



# DO GOOD DO WELL

## 1H 2011 Results

July 2011

◆ **1H 2011 Results**

◆ **New CSR Platform**

- Good Growth Momentum:
  - Loans: 15%
  - Funding\*: 18%
- Ample Liquidity to fund Loans growth:
  - LDR: 91%
  - Loan to Funding\* Ratio: 79%
  - Liquid Asset Ratio: 41%
- Maintained Healthy Key Ratios:
  - NIM: 12.8%
  - CIR: 54%
  - NPL: 1.0%
  - CAR: 21.1%
  - ROE: 25.8%
- Strong Net Income, 1H '11 NPAT: IDR 585 bio (63% YoY Growth)

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\* including Bond & Borrowings

# Balance Sheet Highlights

IDR billion	Jun '10	Dec '10	Jun '11	ΔYTD	ΔYoY
Cash & BI	1,880	2,949	3,392	15%	80%
SBI & Placement	5,154	7,385	8,784	19%	70%
Loans (gross)	20,066	23,328	26,759	15%	33%
- Pension	15,696	18,256	20,727	14%	32%
- Micro	3,926	4,634	5,539	20%	41%
- Others*	444	439	493	12%	11%
Allowance for losses	(290)	(341)	(297)	-13%	2%
Customer Deposits	22,351	25,526	29,517	16%	32%
Borrowings	2,041	3,359	4,468	33%	119%
Total Funding	24,393	28,885	33,985	18%	39%
Equity	2,426	4,217	4,804	14%	98%
Total Assets	28,059	34,523	39,993	16%	43%

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

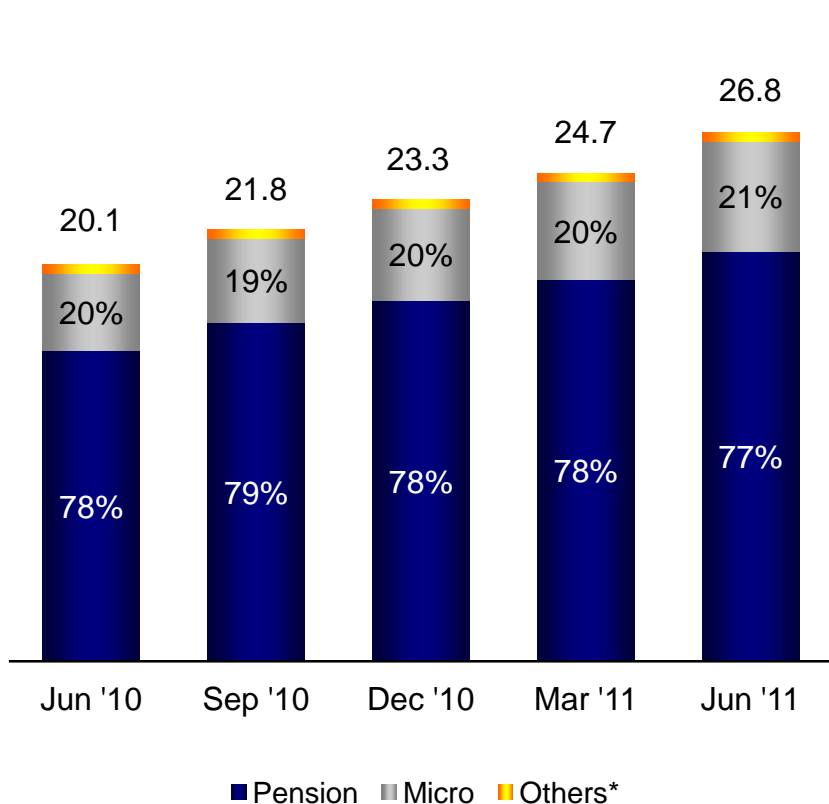
# Profit & Loss Highlights

IDR billion	1H '10	2H '10	FY '10	1Q '11	2Q '11	1H '11	ΔYoY
Interest income	2,512	3,093	5,605	1,625	1,745	3,370	34%
Interest expense	902	1,163	2,066	617	668	1,284	42%
Net interest income	1,609	1,930	3,539	1,008	1,078	2,086	30%
Fee income	53	82	135	35	52	87	64%
Operating income	1,662	2,012	3,674	1,043	1,130	2,173	31%
Operating expense	1,039	1,121	2,159	552	615	1,166	12%
Net operating income	624	891	1,515	491	515	1,006	61%
Loan loss provision	121	247	369	130	90	220	81%
NPBT	486	641	1,127	366	421	787	62%
NPAT	359	478	837	272	313	585	63%

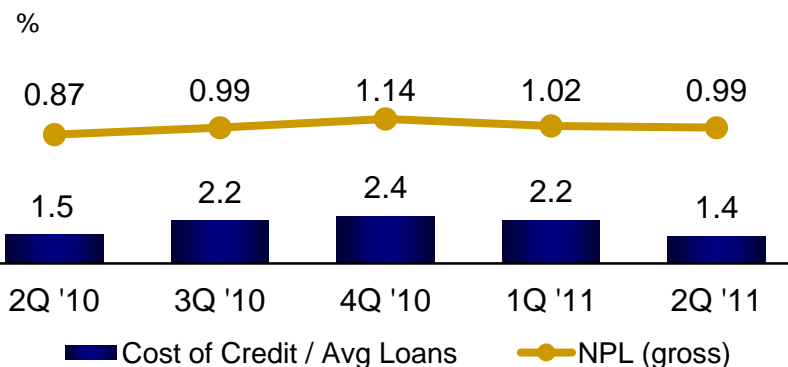
%	1H '10	2H '10	FY '10	1Q '11	2Q '11	1H '11
NIM	14.5	13.6	14.0	12.9	12.7	12.8
Cost to Income	62	56	59	53	54	54
LDR (end of period)	90	91	91	91	91	91
Loan to Funding	82	81	81	79	79	79
Liquid Asset Ratio	31	40	40	41	41	41
NPL	0.9	1.1	1.1	1.0	1.0	1.0
Cost of Credit/Avg. Loan	1.5	2.3	1.8	2.2	1.4	1.8
LLP/NPL	169	128	128	127	112	112
ROA (before tax)	3.9	4.1	4.0	4.1	4.4	4.3
ROE (after tax)	32.0	32.9	32.5	24.8	26.7	25.8
CAR (credit & ops risk)	16.7	23.4	23.4	21.7	21.1	21.1

## LOANS COMPOSITION

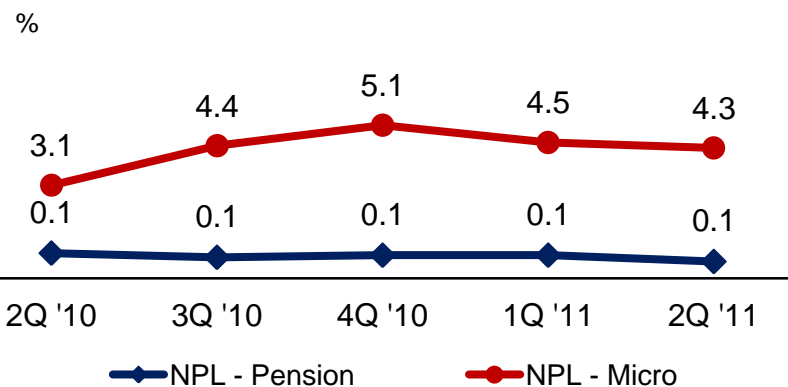
IDR tio



## NPL & COST OF CREDIT

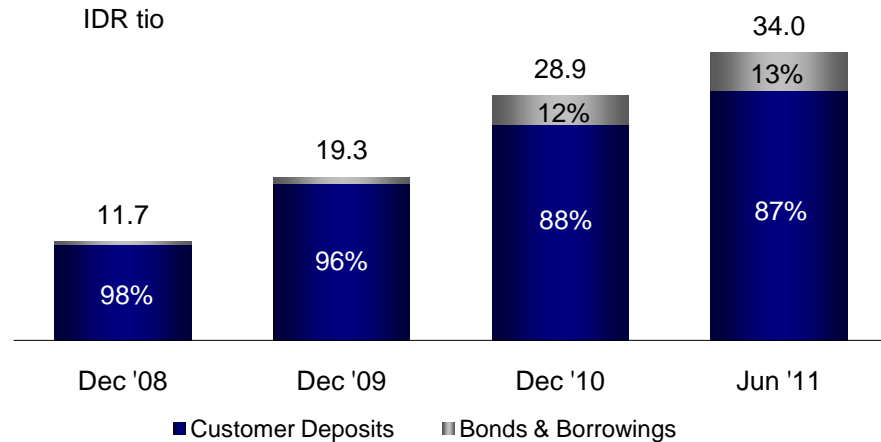


## NPL BY BUSINESS

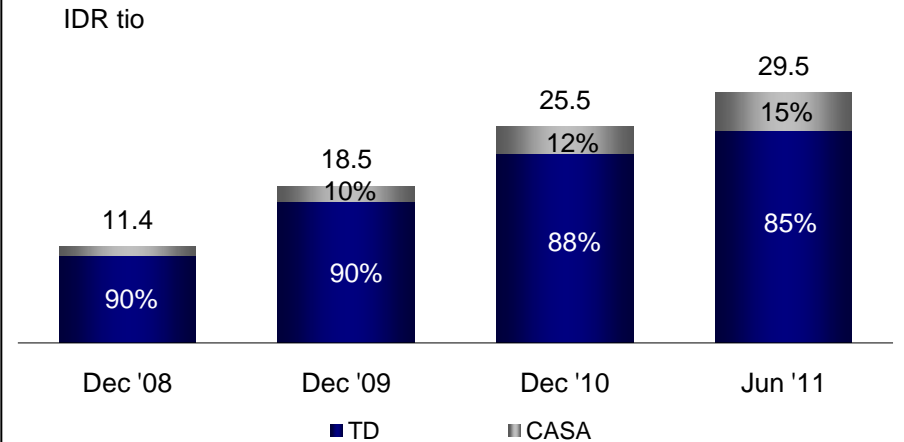


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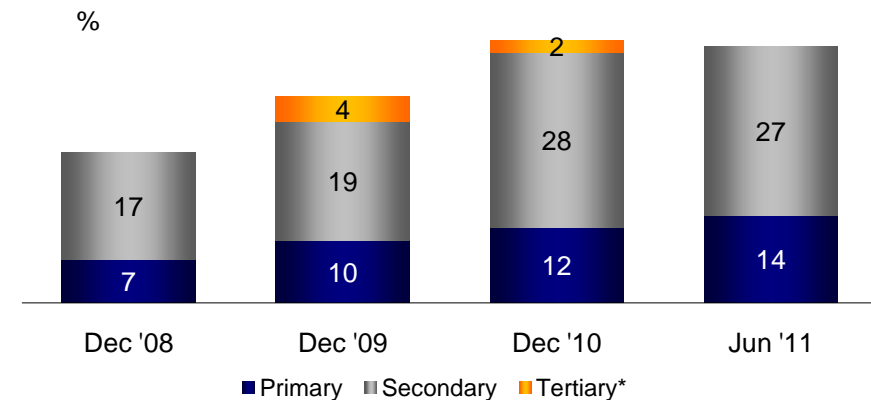
## FUNDING COMPOSITION



## 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:

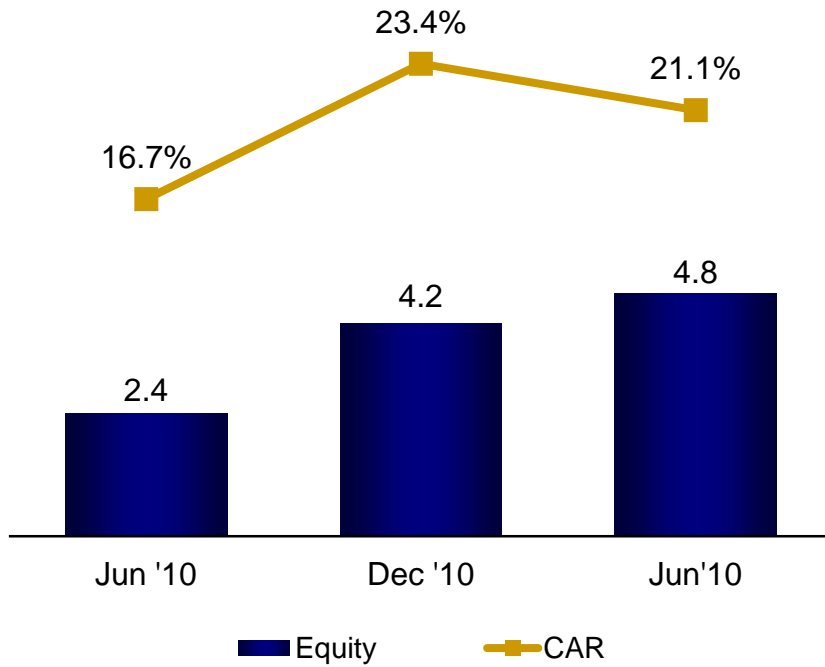
◆ Joint Financing	IDR	650 bio
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\* Standby facilities from IFC



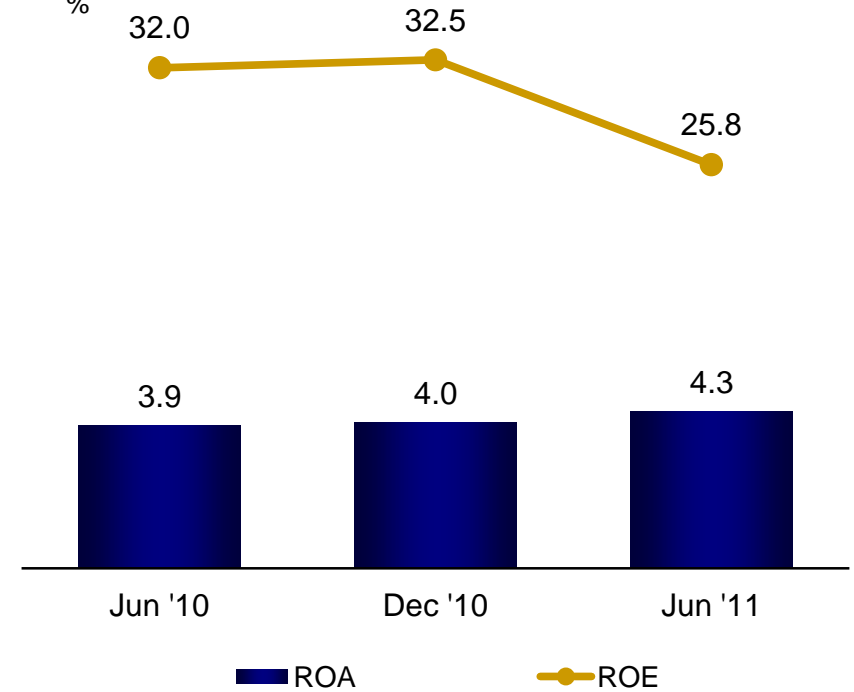
## EQUITY & CAR

IDR tio



## ROA & ROE

%



- ◆ **1H 2011 Results**

- ◆ **New CSR Platform**

## Pensiun Sehat & Sejahtera

**Information Center**

**Consultation Program**

**Business Opportunity Training**

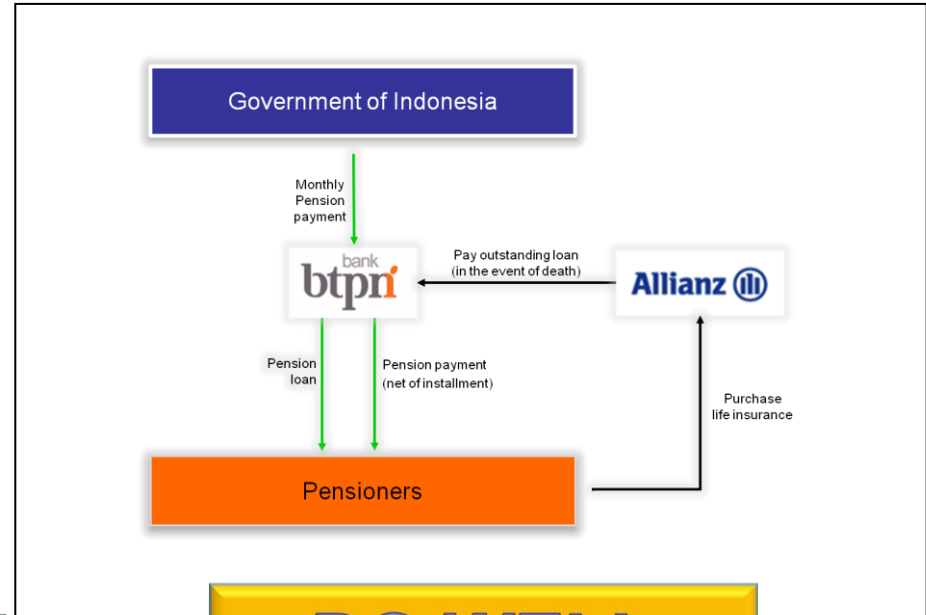
# DO GOOD

## Capacity to Grow (C2G)

**Training Programs**

**Information Sharing**

**Micro Biz Franchise**



# DO WELL

**Community Banking**

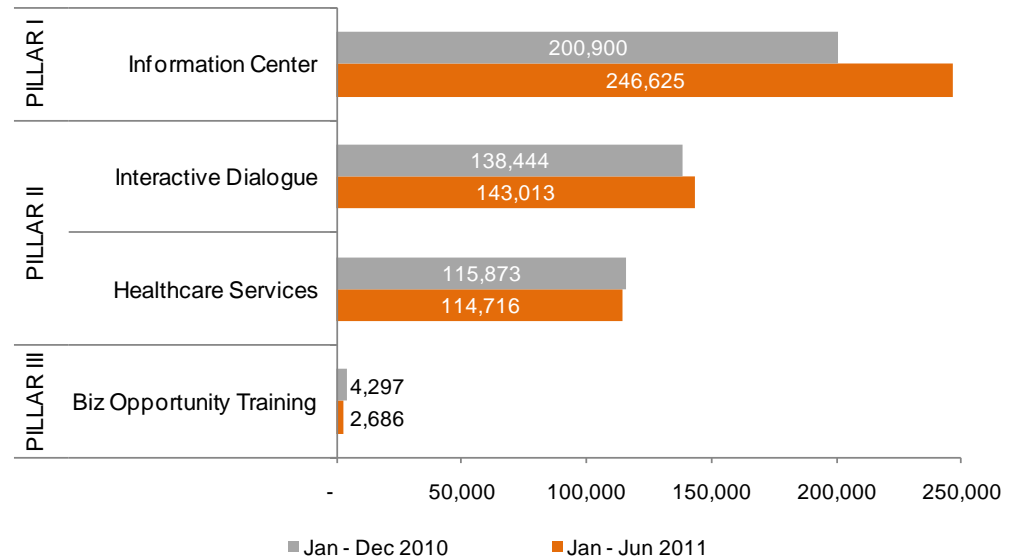
**Unique Value Proposition**

**Banking at Customer's Premise using EDC with Thumbprint**

**Aligned Working System**

## Pensiun Sehat & Sejahtera

**~500,000 Pensioners served in 1H '11; ~450,000 in '10**  
**CSI: 88%**



*"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**



## programmu

program mengembangkan usaha



*“C2G Programs in BTPN really helps me to expand my business...I took e-voucher package, it increases my income and helps to pay for my son attending university”*  
**Mrs. Sabinah Lenar** – Jayapura



*“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

### ❑ Training Modules

- 4 available modules:
  - **Practical Financial Management**
  - **Inventory Management**
  - **Marketing Management**
  - **Sales Management**
- ~5,900 classes with ~97,000 participants (1H '11); ~6,600 classes with ~104,000 participants (2010)
- 150 certified trainers

### ❑ Micro Biz Franchise

- **Electronic Voucher Retailer (PULSAMU)**

### ❑ Buy-Sell Information

- 98,800 (1H '11) product advertisements in the system (150,420 ads in 2010)
- Accessible across all 563 micro branches
- ~873,000 copies of “Warta” bulletin distributed to customers (~1.5 mn in 2010)



**Pensiun  
Sehat & Sejahtera**

programmu

**Capacity to Grow (C2G)**

**daya**<sup>®</sup>

# 3 Pillars of DAYA Platform



## daya<sup>o</sup> sehat sejahtera

(health & wellness)

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



## daya<sup>o</sup> tumbuh usaha

(growing a business)

Center of business growth, practical entrepreneurial skills trainings and micro business franchise



## daya<sup>o</sup> tumbuh komunitas

(growing a community)

Adopt a community program for skills development, business sustainability and health

## CUSTOMER DEPOSITS

sinaya  
**btpn**

**UVP:**

- Security
- Personalized Service
- Competitive Pricing
- Do GOOD

**daya**





**THANK YOU**