



## CAPITAL MARKET

BOND ISSUANCE: 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)					
<b>Capital</b>					
Capital Adequacy Ratio (CAR)	16.95%	16.99%	18.31%	20.59%	22.91%
<b>Earning Assets</b>					
Earning Assets and Non Performing Assets to Total earning assets and non performing assets	1.19%	1.05%	1.09%	1.33%	1.46%
Non performing earning assets	1.44%	1.28%	1.26%	1.57%	1.61%
Allowance for possible losses to earning assets	3.43%	2.70%	2.40%	2.37%	2.75%
Non Performing Loans (NPL Gross)	1.78%	1.55%	1.69%	2.02%	2.03%
<b>Profitability</b>					
R O A	5.15%	5.03%	4.75%	4.19%	3.84%
R O E	38.66%	34.11%	31.19%	29.89%	23.08%
N I M	8.42%	8.55%	8.51%	8.13%	8.27%
B O P D (Operating Expenses to Operating Income)	59.93%	60.58%	65.42%	67.96%	68.93%
<b>Liquidity</b>					
L D 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, BRIIngin 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 II Phase 4 - 2018
Target Bond Principal (Estimation)	:	<ul style="list-style-type: none"> <li>Up to IDR 8 Trillion (Depending on the 2017 Issuance; Total Room for issuance: IDR 15.4 Trillion)</li> </ul>
Tenor	:	<ul style="list-style-type: none"> <li>Subject To Market Condition</li> </ul>
Indicative Coupon Rate (Subject To Change due to the market condition)	:	<ul style="list-style-type: none"> <li>Subject To Market Condition</li> </ul>
Offering Price	:	100% from Bond Principal
Indicative Issuance Date	:	2018
Coupon Payment	:	Quarterly basis
Funding Usage	:	<ul style="list-style-type: none"> <li>SME Funding</li> <li>To fund the government infrastructure project new co.</li> </ul>
Rating	:	idAAA from Pefindo

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