



CAPITAL MARKET

BOND ISSUANCE OF PT BANK RAKYAT INDONESIA (PERSERO) TBK

PROJECT DESCRIPTION

SHAREHOLDERS COMPOSITION

Shareholder	2003	2010	2011	2012	2013	2014	2015	2016
Government	59.50%	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%
Foreign	79.06%	85.11%	83.93%	82.84%	78.94%	82.49%	78.12%	80.12%
Domestic	20.94%	14.84%	16.07%	17.16%	21.06%	17.51%	21.88%	19.88%

Financial Highlights (Rp Billion)	2012	2013 ^{*)}	2014 ^{*)}	2015	2016 ^{**)}
FINANCIAL RATIO (BANK ONLY)					
Capital					
Capital Adequacy Ratio (CAR)	16.95%	16.99%	18.31%	20.59%	22.91%
Earning Assets					
Earning Assets and Non Performing Assets to total earning assets and non performing assets	1.19%	1.06%	1.09%	1.33%	1.46%
Non performing earning assets	1.46%	1.28%	1.26%	1.57%	1.61%
Allowance for possible losses to earning assets	3.43%	2.90%	2.40%	2.37%	2.75%
Non Performing Loans INPL Gross	1.78%	1.55%	1.49%	2.02%	2.03%
Profitability					
R O A	5.15%	5.03%	4.73%	4.19%	3.84%
R O E	36.66%	34.11%	31.19%	29.89%	23.08%
N I M	8.42%	8.55%	8.51%	8.13%	8.27%
R O P O (Operating Expenses to Operating Income)	59.93%	60.58%	65.42%	67.96%	68.93%
Liquidity					
L O R	79.85%	88.54%	81.68%	86.88%	87.77%

The financial figures presented above represent BRI's consolidated financial statements with subsidiaries for 2011, 2012, 2013 and 2014: PT BRISyariah, PT Bank Agroniaga Tbk, BRIngin Remittance Co. Ltd, statements for 2015: PT BRISyariah, PT Bank Agroniaga Tbk, BRI Remittance Company Ltd dan PT Asuransi Jiwa Bringin Jiwa Sejahtera, and statements for 2016: PT BRISyariah, PT Bank Agroniaga Tbk, BRI Remittance Co. Ltd, PT Asuransi Jiwa Bringin Jiwa Sejahtera dan PT BRI Multifinance Indonesia.

Financial ratios are bank only.

*) Restatement following the adoption of PSAK No. 24: Employee Benefits
**) Asset and equity (CAR) increased on 2016 are due to fix asset revaluation amounted Rp14,3 trillion



INDICATIVE STRUCTURE

Bond Initial	: Public offering of the Revolving Bond II of Bank BRI phase III - 2017
Target Bond Principal (Estimation)	: • IDR 2-4 Trillion (Distributed to All Tranches)
Tenor	: • Trance A - 1 years • Trance B - 3 years • Tranche C - 5 years • Tranche D - 10 years
Indicative Coupon Rate (Subject To Change due to the market condition)	: • Trance A - To Be Announced • Trance B - To Be Announced • Tranche C-To Be Announced • Tranche D- To Be Announced
Offering Price	: 100% from Bond Principal
Indicative Issuance Date	: Q3 - 2017
Coupon Payment	: Quarterly basis
Funding Usage	: • SME Funding • To fund the government infrastructure project new co. • To expand the business
Rating	: idAAA from Pefindo
Collateral	: Clean Basis