



2Q 2012 Results Update

July 2012

- Strong growth momentum:
 - Loans growth: 13% (YTD) and 28% (YoY)
 - Deposits growth: 12% (YTD) and 36% (YoY)
- Ample liquidity to fund growth:
 - LDR: 86%
 - Loan to Funding* Ratio: 77%
 - Liquid Asset Ratio: 39%
- Healthy Key Ratios:
 - NIM: 12.8%
 - NPL: 0.7%
 - ROE: 29.6%
 - CAR: 21.9%
- Robust net income growth:
 - 1H NPAT: IDR 921 bio (53% YoY growth)

Note : * including Bond & Borrowings

Balance Sheet Highlights

IDR billion	Jun '11	Dec '11	Mar '12	Jun '12	ΔYoY
Cash & BI	3,392	4,039	4,197	4,703	39%
SBI & Placement	8,784	10,551	10,291	10,871	24%
Loans (gross)	26,759	30,310	32,077	34,380	28%
- Pension	20,727	22,821	23,673	25,125	21%
- Micro	5,539	6,786	7,472	8,047	45%
- Syariah*	53	111	162	277	424%
- Others	440	592	770	932	112%
Allowance for losses	(297)	(310)	(341)	(362)	22%
Customer Deposits	29,517	35,618	37,242	40,035	36%
Borrowings	4,468	4,496	4,248	4,359	-2%
Total Funding	33,985	40,114	41,490	44,395	31%
Equity	4,804	5,617	6,195	6,674	39%
Total Assets	39,993	46,651	48,488	52,006	30%

Note : * including Tunas Usaha Rakyat (Syariah) financing portfolio

Profit & Loss Highlights

IDR billion	1H '11	2H '11	FY '11	1Q '12	2Q '12	1H '12	ΔYoY
Interest income	3,370	4,096	7,466	2,119	2,217	4,336	29%
Interest expense	1,284	1,545	2,830	800	759	1,559	21%
Net interest income	2,086	2,550	4,636	1,319	1,458	2,777	33%
Fee income	87	104	191	57	82	139	60%
Operating income	2,173	2,654	4,827	1,376	1,539	2,915	34%
Operating expense	1,191	1,401	2,591	710	828	1,538	29%
Net operating income	982	1,253	2,235	666	711	1,377	40%
Loan loss provision	220	220	440	111	114	225	2%
NPBT	763	1,009	1,772	553	605	1,159	52%
NPAT	603	797	1,400	439	482	921	53%

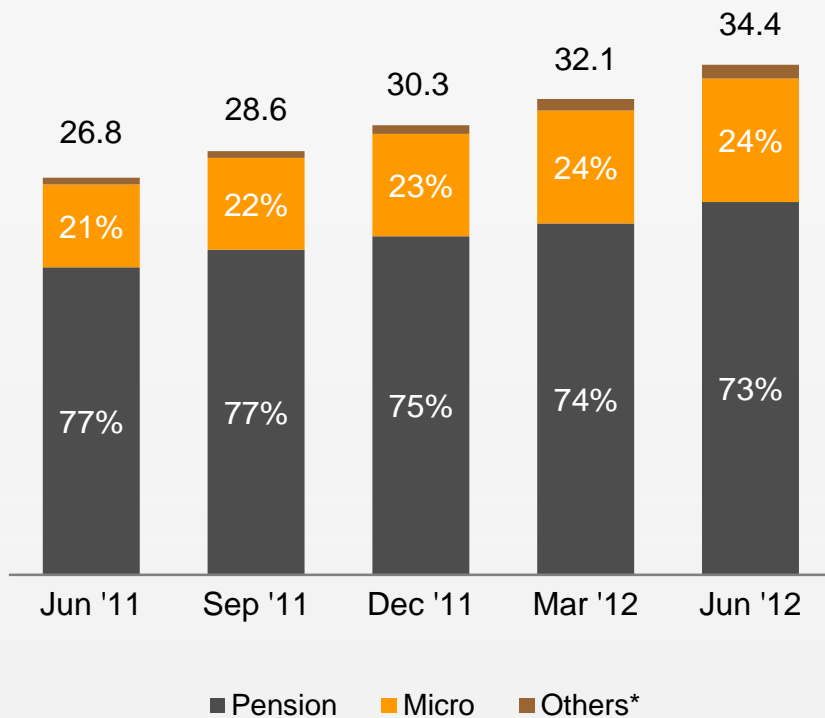
Key Ratios

%	1H '11	2H '11	FY '11	1Q '12	2Q '12	1H '12
NIM	12.8	13.1	13.0*	12.5	13.2	12.8
Cost to Income	55	53	54	52	54	53
LDR (end of period)	91	85	85	86	86	86
Loan to Funding	79	76	76	77	77	77
Liquid Asset Ratio	41	41	41	39	39	39
NPL	1.0	0.7	0.7	0.7	0.7	0.7
Cost of Credit/Avg. Loan	1.8	1.5	1.6	1.4	1.4	1.4
LLP/NPL	112	141	141	144	142	142
ROA (before tax)	4.3	4.6	4.4	4.6	4.8	4.7
ROE (after tax)	25.8	30.4	28.9	29.6	29.6	29.6
CAR (credit & ops risk)	21.1	20.5	20.5	22.2	21.9	21.9
Equity / Assets	12.0	12.0	12.0	12.8	12.8	12.8

Note : * due to insurance premium refund; normalized 4Q & FY '11 NIM was 12.8%

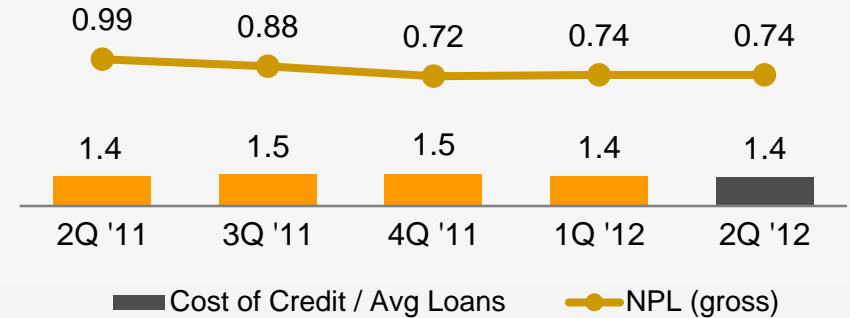
LOANS COMPOSITION

IDR tio



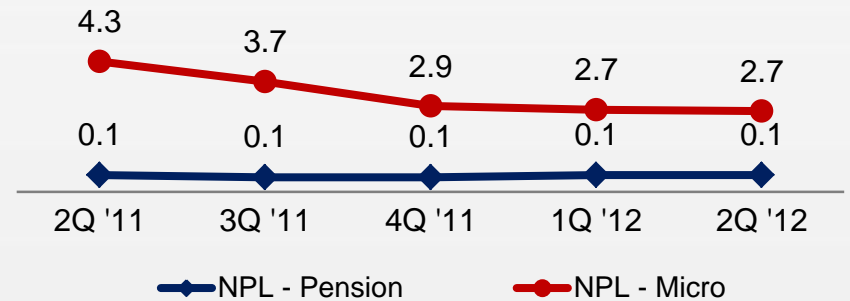
NPL & COST OF CREDIT

%



NPL BY BUSINESS

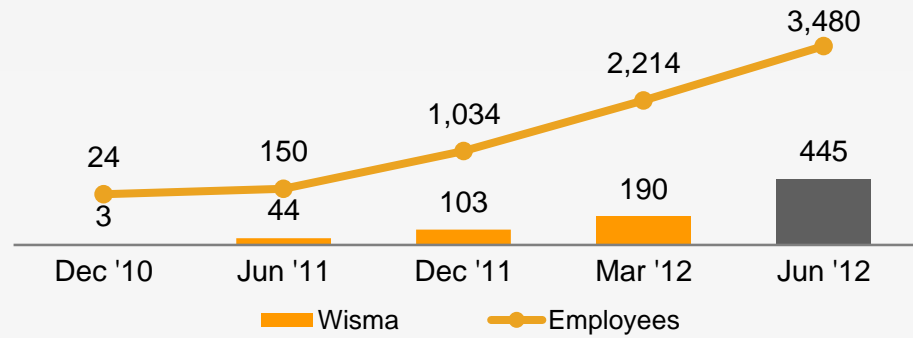
%



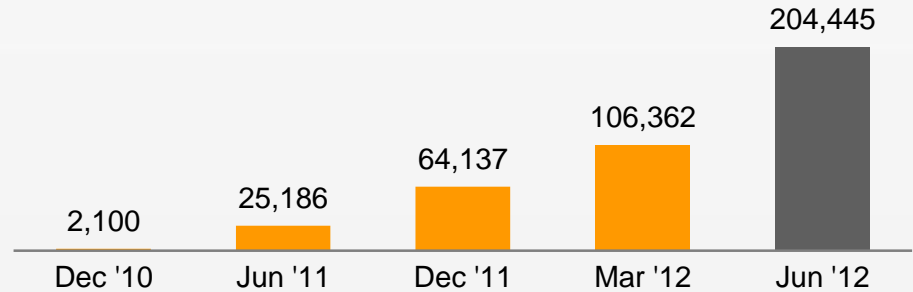
* incl: staff loans (for car & housing) and joint financing

Productive Poor: Piloted in 2011, Roll out in 2012

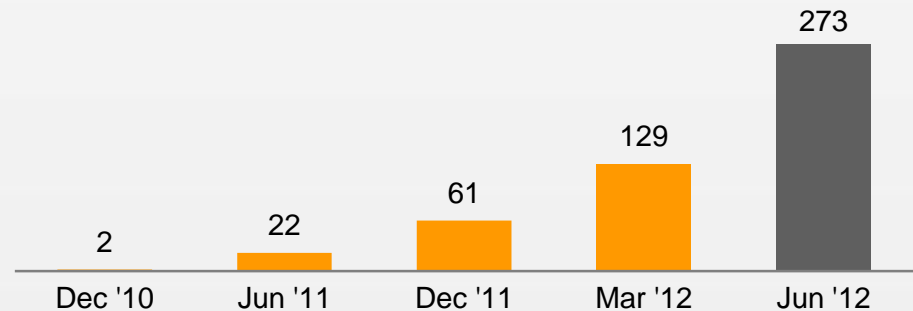
Wismas & Employees



Customers

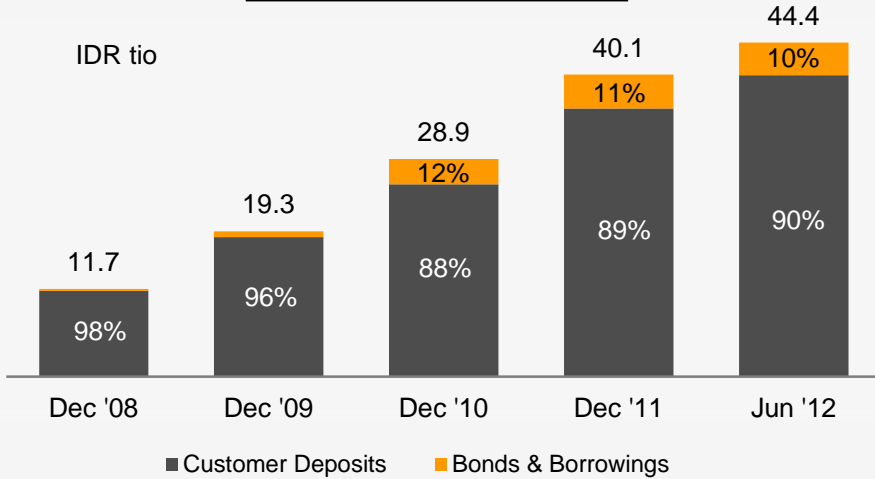


Loans (IDR bio)

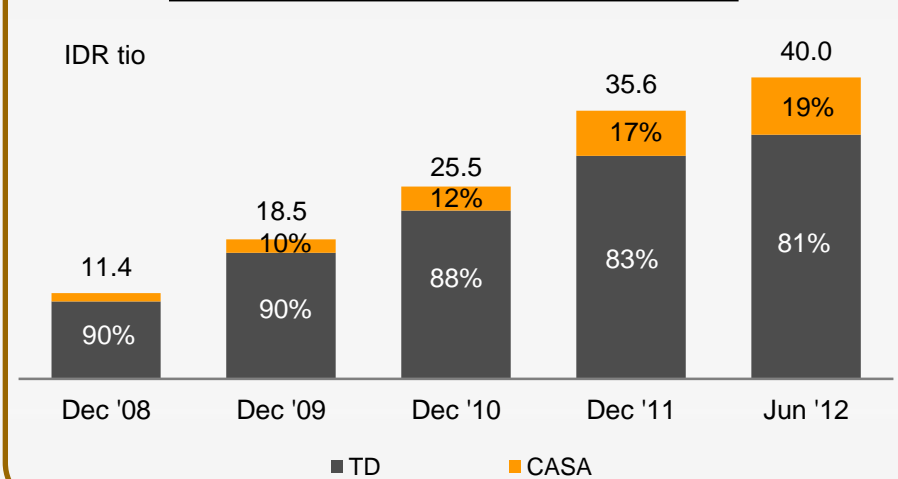


Funding Composition & Liquidity Reserves

FUNDING COMPOSITION

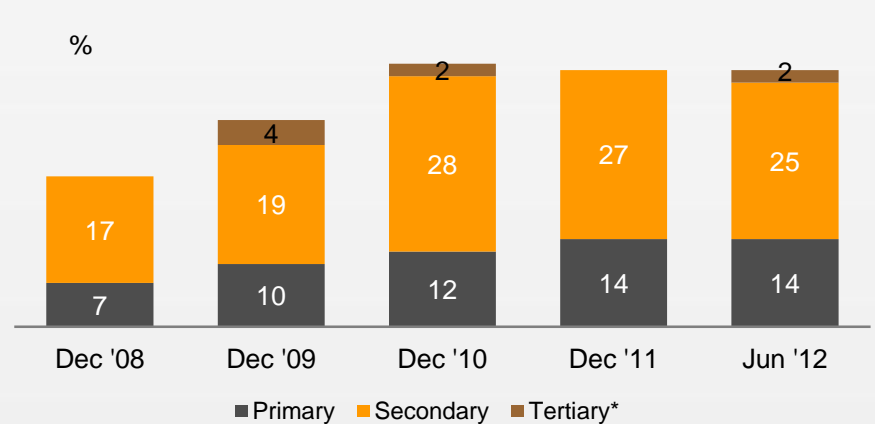


CUSTOMER DEPOSIT COMPOSITION

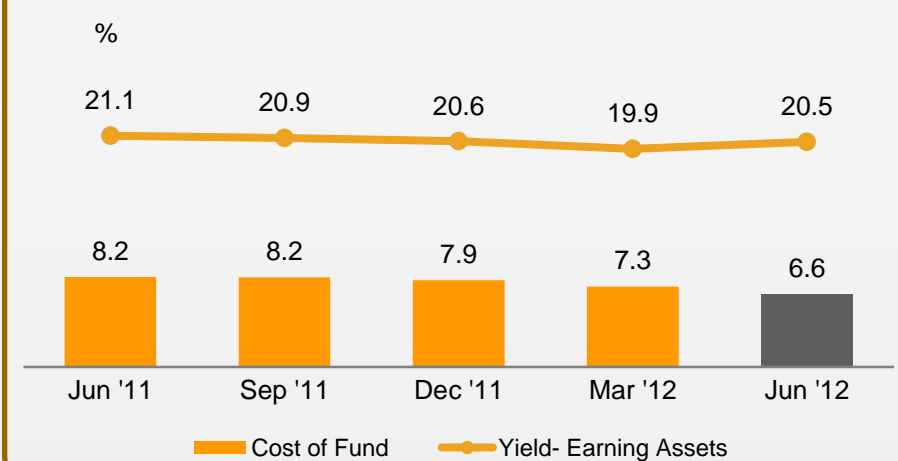


LIQUID ASSETS RATIO

(Against Total Customer Deposits)



COST OF FUND* & EARNING ASSETS YIELD



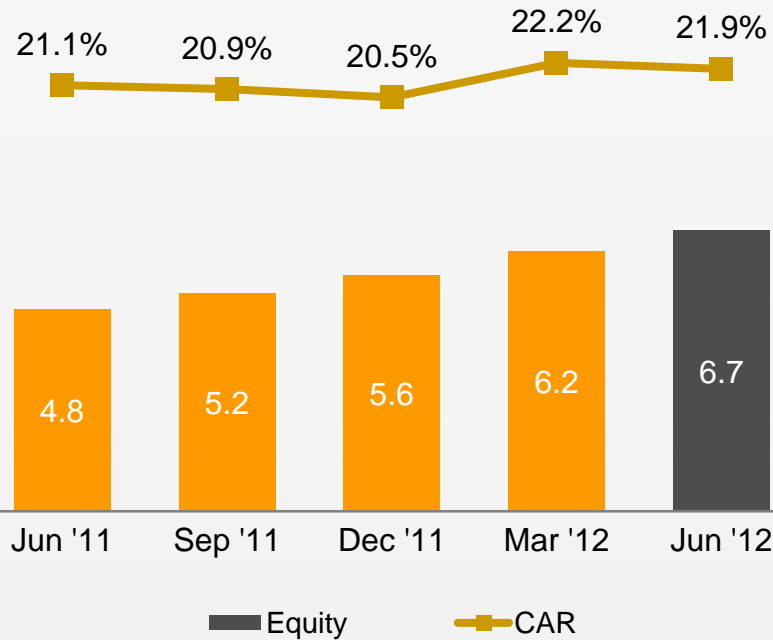
* Standby facilities from IFC

* Customer deposits only

Strong Capital & Profitability Ratios

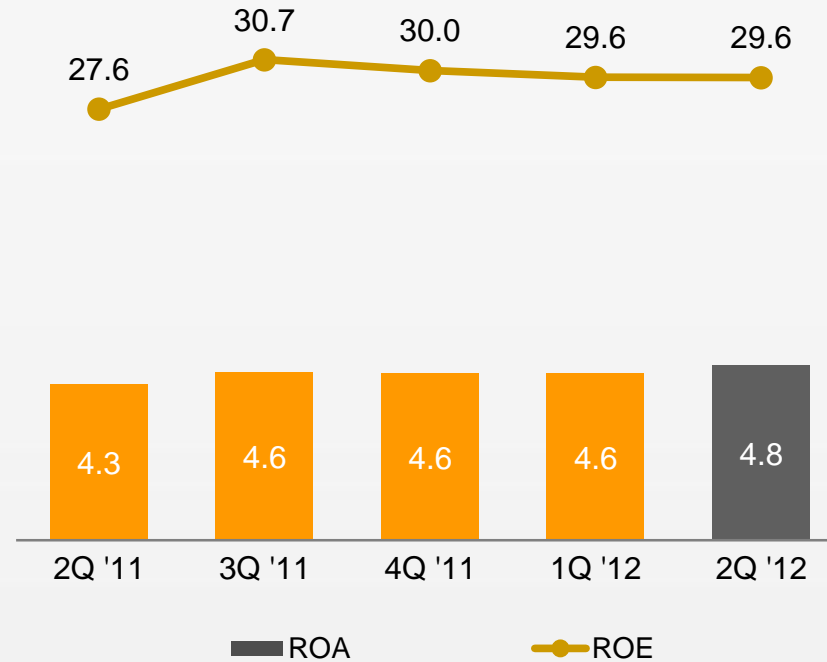
EQUITY & CAR

IDR tio



ROA & ROE

%



DAYA – An integrated platform for “Do Good” program



▪ Daya Health & Wellness

- Health Information
- Interactive Dialog
- Health Consultation
- Entrepreneurship Training

• Customer Satisfaction Index

▪ Daya Grow a Business

- Business Information
- Practical Skill Training
- Business Opportunity

• Promoter Score

▪ Daya Grow a Community

2009

2010

2011

2012*

79,189

258,614

523,328

265,197

85.3%

88.0%

87.6%

86.6%

9,408

97,893

278,741

264,641

n/a

97.0%

99.7%

99.3%

n/a

n/a

n/a

100

THANK YOU