

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2017	December 31, 2016	March 31, 2017	December 31, 2016
ASSETS					
1.	Cash	22,634,456	24,865,133	22,951,292	25,212,024
2.	Placements with Bank Indonesia	91,560,400	124,851,387	97,243,002	128,429,011
3.	Placements with other banks	13,756,954	16,442,192	12,315,694	15,900,916
4.	Spot and derivative receivables	163,439	93,649	163,439	91,657
5.	Securities				
	a. Measured at fair value through profit and loss	2,937,070	-	4,196,531	666,169
	b. Available for sale	72,877,716	64,816,396	77,520,640	68,855,281
	c. Held to maturity	46,386,664	51,227,650	53,377,774	57,922,276
	d. Loans and receivables	6,580,364	9,345,472	6,580,364	9,345,472
6.	Securities sold under repurchase agreement (repo)	7,403,078	7,358,032	7,403,078	7,358,032
7.	Securities purchased with agreement to resell (reverse repo)	6,584,973	1,557,370	6,584,973	1,557,370
8.	Acceptances receivables	5,961,008	5,602,843	5,993,693	5,692,583
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	653,106,941	635,304,499	661,699,329	643,484,253
10.	Sharia financing	-	-	16,914,384	17,256,787
11.	Finance lease receivables	-	-	1,976,833	2,070,300
12.	Investments in shares	5,783,220	5,783,220	2,439	2,439
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(25,573,012)	(21,944,371)	(25,834,071)	(22,184,296)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	491,128
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	31,695,866	31,232,047	32,766,325	32,262,349
	Accumulated depreciation on premises and equipment -/-	(7,598,054)	(7,255,098)	(8,105,280)	(7,747,290)
16.	Aset non produktif				
	a. Abandoned properties	26,037	26,314	26,037	26,314
	b. Foreclosed assets	32,818	31,890	227,635	269,138
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	26	457	26	457
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	2,318,503	2,328,530	2,512,871	2,520,932
20.	Other assets	17,537,675	12,333,078	19,014,075	14,183,624
	TOTAL ASSETS	954,176,142	964,000,690	995,999,711	1,003,644,426

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No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2017	December 31, 2016	March 31, 2017	December 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	112,521,454	140,764,079	113,314,864	141,419,020
2.	Savings deposits	284,519,456	297,649,283	284,984,626	298,110,406
3.	Time deposits	304,128,680	285,432,096	312,670,323	293,029,378
4.	Revenue sharing Investment	-	-	22,984,797	21,967,570
5.	Liabilities to Bank Indonesia	180,534	109,664	180,534	109,664
6.	Liabilities to other banks	10,241,252	2,295,091	10,317,937	2,739,697
7.	Spot and derivative payable	264,776	344,865	265,686	347,217
8.	Liabilities on securities sold under repurchase agreements	7,371,540	7,302,398	7,371,540	7,302,398
9.	Acceptances payable	5,961,008	5,602,843	5,993,693	5,692,583
10.	Securities issued	24,050,254	24,936,730	23,912,891	24,800,781
11.	Fund borrowings	29,013,403	34,619,213	30,191,743	36,000,783
12.	Margin deposits received	13,582	13,490	14,485	14,172
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	33,462,759	19,473,220	39,694,457	25,298,167
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	811,728,698	818,542,972	851,897,576	856,831,836
EQUITY					
17.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	(2,418,948)	(2,418,948)	(2,418,948)	(2,418,948)
18.	Additional Paid-in Capital				
	a. Agio	2,773,858	2,773,858	2,773,858	2,773,858
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid up capital	-	-	-	-
	e. Others	-	-	-	-
19.	Other comprehensive gain (loss)				
	a. Translation adjustment from foreign currency	47,346	23,490	47,346	23,490
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,042,767	103,891	1,121,773	75,618
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	13,824,692	13,824,692	13,824,692	13,824,692
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	684,947	654,637	691,774	665,870
	g. Income tax of other comprehensive Income	-	-	-	-
	h. Others	-	-	-	-
20.	Difference in quasi reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other equity	-	-	-	-
23.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
24.	Retained Earning				
	a. Previous years	110,827,812	95,552,666	111,795,703	96,058,795
	b. Current year	6,474,994	25,753,456	6,659,611	26,227,991
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	142,447,444	145,457,718	143,685,785	146,421,342
25.	Minority interest			416,350	391,248
	TOTAL EQUITIES	142,447,444	145,457,718	144,102,135	146,812,590
	TOTAL LIABILITIES AND EQUITIES	954,176,142	964,000,690	995,999,711	1,003,644,426

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to March 31, 2017 and 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2017	March 31, 2016	March 31, 2017	March 31, 2016
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	22,309,383	20,887,548	23,396,232	21,798,433
	b. Foreign currencies	1,249,637	952,365	1,258,602	953,849
2.	Interest expenses				
	a. Rupiah	5,664,988	5,978,963	6,124,327	6,373,935
	b. Foreign currencies	618,315	535,494	621,552	535,790
	Net interest income (expenses)	17,275,717	15,325,456	17,908,955	15,842,557
3.	Premium Income	-	-	614,511	569,989
4.	Expense Claims	-	-	550,495	558,115
	Premium Income (Expense Claims) Net	-	-	64,016	11,874
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	17,275,717	15,325,456	17,972,971	15,854,431
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	7,720	3,359	23,869	22,531
	ii. Loans	-	-	-	-
	iii. Spot and derivative	12,785	22,977	12,785	22,977
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	112,159	78,189	127,453	112,489
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	9,109	-	8,647	-
	e. Dividend	-	-	21	6
	f. Gain from investment in shares with equity method	-	6,109	-	6,109
	g. Fees/commissions and administrative	2,543,584	1,966,838	2,552,686	1,968,575
	h. Correction on allowance for impairment	-	-	-	3,434
	i. Other income	1,204,885	1,612,549	1,300,957	1,710,503
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	879
	d. Losses from spot and derivative transaction (realised)	-	95,604	-	98,457
	e. Impairment				
	i. Securities	-	-	-	1,302
	ii. Loans	5,150,635	3,588,754	5,171,769	3,609,016
	iii. Sharia financing	-	-	70,194	-
	iv. Other financial assets	-	-	710	-
	f. Losses related to operational risk	20,128	8,673	20,128	8,673
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	10,274	43,748
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	4,261,177	4,171,813	4,453,608	4,396,726
	k. Promotion expenses	205,470	167,639	208,514	171,881
	l. Other expenses	3,768,381	3,604,687	4,094,219	3,856,793
	Other Operating Income (expenses)	(9,515,549)	(7,947,149)	(10,002,998)	(8,340,851)
	INCOME FROM OPERATIONS	7,760,168	7,378,307	7,969,973	7,513,580
NON OPERATING INCOME AND EXPENSES					

STATEMENTS OF PROFIT AND LOSS
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(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2017	March 31, 2016	March 31, 2017	March 31, 2016
1.	Gain (losses) from sale of premises and equipment	3,101	3,580	3,660	3,706
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	138,453	213,357	140,037	222,351
	NON OPERATING PROFIT (LOSS)	141,554	216,937	143,697	226,057
	PROFIT (LOSS) BEFORE INCOME TAX	7,901,722	7,595,244	8,113,670	7,739,637
	Income tax expenses				
	a. Estimated current tax -/-	1,739,762	1,456,768	1,780,075	1,488,219
	b. Deferred tax income (expenses)	(313,034)	1,647	(326,015)	(393)
	PROFIT (LOSS) AFTER INCOME TAX - NET	6,474,994	6,136,829	6,659,610	6,251,811
	OTHER COMPREHENSIVE INCOME				
	1 . Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	-	-	-	-
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	40,413	(31,108)	34,539	(32,323)
	c. Parts of other comprehensive income of associates	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will not be reclassified to profit or loss	(10,103)	7,777	(8,635)	8,081
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	23,856	(5,700)	23,856	(5,700)
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,251,835	1,554,212	1,408,986	1,652,159
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(312,959)	(388,553)	(351,239)	(413,040)
	Other comprehensive income of the current year - net of applicable income tax	993,042	1,136,628	1,107,507	1,209,177
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	7,468,036	7,273,457	7,767,117	7,460,988
	Profit attributable to:				
	OWNER	6,474,994	6,136,829	6,645,699	6,245,486
	NON INTEREST CONTROL			13,911	6,325
	TOTAL INCOME OF CURRENT YEAR	6,474,994	6,136,829	6,659,610	6,251,811
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	7,468,036	7,273,457	7,741,615	7,447,132
	NON INTEREST CONTROL			25,502	13,856
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	7,468,036	7,273,457	7,767,117	7,460,988
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	10,478,309	7,619,322	-	-
	EARNINGS PER SHARE	264.85	248.98	271.83	253.39

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2017	December 31, 2016	March 31, 2017	December 31, 2016
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	8,776,064	19,631,109	8,776,064	19,631,109
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	13,740	207,103
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	56,789,476	49,586,534	56,789,476	49,586,534
	- Foreign currencies	5,654,876	21,403,674	5,654,876	21,403,674
	b. Others				
	i. Committed	-	-	569,852	627,035
	ii. Uncommitted	49,259,724	48,979,457	49,259,724	48,979,457
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	44,175	39,605
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	138,499	72,664	138,499	72,664
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	5,062,505	6,708,947	5,068,769	6,725,261
	b. Local letters of credit	2,075,640	1,801,293	2,090,980	1,815,891
	4 Outstanding sales position on spot and derivative	17,304,118	14,659,381	17,304,118	14,659,381
	5 Others	-	-	224,420	254,649
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,391	4,456	51,413	45,208
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	10,775,972	11,919,411	10,812,284	11,979,117
	b. Foreign currencies	12,334,753	12,543,898	12,335,694	12,543,898
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot	903,282	903,282	-	904	227
2.	Forward	8,308,583	8,308,583	-	61,997	2,993
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	4,897,126	4,897,126	-	7,219	73,445
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,568,393	5,568,393	-	90,302	50,668
5.	Others	-	-	-	-	-
C. Others						
		6,072,147	6,072,147	-	3,017	137,443
TOTAL		25,749,531	25,749,531	-	163,439	264,776

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		March 31, 2017					March 31, 2016						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	919,194	-	-	-	-	919,194	3,902,504	-	-	-	-	3,902,504
	b. Foreign currencies	12,437,760	-	-	-	-	12,437,760	10,664,301	-	-	-	-	10,664,301
2.	Spot and derivative receivables												
	a. Rupiah	155,090	-	-	-	-	155,090	11,256	-	-	-	-	11,256
	b. Foreign currencies	8,349	-	-	-	-	8,349	1,857	-	-	-	-	1,857
3.	Securities												
	a. Rupiah	81,219,840	-	-	-	-	81,219,840	87,526,578	-	-	-	-	87,526,578
	b. Foreign currencies	47,561,974	-	-	-	-	47,561,974	36,701,417	-	-	-	-	36,701,417
4.	Securities sold with agreement to repurchase												
	a. Rupiah	7,403,078	-	-	-	-	7,403,078	2,479,761	-	-	-	-	2,479,761
	b. Foreign currencies	-	-	-	-	-	-	4,671,429	-	-	-	-	4,671,429
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	6,584,973	-	-	-	-	6,584,973	17,763,184	-	-	-	-	17,763,184
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,961,008	-	-	-	-	5,961,008	5,196,879	-	-	-	-	5,196,879
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	258,851,537	21,424,766	1,795,152	2,109,699	5,297,659	289,478,813	219,832,708	22,325,455	1,466,080	1,976,789	4,379,044	249,980,076
	ii. Foreign currencies	668,378	33,573	7,461	-	20,250	729,662	900,638	80,945	4,023	10,576	38,100	1,034,282
	b. Non UMKM												
	i. Rupiah	285,359,159	11,529,932	668,664	1,010,716	2,211,027	300,779,498	242,923,232	11,378,797	671,754	385,043	2,570,308	257,929,134
	ii. Foreign currencies	58,654,443	1,932,038	-	18,057	760,583	61,365,121	48,843,406	1,835,382	125,354	-	608,713	51,412,855
	c. Restructured loans												
	i. Rupiah	12,729,664	10,616,074	1,246,565	789,348	2,657,624	28,039,275	10,256,109	6,519,780	847,962	399,172	1,315,118	19,338,141
	ii. Foreign currencies	2,104,511	1,398,838	-	18,057	622,053	4,143,459	1,455,053	1,269,615	91,983	-	254,954	3,071,605
	d. Property loans	1,787,176	292,399	377,311	-	97,400	2,554,286	1,972,416	358,145	389,809	-	75,661	2,796,031
8.	Investments in shares	5,783,220	-	-	-	-	5,783,220	4,687,095	-	-	-	-	4,687,095
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	102,017,224	980,500	40,530	6,573	-	103,044,827	99,504,201	2,053,560	137,377	9,609	-	101,704,747
	b. Foreign currencies	38,594,445	452,173	-	-	-	39,046,618	54,082,185	319,534	-	901	-	54,402,620
12.	Repossessed assets	6,440	-	5,307	6,069	15,002	32,818	7,398	-	510	13,155	7,303	28,366

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		March 31, 2017						March 31, 2016					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
	b. To others												
2.	Total allowance for impairment of financial assets to earning assets						25,573,012						18,656,882
3.	Total required allowance for possible losses on earning assets						18,924,000						17,034,937
4.	Percentage of UMKM loans to total loans						44.44%						44.74%
5.	Percentage of UMK loans to total loans						39.31%						39.30%
6.	Percentage of UMKM debtors to total debtors						80.37%						78.37%
7.	Percentage of UMK debtors to total debtors						79.68%						77.66%
8.	Others												
	a. Chanelling of loans						24,726,704						24,727,269
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						1,543,714						1,977,213
	d. Recovery of written off on earning assets						912,220						594,531
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	March 31, 2017				March 31, 2016			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	137,570	-	-	-	149,183	-
2.	Spot and derivative receivables	-	-	1,634	-	-	-	131	-
3.	Securities	-	-	188,551	-	-	-	426,447	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	59,610	-	-	-	51,969	-
7.	Loans	9,821,816	15,751,196	6,036,566	12,184,700	4,532,735	14,124,147	5,126,177	10,955,351
8.	Investments in shares	-	-	16	-	-	-	2,706	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	12,864	-	-	-	-	-
11.	Administrative account transactions	-	-	302,489	-	-	-	322,972	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016

POS-POS	March 31, 2017		(In Millions of Rupiah) March 31, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
COMPONENTS				
I. CORE CAPITAL	133,636,739	136,924,479	89,914,806	93,546,077
1. Common Equity Tier 1	133,636,739	136,924,479	89,914,806	93,546,077
1.1. Paid in Capital (after deducting Treasury Stock)	6,111,861	6,111,861	-	-
a. Common stock	6,111,861	6,111,861	-	-
b. Preferred stock	-	-	-	-
1.2. Disclosed Reserves	135,624,955	134,647,213	-	-
1.2.1. Incremental Factors:	135,650,636	134,739,484	-	-
1.2.1.1. Other comprehensive income	14,914,805	14,914,805	-	-
1.2.1.1.1. Excess translation adjustment of financial statement	47,346	47,346	-	-
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	1,042,767	1,042,767	-	-
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	-	-
1.2.1.2. Other disclosed reserves	120,735,831	119,824,679	-	-
1.2.1.1.1. Agio	410,340	410,340	-	-
1.2.1.1.2. General reserves	3,022,685	3,022,685	-	-
1.2.1.1.3. Previous years profit	110,827,812	109,849,285	-	-
1.2.1.1.4. Current year profit	6,474,994	6,542,369	-	-
1.2.1.1.5. Fund for paid-in capital	-	-	-	-
1.2.1.1.6. Others	-	-	-	-
1.2.2. Offsetting Factors:	25,681	92,271	-	-
1.2.2.1. Pendapatan Komprehensif Lainnya	-	1,811	-	-
1.2.2.1.1. Difference in less translation of financial statements	-	-	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	1,811	-	-
1.2.2.2. Other disclosed reserves	25,681	90,460	-	-
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous years loss	-	-	-	-
1.2.2.2.3. Current year loss	-	-	-	-
1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset	-	32,283	-	-
1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.1.1.6. Required regulatory provision on non productive asset	25,681	50,563	-	-
1.2.1.1.6. Others	-	7,614	-	-
1.3. Non controlling interest	-	254,818	-	-
1.4. Deduction factor of Common Equity Tier 1	8,100,077	4,089,413	-	-
1.4.1. Deferred tax	2,318,503	2,395,897	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Difference in other intangible assets	-	2,293	-	-
1.4.4. Equity investment which can be calculated as deduction factor	5,781,574	1,626,643	-	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Deduction factor of other common equity	-	-	-	-
1.4.7.1 Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
1.4.7.2 Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-

**CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2017 and 2016**

POS-POS					(In Millions of Rupiah)								
					March 31, 2017		March 31, 2016						
					INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED					
2. Additional Tier 1 (AT 1) *					-	-	-	-					
2.1. Capital instrument which can be calculated as AT-1					-	-	-	-					
2.2. Additional paid-in capital					-	-	-	-					
2.3. Deduction factor Tier 1													
2.3.1. Investment in AT1 and Tier 2 instruments in other bank					-	-	-	-					
2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair					-	-	-	-					
II. Supplementary Capital (Tier 2)					6,604,635	7,793,520	20,736,592	20,914,632					
1. Capital instrument which can be calculated as Tier 2					-	1,000,000	-	-					
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase					-	-	-	-					
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase					-	1,000,000	-	-					
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase					-	-	-	-					
d. Mandatory convertible bond					-	-	-	-					
e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated)					-	-	-	-					
f. Amortization based on the remaining period (-/-)					-	-	-	-					
2. Additional paid-in capital					-	-	-	-					
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)					6,644,635	6,833,520	-	-					
4. Tier 2 deduction factor					40,000	40,000	-	-					
4.1. Sinking Fund					-	-	-	-					
4.2. Investment in Tier 2 instruments in other bank					40,000	40,000	-	-					
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair					-	-	-	-					
TOTAL MODAL					140,241,374	144,717,999	110,651,398	114,460,709					
					31 Mar 17		31 Mar 16						
					INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED					
RISK WEIGHTED ASSET (RWA)					CAR								
RWA FOR CREDIT RISK					531,570,774	553,463,358	450,183,923	469,936,163	CET1 Ratio (%)	19.88%	19.62%	15.84%	15.84%
RWA FOR MARKET RISK					9,637,226	10,127,104	5,693,298	5,802,279	Tier 1 Ratio (%)	19.88%	19.62%	15.84%	15.84%
RWA FOR OPERATIONAL RISK					130,967,728	134,420,827	111,898,899	114,841,081	Tier 2 Ratio (%)	0.98%	1.12%	3.65%	3.54%
TOTAL RWA					672,175,728	698,011,289	567,776,120	590,579,523	Total Ratio (%)	20.86%	20.73%	19.49%	19.38%
CAR ACCORDING TO RISK PROFILE (%)					9.61%	9.61%	9.18%	9.19%	CET 1 FOR BUFFER (%)	11.25%	11.12%		
CAR FULFILLMENT ALLOCATION					BUFFER WHICH MUST BE FILLED BY BANK (%)								
From CET1 (%)					8.63%	8.49%	5.53%	5.65%	Capital Conservation Buffer (%)	0.625%	0.625%		
From AT1 (%)					0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%		
From Tier 2 (%)					0.98%	1.12%	3.65%	3.54%	Capital Surcharge untuk D-SIB (%)	0.500%	0.500%		

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2017 and 2016

(In %)

Rasio	March 31, 2017	March 31, 2016
Performance Ratios		
1. Capital Adequacy Ratio	20.86	19.49
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.47	1.42
3. Non performing earning assets to total earning assets	1.71	1.69
4. Allowance for impairment of financial assets to earning assets	3.11	2.54
5. NPL <i>gross</i>	2.16	2.22
6. NPL <i>net</i>	1.22	1.35
7. Return on Asset (ROA)	3.34	3.65
8. Return on Equity (ROE)	18.77	26.55
9. Net Interest Margin (NIM)	8.08	8.09
10. Operating Expenses to Operating Income (BOPO)	71.73	71.11
11. Loan to Deposit Ratio (LDR)	93.15	88.81
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of lending in excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Reserve requirement - Rupiah	6.59	6.52
b. Reserve requirement - Foreign currencies	8.01	8.01
3. Net Open Position (overall)	6.87	5.13

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to March 31, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2017	March 31, 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	24,371,801	22,422,602
Sharia income	678,676	653,394
Premium Income	614,511	569,989
Expenses paid	-	-
Interest expense	(6,010,402)	(6,355,993)
Sharia expenses	(276,114)	(274,776)
Expense claim	(550,495)	(558,115)
Recoveries of written off loans	912,752	601,849
Other operating income	2,843,165	2,276,182
Other operating expenses	(7,853,967)	(8,112,921)
Non-operating income - net	144,077	581,837
Payment of income tax and tax bill	(2,694,344)	(2,067,790)
Cash flows before changes in operating assets and liabilities	12,179,660	9,736,258
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	-	100,000
Securities and Government Recapitalization Bonds at fair value through profit or loss	(1,509,589)	454,751
Export bills	2,765,108	304,062
Securities purchased under resale agreements	(5,027,603)	(16,918,059)
Loans	(19,757,952)	(4,913,583)
Sharia receivables and financing	272,051	(245,543)
Finance Lease Receivables	92,757	-
Other assets	(2,271,132)	1,085,024
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	1,912,590	866,586
Deposits:		
Demand deposits	(28,104,156)	(4,771,671)
<i>Wadiah</i> demand deposits	139,309	50,604
Savings deposits	(13,125,780)	(18,669,257)
<i>Wadiah</i> savings deposits	48,090	(59,506)
<i>Mudharabah</i> savings deposits	128,816	135,085
Time deposits	19,640,945	12,550,999
<i>Mudharabah</i> time deposits	701,012	504,274
Deposits from other banks and financial institutions	6,861,382	(1,778,432)
Securities sold under agreements to repurchase	69,142	(4,312,595)
Other liabilities	540,899	475,078
Net cash used for operating activities	(24,444,451)	(25,405,925)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acceptance of dividends	21	6
Proceeds from sale of premises and equipment	(606,846)	(701,756)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	3,283,983	952,249
Net cash obtained from investing activities	2,677,158	250,499

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to March 31, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2017	March 31, 2016
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(5,857,223)	(10,922,143)
Treasury stock	-	(132,573)
Appropriation for dividends	-	(232)
Acceptance (Payments) of subordinated loans	-	4,645,704
Acceptance of securities issued	(808,000)	(265,000)
Payments of securities issued	-	-
Net cash used for financing activities	(6,665,223)	(6,674,244)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(28,432,516)	(31,829,670)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	(7,168)	(9,656)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	188,654,879	163,388,757
CASH AND CASH EQUIVALENTS AT END OF PERIOD	160,215,195	131,549,431
Cash and cash equivalents at end of period consist of:		
Cash	22,951,292	22,254,862
Current accounts with Bank Indonesia	54,715,787	47,888,347
Current accounts with other banks	8,555,253	6,151,593
Placements with other banks – maturing within three months or less since the acquisition date	47,250,892	36,567,524
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	26,741,971	18,687,105
Total Cash and Cash Equivalents	160,215,195	131,549,431

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Andrinof A. Chaniago *) (Concurrently Independent Commissioner)	Ultimate shareholder : - Negara Republik Indonesia : 56,75%
- Vice President Commissioner : Gatot Trihargo (Concurrently Independent Commissioner)	Non ultimate shareholder through capital market (≥ 5%) : - No
- Independent Commissioner : Adhyaksa Dault	
- Independent Commissioner : Fuad Rahmany	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : Sony Keraf	
- Independent Commissioner : Mahmud	
- Commissioner : Vincentius Sony Loho	
- Commissioner : Jeffry J. Wurangian	
- Commissioner : Nicolaus Teguh Budi Harjanto *)	
BOARD OF DIRECTORS	
- President Director : Suprajarto *)	
- Vice President Director : Sunarso	
- Director : Randi Anto	
- Director : Susy Liestiowaty	
- Director : Donsuwan Simatupang	
- Director : Haru Koesmahargyo	
- Director : Mohammad Irfan	
- Director : Kuswiyoto	
- Director : Sis Apik Wijayanto	
- Compliance Director : Priyastomo	
- Director : Indra Utoyo *)	
	Jakarta, April 20, 2017 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso Vice President Director
	Haru Koesmahargyo Director

*) Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

Notes :

- The interim consolidated financial information above is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("Bank") and the subsidiaries dated March 31, 2017 and for the period ended on that date, which is prepared with Accounting Standard Bank Finance in Indonesia is unaudited, While the consolidated financial statements of the Bank and subsidiaries dated December 31, 2016 and the year ended on that date has been audited by Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited with Partner Responsible is Hari Purwantono, an independent auditor, the audit opinion unqualified, as contained in its report dated January 20, 2017 that are not listed in this publication, because of the above consolidated financial information taken from the Consolidated Financial Statements, thus the information is not a complete presentation of the Consolidated Financial Statements.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 On "Changes in the Financial Services Authority Regulation No. 6/POJK.03/2015 On Transparency and publication of the Bank Reports" .
 - Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016 on "Changes in the Financial Services Authority Regulation No. 11/SEOJK.03/2015 on Minimum Capital Requirement for Commercial Banks"
 - Circular of the Financial Services Authority No. 43/SEOJK.03/2016 dated September, 28 2016 regarding the " Transparency and Publication Reports General Bank Conventional "
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting of the Issuer or Public Company".
 - The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies" .
- For the period of December 31, 2016, the appropriated reserves balance has been reclassification to retained earnings amounted Rp.15.093.056 million.
- The Foreign currency exchange rate for 1 USD as of March 31, 2017, December 31, 2016 and March 31, 2016 are respective Rp13.325,50, 13.472,50 dan Rp13.260,00.
- The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the year.