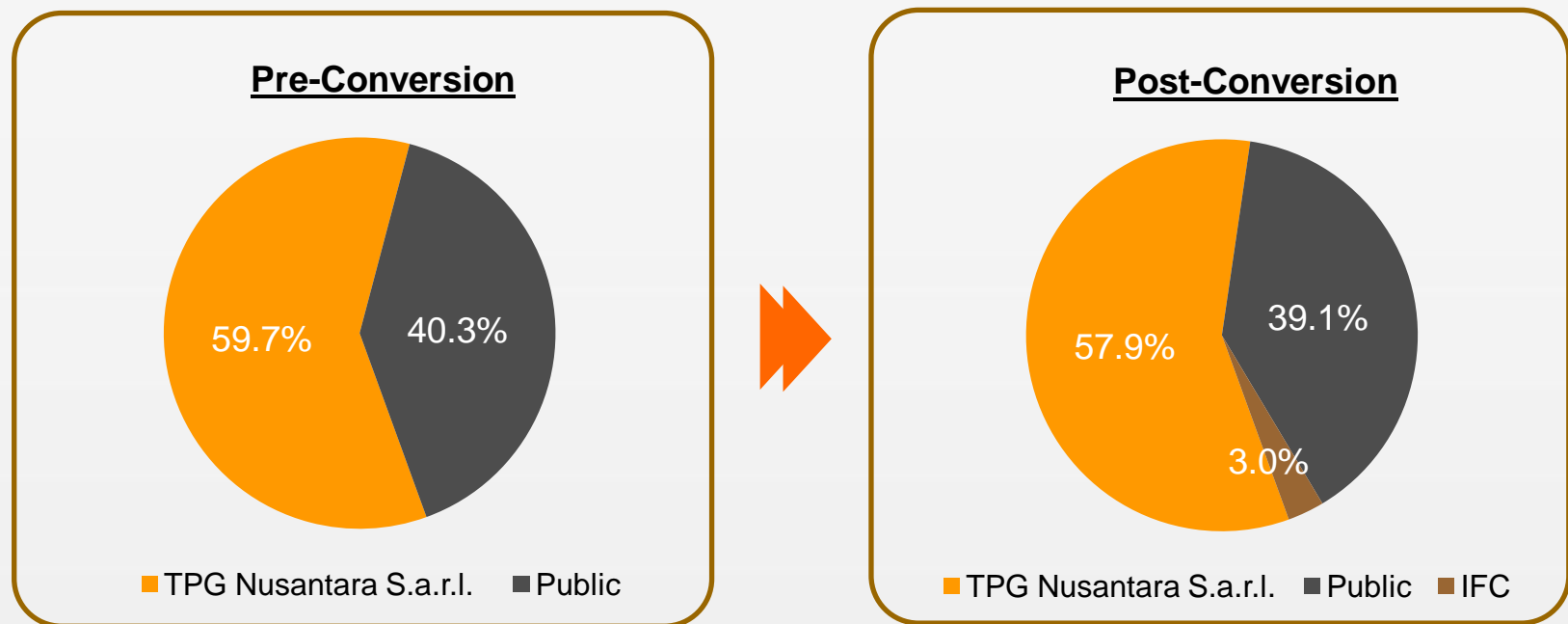


"After placing an advertisement in BTPN ... many new customers come to my store ... usually I sold 2-5 dozens of plastics a week; now I sell 8-10 dozens a week"
Agus – Belitang Gumawang

- ◆ **FY 2011 Financial Results**
- ◆ **Daya Program in 2011**
- ◆ **Corporate Update**

- ◆ C-Loan amount: IDR 139,459,908,560 (equivalent US\$15.9 mio)
- ◆ Interest rate (p.a.): 10.7% (fixed)
- ◆ Converted into 176,670,117 new shares
- ◆ Effective conversion date : 14th March 2012 (tentative)

BTPN's Shareholder Structure



THANK YOU