PT Bank Rakyat Indonesia (Persero) Tbk.

BANK BRI
Melayani Dengan Setulus Hati

1H'2016 - Financial Update Presentation

Outline

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Melayani Dengan Setulus Hati

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Financial Updates

Financial Highlights

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	Q1'15	1H'15	9Mo'15	2015	Mar'16	1H'16	Δ yoy
Asset/Liabilities							
Total Assets (IDR Billion)	781,181	747,478	775,816	845,998	832,092	872,970	16.8%
Total Loans (Gross) (IDR Billion)	472,915	503,594	518,952	558,436	561,098	590,691	17.3%
Total Deposits (IDR Billion)	587,727	573,117	611,325	642,774	631,781	656,122	14.5%
Asset Quality							
NPL (gross)	2.17%	2.33%	2.24%	2.02%	2.22%	2.31%	
NPL (nett)	0.60%	0.66%	0.59%	0.52%	0.59%	0.60%	
Liquidity							
LDR	80.47%	87.87%	84.89%	86.88%	88.81%	90.03%	
CASA	51.74%	54.13%	56.16%	59.21%	56.54%	56.89%	
Reserve Requirement - IDR	8.03%	8.02%	8.01%	9.31%	6.52%	6.54%	
Reserve Requirement - FX	8.05%	8.01%	8.02%	8.43%	8.01%	8.02%	
Profitability							
Net Profit (IDR Billion)	6,101	11,861	18,285	25,204	6,137	12,047	1.6%
NIM	7.57%	7.88%	8.08%	8.13%	8.09%	8.43%	
ROE Tier 1	29.84%	29.22%	29.60%	29.89%	26.55%	25.24%	
ROA before tax	3.99%	3.91%	3.95%	4.19%	3.65%	3.68%	
Cost of Fund (CoF)	4.74%	4.50%	4.29%	4.24%	3.98%	3.96%	
Cost Efficiency Ratio (CER)	45.08%	45.45%	44.22%	43.81%	42.86%	44.42%	
Operating Expense to Operating Income	68.04%	69.26%	69.40%	67.96%	72.10%	72.40%	
Capital							
Tier1 CAR	15.97%	16.43%	16.68%	16.76%	15.84%	18.56%	
Total CAR	20.08%	20.41%	20.59%	20.59%	19.49%	22.10%	

Note: Numbers stated in this presentation are bank only

As of January 2015:

- *Implementation of Basel 3: recognition of 100% current year net profit into capital, previously only 50%*
- *Ref to PBI No. 15/12/2013 : appropriated reserves is categorized as Tier 2 Capital, previously Tier 1 Capital*

Increase Asset and Capital in 1H2016 due to asset revaluation recognition amounting to Rp.14.3T

Balance Sheet

BANK BRI
Melayani Dengan Setulus Hati

(IDR Billion)

Description	Mar'15	Jun'15	Sep'15	2015	Mar'16	Jun'16	g(YoY)	g(QoQ)
Total Assets	**781,181**	**747,478**	**775,816**	**845,998**	**832,092**	**872,970**	**16.8%**	**4.9%**
- Gross Loans	472,915	503,594	518,952	558,436	561,098	590,691	17.3%	5.3%
- Government Bonds (Recap)	4,301	4,053	4,069	3,816	3,818	3,817	-5.8%	0.0%
- Other Earnings Assets	236,584	172,594	177,775	190,735	195,829	180,245	4.4%	-8.0%
Total Earning Assets	713,800	680,241	700,795	752,987	760,744	774,753	13.9%	1.8%
Earning Assets Provision	(16,013)	(16,628)	(17,460)	(17,030)	(18,657)	(20,567)	23.7%	10.2%
Total Earning Assets (net)	697,787	663,612	683,336	735,957	742,087	754,186	13.6%	1.6%
Total Non Earning Assets	83,394	83,866	92,480	110,041	90,004	118,784	41.6%	32.0%
Total Liabilities & S.E	**781,181**	**747,478**	**775,816**	**845,998**	**832,092**	**872,970**	**16.8%**	**4.9%**
Total Customer Deposits	587,727	573,117	611,325	642,774	631,781	656,122	14.5%	3.9%
- Demand Deposits	84,835	88,803	109,565	112,989	108,150	109,202	23.0%	1.0%
- Saving	219,234	221,411	233,754	267,607	249,037	264,054	19.3%	6.0%
- Time Deposits	283,658	262,903	268,006	262,178	274,593	282,866	7.6%	3.0%
Other Interest Bearing Liabilities	64,197	48,156	31,615	67,712	55,725	61,441	27.6%	10.3%
Non Interest Bearing Liabilities	34,045	24,622	25,880	23,120	32,673	22,755	-7.6%	-30.4%
Tier I Capital	77,416	82,900	86,707	89,992	89,915	110,333	33.1%	22.7%
Total Shareholder's Equity	95,212	101,583	106,996	112,392	111,913	132,652	30.6%	18.5%

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As of January 2015:

- *Implementation of Basel 3: recognition of 100% current year net profit into capital, previously only 50%*
- *Ref to PBI No. 15/12/2013 : appropriated reserves is categorized as Tier 2 Capital, previously Tier 1 Capital*

Increase Asset and Capital in 1H2016 due to asset revaluation recognition amounting to Rp.14.3T

Loan – Mix and Growth

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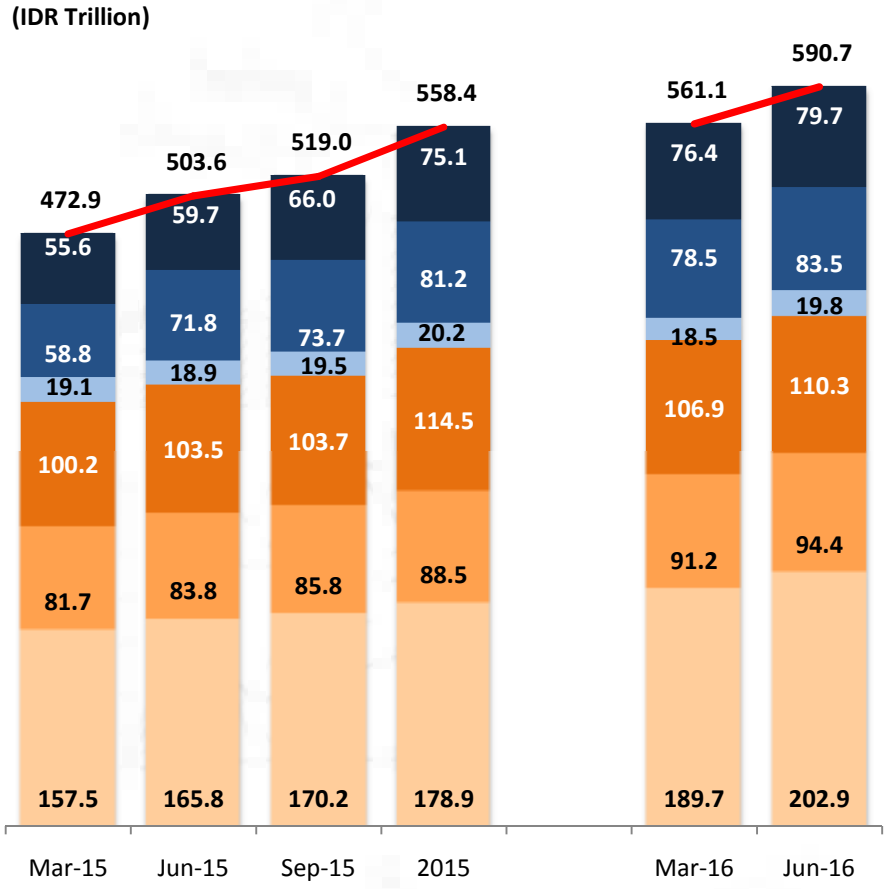
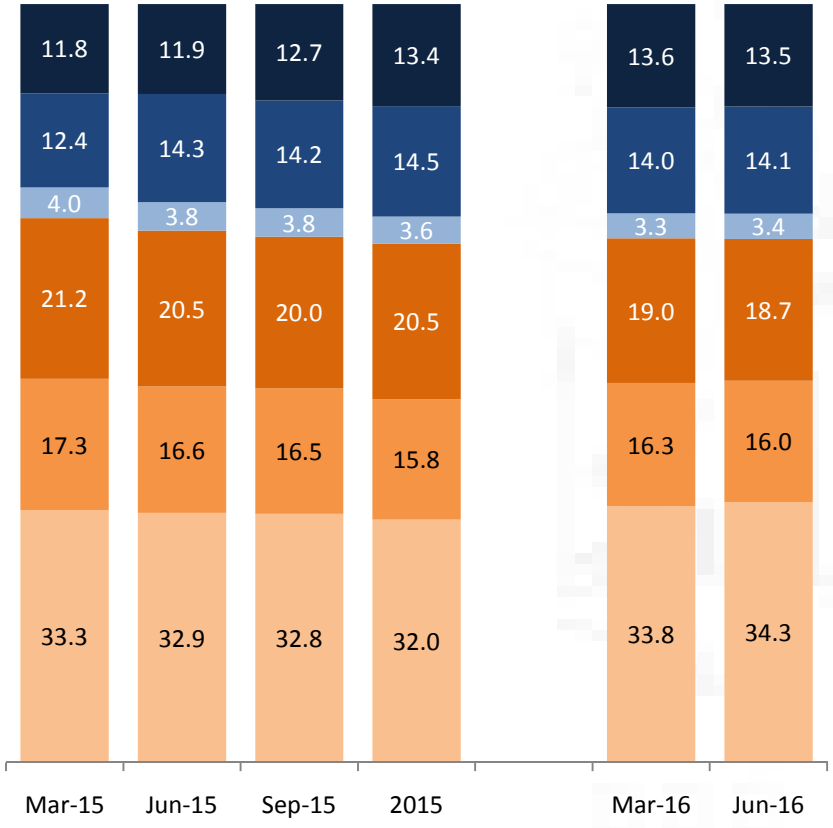
Loans Outstanding – by business segment



Composition – by business segment (%)



Micro | Consumer | Small Commercial | Medium | SoE | Corporate Non-SoE | Total Loan

Note: Numbers stated in this presentation are bank only

Loan – Asset Quality

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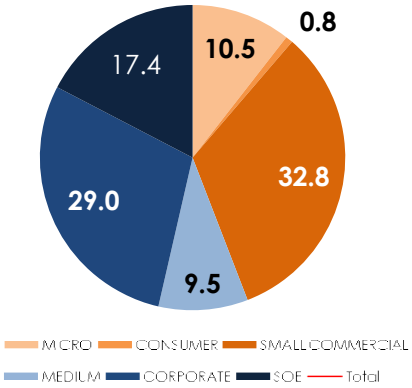
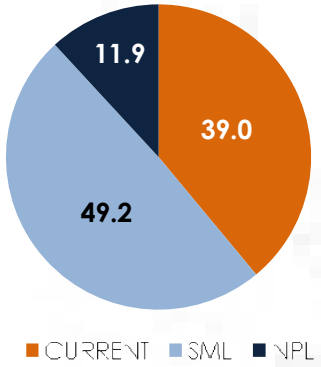
Non Performing Loan - gross (%)

NPL (%)	Mar-15	Jun-15	Sep-15	2015	Mar-16	Jun-16
Micro	1.56	1.60	1.44	1.13	1.54	1.49
Consumer	1.44	1.64	1.61	1.30	1.48	1.53
Small Comm.	4.13	4.14	3.87	2.90	3.78	3.78
Medium	7.50	7.71	7.26	5.82	6.68	6.45
Corp Non-SoE	1.92	3.28	3.62	4.78	3.78	4.67
SoE	-	-	-	-	-	
Total NPL	2.17	2.33	2.24	2.02	2.22	2.31

Restructured Loan by Segment (%)

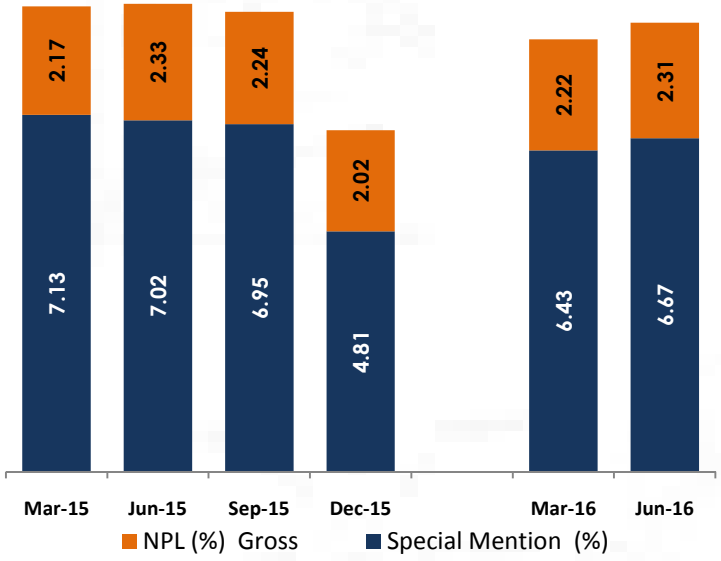


Restructured Loan by quality (%)

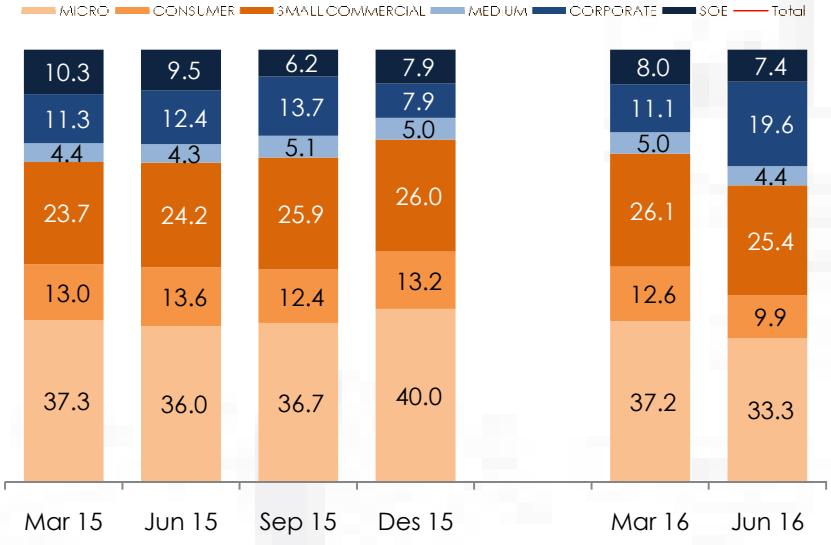


Total Restructured loan in 1H16 Rp.28.3T

Special Mention (%)



Special Mention Composition – by segment (%)



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Deposits – Mix and Growth

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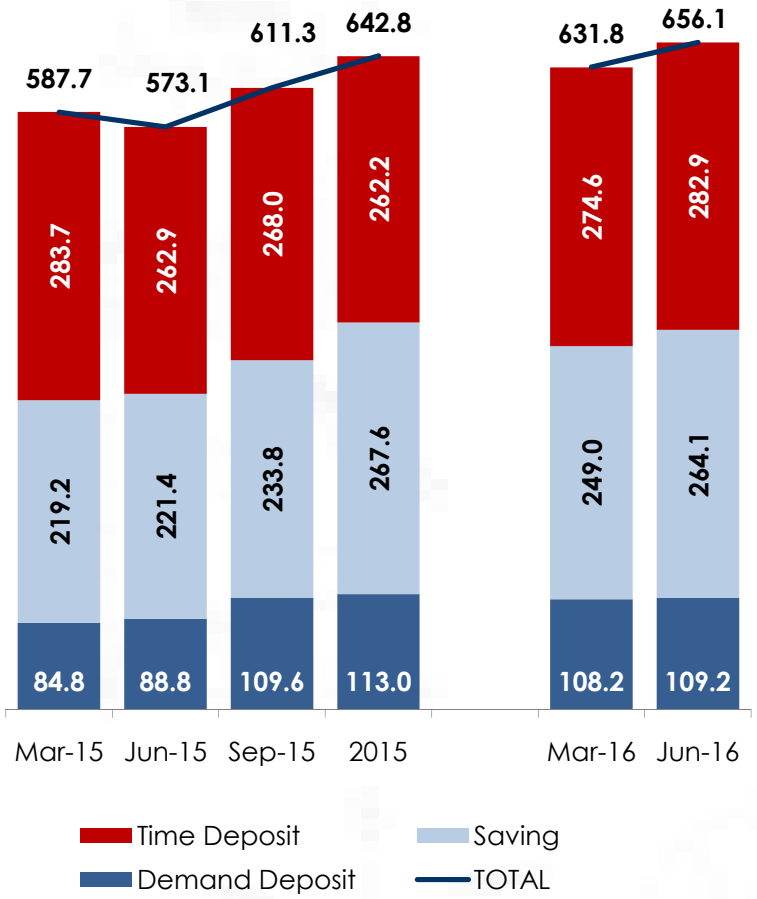
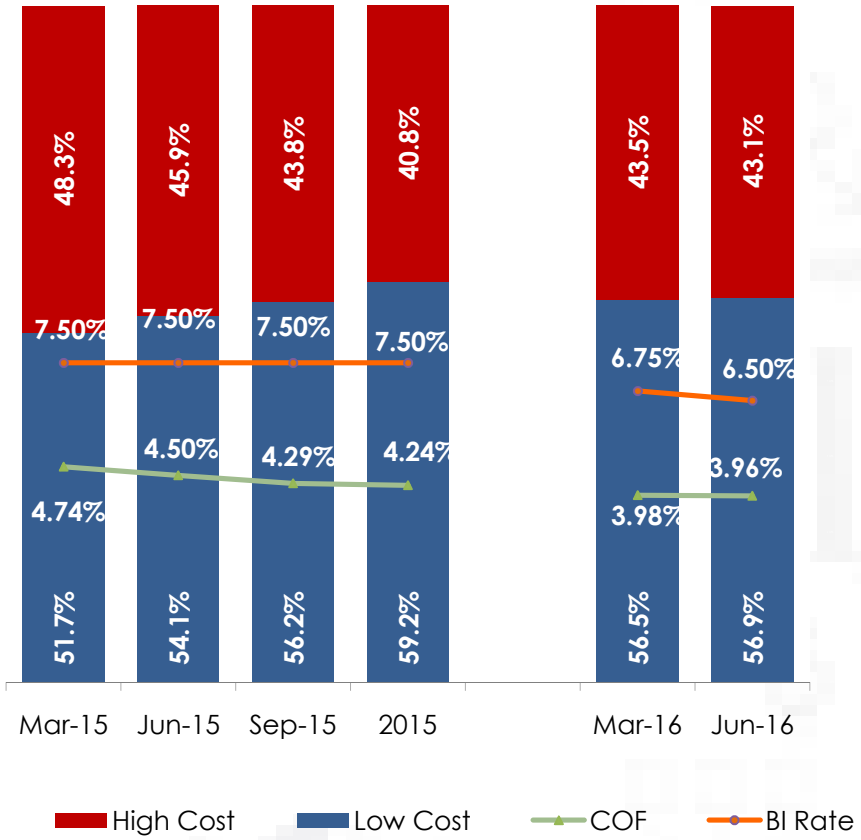
Deposits: Trend (IDR Trillion)



Deposits Composition, COF & BI Rate (%)



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Income Statement

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(IDR Billion)

Description	2015	1H'15	1H'16	g(YoY)	Q1'16	Q2'16	g(QoQ)
Interest Income	82,221	39,963	45,009	12.6%	21,840	23,169	6.1%
Interest Expense	(25,710)	(13,074)	(12,998)	-0.6%	(6,514)	(6,484)	-0.5%
Net Interest Income	**56,511**	**26,889**	**32,011**	**19.0%**	**15,326**	**16,685**	**8.9%**
Fee & Other Opr. Income *	12,224	5,650	7,598	34.5%	3,311	4,287	29.5%
Gross Operating Income	68,735	32,539	39,609	21.7%	18,637	20,972	12.5%
Other Operating Expenses	(29,889)	(14,639)	(17,746)	21.2%	(8,025)	(9,720)	21.1%
Pre Provision Operating Profit	**38,846**	**17,900**	**21,863**	**22.1%**	**10,611**	**11,252**	**6.0%**
Provision	(8,581)	(3,868)	(7,339)	89.8%	(3,589)	(3,750)	4.5%
Non Operating Income (Net)	1,947	640	856	33.7%	573	283	-50.5%
Profit Before Tax n Minor. Int.	32,211	14,672	15,379	4.8%	7,595	7,784	2.5%
Net Profit	**25,204**	**11,861**	**12,047**	**1.6%**	**6,137**	**5,910**	**-3.7%**
EPS**	1,021.7	961.6	976.7	1.6%	995.1	958.4	-3.7%

**) Detail on the Fee & Other Operating Income on page 30*
***) annualized*

Note: Numbers stated in this presentation are bank only

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Business Updates

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Micro Banking

Micro Banking – *Loan*

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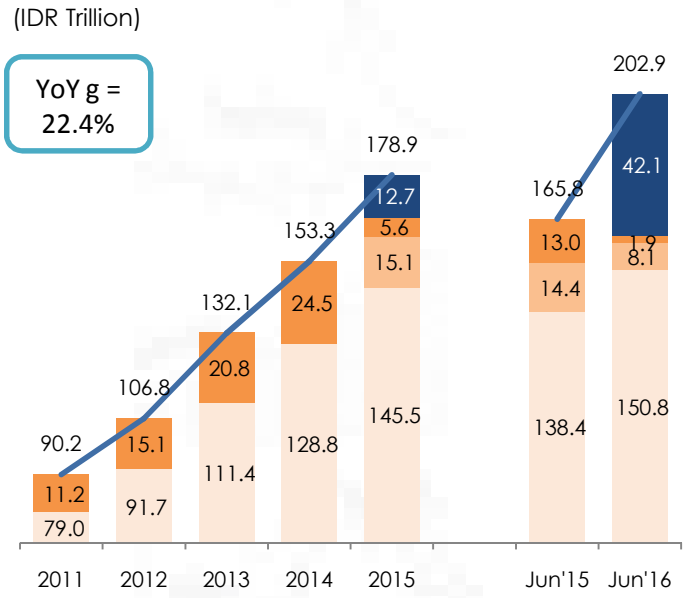
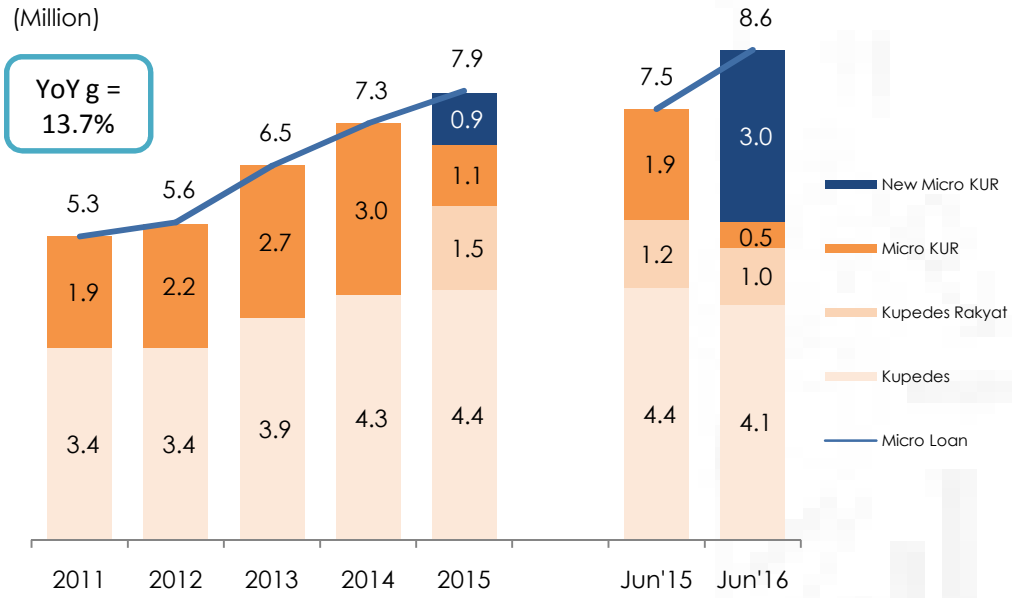
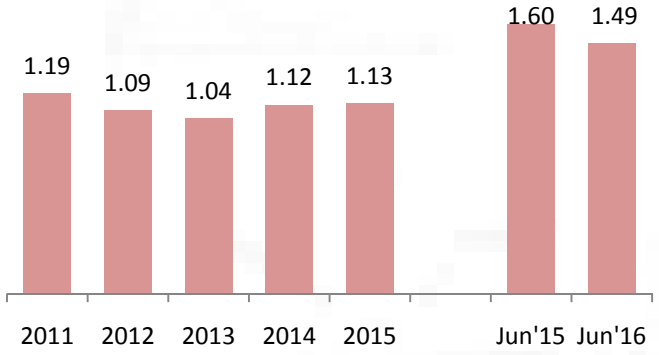
Micro Loans



Micro Borrowers



NPL – Micro Loans (%)



- Total Micro loans increased 22.4% yoy, with number of borrowers reaching 8.6 million.
- New KUR support the micro loan growth. With outstanding reaching Rp 39.7 trillion and 3 million borrowers to compensate declining Micro KUR and Kupedes Rakyat

Note: Numbers stated in this presentation are bank only

Micro Banking - Deposit

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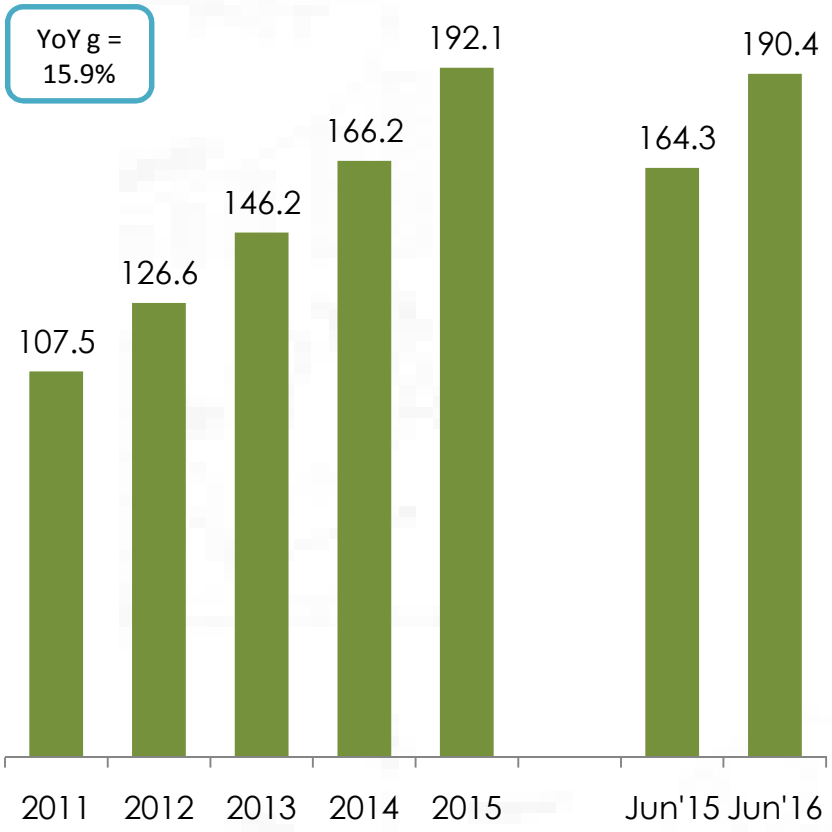
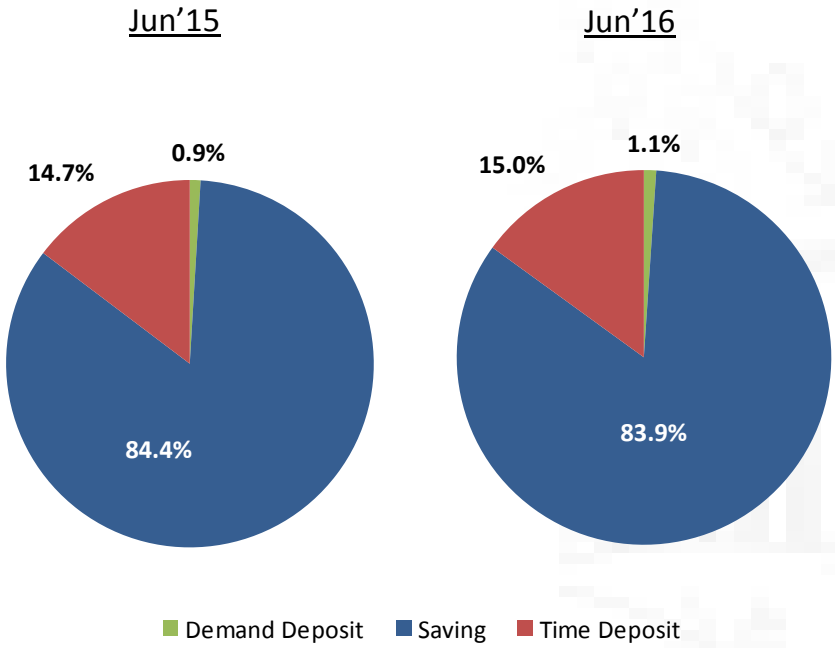
Micro Funding, providing liquidity from stable core funding

Micro Deposits

(IDR Trillion)



Micro Deposits Composition



- Micro deposits grew 15.9% yoy, lead by saving with 15.3% YoY growth
- Savings, with composition of 83.9%, still dominates micro deposits

Note: Numbers stated in this presentation are bank only

Micro Banking – *Teras BRI*

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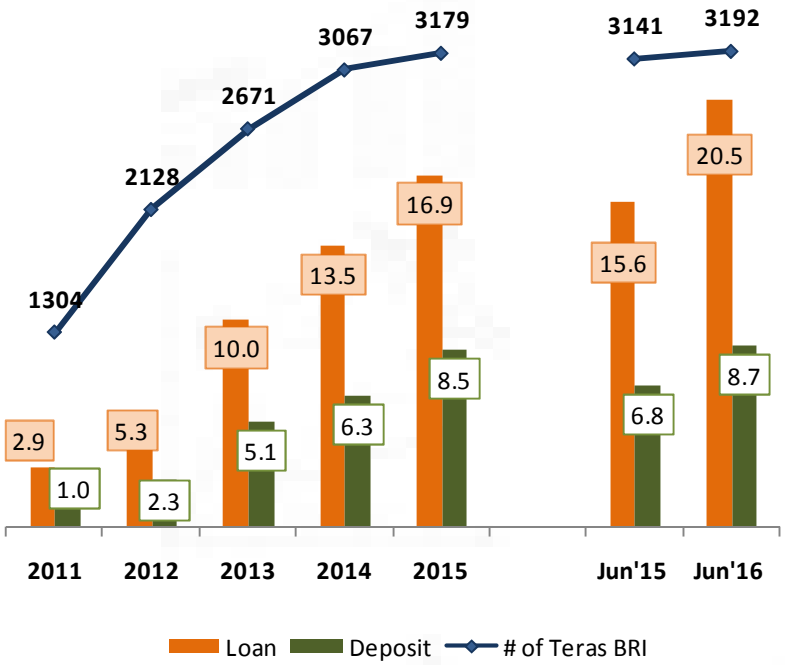
Teras BRI - more accessible, getting closer to customers

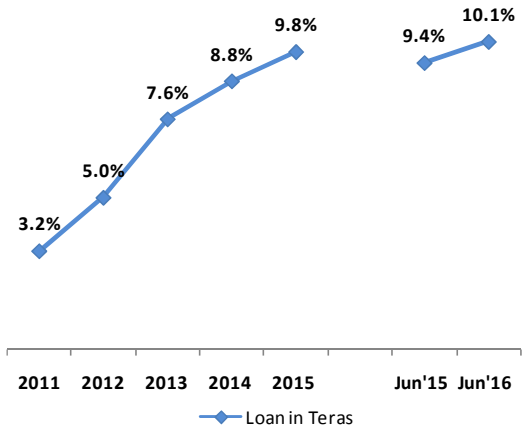
TerasBRI - Performance

IDR Trillion

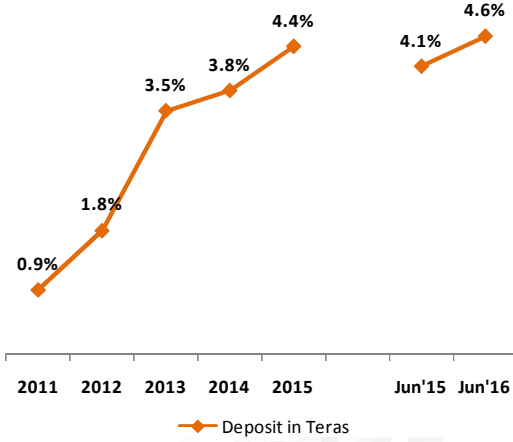


TerasBRI - Contribution to Micro Loan & Deposit

Loan



Deposit



- TerasBRI continuously shows strong performance with loan growth of 31.4% and deposit growth of 27.9% yoy.
- Contribution of Teras BRI to Micro business performance keep increasing, in Jun'16 reached 10.1% and 4.6% of total micro loan and deposit

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BRILink – *create business, reach the un-banked*

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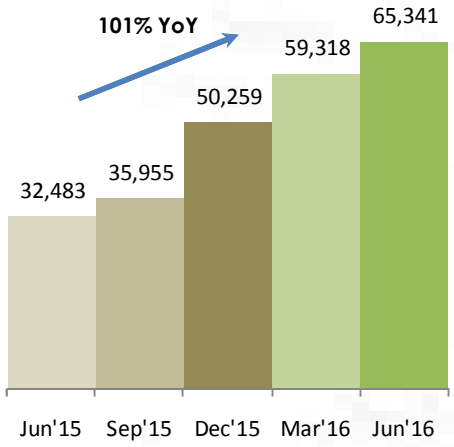
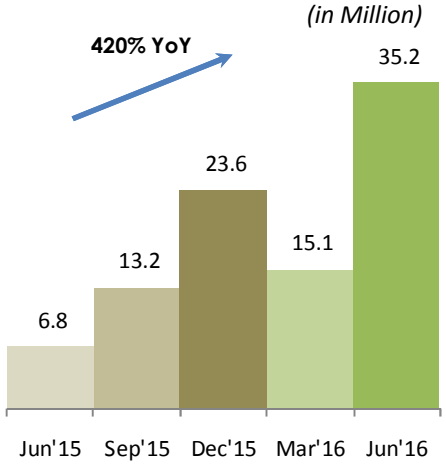
BRILink is utilization of BRI's e-banking infrastructure by third parties (BRILink Agent) through fee sharing scheme

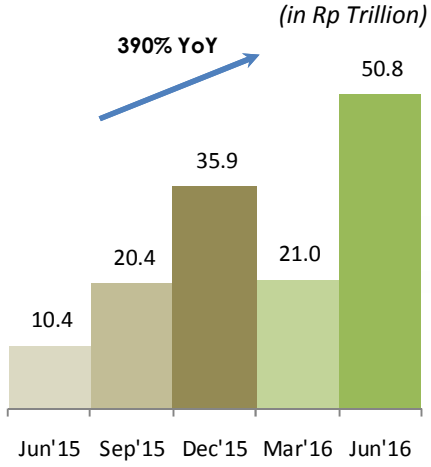
of Agent



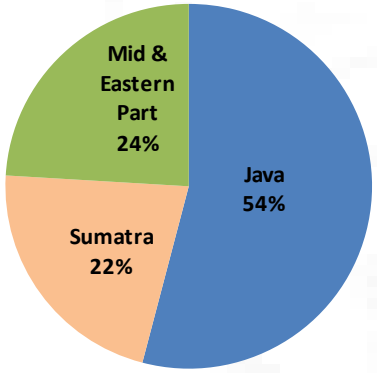
of Transaction



Transaction Volume

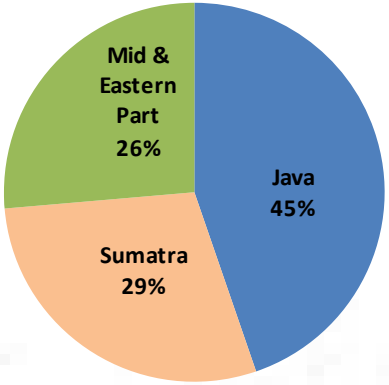


of Agent - Distribution



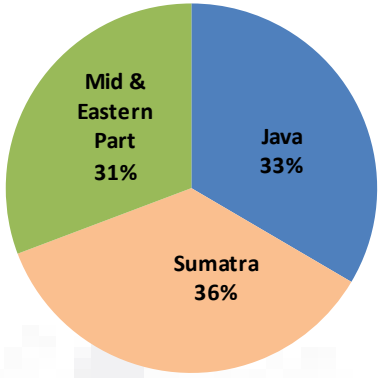
In Jun'16, Java (54%) dominates the Agent distribution

of Transaction - Distribution

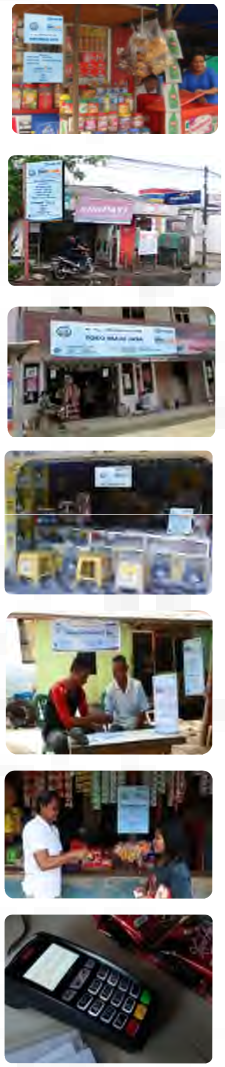


In line with the Agent distribution, Java dominates the total BRILink transaction

Transaction Volume - Distribution



However, Sumatra with 36%, dominates the transaction volume



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Small Commercial & Medium Loans

Small Commercial & Medium Loans

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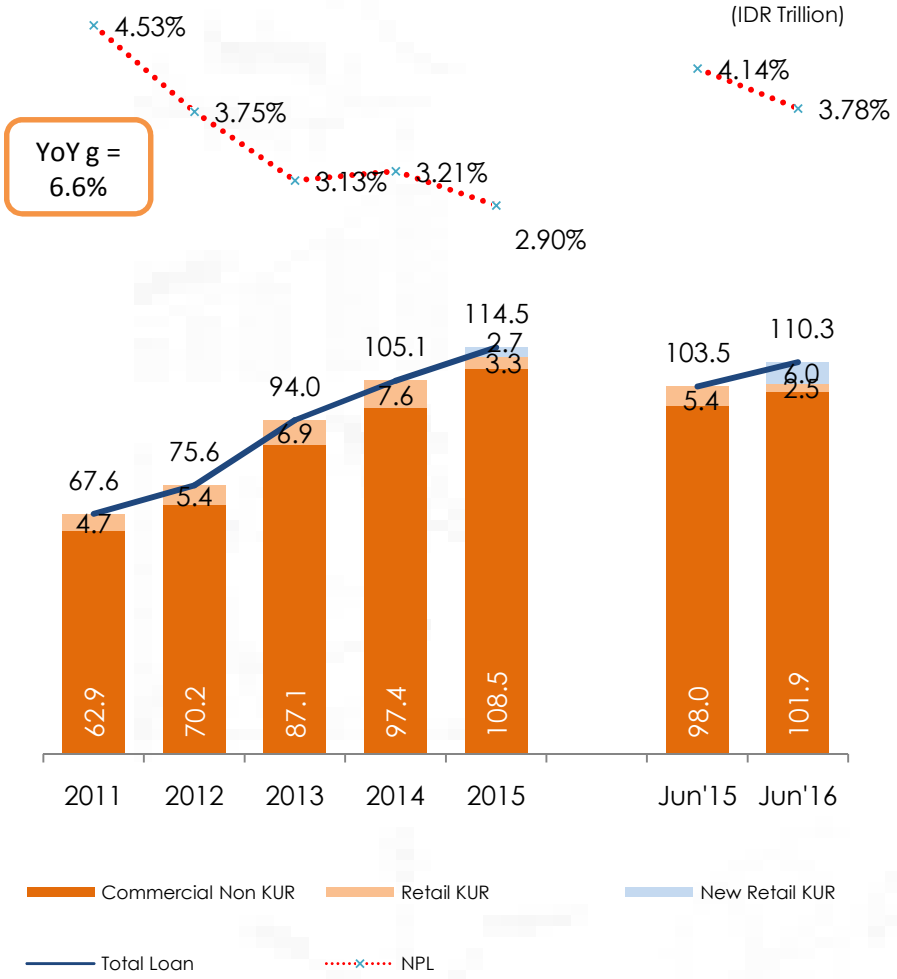
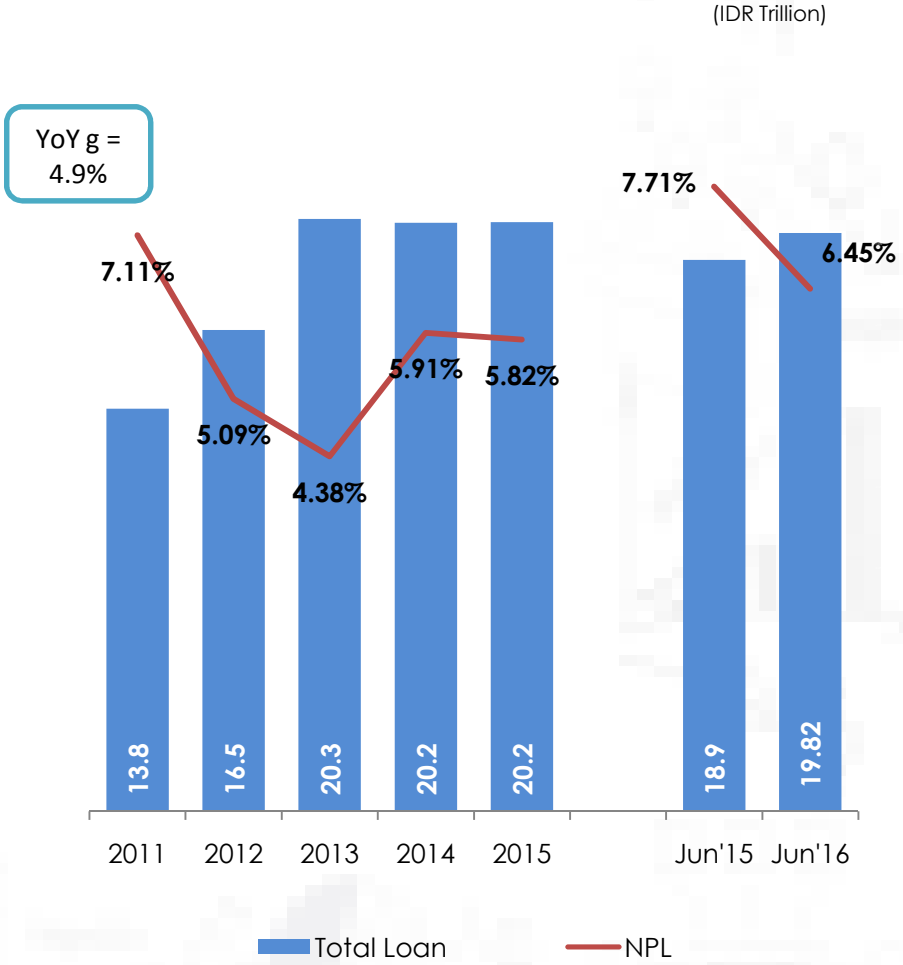
Small Commercial



Medium



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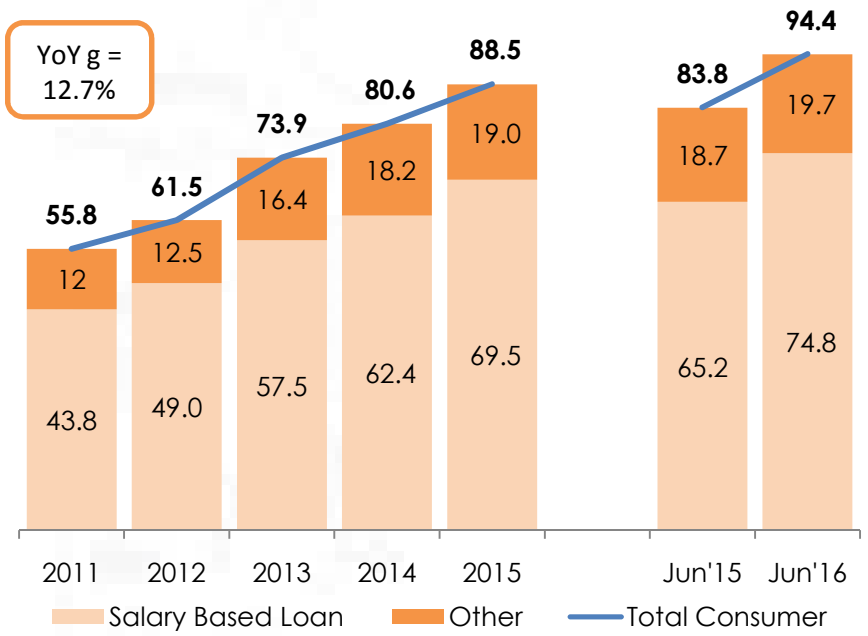
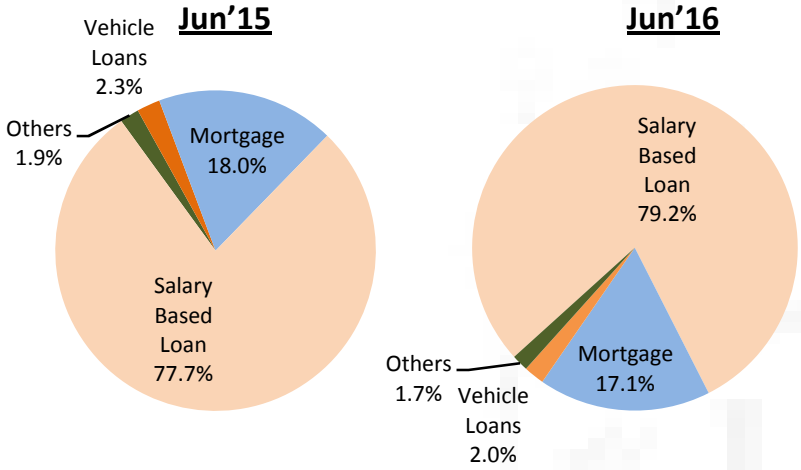
Consumer Loans

Consumer Loan

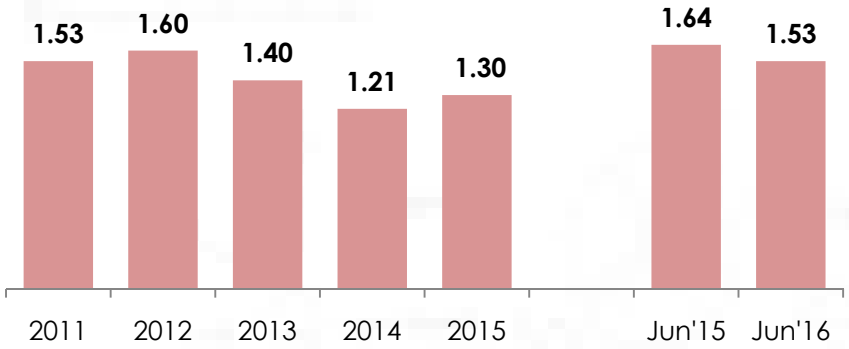
Loan Outstanding (IDR Trillion)



Composition



NPL (%)



Increase salary based loan composition with growth of 14.8% YoY

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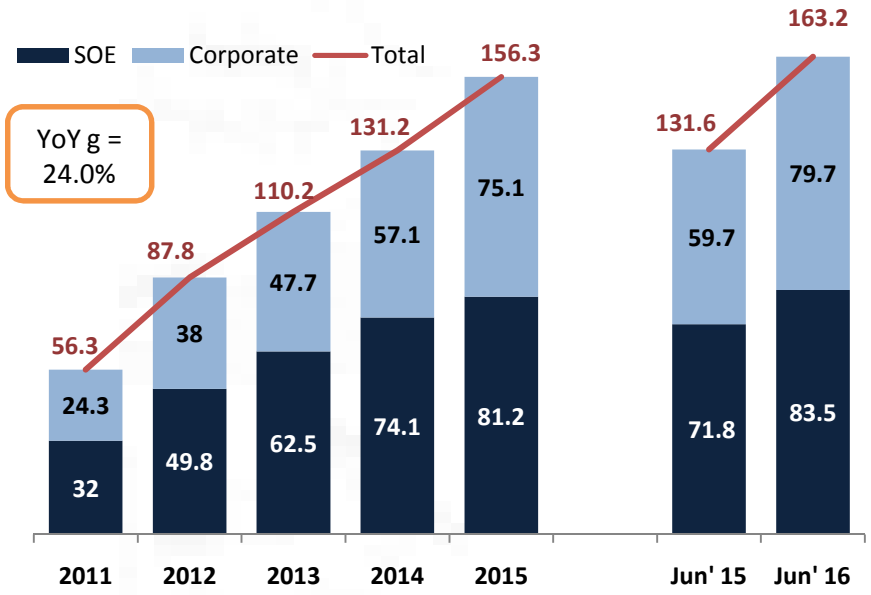
SoE & Corporate Loans

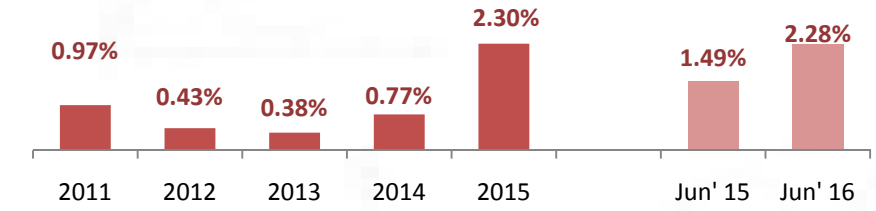
SOE & Corporate Loan

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

Loan Outstanding – Trend (IDR Trillion)



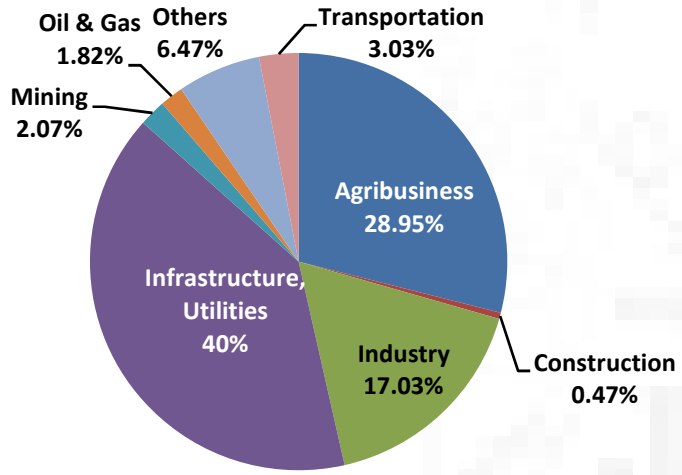
NPL – Trend (%)



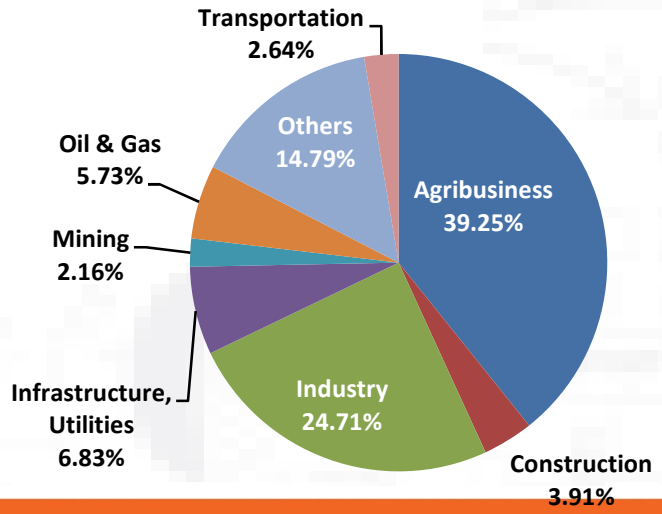
NPL	2011	2012	2013	2014	2015	Jun' 15	Jun' 16
SOE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Corp	2.24%	1.00%	0.87%	1.78%	4.78%	3.28%	4.67%

By Business Segment

SOE Loans



Corporate Loans



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Fee Based Income

Fee Based Income - *composition*

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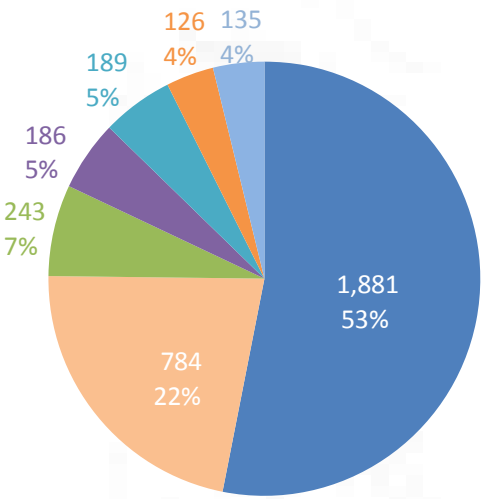
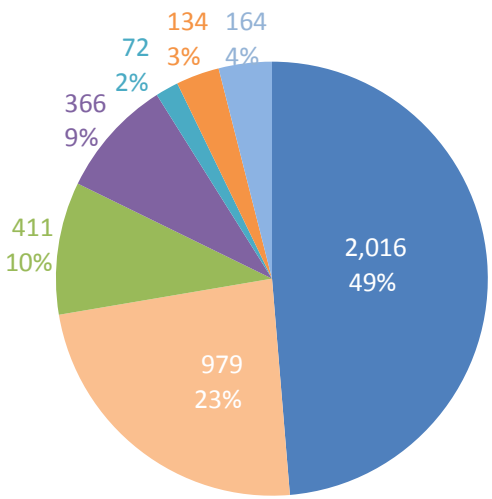
Jun'15



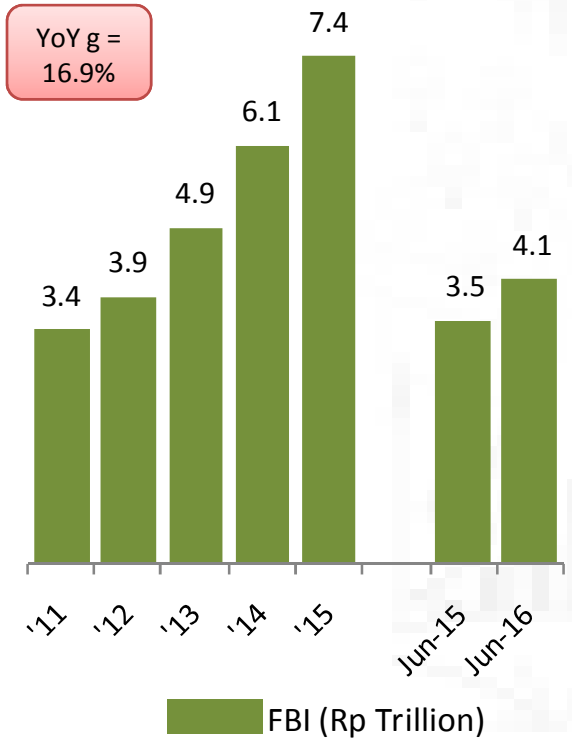
Jun'16



(Nominal in billion)

Deposit Adm Fee | E-Banking Related Fee | Loan Adm Fee | Int'l Business Related Fee | Credit Card | Payment Service | Others

Fee Based Income



- Fee based income grew at 16.9% (yoy) and currently FBI to Total Income reach 7.8%
- E-banking related Fees increased, yoy, 24.9%, raising it's portion from 22.1% to 23.6% of the total Fee Based Income and for the first time, deposit admin fee is lower than 50% of total fee income

Note: Numbers stated in this presentation are bank only

Key Take Aways

Key Take Aways

- Strong loan growth in 1H16 of 17.3% supported by Micro, Consumer and Corporate segments.
- Slight increase in NPL and SML, generates stable credit cost level. Going forward, we still cautious on asset quality issues in Corporate segment.
- Higher CER and opex growth will likey to persist up to end of 2016.
- Stable PPOP growth above 20% supported by strong NII growth.

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Target 2016

Target 2016

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Previous			Revised		
Loan Growth	:	13% – 15%	Loan Growth	:	14% – 16%
LDR	:	85 - 90%	LDR	:	+/- 90%
NPL	:	2.1% - 2.4%	NPL	:	2.1% - 2.4%
NIM	:	7.8% - 8%	NIM	:	+/- 8%
FBI Growth	:	20 - 22 %	FBI Growth	:	+/- 20%
OPEX Growth	:	16% - 18%	OPEX Growth	:	18% - 20%
CER	:	44% - 46%	CER	:	44% - 46%
Credit Cost	:	1.5% - 1.7%	Credit Cost	:	2.0%-2.5%
Net Profit Growth	:	3% - 5%	Net Profit Growth	:	1% - 2%

BANK BRI
Melayani Dengan Setulus Hati

Appendixes

Financial Ratios

BANK BRI
Melayani Dengan Setulus Hati

Description	2011	2012	2013	2014	2015	Q1'16	1H'16
Cost of Fund (COF)	4.70%	3.68%	3.71%	4.38%	4.24%	3.98%	3.96%
Loan to Deposit Ratio	76.20%	79.85%	88.54%	81.68%	86.88%	88.81%	90.03%
Net Interest Margin (NIM)	9.58%	8.42%	8.55%	8.51%	8.13%	8.09%	8.43%
NPL ratio - Gross	2.30%	1.78%	1.55%	1.69%	2.02%	2.22%	2.31%
NPL ratio - Nett	0.42%	0.34%	0.31%	0.36%	0.52%	0.59%	0.60%
Earning Asset Provision	4.51%	3.43%	2.90%	2.40%	2.37%	2.54%	2.75%
Opr. Expense to Opr. Income	66.69%	59.93%	60.58%	65.42%	67.96%	72.10%	72.40%
Cost Efficiency Ratio (CER)	41.17%	43.11%	42.13%	43.18%	43.81%	42.86%	44.42%
Tier I CAR	13.67%	15.86%	16.13%	17.54%	16.76%	15.84%	18.56%
Total CAR	14.96%	16.95%	16.99%	18.31%	20.59%	19.49%	22.10%
Return on Assets (ROA) - b.t	4.93%	5.15%	5.03%	4.73%	4.19%	3.65%	3.68%
Return on Assets (ROA) - a.t	3.97%	4.04%	3.85%	3.72%	3.28%	2.95%	2.88%
Return on Equity (ROE) - Tier I	42.49%	38.66%	34.11%	31.19%	29.89%	26.55%	25.24%
Return on Equity (ROE) - B/S	35.10%	32.41%	30.10%	27.87%	24.39%	21.44%	20.51%
Min. Reserve Requirement	9.33%	10.64%	8.02%	8.07%	9.31%	6.52%	6.54%
Net Open Position	5.49%	3.00%	3.15%	3.86%	2.33%	5.13%	3.29%
CASA	61.28%	59.94%	59.22%	53.55%	59.21%	56.54%	56.89%

Note: Numbers stated in this presentation are bank only

Sources of Income

BANK BRI
Melayani Dengan Setulus Hati

Total Income

IDR Billion

Total Income	2015	1H'15	1H'16	g(YoY)	Q1'16	Q2'16	g(QoQ)
Interest income	82,221	39,963	45,009	12.6%	21,840	23,169	6.1%
Fee & Other Opr.Income	12,224	5,650	7,598	34.5%	3,311	4,287	29.5%
Non Operating Income (net)	1,947	640	856	33.7%	573	283	-50.5%
Total Income	**96,391**	**46,253**	**53,463**	**15.6%**	**25,724**	**27,739**	**7.8%**

Interest Income

IDR Billion

Interest Income	2015	1H'15	1H'16	g(YoY)	Q1'16	Q2'16	g(QoQ)
Interest from Loans	73,376	35,373	39,796	12.5%	19,165	20,631	7.7%
Int. from Other Earning Assets	8,845	4,591	5,213	13.6%	2,675	2,538	-5.1%
Total Interest Income	**82,221**	**39,963**	**45,009**	**12.6%**	**21,840**	**23,169**	**6.1%**

Fee & Other Operating Income

IDR Billion

Fee & Other Operating Income	2015	1H'15	1H'16	g(YoY)	Q1'16	Q2'16	g(QoQ)
Gain Fr Value Increase of Securities and Govt. Recap Bonds	63	20	211	955.5%	78	133	70.0%
Gain fr unrealized change fair value and Govt. Recap Bonds	-	-	9	-	3	6	82.0%
Fees and Commissions	7,352	3,544	4,142	16.9%	1,967	2,175	10.6%
Gain fr Forex	458	307	-	-100.0%	-	-	-
Recovery	2,334	926	1,279	38.1%	595	684	14.9%
Others	2,017	853	1,957	129.4%	668	1,289	92.9%
Total Fee & Other Opr. Income	**12,224**	**5,650**	**7,598**	**34.5%**	**3,311**	**4,287**	**29.5%**

Note: Numbers stated in this presentation are bank only

Other Operating Expenses

IDR Billion

Other Operating Expenses	2015	1H'15	1H'16	g(YoY)	Q1'16	Q2'16	g(QoQ)
Personnel	15,961	7,632	9,928	30.1%	4,264	5,664	32.8%
General and Administration	9,918	4,522	5,234	15.8%	2,416	2,818	16.6%
Losses fr decrease of Securities and Govt. Bonds value	7	-	-	-	-	-	-
Losses from forex transaction	-	-	253	-	73	180	148.5%
Premium Paid on Govt Guarantees	1,248	668	640	-4.1%	320	320	0.0%
Promotion	858	359	475	32.5%	168	307	83.4%
Others	1,897	1,460	1,215	-16.8%	785	430	-45.2%
Total Other Opr. Expenses	**29,889**	**14,639**	**17,746**	**21.2%**	**8,025**	**9,720**	**21.1%**

Note: Numbers stated in this presentation are bank only

Balance Sheet *(consolidated)*

BANK BRI
Melayani Dengan Setulus Hati

IDR Billion

Description	2011	2012	2013	2014	2015	Jun 15	Jun 16	YoY
Total Assets	**469,899**	**551,337**	**626,183**	**801,984**	**878,426**	**773,314**	**907,843**	**17.4%**
- Gross Loans	294,515	362,007	448,345	510,697	581,095	524,964	615,576	17.3%
- Government Bonds (Recap)	8,996	4,316	4,511	4,304	3,816	4,053	3,817	-5.8%
- Other Earnings Assets	129,136	132,720	115,690	213,094	197,021	174,925	186,874	6.8%
Total Earning Assets	432,647	499,042	568,546	728,094	781,931	703,941	806,267	14.5%
Earning Assets Provision	(16,092)	(14,916)	(15,419)	(16,163)	(17,532)	(17,052)	(21,207)	24.4%
Total Earning Assets (net)	416,555	484,126	553,127	711,931	764,399	686,889	785,059	14.3%
Total Non Earning Assets	53,345	67,211	73,055	90,053	114,027	86,425	122,784	42.1%
Total Liabilities & S.E	**469,899**	**551,337**	**626,183**	**801,984**	**878,426**	**773,314**	**907,843**	**17.4%**
Total Customer Deposits	384,264	450,166	504,281	622,322	668,995	596,304	683,739	14.7%
- Demand Deposits	76,779	80,075	79,337	90,052	114,367	90,856	111,246	22.4%
- Saving Deposits	154,133	184,365	212,997	236,395	272,471	225,518	269,117	19.3%
- Time and Certificate Deposits	153,353	185,726	211,948	295,875	282,157	279,929	303,377	8.4%
Other Interest Bearing Liabilities	19,361	15,784	20,896	57,435	68,601	49,317	62,550	26.8%
Non Interest Bearing Liabilities	16,454	20,505	21,678	24,522	27,703	25,492	27,890	9.4%
Tier I Capital	38,809	52,325	67,270	83,344	93,437	85,773	112,790	31.5%
Total Shareholder's Equity	49,820	64,882	79,327	97,706	113,127	102,201	133,664	30.8%

Note: Numbers stated in this presentation are bank only

As of January 2015:

- *Implementation of Basel 3: recognition of 100% current year net profit into capital, previously only 50%*
- *Ref to PBI No. 15/12/2013 : appropriated reserves is categorized as Tier 2 Capital, previously Tier 1 Capital*

Increase Asset and Capital in 1H2016 due to asset revaluation recognition amounting to Rp.14.3T

Income Statement *(consolidated)*

BANK BRI
Melayani Dengan Setulus Hati

IDR Billion

Description	2011	2012	2013	2014	2015	1H 15	1H 16	YoY
Interest Income	48,164	49,610	59,461	75,122	85,434	41,547	46,749	12.5%
Interest Expense	(13,737)	(13,127)	(15,355)	(23,680)	(27,154)	(13,770)	(13,766)	0.0%
Net Interest Income	**34,427**	**36,484**	**44,106**	**51,442**	**58,280**	**27,776**	**32,983**	**18.7%**
Net Premium Income							**(45)**	**n.a**
Fee & Other Opr. Income	5,776	8,390	8,348	9,299	12,409	5,735	8,051	40.4%
Gross Operating Income	40,203	44,873	52,455	60,741	70,689	33,511	56,013	67.1%
Other Operating Expenses	(17,086)	(19,491)	(22,381)	(26,715)	(31,276)	(15,355)	(18,651)	21.5%
Pre Provision Operating Profit	**23,117**	**25,382**	**30,074**	**34,026**	**39,413**	**18,156**	**22,339**	23.0%
Provision	(5,533)	(2,700)	(3,946)	(5,719)	(8,900)	(3,996)	(7,559)	89.2%
Non Operating Income (Net)	1,172	1,177	1,782	2,497	1,981	642	798	24.3%
Profit Before Tax n Minor. Int.	18,756	23,860	27,910	30,804	32,494	14,802	15,578	5.2%
Net Profit	**15,088**	**18,687**	**21,354**	**24,227**	**25,411**	**11,954**	**12,182**	1.9%
EPS *)	628.9	757.5	865.6	982.1	1,030.1	969	988	1.9%

**) annualized*

Others

The Most Extensive and Largest Networks

BANK BRI
Melayani Dengan Setulus Hati

Regional Office Distribution

Outlets	2010	2011	2012	2013	2014	2015	Jun'15	Jun'16	YoY
Head Offices	1	1	1	1	1	1	1	1	-
Regional Offices	18	18	18	18	19	19	19	19	-
Branches	413	431	446	453	461	467	463	467	4
Sub Branches	470	502	545	565	584	603	586	603	17
BRI Units	4,649	4,849	5,000	5,144	5,293	5,360	5,306	5,362	56
Cash Offices	822	870	914	950	971	983	980	985	5
Teras BRI	617	1,304	1,778	2,206	2,457	2,543	2,531	2,555	24
Teras Mobile		100	350	465	610	636	610	636	26
Total	6,990	8,075	9,052	9,802	10,396	10,612	10,496	10,628	132

E-Channel	2010	2011	2012	2013	2014	2015	Jun'15	Jun'16	YoY
ATM	6,085	7,292	14,292	18,292	20,792	22,792	21,215	23,126	1,911
EDC	12,719	31,590	44,715	85,936	131,204	187,758	153,786	210,688	56,902
CDM	39	89	92	192	392	892	426	892	466
E-Buzz	2	19	42	50	55	57	55	57	2
Total	18,845	38,990	59,141	104,470	152,443	211,499	175,482	234,763	59,281

*Total working units are including 4 overseas offices
Note: Numbers stated in this presentation are bank only

Regional Offices

Branch Offices

Sub-Branch Offices

Cash Counter

BRI Unit

Teras BRI

Ratings

BANK BRI
Melayani Dengan Setulus Hati

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 POORS		
-	Outlook	**Stable**
-	Long Term Foreign Issuer Credit	**BB+**
-	Long Term Local Issuer Credit	**BB+**
-	Short Term Foreign Issuer Credit	**B**
-	Short Term Local Issuer Credit	**B**
MOODY'S		
-	Outlook	**Stable**
-	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**

Country Rating

Indonesia Sovereign Ratings	
Standard and Poors	**BB+, Positive Outlook**
Fitch	**BBB-, Stable Outlook**
Moody's	**Baa3, Stable Outlook**
Japan Credit Rating Agency	**BBB-, Stable Outlook**

Shareholders & Stock Performance

BANK BRI
Melayani Dengan Setulus Hati

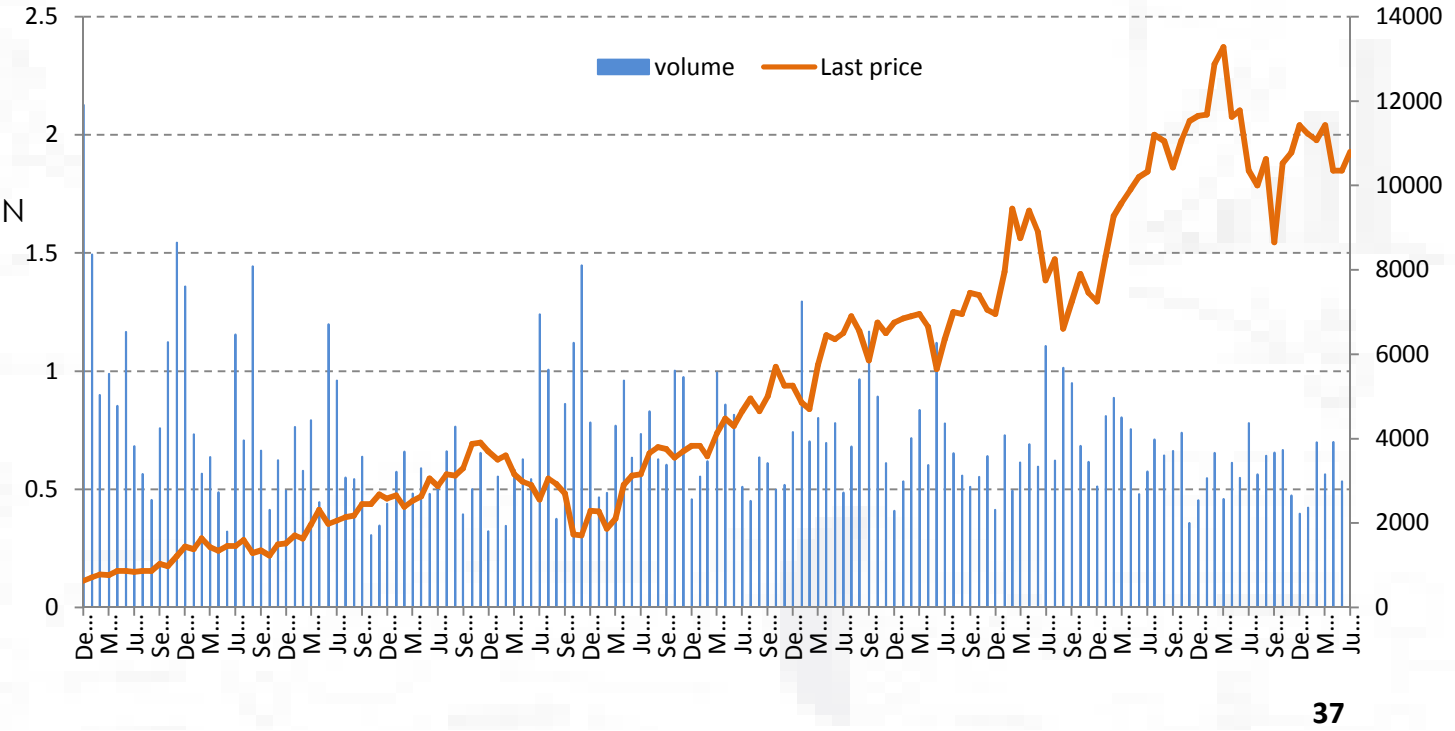
Shareholders Composition

Shareholder	2003	2010	2011	2012	2013	2014	2015	Mar'16	Jun'16
Government	**59.50%**	**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%**
Foreign	79.10%	84.25%	83.93%	82.84%	78.94%	83.09%	78.12%	78.44%	78.36%
Domestic	20.90%	15.75%	16.07%	17.16%	21.06%	16.91%	21.88%	21.56%	21.64%

Stock Price: Trend

BBRI Stock is member of:

- JCI Index
- LQ45 Index (Top 45 liquid stocks)
- SRI KEHATI Index (a UN affiliated biodiversity Index of 25 stocks)



5 Years Data…

5 Years Data…

BANK BRI
Melayani Dengan Setulus Hati

Balance Sheet

(IDR Billion)

Description	2011	2012	2013	2014	2015	Jun'15	Jun'16	g(YoY)
Total Assets	**456,531**	**535,209**	**606,370**	**778,046**	**845,998**	**747,478**	**872,970**	**16.8%**
- Gross Loans	283,583	348,227	430,618	490,403	558,436	503,594	590,691	17.3%
- Government Bonds (Recap)	8,996	4,316	4,511	4,304	3,816	4,053	3,817	-5.8%
- Other Earnings Assets	127,774	131,547	115,168	211,325	190,735	172,594	180,245	4.4%
Total Earning Assets	420,353	484,089	550,297	706,031	752,987	680,241	774,753	13.9%
Earning Assets Provision	(15,869)	(14,584)	(15,072)	(15,785)	(17,030)	(16,628)	(20,567)	23.7%
Total Earning Assets (net)	404,484	469,505	535,225	690,246	735,957	663,612	754,186	13.6%
Total Non Earning Assets	52,047	65,704	71,145	87,800	110,041	83,866	118,784	41.6%
Total Liabilities & S.E	**456,531**	**535,209**	**606,370**	**778,046**	**845,998**	**747,478**	**872,970**	**16.8%**
Total Customer Deposits	372,148	436,098	486,366	600,404	642,774	573,117	656,122	14.5%
- Demand Deposits	75,579	78,753	78,017	89,076	112,989	88,803	109,202	23.0%
- Saving	152,474	182,643	210,004	232,414	267,607	221,411	264,054	19.3%
- Time Deposits	144,095	174,702	198,346	278,915	262,178	262,903	282,866	7.6%
Other Interest Bearing Liabilities	18,413	14,466	19,873	56,677	67,712	48,156	61,441	27.6%
Non Interest Bearing Liabilities	16,195	20,008	21,261	23,784	23,120	24,622	22,755	-7.6%
Tier I Capital	38,215	51,593	65,964	82,109	89,992	82,900	110,333	33.1%
Total Shareholder's Equity	49,775	64,637	78,870	97,181	112,392	101,583	132,652	30.6%

Note: Numbers stated in this presentation are bank only

As of January 2015:

- Implementation of Basel 3: recognition of 100% current year net profit into capital, previously only 50%

- Ref to PBI No. 15/12/2013 : appropriated reserves is categorized as Tier 2 Capital, previously Tier 1 Capital

Increase Asset and Capital in 1H2016 due to asset revaluation recognation amounting to Rp.14.3T

5 Years Data…

BANK BRI
Melayani Dengan Setulus Hati

Income Statement

(IDR Billion)

Description	2011	2012	2013	2014	2015	1H'15	1H'16	g(YoY)
Interest Income	46,949	47,922	57,301	72,466	82,221	39,963	45,009	12.6%
Interest Expense	(13,079)	(12,461)	(14,395)	(22,346)	(25,710)	(13,074)	(12,998)	-0.6%
Net Interest Income	**33,870**	**35,461**	**42,906**	**50,120**	**56,511**	**26,889**	**32,011**	**19.0%**
Fee & Other Opr. Income	5,524	8,166	8,165	9,178	12,224	5,650	7,598	34.5%
Gross Operating Income	39,394	43,627	51,071	59,298	68,735	32,539	39,609	21.7%
Other Operating Expenses	(16,288)	(18,602)	(21,284)	(25,458)	(29,889)	(14,639)	(17,746)	21.2%
Pre Provision Operating Profit	**23,106**	**25,025**	**29,788**	**33,840**	**38,846**	**17,900**	**21,863**	**22.1%**
Provision	(5,532)	(2,555)	(3,916)	(5,613)	(8,581)	(3,868)	(7,339)	89.8%
Non Operating Income (Net)	1,157	1,169	1,776	2,497	1,947	640	856	33.7%
Profit Before Tax n Minor. Int.	18,731	23,639	27,648	30,724	32,211	14,672	15,379	4.8%
Net Profit	**15,083**	**18,521**	**21,160**	**24,176**	**25,204**	**11,861**	**12,047**	**1.6%**
EPS**	611.4	750.8	857.8	980.0	1,021.7	962	977	1.6%

Note: Numbers stated in this presentation are bank only

5 Years Data…

BANK BRI
Melayani Dengan Setulus Hati

Ratios

Description	2011	2012	2013	2014	2015	1H'15	1H'16
Cost of Fund (COF)	4.70%	3.68%	3.71%	4.38%	4.24%	4.50%	3.96%
Loan to Deposit Ratio	76.20%	79.85%	88.54%	81.68%	86.88%	87.87%	90.03%
Net Interest Margin (NIM)	9.58%	8.42%	8.55%	8.51%	8.13%	7.88%	8.43%
NPL ratio - Gross	2.30%	1.78%	1.55%	1.69%	2.02%	2.33%	2.31%
NPL ratio - Nett	0.42%	0.34%	0.31%	0.36%	0.52%	0.66%	0.60%
Earning Asset Provision	4.51%	3.43%	2.90%	2.40%	2.37%	2.56%	2.75%
Opr. Expense to Opr. Income	66.69%	59.93%	60.58%	65.42%	67.96%	69.26%	72.40%
Cost Efficiency Ratio (CER)	41.17%	43.11%	42.13%	43.18%	43.81%	45.45%	44.42%
Tier I CAR	13.67%	15.86%	16.13%	17.54%	16.76%	16.43%	18.56%
Total CAR	14.96%	16.95%	16.99%	18.31%	20.59%	20.41%	22.10%
Return on Assets (ROA) - b.t	4.93%	5.15%	5.03%	4.73%	4.19%	3.91%	3.68%
Return on Assets (ROA) - a.t	3.97%	4.04%	3.85%	3.72%	3.28%	3.16%	2.88%
Return on Equity (ROE) - Tier I	42.49%	38.66%	34.11%	31.19%	29.89%	29.22%	25.24%
Return on Equity (ROE) - B/S	35.10%	32.41%	30.10%	27.87%	24.39%	24.03%	20.51%
Min. Reserve Requirement	9.33%	10.64%	8.02%	8.07%	9.31%	8.02%	6.54%
Net Open Position	5.49%	3.00%	3.15%	3.86%	2.33%	9.31%	3.29%
CASA	61.28%	59.94%	59.22%	53.55%	59.21%	54.13%	56.89%

Note: Numbers stated in this presentation are bank only

5 Years Data…

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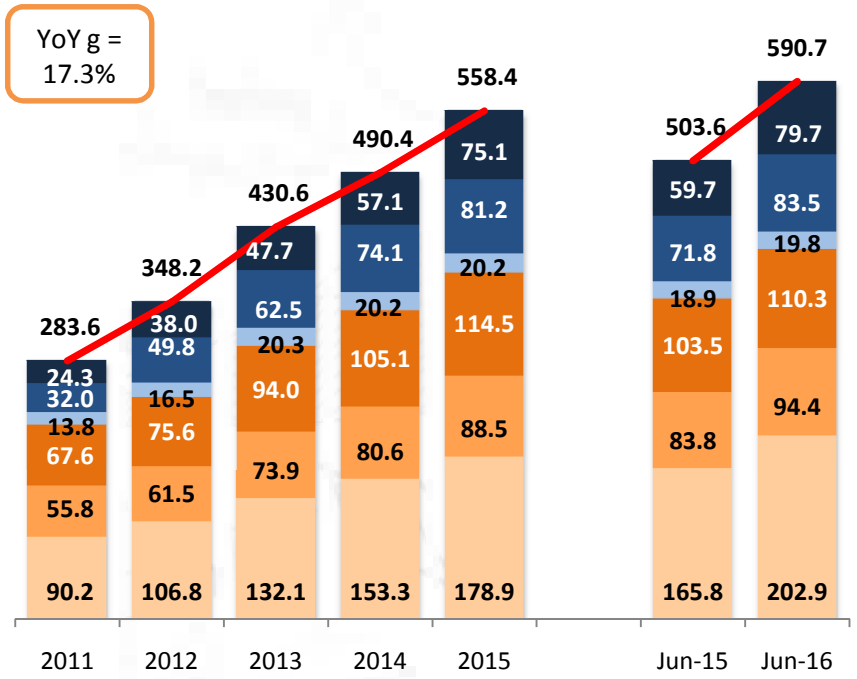
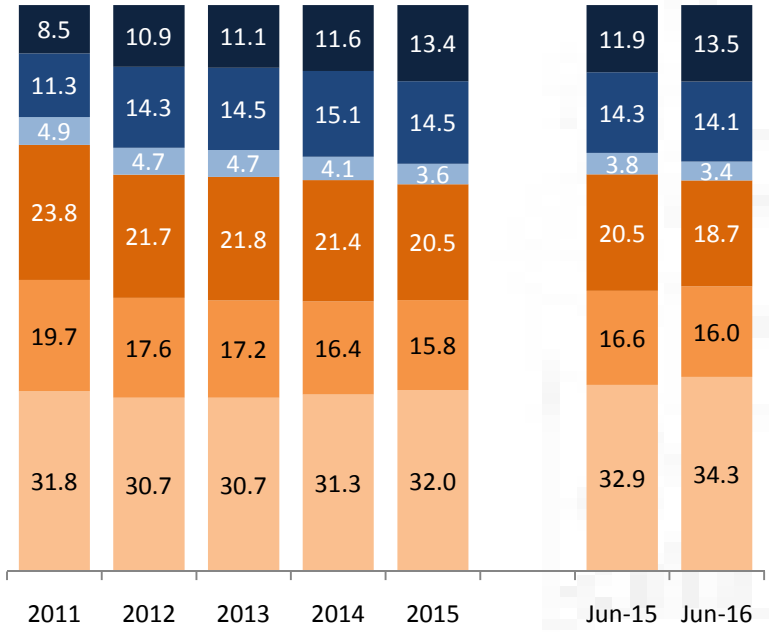
Loan Outstanding (IDR Trillion)



Loan Composition (%)



Loan Quality

NPL (%)	2011	2012	2013	2014	2015	Jun-15	Jun-16
Micro	1.19	1.09	1.04	1.12	1.13	1.60	1.49
Consumer	1.53	1.60	1.40	1.21	1.30	1.64	1.53
Small Commercial	4.53	3.75	3.13	3.21	2.90	4.14	3.78
Medium	7.11	5.09	4.38	5.91	5.82	7.71	6.45
Corporate Non-SoE	2.24	1.00	0.87	1.78	4.78	3.28	4.67
SoE	-	-	-	-	-	-	-
Total NPL	**2.30**	**1.78**	**1.55**	**1.69**	**2.02**	**2.33**	**2.31**

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5 Years Data…

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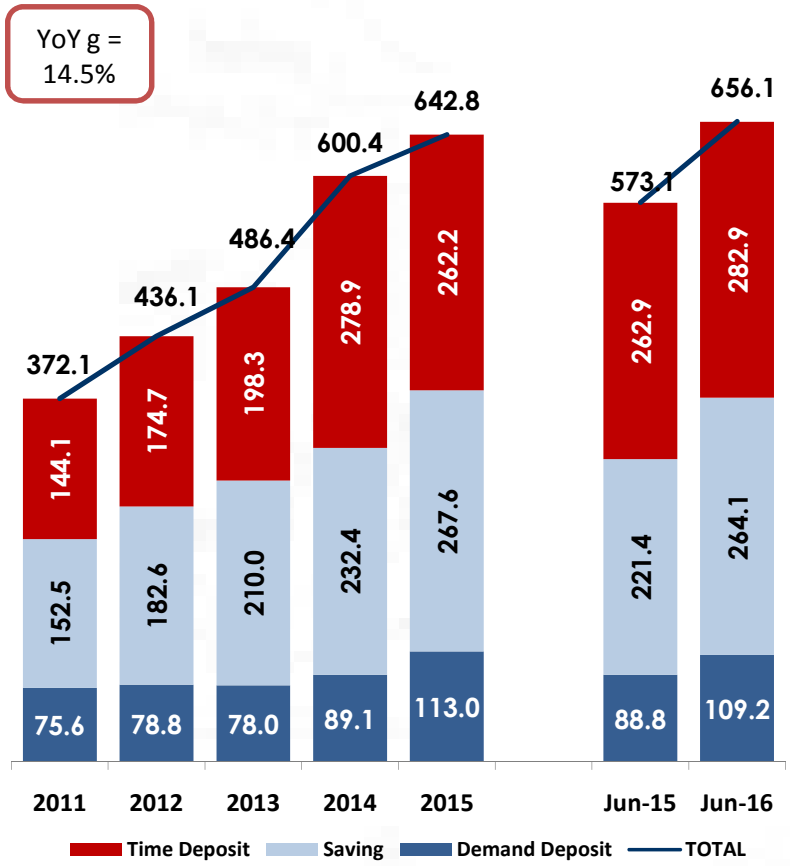
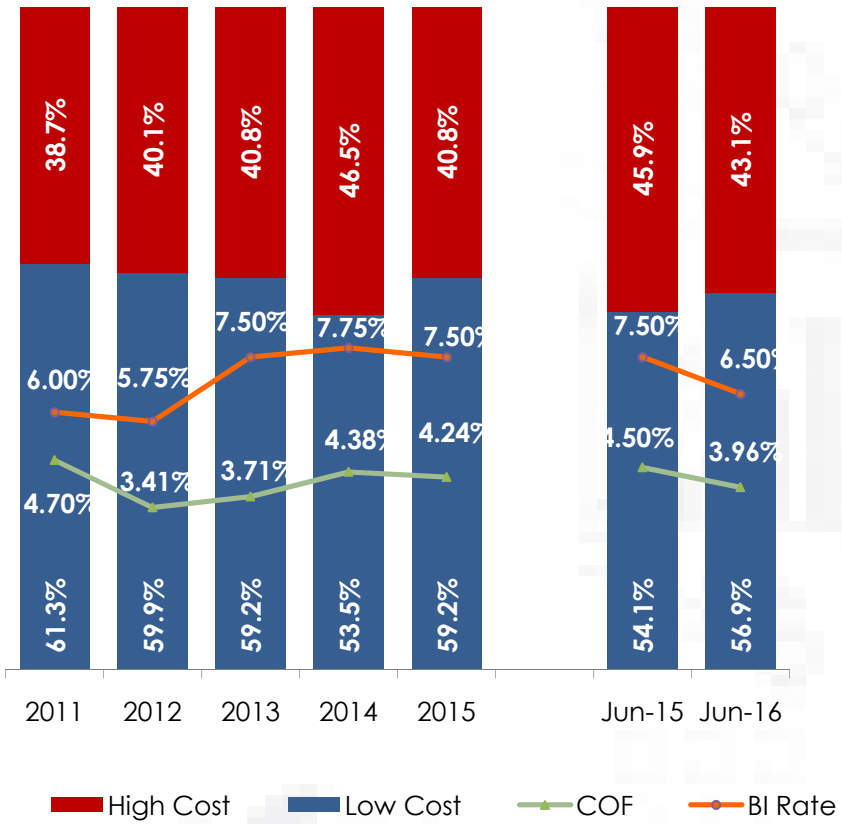
Deposits: Trend (IDR Trillion)



Deposits Composition, COF & BI Rate (%)



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