



Q1'2017 - Financial Update Presentation

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

Outline



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Board of Directors





Suprajarto *
President Director



Sunarso Vice President Director



Randi Anto Director



Haru Koesmahargyo Director



Kuswiyoto Director



Donsuwan Simatupang
Director



Mohammad Irfan Director



Susy Liestiowaty
Director



Priyastomo Director



Sis Apik Wijayanto
Director



Indra Utoyo *
Director





BRI (Consolidated)

Financial Highlights (Consolidated)



	2012	2013	2014	2015	2016	Mar'16	Mar'17	∆ yoy
Asset/Liabilities								
Total Assets (IDR Billion)	551,337	626,183	801,984	878,426	1,003,644	864,939	996,000	15.2%
Total Loans (Gross) (IDR Billion)	362,007	448,345	510,697	581,095	663,420	584,276	681,269	16.6%
Total Deposits (IDR Billion)	450,166	504,281	622,322	668,995	754,526	658,736	733,955	11.4%
Asset Quality								
NPL (gross)	1.83%	1.63%	1.78%	2.10%	2.13%	2.29%	2.26%	
Liquidity								
LDR	80.42%	88.91%	82.06%	86.86%	87.93%	88.70%	92.82%	
CASA	58.74%	57.97%	52.46%	57.82%	59.09%	55.18%	55.17%	
Profitability								
Net Profit (IDR Billion)	18,687	21,354	24,227	25,411	26,228	6,252	6,660	6.5%
Subsidiaries Profit Contribution	0.89%	0.91%	0.21%	0.81%	1.81%	1.84%	2.77%	
NIM	8.16%	8.41%	8.19%	7.91%	8.10%	8.02%	8.00%	
ROE Tier 1	37.95%	33.88%	30.84%	29.05%	21.80%	26.73%	19.45%	
ROA before tax	4.90%	4.85%	4.46%	3.99%	3.67%	3.58%	3.26%	
Cost Efficiency Ratio (CER)	43.91%	43.10%	44.19%	43.68%	43.68%	43.22%	40.18%	
Operating Expense to Operating Income	60.89%	61.47%	66.43%	67.81%	70.33%	72.33%	72.80%	
Capital								
Tier1 CAR	15.50%	15.83%	17.13%	16.68%	21.54%	15.84%	19.62%	
Total CAR	16.80%	16.97%	18.14%	20.39%	22.69%	19.38%	20.73%	

[√] Asset and Capital increased in 2016 due to asset revaluation recognition amounting to Rp.14.3T

[√] Tier 1 CAR increased in 2016 due to reclassification of appropriated reserve (Tier 2) to retained earning (Tier 1)

Balance Sheet (Consolidated)



Description	2012	2013	2014	2015	2016	Mar'16	Mar'17	YoY
Total Assets	551,337	626,183	801,984	878,426	1,003,644	864,939	996,000	15.2%
- Gross Loans	362,007	448,345	510,697	581,095	663,420	584,276	681,269	16.6%
- Government Bonds (Recap)	4,316	4,511	4,304	3,816	3,318	3,818	3,318	-13.1%
- Other Earnings Assets	132,720	115,690	213,094	197,021	237,338	202,321	214,311	5.9%
Total Earning Assets	499,042	568,546	728,094	781,931	904,077	790,414	898,899	13.7%
Earning Assets Provision	(14,916)	(15,419)	(16,163)	(17,515)	(22,807)	(19,176)	(26,528)	38.3%
Total Earning Assets (net)	484,126	553,127	711,931	764,416	881,270	771,238	872,371	13.1%
Total Non Earning Assets	67,211	73,055	90,053	114,010	122,375	93,700	123,629	31.9%
Total Liabilities & S.E	551,337	626,183	801,984	878,426	1,003,644	864,939	996,000	15.2%
Total Customer Deposits	450,166	504,281	622,322	668,995	754,526	658,736	733,955	11.4%
- Demand Deposits	80,075	79,337	90,052	114,367	142,547	109,646	114,582	4.5%
- Saving Deposits	184,365	212,997	236,395	272,471	303,270	253,877	290,321	14.4%
- Time and Certificate Deposits	185,726	211,948	295,875	282,157	308,709	295,213	329,051	11.5%
Other Interest Bearing Liabilities	15,784	20,896	57,435	68,601	70,349	55,850	70,583	26.4%
Non Interest Bearing Liabilities	20,505	21,678	24,522	27,703	31,956	37,523	47,360	26.2%
Tier I Capital	52,325	67,270	83,344	93,437	139,786	93,546	136,924	46.4%
Total Shareholder's Equity	64,882	79,327	97,706	113,127	146,813	112,830	144,102	27.72%

 $[\]sqrt{}$ Asset and Capital increased in 2016 due to asset revaluation recognition amounting to Rp.14.3T $\sqrt{}$ Tier 1 CAR increased in 2016 due to reclassification of appropriated reserve (Tier 2) to retained earning (Tier 1)

Income Statement (consolidated)



Description	2012	2013	2014	2015	2016	Q1'16	Q1'17	YoY
Interest Income	49,610	59,461	75,122	85,434	94,788	22,752	24,655	8.4%
Interest Expense	(13,127)	(15,355)	(23,680)	(27,154)	(27,212)	(6,909)	(6,746)	-2.37%
Net Interest Income	36,484	44,106	51,442	58,280	67,576	15,843	17,909	13.0%
Net Premium Income					64	12	64	439.1%
Fee & Other Opr. Income	8,390	8,348	9,299	13,855	17,218	3,818	4,026	5.4%
Gross Operating Income	44,873	52,455	60,741	72,135	84,858	19,672	21,999	11.8%
Other Operating Expenses	(19,491)	(22,381)	(26,715)	(31,276)	(37,101)	(8,514)	(8,746)	2.7%
Pre Provision Operating Profit	25,382	30,074	34,026	40,860	47,757	11,159	13,254	18.8%
Provision	(2,700)	(3,946)	(5,719)	(8,900)	(13,791)	(3,649)	(5,284)	44.82%
Non Operating Income (Net)	1,177	1,782	2,497	535	9	230	144	-37.2%
Profit Before Tax n Minor. Int.	23,860	27,910	30,804	32,494	33,977	7,740	8,114	4.8%
Net Profit	18,687	21,354	24,227	25,411	26,228	6,252	6,660	6.5%
EPS *)	757.5	865.6	982.1	1,030.1	1,063.2	1,014	1,080	6.5%

^{*)} Annualized





BRI (Bank Only)

Financial Highlights



2012	2013	2014	2015	2016	Mar'16	Mar'17	Δ yoy
535,209	606,370	778,046	845,998	964,001	832,092	954,176	14.7%
348,227	430,618	490,403	558,436	635,291	561,098	653,093	16.4%
436,098	486,366	600,404	642,774	723,845	631,781	701,170	11.0%
1.78%	1.55%	1.69%	2.02%	2.03%	2.22%	2.16%	
0.34%	0.31%	0.36%	1.22%	1.09%	1.35%	1.22%	
79.85%	88.54%	81.68%	86.88%	87.77%	88.81%	93.15%	
59.94%	59.22%	53.55%	59.21%	60.57%	56.54%	56.63%	
18,521	21,160	24,176	25,204	25,753	6,137	6,475	5.5%
8.42%	8.55%	8.51%	8.13%	8.27%	8.09%	8.08%	
38.66%	34.11%	31.19%	29.89%	23.08%	26.55%	18.77%	
32.41%	30.10%	27.87%	24.39%	19.98%	21.44%	17.65%	
5.15%	5.03%	4.73%	4.19%	3.84%	3.65%	3.34%	
3.68%	3.71%	4.38%	4.24%	3.83%	3.98%	3.74%	
43.11%	42.13%	43.18%	43.81%	42.77%	42.06%	39.27%	
59.93%	60.58%	65.42%	67.96%	68.93%	71.11%	71.73%	
15.86%	16.13%	17.54%	16.76%	21.91%	15.84%	19.88%	
16.95%	16.99%	18.31%	20.59%	22.91%	19.49%	20.86%	
	535,209 348,227 436,098 1.78% 0.34% 79.85% 59.94% 18,521 8.42% 38.66% 32.41% 5.15% 3.68% 43.11% 59.93%	535,209 606,370 348,227 430,618 436,098 486,366 1.78% 1.55% 0.34% 0.31% 79.85% 88.54% 59.94% 59.22% 18,521 21,160 8.42% 8.55% 38.66% 34.11% 32.41% 30.10% 5.15% 5.03% 3.68% 3.71% 43.11% 42.13% 59.93% 60.58%	535,209 606,370 778,046 348,227 430,618 490,403 436,098 486,366 600,404 1.78% 1.55% 1.69% 0.34% 0.31% 0.36% 79.85% 88.54% 81.68% 59.94% 59.22% 53.55% 18,521 21,160 24,176 8.42% 8.55% 8.51% 38.66% 34.11% 31.19% 32.41% 30.10% 27.87% 5.15% 5.03% 4.73% 3.68% 3.71% 4.38% 43.11% 42.13% 43.18% 59.93% 60.58% 65.42% 15.86% 16.13% 17.54%	535,209 606,370 778,046 845,998 348,227 430,618 490,403 558,436 436,098 486,366 600,404 642,774 1.78% 1.55% 1.69% 2.02% 0.34% 0.31% 0.36% 1.22% 79.85% 88.54% 81.68% 86.88% 59.94% 59.22% 53.55% 59.21% 18,521 21,160 24,176 25,204 8.42% 8.55% 8.51% 8.13% 38.66% 34.11% 31.19% 29.89% 32.41% 30.10% 27.87% 24.39% 5.15% 5.03% 4.73% 4.19% 3.68% 3.71% 4.38% 4.24% 43.11% 42.13% 43.18% 43.81% 59.93% 60.58% 65.42% 67.96% 15.86% 16.13% 17.54% 16.76%	535,209 606,370 778,046 845,998 964,001 348,227 430,618 490,403 558,436 635,291 436,098 486,366 600,404 642,774 723,845 1.78% 1.55% 1.69% 2.02% 2.03% 0.34% 0.31% 0.36% 1.22% 1.09% 79.85% 88.54% 81.68% 86.88% 87.77% 59.94% 59.22% 53.55% 59.21% 60.57% 18,521 21,160 24,176 25,204 25,753 8.42% 8.55% 8.51% 8.13% 8.27% 38.66% 34.11% 31.19% 29.89% 23.08% 32.41% 30.10% 27.87% 24.39% 19.98% 5.15% 5.03% 4.73% 4.19% 3.84% 3.68% 3.71% 4.38% 4.24% 3.83% 43.11% 42.13% 43.18% 43.81% 42.77% 59.93% 60.58% 65.42% 67.96% 68.93% 15.86% 16.13% 17.54% 16.76% 21	535,209 606,370 778,046 845,998 964,001 832,092 348,227 430,618 490,403 558,436 635,291 561,098 436,098 486,366 600,404 642,774 723,845 631,781 1.78% 1.55% 1.69% 2.02% 2.03% 2.22% 0.34% 0.31% 0.36% 1.22% 1.09% 1.35% 79.85% 88.54% 81.68% 86.88% 87.77% 88.81% 59.94% 59.22% 53.55% 59.21% 60.57% 56.54% 18,521 21,160 24,176 25,204 25,753 6,137 8.42% 8.55% 8.51% 8.13% 8.27% 8.09% 38.66% 34.11% 31.19% 29.89% 23.08% 26.55% 32.41% 30.10% 27.87% 24.39% 19.98% 21.44% 5.15% 5.03% 4.73% 4.19% 3.84% 3.65% 3.68% 3.71% 4.38% 4.24% 3.83% 3.98% 43.11% 42.13% 43.18% <td< th=""><th>535,209 606,370 778,046 845,998 964,001 832,092 954,176 348,227 430,618 490,403 558,436 635,291 561,098 653,093 436,098 486,366 600,404 642,774 723,845 631,781 701,170 1.78% 1.55% 1.69% 2.02% 2.03% 2.22% 2.16% 0.34% 0.31% 0.36% 1.22% 1.09% 1.35% 1.22% 79.85% 88.54% 81.68% 86.88% 87.77% 88.81% 93.15% 59.94% 59.22% 53.55% 59.21% 60.57% 56.54% 56.63% 18,521 21,160 24,176 25,204 25,753 6,137 6,475 8.42% 8.55% 8.51% 8.13% 8.27% 8.09% 8.08% 38.66% 34.11% 31.19% 29.89% 23.08% 26.55% 18.77% 32.41% 30.10% 27.87% 24.39% 19.98% 21.44% 17.65% 5.15% 5.03% 4.73% 4.19% 3.84% 3.65%</th></td<>	535,209 606,370 778,046 845,998 964,001 832,092 954,176 348,227 430,618 490,403 558,436 635,291 561,098 653,093 436,098 486,366 600,404 642,774 723,845 631,781 701,170 1.78% 1.55% 1.69% 2.02% 2.03% 2.22% 2.16% 0.34% 0.31% 0.36% 1.22% 1.09% 1.35% 1.22% 79.85% 88.54% 81.68% 86.88% 87.77% 88.81% 93.15% 59.94% 59.22% 53.55% 59.21% 60.57% 56.54% 56.63% 18,521 21,160 24,176 25,204 25,753 6,137 6,475 8.42% 8.55% 8.51% 8.13% 8.27% 8.09% 8.08% 38.66% 34.11% 31.19% 29.89% 23.08% 26.55% 18.77% 32.41% 30.10% 27.87% 24.39% 19.98% 21.44% 17.65% 5.15% 5.03% 4.73% 4.19% 3.84% 3.65%

[√] Asset and Capital increased in 2016 due to asset revaluation recognition amounting to Rp.14.3T

[√] Tier 1 CAR increased in 2016 due to reclassification of appropriated reserve (Tier 2) to retained earning (Tier 1)

 $[\]sqrt{\text{NPL}}$ (nett) is after provision for impaired loan

Balance Sheet

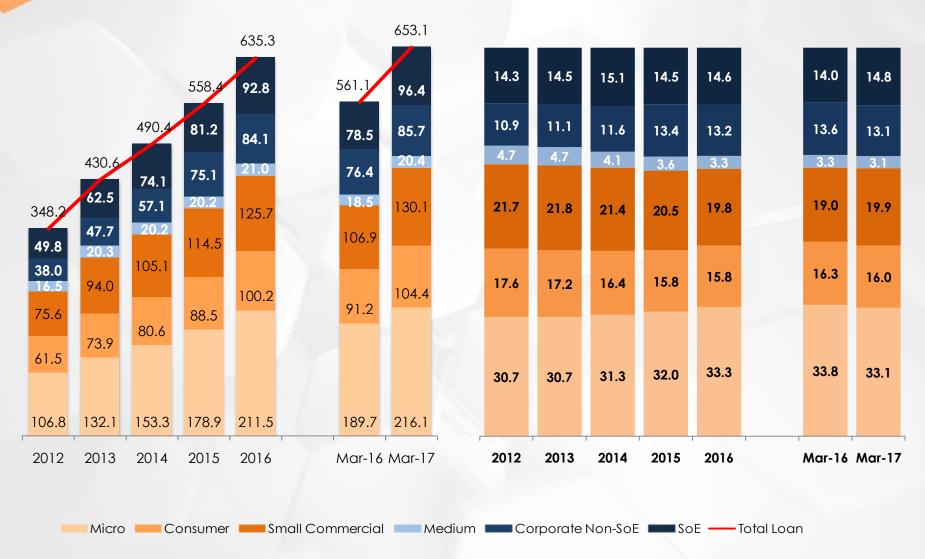


Description	2012	2013	2014	2015	2016	Mar'16	Mar'17	g(YoY)
Total Assets	535,209	606,370	778,046	845,998	964,001	832,092	954,176	14.7%
- Gross Loans	348,227	430,618	490,403	558,436	635,291	561,098	653,093	16.4%
- Government Bonds (Recap)	4,316	4,511	4,304	3,816	3,318	3,818	3,318	-13.1%
- Other Earnings Assets	131,547	115,168	211,325	190,735	230,252	195,829	205,194	4.8%
Total Earning Assets	484,089	550,297	706,031	752,987	868,862	760,744	861,604	13.3%
Earning Assets Provision	(14,584)	(15,072)	(15,785)	(17,030)	(21,944)	(18,657)	(25,573)	37.1%
Total Earning Assets (net)	469,505	535,225	690,246	735,957	846,918	742,087	836,031	12.7%
Total Non Earning Assets	65,704	71,145	87,800	110,041	117,083	90,004	118,145	31.3%
Total Liabilities & S.E	535,209	606,370	778,046	845,998	964,001	832,092	954,176	14.7%
Total Customer Deposits	436,098	486,366	600,404	642,774	723,845	631,781	701,170	11.0%
- Demand Deposits	78,753	78,017	89,076	112,989	140,764	108,150	112,521	4.0%
- Savings	182,643	210,004	232,414	267,607	297,649	249,037	284,519	14.2%
- Time Deposits	174,702	198,346	278,915	262,178	285,432	274,593	304,129	10.8%
Other Interest Bearing Liabilities	14,466	19,873	56,677	67,712	68,659	55,725	69,465	24.7%
Non Interest Bearing Liabilities	20,008	21,261	23,784	23,120	26,038	32,673	41,094	25.8%
Tier I Capital	51,593	65,964	82,109	89,992	136,670	89,915	133,637	48.6%
Total Shareholder's Equity	64,637	78,870	97,181	112,392	145,458	111,913	142,447	27.3%
Book Value per Shares	2,620	3,197	3,939	4,556	5,896	4,537	5,774	27.3%

 $[\]sqrt{}$ Asset and Capital increased in 2016 due to asset revaluation recognition amounting to Rp.14.3T $\sqrt{}$ Tier 1 CAR increased in 2016 due to reclassification of appropriated reserve (Tier 2) to retained earning (Tier 1)

Loan - Mix and Growth





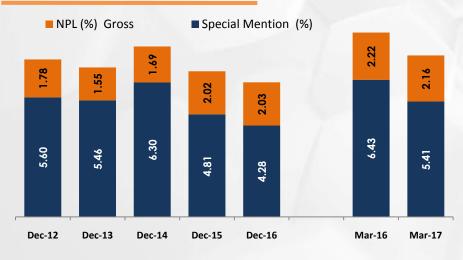
Loan – Asset Quality



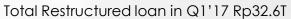
Non Performing Loan - gross (%)

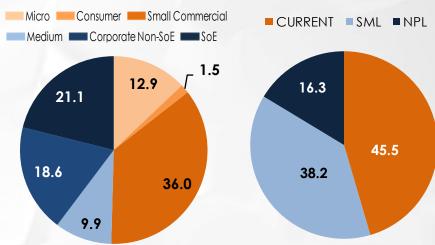
NPL (%)	2012	2013	2014	2015	2016	Mar-16	Mar-17
Micro	1.09	1.04	1.12	1.13	0.99	1.54	1.35
Consumer	1.60	1.40	1.21	1.30	1.18	1.48	1.37
Small Comm	3.75	3.13	3.21	2.90	2.70	3.78	3.91
Medium	5.09	4.38	5.91	5.82	7.13	6.68	7.34
Corp. Non-SoE	1.00	0.87	1.78	4.78	5.61	3.78	3.69
SoE	_	_	_	-	-	-	_
Total NPL	1.78	1.55	1.69	2.02	2.03	2.22	2.16

Special Mention (%)

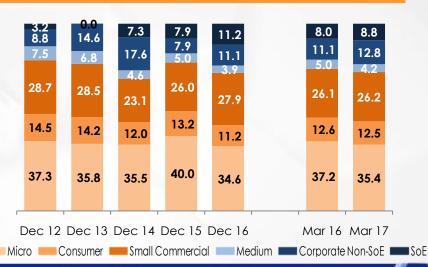


Restructured Loan by Segment (%) Restructured Loan by quality (%)





Special Mention Composition – by segment (%)

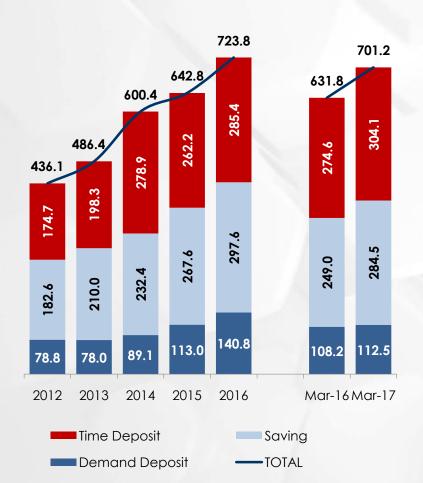


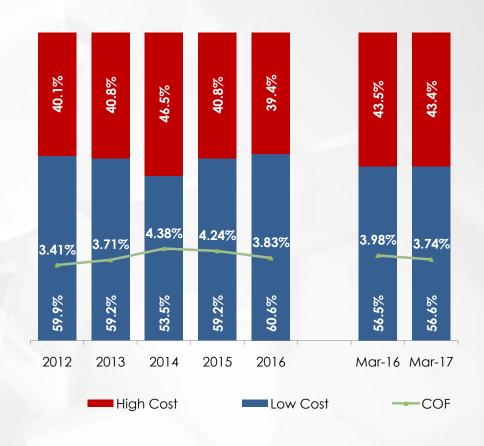
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Note: Numbers stated in this page are bank only

Deposits – Mix and Growth







Income Statement



Description	2012	2013	2014	2015	2016	Q1'16	Q1'17	g(YoY)
Interest Income	47,922	57,301	72,466	82,221	90,808	21,840	23,559	7.9%
Interest Expense	(12,461)	(14,395)	(22,346)	(25,710)	(25,612)	(6,514)	(6,283)	-3.5%
Net Interest Income	35,461	42,906	50,120	56,511	65,196	15,326	17,276	12.7%
Fee & Other Opr. Income *	8,166	8,165	9,178	13,670	16,679	3,663	3,890	6.2%
Gross Operating Income	43,627	51,071	59,298	70,181	81,875	18,989	21,166	11.5%
Other Operating Expenses	(18,602)	(21,284)	(25,458)	(29,889)	(35,129)	(8,025)	(8,255)	2.9%
Pre Provision Operating Profit	25,025	29,788	33,840	40,292	46,746	10,964	12,911	17.8%
Provision	(2,555)	(3,916)	(5,613)	(8,581)	(13,320)	(3,589)	(5,151)	43.5%
Non Operating Income (Net)	1,169	1,776	2,497	500	15	220	142	-35.7%
Profit Before Tax n Minor. Int.	23,639	27,648	30,724	32,211	33,442	7,595	7,902	4.0%
Net Profit	18,521	21,160	24,176	25,204	25,753	6,137	6,475	5.5%

^{*)} Detail on the Fee & Other Operating Income on page 33





Business Updates

(15)

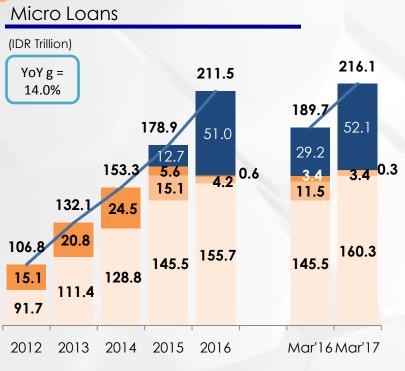




Micro Banking

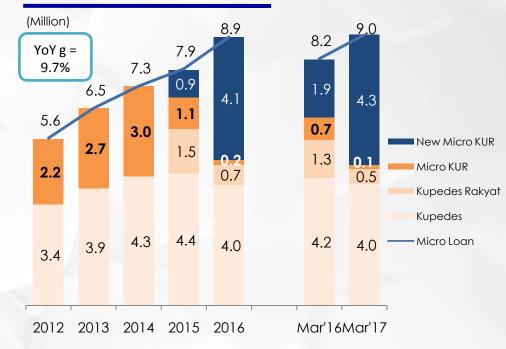
Micro Banking - Loan







Micro Borrowers



- Total Micro loans increased 14.0% yoy, with number of borrowers reaching 9 million.
- New KUR support the micro loan growth. The outstanding reached IDR52.1 trillion and 4.3 million borrowers and NPL at 1.00% as of Q1'17

Micro Banking - Deposit



Micro Funding, providing liquidity from stable core funding

Micro Deposits - Mix





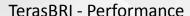


- Micro deposits grew 14.6% yoy, lead by saving with 14.1% YoY growth
- Savings, with composition of 83.4%, still dominates micro deposits

Micro Banking - Teras BRI



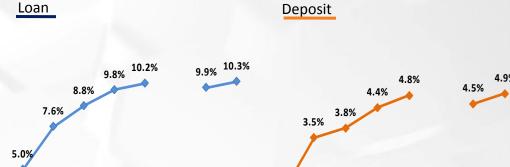
Teras BRI - more accessible, getting closer to customers



IDR Trillion



TerasBRI - Contribution to Micro Loan & Deposit



Mar'16 Mar'17

 TerasBRI continuously shows strong performance with loan growth of 18.1% and deposit growth of 22.6% yoy.

2012 2013 2014 2015 2016

→ Loan in Teras

 Contribution of Teras BRI to Micro business performance keep increasing, in Mar'17 reached 10.3% and 4.9% of total micro loan and deposit



2016

Deposit in Teras

2015

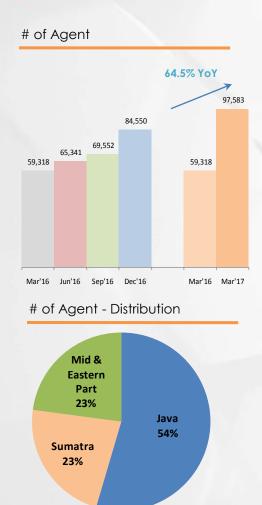
Mar'16 Mar'17

2012 2013 2014

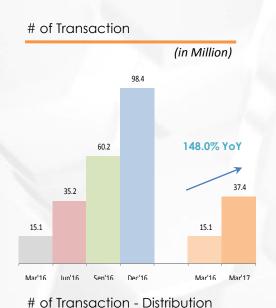
BRILink – create business, reach the un-banked

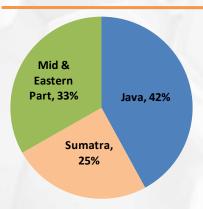


BRILink is utilization of BRI's e-banking infrastructure by third parties (BRILink Agent) through fee sharing scheme

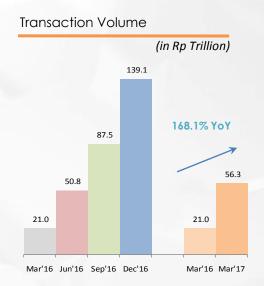


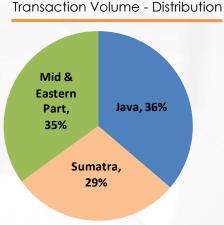
In Mar'17, Java (54%) dominates the Agent distribution

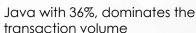




























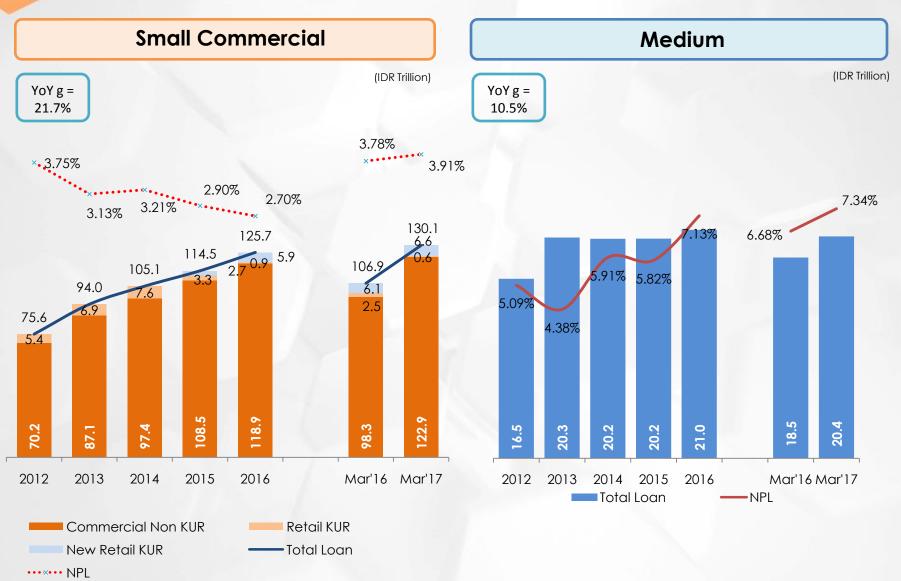


Small Commercial & Medium Loans

21

Small Commercial & Medium Loans









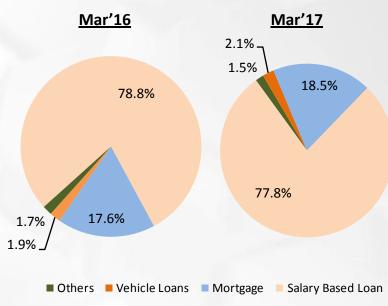
Consumer Loans

Consumer Loan





Composition



Increased salary based loan with growth of 12.97% YoY and maintaining NPL level around 0.88%





SoE & Corporate Loans

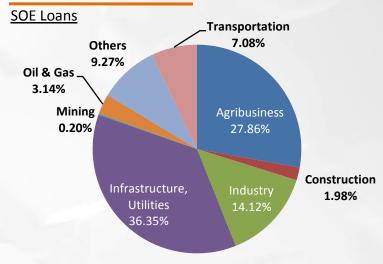
SOE & Corporate Loan



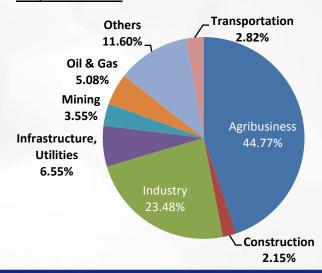
Growth in the corporate segment in priority sectors to help maintain quality mix....



By Business Segment



Corporate Loans



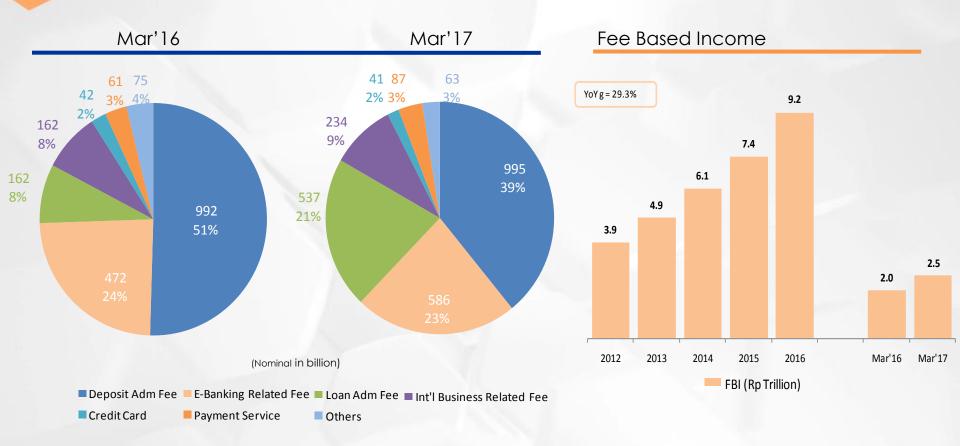




Fee Based Income

Fee Based Income - composition





- Fee based income grew at 29.3% (yoy) and currently FBI to Total Income reach 9.2%
- Loan Admin Fees increased 230.9% (YoY), raising it's portion from 8.3% to 21.1% of the total Fee Based Income.





Key Take Aways

Key Take Aways



- Stronger loan growth in 1Q17 of 16.40% yoy was supported by Small Commercial and and SOE segments.
- NIM was lower due to conservatism in recognation of KUR interest subsidy.
- Stable loan quality reflected in NPL of 2.16%.
- Higher than guided credit cost due to front loading strategy.





Appendixes

Financial Ratios



Description	2012	2013	2014	2015	2016	Q1'16	Q1'17
Cost of Fund (COF)	3.68%	3.71%	4.38%	4.24%	3.83%	3.98%	3.74%
Loan to Deposit Ratio	79.85%	88.54%	81.68%	86.88%	87.77%	88.81%	93.15%
Net Interest Margin (NIM)	8.42%	8.55%	8.51%	8.13%	8.27%	8.09%	8.08%
NPL ratio - Gross	1.78%	1.55%	1.69%	2.02%	2.03%	2.22%	2.16%
NPL ratio - Nett	0.34%	0.31%	0.36%	1.22%	1.09%	1.35%	1.22%
Earning Asset Provision	3.43%	2.90%	2.40%	2.37%	2.75%	2.54%	3.11%
Opr. Expense to Opr. Income	59.93%	60.58%	65.42%	67.96%	68.93%	71.11%	71.73%
Cost Efficiency Ratio (CER)	43.11%	42.13%	43.18%	43.81%	42.77%	42.06%	39.27%
Tier I CAR	15.86%	16.13%	17.54%	16.76%	21.91%	15.84%	19.88%
Total CAR	16.95%	16.99%	18.31%	20.59%	22.91%	19.49%	20.86%
Return on Assets (ROA) - b.t	5.15%	5.03%	4.73%	4.19%	3.84%	3.65%	3.34%
Return on Assets (ROA) - a.t	4.04%	3.85%	3.72%	3.28%	2.96%	2.95%	2.73%
Return on Equity (ROE) - Tier I	38.66%	34.11%	31.19%	29.89%	23.08%	26.55%	18.77%
Return on Equity (ROE) - B/S	32.41%	30.10%	27.87%	24.39%	19.98%	21.44%	17.65%
Primary Reserve Requirement (IDR)	10.64%	8.02%	8.07%	9.31%	6.94%	6.52%	6.59%
Net Open Position	3.00%	3.15%	3.86%	2.33%	6.67%	5.13%	6.87%
CASA	59.94%	59.22%	53.55%	59.21%	60.57%	56.54%	56.63%

[√] Asset and Capital increased in 2016 due to asset revaluation recognition amounting to Rp.14.3T

[√] Tier 1 CAR increased in 2016 due to reclassification of appropriated reserve (Tier 2) to retained earning (Tier 1)

Sources of Income



Total Income

IDR Billion

Total Income	2012	2013	2014	2015	2016	Q1'16	Q1'17	g(YoY)
Interest income	47,922	57,301	72,466	82,221	90,808	21,840	23,559	7.9%
Fee & Other Opr.Income	8,166	8,165	9,178	13,670	16,679	3,663	3,890	6.2%
Non Operating Income (net)	1,169	1,776	2,497	500	15	220	142	-35.7%
Total Income	57,256	67,242	84,141	96,391	107,502	25,724	27,591	7.3%

Interest Income

IDR Billion

Interest Income	2012	2013	2014	2015	2016	Q1'16	Q1'17	g(YoY)
Interest from Loans	42,623	51,733	65,373	73,376	80,957	19,165	20,890	9.0%
Int. from Other Earning Assets	5,299	5,567	7,093	8,845	9,852	2,675	2,669	-0.2%
Total Interest Income	47,922	57,301	72,466	82,221	90,809	21,840	23,559	7.9%

Fee & Other Operating Income

IDR Billion

Fee & Other Operating Income	2012	2013	2014	2015	2016	Q1'16	Q1'17	g(YoY)
Gain Fr Value Increase of Securities								
and Govt. Recap Bonds	56	83	112	63	374	78	112	43.4%
Gain fr unrealized change fair value								
and Govt. Recap Bonds			2			3	8	129.8%
Fees and Commissions	3,928	4,860	6,068	7,352	9,210	1,967	2,544	29.3%
Gain fr Forex	427	455	234	458	-	-	22	
Recovery	2,251	1,932	2,087	3,780	4,461	947	912	-3.6%
Others	1,504	835	673	2,017	2,634	668	293	-56.2%
Total Fee & Other Opr. Income	8,166	8,165	9,178	13,670	16,679	3,663	3,890	6.2%

Other Operating Expenses



IDR Billion

Other Operating Expenses	2012	2013	2014	2015	2016	Q1'16	Q1'17	g(YoY)
Personnel	9,215	11,748	13,609	15,961	17,648	4,264	4,337	1.7%
General and Administration	6,000	7,103	8,672	9,918	11,325	2,416	2,578	6.7%
Losses fr decrease of Securities and Govt. Bonds value			1/ /_	7	_	-		
Losses from forex transaction	-	-	-	-	272	73		-100.0%
Premium Paid on Govt Guarantees	729	885	991	1,248	1,308	320	362	13.2%
Promotion	731	652	747	858	1,265	168	205	22.6%
Others	1,928	897	1,440	1,897	3,312	785	772	-1.6%
Total Other Opr. Expenses	18,602	21,284	25,458	29,889	35,129	8,025	8,255	2.9%





Others

The Most Extensive and Largest Networks



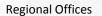
Regional Office Distribution



Outlets	2012	2013	2014	2015	2016	Mar'16	Mar'17	YoY
Head Offices	1	1	1	1	1	1	1	-
Regional Offices	18	18	19	19	19	19	19	-
Branches	446	453	461	467	467	467	467	-
Sub Branches	545	565	584	603	609	603	609	6
BRI Units	5,000	5,144	5,293	5,360	5,380	5,360	5,380	20
Cash Offices	914	950	971	983	984	983	984	1
Teras BRI	1,778	2,206	2,457	2,543	2,545	2,543	2,545	2
Teras Mobile	350	465	610	636	638	636	638	2
Total	9,052	9,802	10,396	10,612	10,643	10,612	10,643	31

E-Channel	2012	2013	2014	2015	2016	Mar'16	Mar'17	YoY
ATM	14,292	18,292	20,792	22,792	24,292	22,792	24,292	1,500
EDC	44,715	85,936	131,204	187,758	257,712	213,198	257,712	44,514
CRM	92	192	392	892	1,392	892	1392	500
E-Buzz	42	50	55	57	57	57	57	-
Total	59,141	104,470	152,443	211,499	283,453	236,939	283,453	46,514







Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

^{*}Total working units are including 4 overseas offices

Ratings



BRI Rating

	FITCH	
-	Long Term Foreign Currency IDR	BBB-, Stable Outlook
-	Short Term Foreign Currency IDR	F3
-	Support Rating Floor	BBB-
-	Support Rating	2
-	Viability Rating	bb+
-	National Long-Term Rating	AAA (idn), Stable Outlook
-	Rupiah Subordinated Debt	A+ (idn)
-	Senior Unsecured Notes	BBB-
	STANDARD AND PO	OORS
-	Outlook	Stable
-	Long Term Foreign Issuer Credit	BB+
-	Long Term Local Issuer Credit	BB+
-	Short Term Foreign Issuer Credit	В
-	Short Term Local Issuer Credit	В
	MOODY'S	
-	Outlook	Positive
-	Bank Deposit	Baa3/P-3
-	Bank Financial Strength	D+
-	Baseline Credit Assessment	Baa3
-	Adjusted Baseline Credit Assessment	Baa3
-	Senior Unsecured Notes	Baa3
	PEFINDO	
-	National Rating	id AAA, Stable Outlook
	Indonesia Sovereign R	atings
	ard and Poors	BB+, Positive Outlook
Fitch		BBB-, Positve Outlook
Mood	y's	Baa3, Positve Outlook
Japar	Credit Rating Agency	BBB-, Positive Outlook

Country Rating

Shareholders & Stock Performance



Shareholders Composition

Shareholder	2003	2010	2011	2012	2013	2014	2015	2016	Mar'16	Mar'17
Government	59.50%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%
Public	40.50%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%
Foreign *)	79.10%	84.25%	83.93%	82.84%	78.94%	83.09%	78.12%	80.12%	78.44%	81.97%
Domestic *)	20.90%	15.75%	16.07%	17.16%	21.06%	16.91%	21.88%	19.88%	21.56%	18.03%

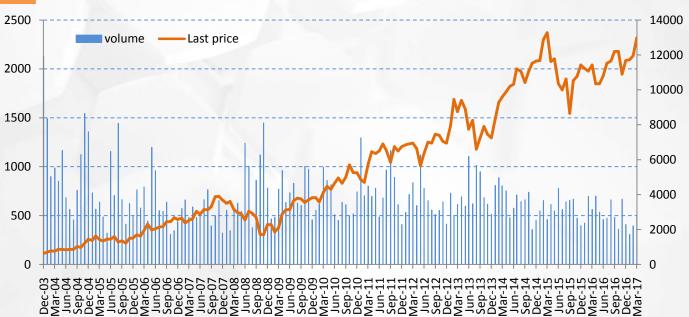
Stock Price: Trend

BBRI Stock is member of:

JCI Index

LQ45 Index (Top 45 liquid stocks)

 SRI KEHATI Index (a UN 1500 affiliated biodiversity Index of 25 stocks)







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