

PT Bank Rakyat Indonesia (Persero) Tbk.



Q3'2015 - Financial Update Presentation



Jakarta, 22 October 2015



Financial Updates	3
Business Updates:	
1. Micro Banking.....	11
2. Small Commercial and Medium Loans	16
3. Consumer Loans.....	18
4. SoE and Corporate Loans	20
5. Fee Based Income	22
Key Take Aways	25
Appendixes	27

Financial Updates

Financial Highlights

	Q1'14	1H'14	9Mo'14	FY 2014	Q1'15	1H'15	9Mo'15	Δ yoy
Asset/Liabilities								
Total Assets (IDR Billion)	595,741	621,978	683,327	778,046	781,181	747,478	775,816	13.5%
Total Loans (Gross) (IDR Billion)	432,436	459,121	464,182	490,403	472,915	503,594	518,952	11.8%
Total Deposits (IDR Billion)	470,017	488,451	544,272	600,404	587,727	573,117	611,325	12.3%
Asset Quality								
NPL (gross)	1.78%	1.97%	1.89%	1.69%	2.17%	2.33%	2.24%	
NPL (nett)	0.47%	0.57%	0.46%	0.36%	0.60%	0.66%	0.59%	
Liquidity								
LDR	92.01%	94.00%	85.29%	81.68%	80.47%	87.87%	84.89%	
Reserve Requirement - IDR	8.02%	8.02%	8.02%	8.07%	8.03%	8.02%	8.01%	
Reserve Requirement - FX	8.00%	8.05%	8.07%	8.00%	8.05%	8.01%	8.02%	
Profitability								
Net Profit (IDR Billion)	5,902	11,676	18,031	24,176	6,101	11,861	18,285	1.4%
NIM	9.06%	8.93%	8.78%	8.51%	7.57%	7.88%	8.08%	
ROE (Tier 1)	30.95%	30.94%	31.51%	31.20%	29.84%	29.22%	29.60%	
ROA before tax	5.02%	4.89%	4.82%	4.74%	3.99%	3.91%	3.95%	
Cost of Fund (CoF)	3.94%	4.08%	4.33%	4.38%	4.74%	4.50%	4.29%	
Cost Efficiency Ratio (CER)	41.80%	41.02%	43.09%	43.14%	45.08%	45.45%	44.22%	
Operating Expense to Operating Income	62.96%	63.77%	66.01%	65.39%	68.04%	69.26%	69.40%	
Capital								
Tier1 CAR	17.46%	17.30%	17.79%	17.54%	15.97%	16.43%	16.68%	
Total CAR	18.27%	18.10%	18.57%	18.31%	20.08%	20.41%	20.59%	

*) 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

Balance Sheet

... Strong capital to withstand challenges ahead...

(IDR Billion)

Description	Mar 14	Jun 14	Sep 14	2014	Mar'15	Jun'15	Sep'15	g(YoY)	g(QoQ)
Total Assets	595,741	621,978	683,327	778,046	781,181	747,478	775,816	13.5%	3.8%
- Gross Loans	432,436	459,121	464,182	490,403	472,915	503,594	518,952	11.8%	3.0%
- Government Bonds (Recap)	4,315	4,303	4,307	4,304	4,301	4,053	4,069	-5.5%	0.4%
- Other Earnings Assets	105,204	100,907	152,634	211,325	236,584	172,594	177,775	16.5%	3.0%
Total Earning Assets	541,955	564,331	621,123	706,031	713,800	680,241	700,795	12.8%	3.0%
Earning Assets Provision	(15,432)	(16,422)	(16,659)	(15,785)	(16,013)	(16,628)	(17,460)	4.8%	5.0%
Total Earning Assets (net)	526,523	547,909	604,463	690,246	697,787	663,612	683,336	13.0%	3.0%
Total Non Earning Assets	69,218	74,069	78,864	87,800	83,394	83,866	92,480	17.3%	10.3%
Total Liabilities & S.E	595,741	621,978	683,327	778,046	781,181	747,478	775,816	13.5%	3.8%
Total Customer Deposits	470,017	488,451	544,272	600,404	587,727	573,117	611,325	12.3%	6.7%
- Demand Deposits	71,026	78,182	79,088	89,076	84,835	88,803	109,565	38.5%	23.4%
- Saving	199,949	201,690	211,113	232,414	219,234	221,411	233,754	10.7%	5.6%
- Time Deposits	199,042	208,579	254,071	278,915	283,658	262,903	268,006	5.5%	1.9%
Other Interest Bearing Liabilities	19,175	22,518	27,125	56,677	64,197	48,156	31,615	16.6%	-34.3%
Non Interest Bearing Liabilities	27,962	26,442	20,839	23,784	34,045	24,622	25,880	24.2%	5.1%
Tier I Capital*	72,909	75,801	79,008	82,109	77,416	82,900	86,707	9.7%	4.6%
Total Shareholder's Equity	78,587	84,567	91,091	97,181	95,212	101,583	106,996	17.5%	5.3%

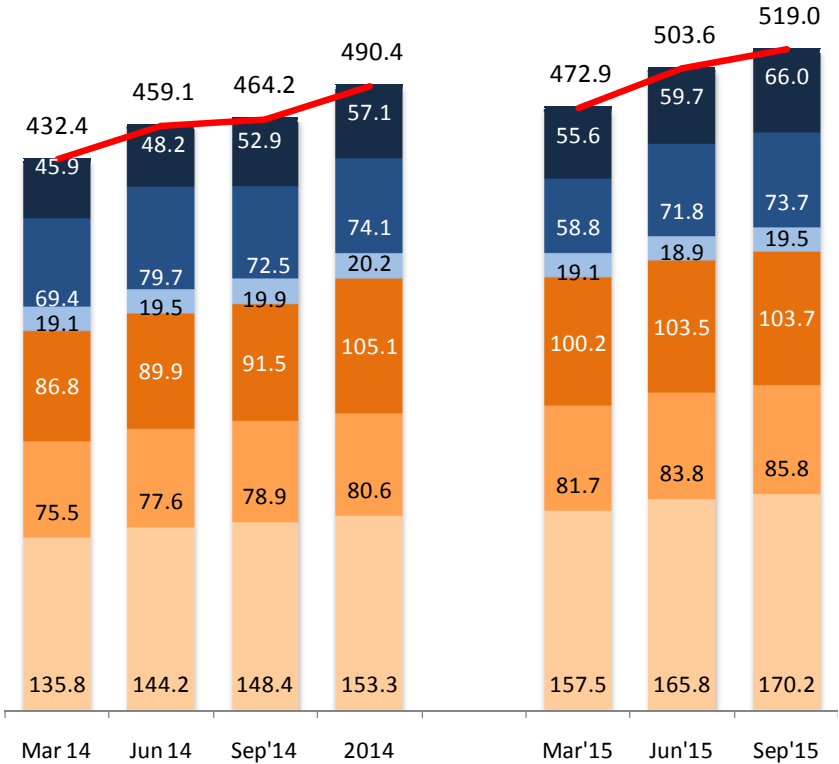
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- Ref to PBI No. 15/12/2013 : appropriated reserves is categorized as Tier 2 Capital, previously Tier 1 Capital

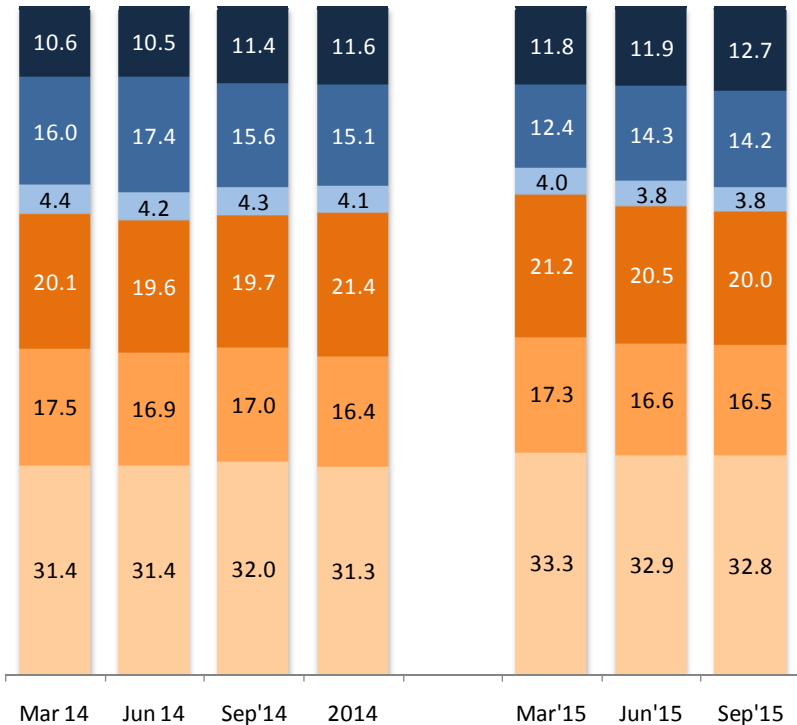
Loan – Mix and Growth

Loans Outstanding – by business segment

(IDR Trillion)



Composition – by business segment (%)



■ Micro
 ■ Consumer
 ■ Small Commercial
 ■ Medium
 ■ SoE
 ■ Corporate Non-SoE
 — Total Loan

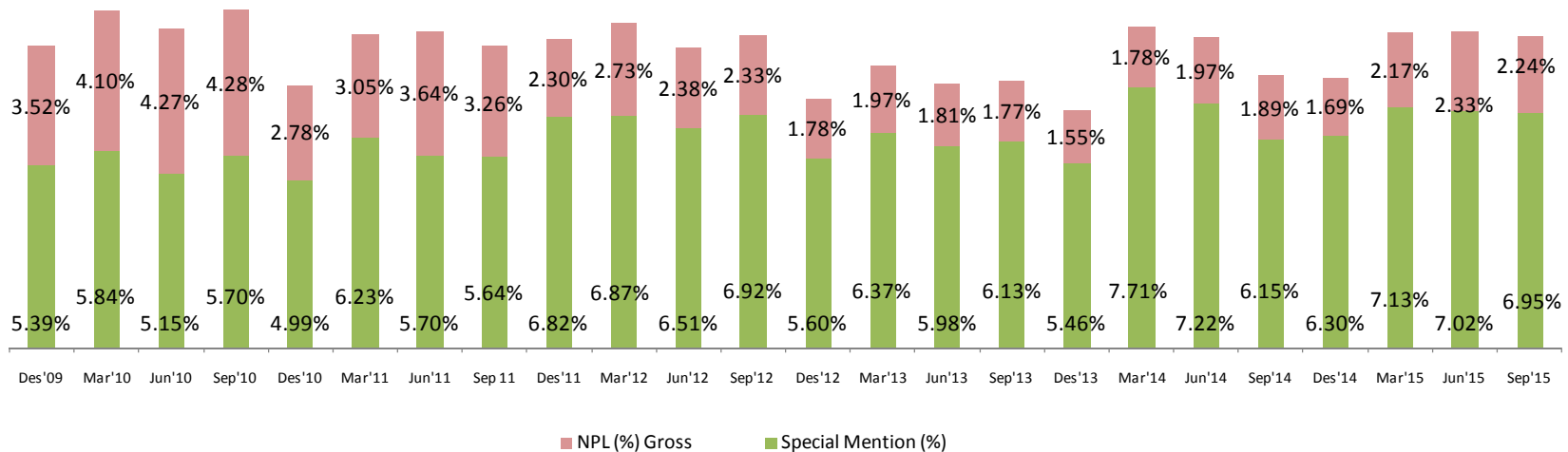
Note: Numbers stated in this presentation are bank only

Loan Quality

Non Performing Loan - gross (%)

NPL (%)	Mar 14	Jun 14	Sep 14	2014	Mar'15	Jun'15	Sep'15
Micro	1.33	1.41	1.38	1.12	1.56	1.60	1.44
Consumer	1.50	1.50	1.49	1.21	1.44	1.64	1.61
Small Commercial	3.85	4.13	4.05	3.21	4.13	4.14	3.87
Medium	5.27	6.36	6.46	5.91	7.50	7.71	7.26
SoE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate	0.92	1.84	1.05	1.78	1.92	3.28	3.62
Total	1.78	1.97	1.89	1.69	2.17	2.33	2.24

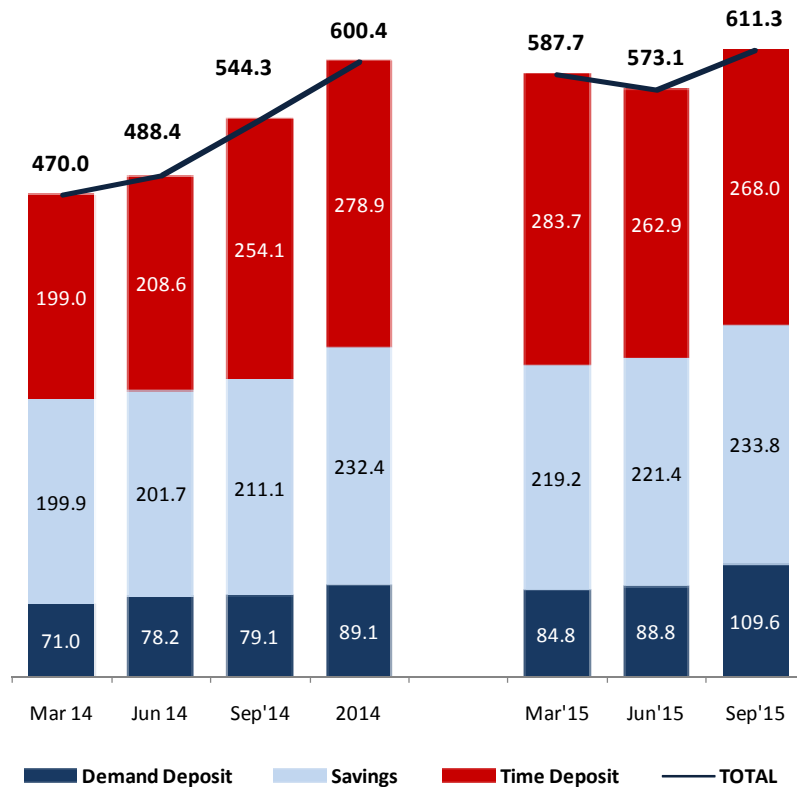
Special Mention (%)



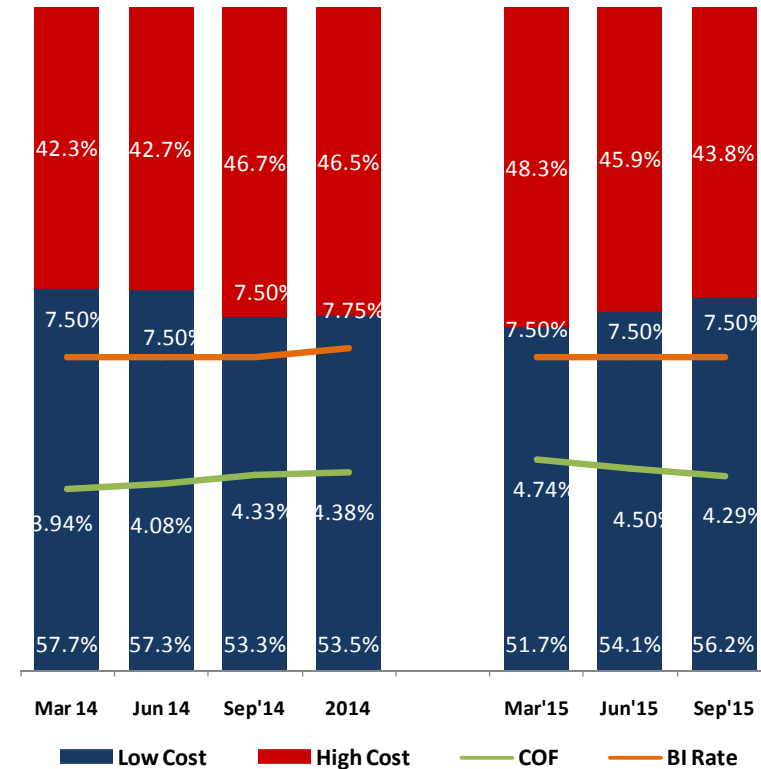
Note: Numbers stated in this presentation are bank only

Deposits

Deposits: Trend (IDR Trillion)



Deposit Composition, COF & BI Rate (%)



CASA ratio is improving, from 53.3% in September 2014 to 56.2% in September 2015, generate lower cost of fund

Income Statement - Highlights

(IDR Billion)

Description	2014	9Mo'14	9Mo'15	g(YoY)	Q1'15	Q2'15	Q3'15	g(QoQ)
Interest Income	72,466	52,466	60,922	16.1%	20,083	19,880	20,959	5.4%
Interest Expense	(22,346)	(15,503)	(19,346)	24.8%	(7,004)	(6,070)	(6,272)	3.3%
Net Interest Income	50,120	36,963	41,576	12.5%	13,079	13,810	14,686	6.3%
Fee & Other Opr. Income *	9,178	6,633	8,355	26.0%	2,727	2,923	2,705	-7.5%
Gross Operating Income	59,298	43,597	49,931	14.5%	15,806	16,733	17,392	3.9%
Other Operating Expenses	(25,458)	(18,639)	(21,837)	17.2%	(7,032)	(7,607)	(7,197)	-5.4%
Pre Provision Operating Profit	33,840	24,958	28,094	12.6%	8,774	9,126	10,194	11.7%
Provision	(5,613)	(4,869)	(6,892)	41.6%	(1,483)	(2,385)	(3,024)	26.8%
Non Operating Income (Net)	2,497	2,281	1,225	-46.3%	288	352	585	66.5%
Profit Before Tax n Minor. Int.	30,724	22,370	22,428	0.3%	7,579	7,093	7,756	9.3%
Net Profit	24,176	18,031	18,285	1.4%	6,101	5,760	6,424	11.5%
EPS**	980.0	974.5	988.3	1.4%	989.3	933.9	1,041.6	11.5%

*) Detail on the Fee & Other Operating Income on page 29

***) annualized

- Improved margin in Q3'15, shown by NII growth of 6.3% (qoq) while Earning Asset grew by 3% (qoq)

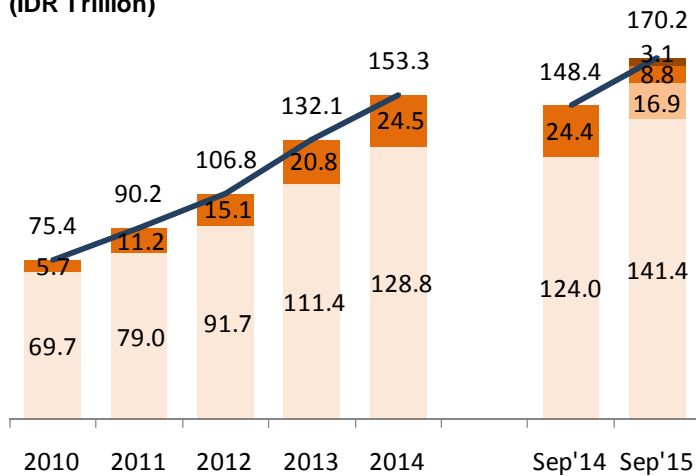
Business Updates

Micro Banking

Micro Banking - Loan

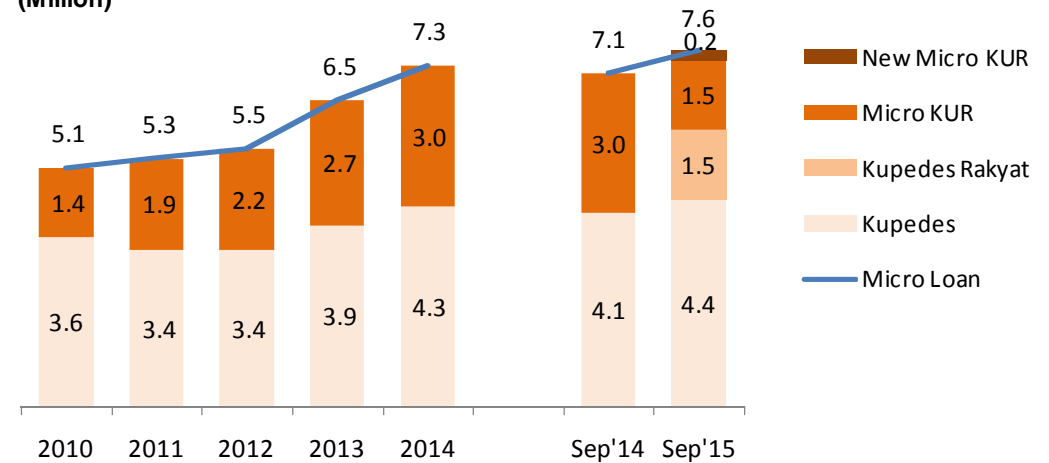
Micro Loans

(IDR Trillion)

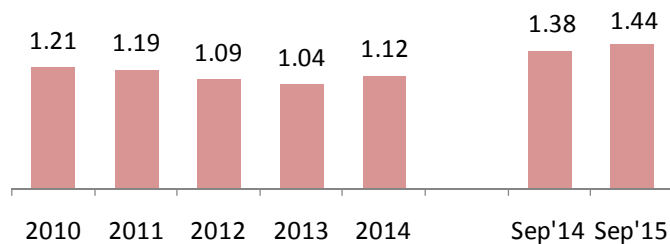


Micro Borrowers

(Million)



NPL - Micro Loans (%)



- Total Micro loans increased 14.7% yoy, with number of borrowers reaching 7.6 million.
- New Micro KUR support the micro loan growth. Started in Aug' 18th. BRI is able to disburse Rp 3.1 trillion for around 200 thousand borrowers

New Micro KUR - Comparison

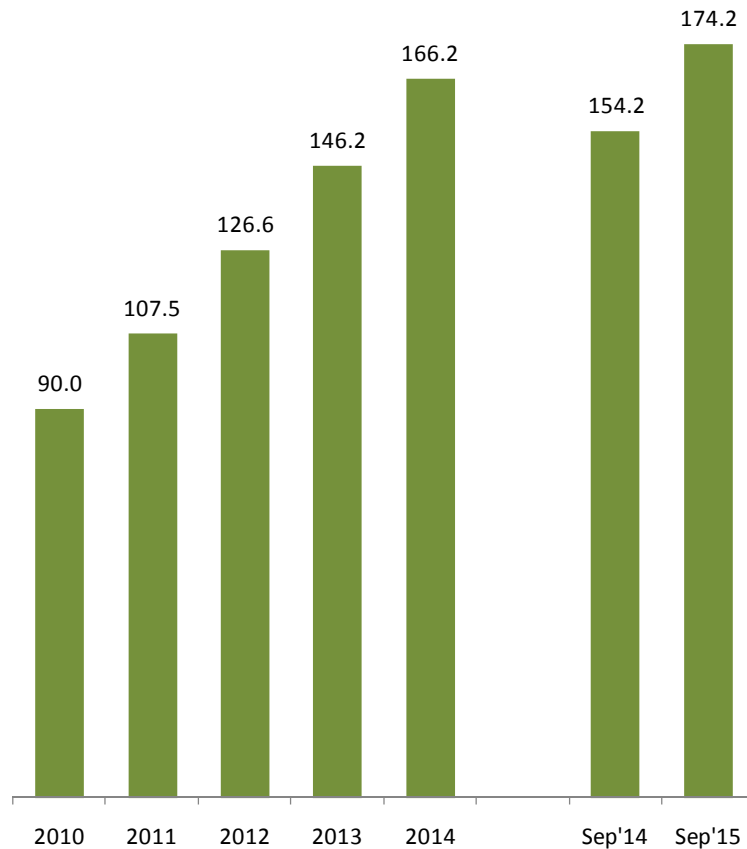
	Previous	New
Lending Rate	22%	12% + 7% (subsidy)
Loan Size	Max Rp 20 Mio	Max Rp 25 Mio
Insurance Premium	Paid by Gov.	Paid by BRI - 1.5%
Risk Weight Asset		36.5%
Loan Loss Coverage		70%
Type of Customer:		
- Asset		Max Rp50mio (exc. Land & Shop)
- Yearly Sales		Max Rp300mio

Micro Banking - Deposit

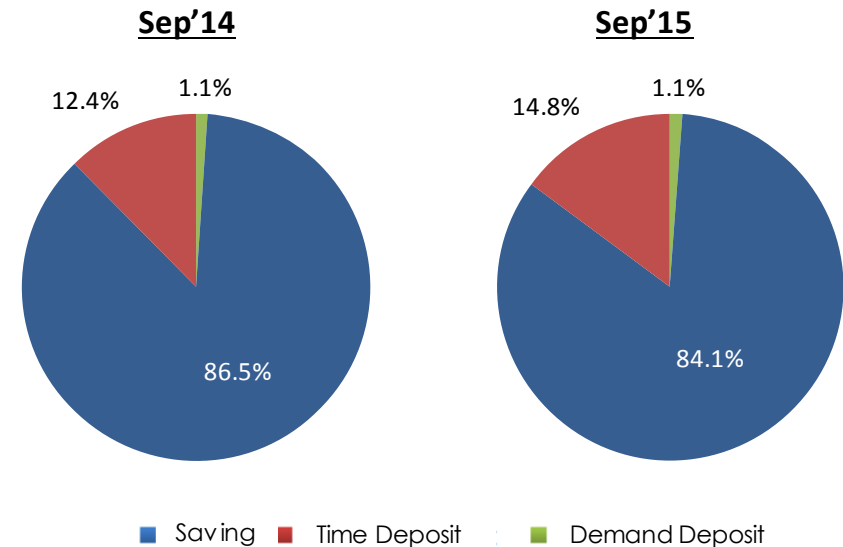
Micro Funding, providing liquidity from stable core funding

Micro Deposit

IDR Trillion



Micro Deposit Composition



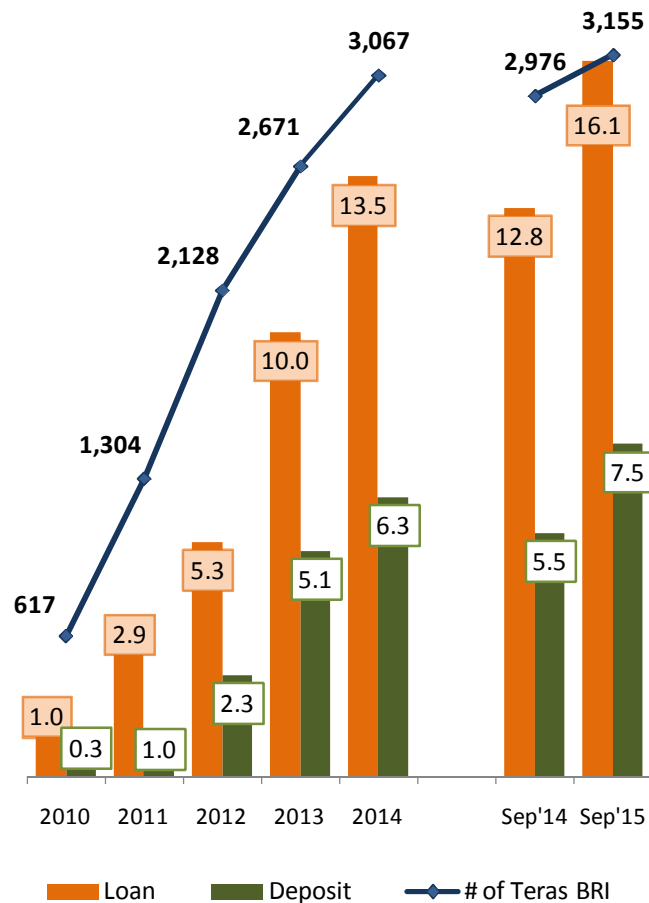
- Micro deposits grew 13.0% (yoy).
- Savings, with composition of 84.1%, still dominates micro deposits.

Micro Banking – Teras BRI

Teras BRI - more accessible, getting closer to customers

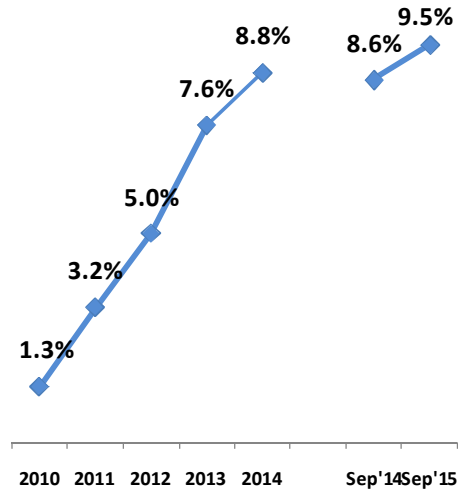
TerasBRI - Performance

IDR Trillion

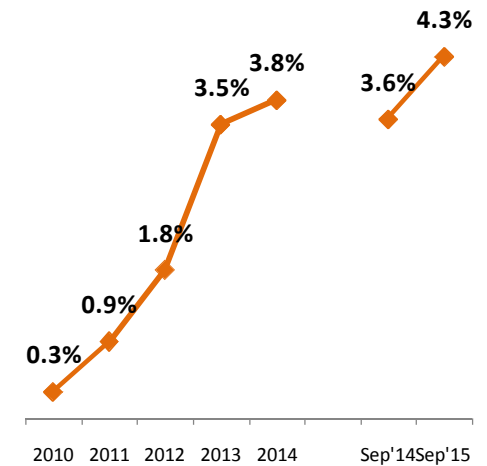


TerasBRI - Contribution to Micro Loan & Deposit

Loan



Deposit



- TerasBRI continuously shows strong performance with loan growth of 25.8% and deposit growth of 36.4% yoy.
- Contribution of Teras BRI to Micro business performance keep increasing, in Sep'15 reached 9.5% and 4.3% of total micro loan and deposit

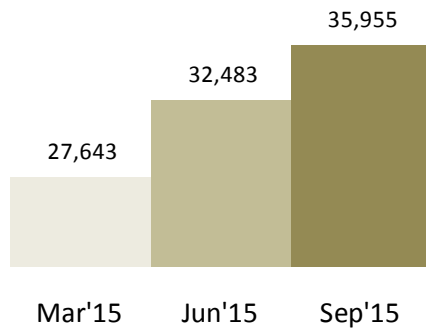


Note: Numbers stated in this presentation are bank only

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

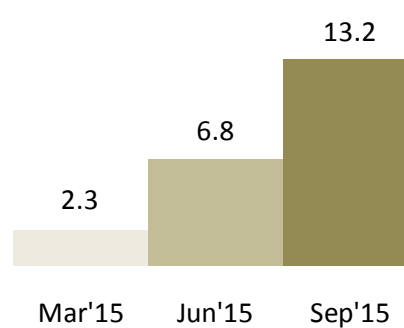
of Agent



In Sep'15, BRILink Agent reached 35,955 Agents

of Transaction

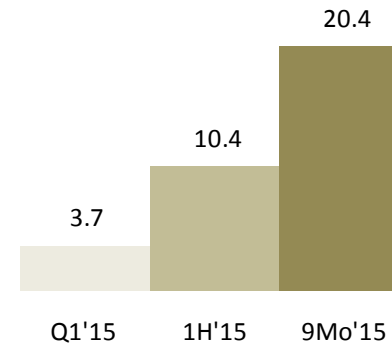
(in Million)



In 9Mo'15, number of transaction reached 13.2 million

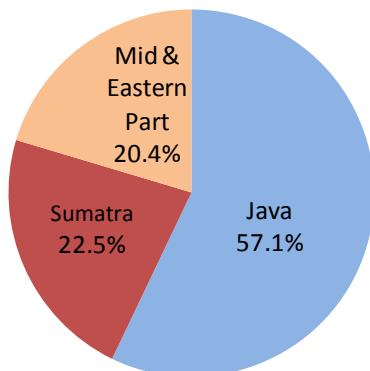
Transaction Volume

(in Rp Trillion)



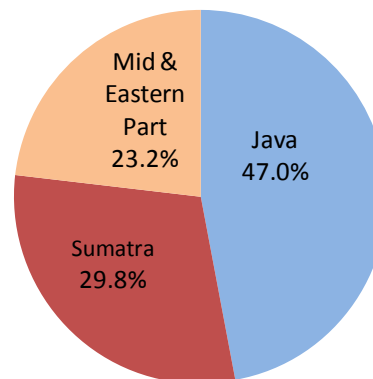
In 9Mo'15, volume of transaction reached Rp 20.4 trillion

of Agent - Distribution



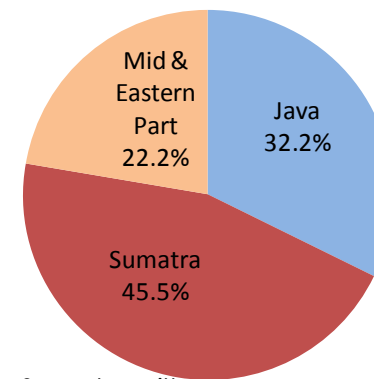
In Sep'15, Java (57.1%) dominates the Agent distribution

of Transaction - Distribution



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

Transaction Volume - Distribution



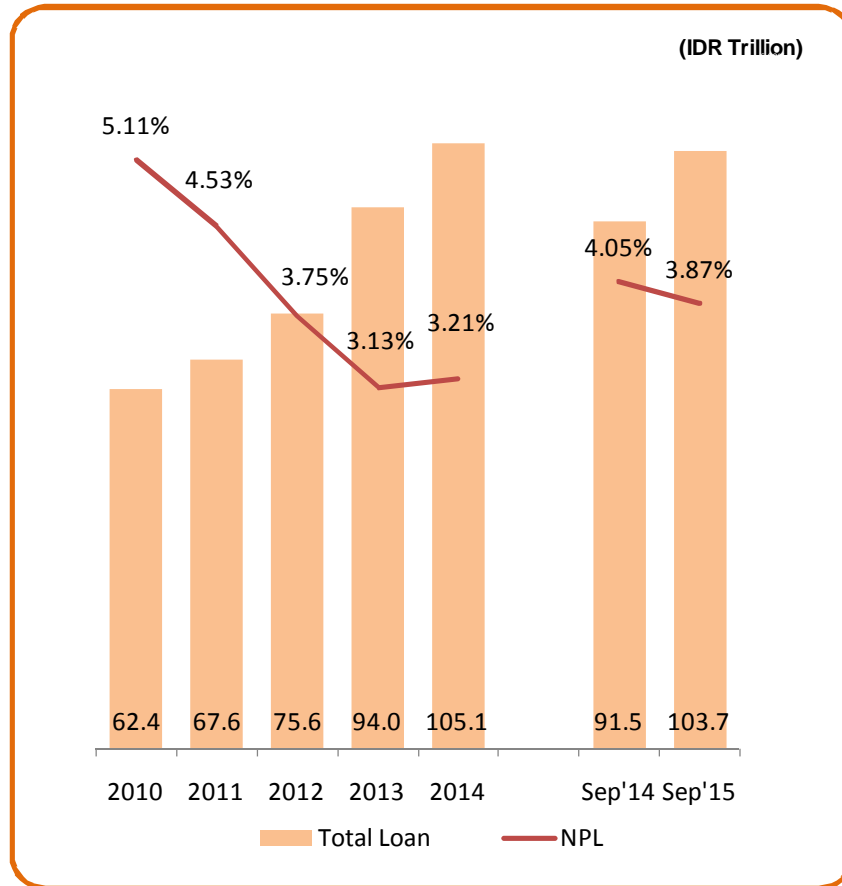
Sumatra with 45.5%, dominates the transaction volume



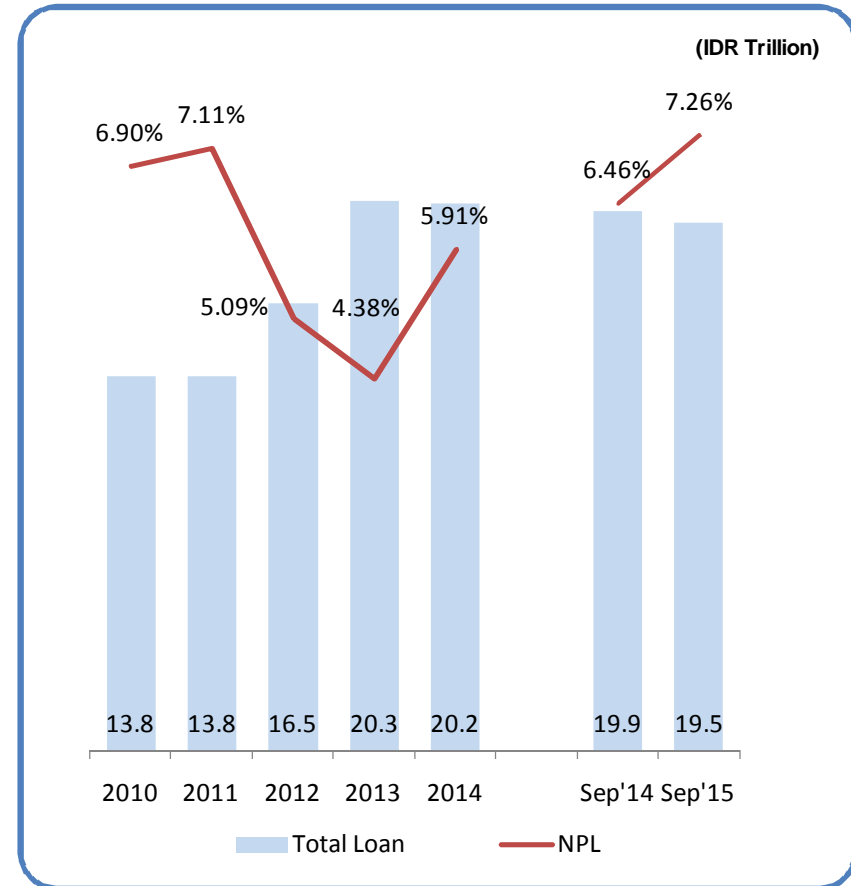
Small Commercial & Medium Loans

Small Commercial & Medium Loans

Small Commercial



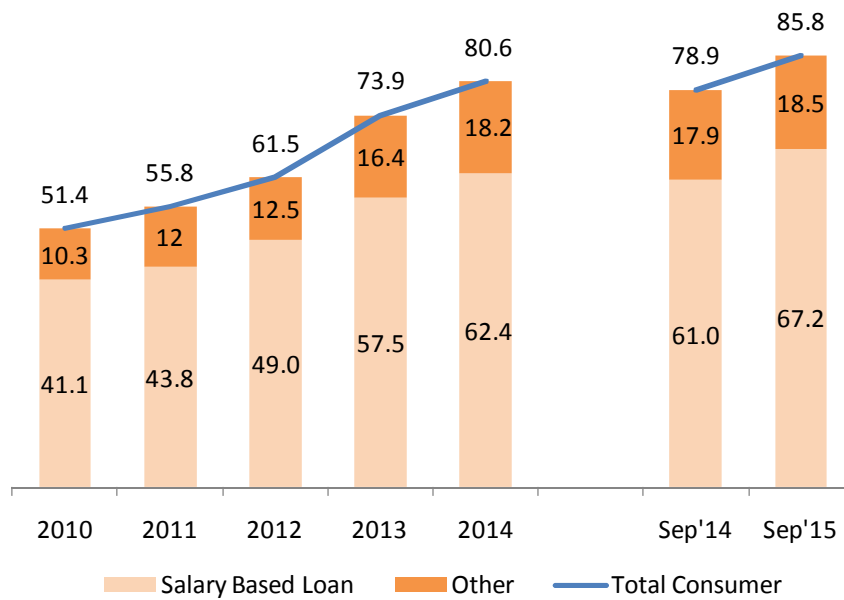
Medium



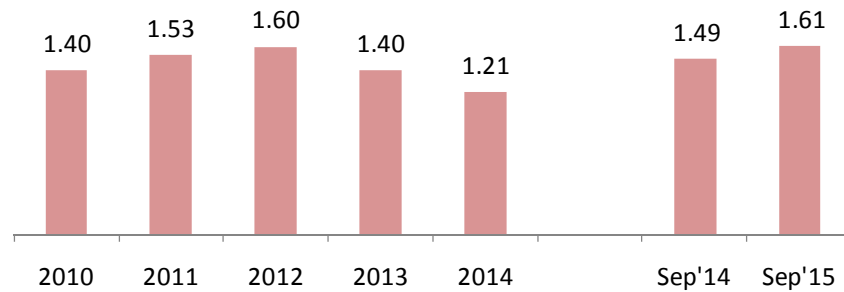
Consumer Loans

Consumer Loan

Loan Outstanding (IDR Trillion)

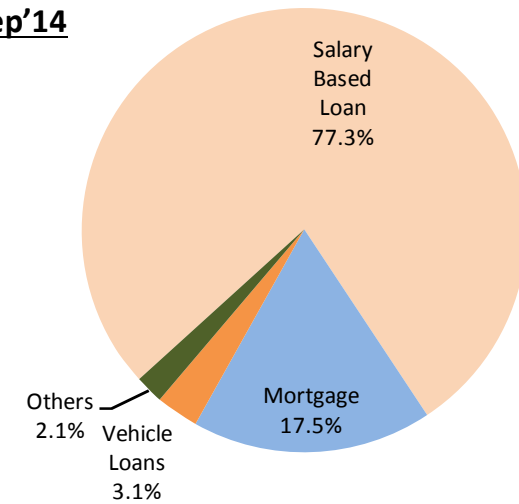


NPL (IDR Trillion)

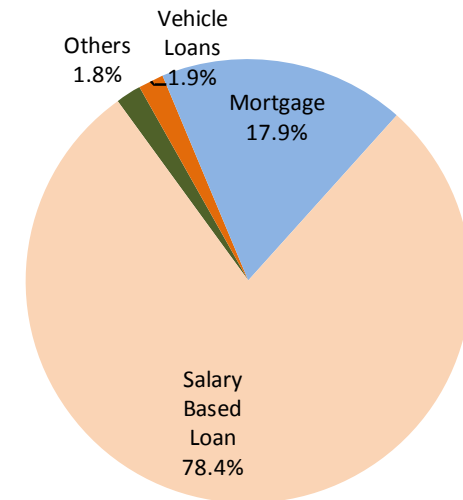


Composition

Sep'14



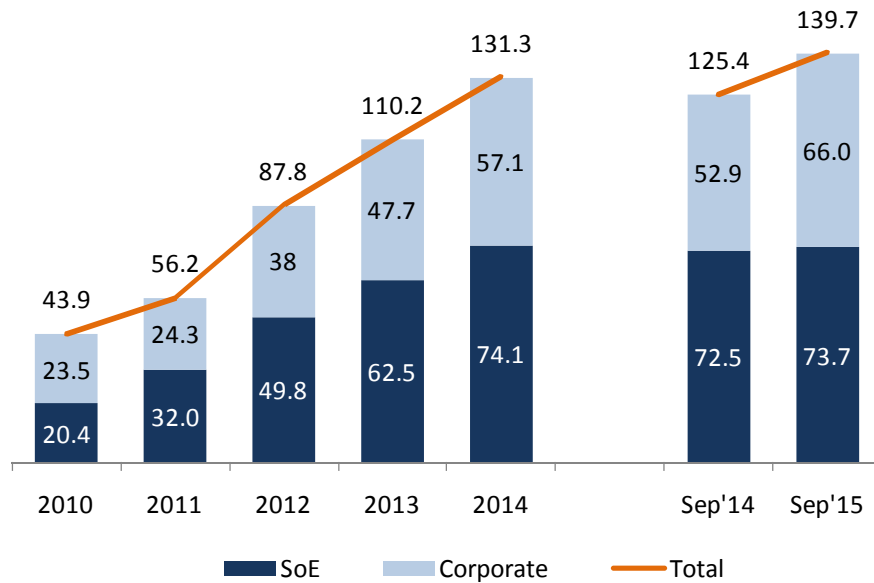
Sep'15



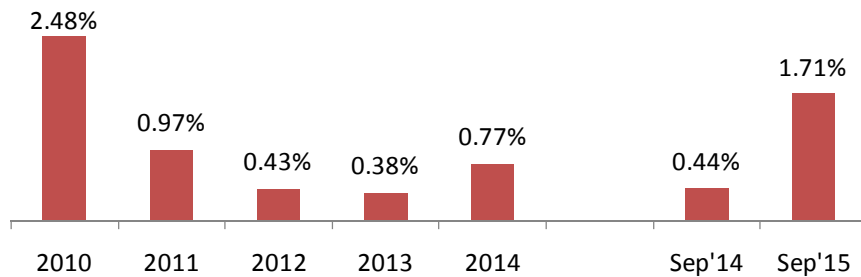
SoE & Corporate Loans

SOE & Corporate Loan

Loan Outstanding - Trend (IDR Trillion)



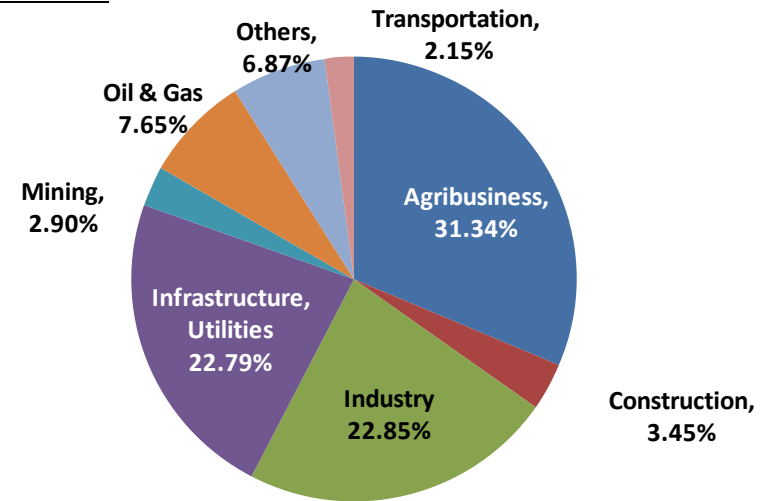
NPL - Trend (%)



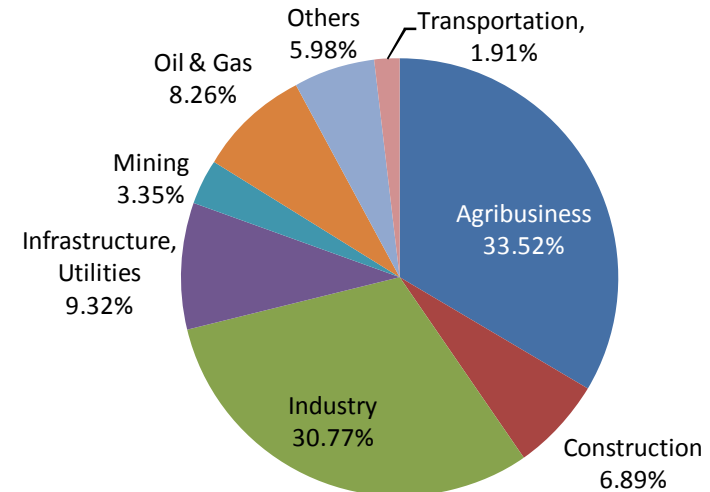
	2010	2011	2012	2013	2014	Sep'14	Sep'15
SoE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corp.	4.64	2.24	1.00	0.87	1.78	1.84	3.62

By Business Segment

SOE Loans



Corporate Loans



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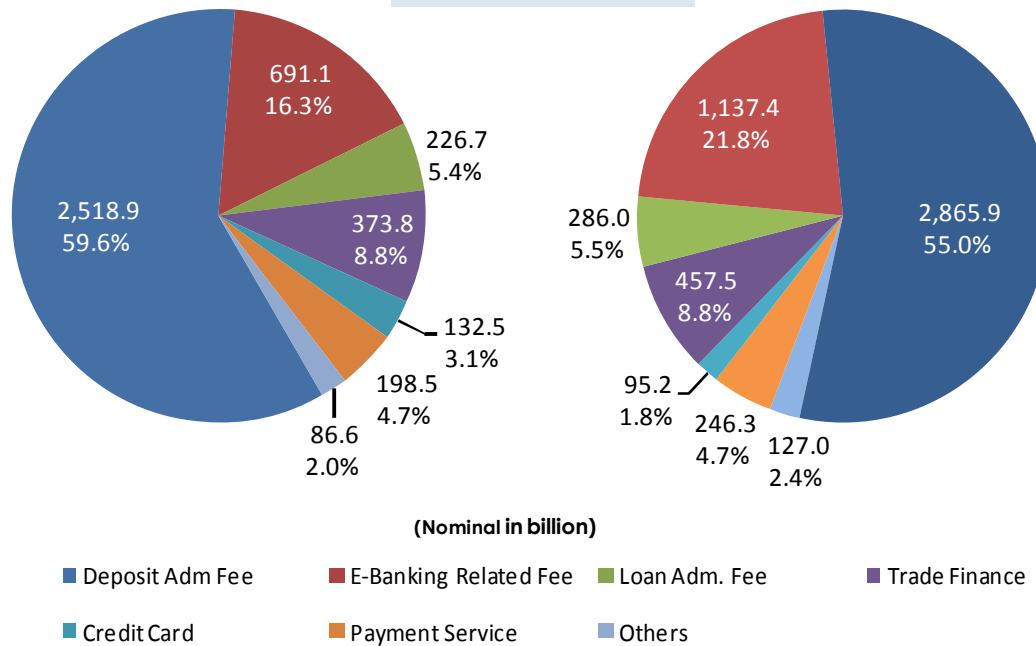
Fee Based Income

Fee Based Income - composition

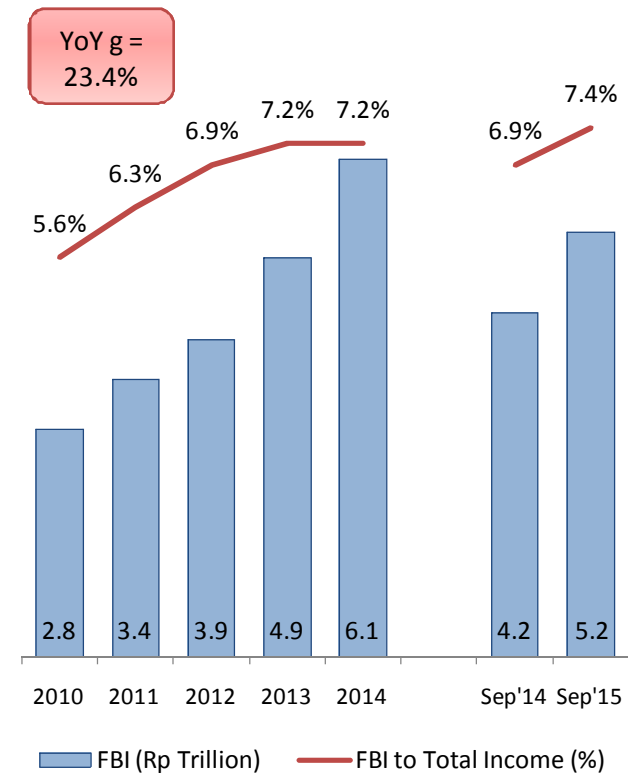
Sep'14

Sep'15

E-banking related fee grew 64.6% yoy



Fee Based Income

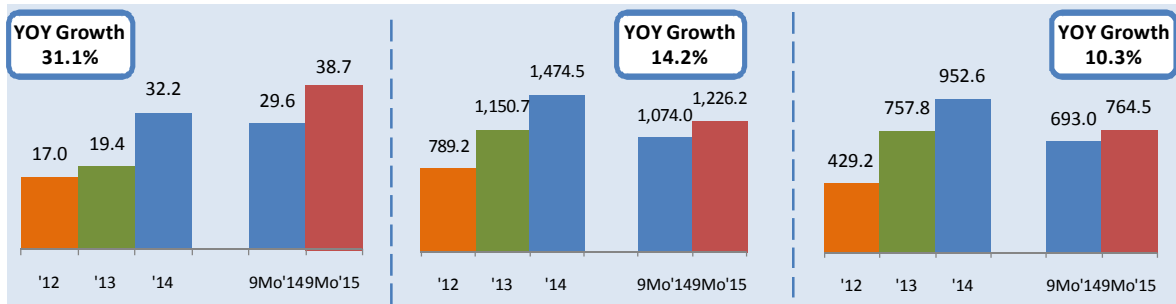


- Fee based income grew at 23.4% (yoy)
- E-banking Related Fees increased significantly, yoy, 64.6%, raising its portion from 16.3% to 21.8% of the total Fee Income.

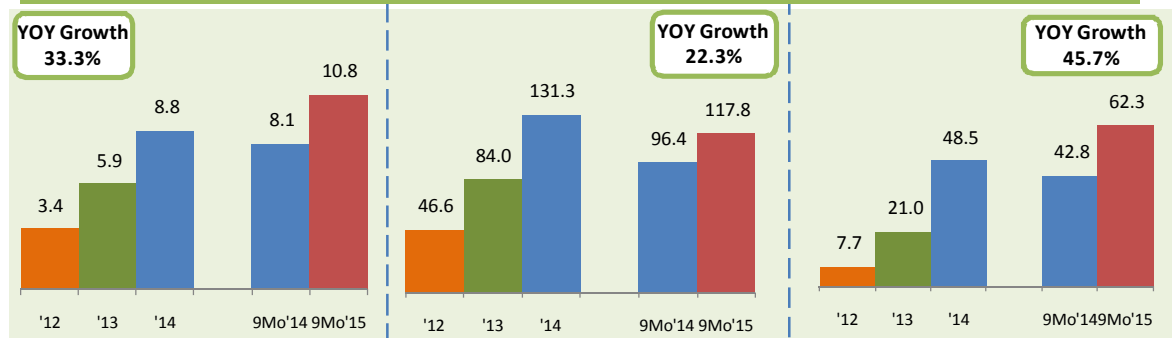
E-Banking Performance – a growing presence...

# of Users (In Million)	# of Transaction (In Million)	Transaction Value (In IDR Trillion)
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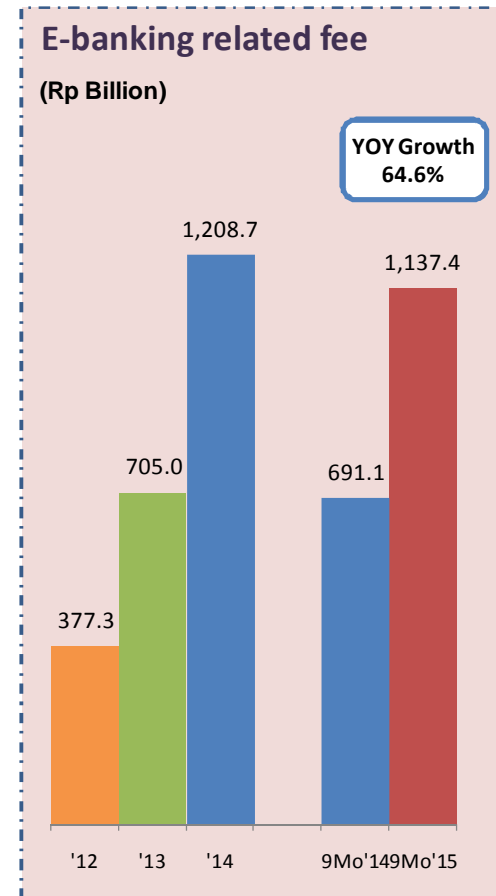
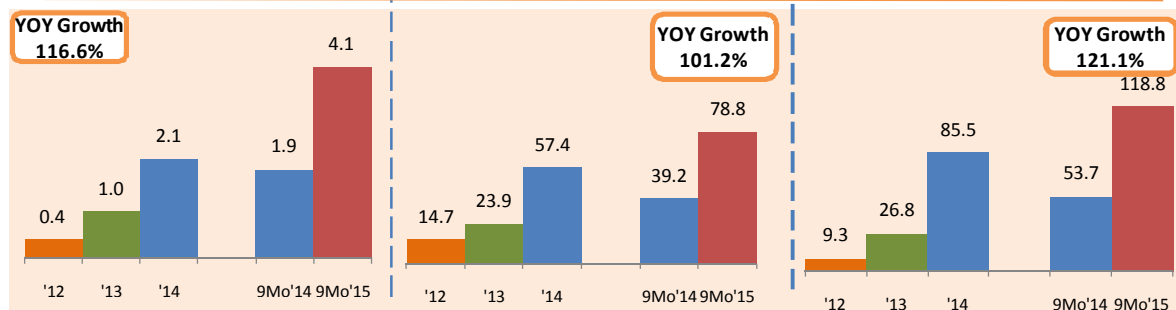
ATM



Mobile Banking



Internet Banking



Ample opportunity to grow fee based income coming from e-banking, as BRI has huge base number of saving accounts

Note: Numbers stated in this presentation are bank only

Key Take Aways

Key Take Aways

- Loan growth picked up at 11.8% (yoy) from 9.7% (yoy) last quarter
- CASA ratio is improved to 56.2%, generates lower Cost of Fund of 4.29% in September 2015
- Improved loan quality, shown by manageable NPL and Special Mention, at 2.24% and 6.95%
- Higher provision cost to anticipate macro economic dynamic
- Total CAR stood at 20.59%, positive impact from recognition of current year profit, as Basel 3 partially implemented

Appendixes

Financial Ratios

Description	Q1'14	1H'14	9Mo'14	FY'14	Q1'15	1H'15	9Mo'15
Cost of Fund (COF)	3.94%	4.08%	4.33%	4.38%	4.74%	4.50%	4.29%
Loan to Deposit Ratio	92.01%	94.00%	85.29%	81.68%	80.47%	87.87%	84.89%
Net Interest Margin (NIM)	9.06%	8.93%	8.78%	8.51%	7.57%	7.88%	8.08%
NPL ratio - Gross	1.78%	1.97%	1.89%	1.69%	2.17%	2.33%	2.24%
NPL ratio - Nett	0.47%	0.57%	0.46%	0.36%	0.60%	0.66%	0.59%
CKPN to Earning asset	2.95%	3.06%	2.87%	2.40%	2.44%	2.56%	2.57%
Opr. Expense to Opr. Income	62.96%	63.77%	66.01%	65.39%	68.04%	69.26%	69.40%
Cost Efficiency Ratio (CER)	41.80%	41.02%	43.09%	43.14%	45.08%	45.45%	44.22%
Tier I CAR*	17.46%	17.30%	17.79%	17.54%	15.97%	16.43%	16.68%
Total CAR*	18.27%	18.10%	18.57%	18.31%	20.08%	20.41%	20.59%
Return on Assets (ROA) - b.t	5.02%	4.89%	4.82%	4.74%	3.99%	3.91%	3.95%
Return on Assets (ROA) - a.t	4.02%	3.88%	3.88%	3.72%	3.21%	3.16%	3.22%
Return on Equity (ROE) - Tier I	30.95%	30.94%	31.51%	31.20%	29.84%	29.22%	29.60%
Return on Equity (ROE) - B/S	29.27%	28.60%	28.63%	27.87%	24.71%	24.03%	24.21%
Min. Reserve Requirement	8.02%	8.02%	8.02%	8.07%	8.03%	8.02%	8.01%
Net Open Position	4.44%	2.87%	1.77%	3.86%	5.48%	9.31%	3.38%

*) 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

Sources of Income

Total Income

IDR Billion								
Total Income	2014	9Mo'14	9Mo'15	g(YoY)	Q1'15	Q2'15	Q3'15	g(QoQ)
Interest income	72,466	52,466	60,922	16.1%	20,083	19,880	20,959	5.4%
Fee & Other Opr.Income	9,178	6,633	8,355	26.0%	2,727	2,923	2,705	-7.5%
Non Operating Income (net)	2,497	2,281	1,225	-46.3%	288	352	585	66.5%
Total Income	84,141	61,380	70,502	14.9%	23,099	23,155	24,249	4.7%

As of Sep 2015, Interest Income contributed 86.4% of total income

Interest Income

IDR Billion								
Interest Income	2014	9Mo'14	9Mo'15	g(YoY)	Q1'15	Q2'15	Q3'15	g(QoQ)
Interest from Loans	65,373	47,844	54,035	12.9%	17,219	18,154	18,662	2.8%
Int. from Other Earning Assets	7,093	4,621	6,887	49.0%	2,864	1,726	2,296	33.0%
Total Interest Income	72,466	52,466	60,922	16.1%	20,083	19,880	20,959	5.4%

Interest Income from loans contribute 88.7% of total interest income (or 76.6% of total income)

Fee & Other Operating Income

IDR Billion								
Fee & Other Operating Income	2014	9Mo'14	9Mo'15	g(YoY)	Q1'15	Q2'15	Q3'15	g(QoQ)
Gain Fr Value Increase of Securities and Govt. Recap Bonds	115	101	56	-44.9%	46	(26)	36	-236.0%
Fees and Commissions	6,068	4,228	5,216	23.4%	1,744	1,800	1,672	-7.1%
Gain fr Forex	234	241	554	129.5%	160	147	246	67.4%
Recovery	2,087	1,370	1,577	15.1%	453	473	651	37.8%
Others	673	693	953	37.4%	324	530	100	-81.1%
Total Fee & Other Opr. Income	9,178	6,633	8,355	26.0%	2,727	2,923	2,705	-7.5%

Other Operating Expenses

IDR Billion

Other Operating Expenses	2014	9Mo'14	9Mo'15	g(YoY)	Q1'15	Q2'15	Q3'15	g(QoQ)
Personnel	13,609	10,653	11,335	6.4%	3,815	3,817	3,703	-3.0%
General and Administration	8,672	5,873	6,990	19.0%	2,080	2,442	2,468	1.1%
Losses fr decrease of Securities and Govt. Bonds value		-	25	-		0	25	7894.3%
Losses from forex transaction		-	-			-	-	
Premium Paid on Govt Guarantees	991	745	1,214	63.0%	315	352	547	55.2%
Promotion	747	398	531	33.4%	149	210	172	-17.8%
Others	1,440	969	1,741	79.7%	673	786	282	-64.2%
Total Other Opr. Expenses	25,458	18,639	21,837	17.2%	7,032	7,607	7,197	-5.4%

Note: Numbers stated in this presentation are bank only

Balance Sheet (consolidated)

IDR Billion

Description	2010	2011	2012	2013	2014	Sep'14	Sep'15	YoY
Total Assets	404,286	469,899	551,337	626,183	801,984	705,402	802,299	13.7%
- Gross Loans	252,489	294,515	362,007	448,345	510,697	483,276	540,989	11.9%
- Government Bonds (Recap)	13,626	8,996	4,316	4,511	4,304	4,307	4,069	-5.5%
- Other Earnings Assets	113,580	129,136	132,720	115,690	213,094	153,751	180,059	17.1%
Total Earning Assets	379,696	432,647	499,042	568,546	728,094	641,333	725,117	13.1%
Earning Assets Provision	(14,121)	(16,092)	(14,916)	(15,419)	(16,163)	(16,979)	(17,940)	5.7%
Total Earning Assets (net)	365,575	416,555	484,126	553,127	711,931	624,355	707,177	13.3%
Total Non Earning Assets	38,710	53,345	67,211	73,055	90,053	81,048	95,122	17.4%
Total Liabilities & S.E	404,286	469,899	551,337	626,183	801,984	705,402	802,299	13.7%
Total Customer Deposits	333,652	384,264	450,166	504,281	622,322	564,678	635,948	12.6%
- Demand Deposits	77,364	76,779	80,075	79,337	90,052	80,230	111,198	38.6%
- Saving Deposits	125,990	154,133	184,365	212,997	236,395	214,807	238,132	10.9%
- Time and Certificate Deposits	130,298	153,353	185,726	211,948	295,875	269,641	286,618	6.3%
Other Interest Bearing Liabilities	17,297	19,361	15,784	20,896	57,435	27,666	31,830	15.1%
Non Interest Bearing Liabilities	16,663	16,454	20,505	21,678	24,522	21,460	26,888	25.3%
Tier I Capital*	28,135	38,809	52,325	67,270	83,344	80,190	90,497	12.9%
Total Shareholder's Equity	36,673	49,820	64,882	79,327	97,706	91,598	107,632	17.5%

*) 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

Income Statement (*consolidated*)

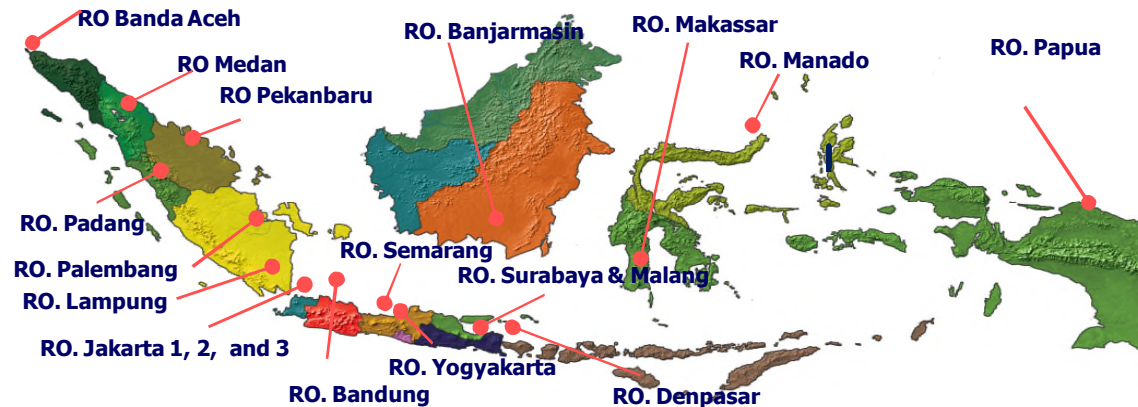
Description	IDR Billion							
	2010	2011	2012	2013	2014	9Mo'14	9Mo'15	YoY
Interest Income	44,615	48,164	49,610	59,461	75,121	54,434	63,336	16.4%
Interest Expense	(11,727)	(13,737)	(13,127)	(15,355)	(23,680)	(16,509)	(20,436)	23.8%
Net Interest Income	32,889	34,427	36,484	44,106	51,441	37,924	42,901	13.1%
Fee & Other Opr. Income	5,545	5,776	8,390	8,348	9,299	6,715	8,494	26.5%
Gross Operating Income	38,433	40,203	44,873	52,455	60,740	44,639	51,395	15.1%
Other Operating Expenses	(16,114)	(17,086)	(19,491)	(22,381)	(26,682)	(19,546)	(22,922)	17.3%
Pre Provision Operating Profit	22,319	23,117	25,382	30,074	34,059	25,093	28,473	13.5%
Provision	(7,917)	(5,533)	(2,700)	(3,946)	(5,719)	(4,940)	(7,093)	43.6%
Non Operating Income (Net)	506	1,172	1,177	1,782	2,497	2,287	1,241	-45.7%
Profit Before Tax n Minor. Int.	14,908	18,756	23,860	27,910	30,837	22,440	22,621	0.8%
Net Profit	11,472	15,088	18,687	21,354	24,231	18,067	18,424	2.0%
EPS *)	478.4	628.9	757.5	865.6	982.2	976.5	995.8	2.0%

*) annualized

Others

The Most Extensive and Largest Networks

Regional Office Distribution



Regional Offices



Branch Offices



Sub-Branch Offices



Cash Counter



BRI Unit



Teras BRI

Outlets	2010	2011	2012	2013	2014	Sep'14	Sep'15	YoY
Head Offices	1	1	1	1	1	1	1	-
Regional Offices	18	18	18	18	19	19	19	-
Branches	413	431	446	453	461	457	465	8
Sub Branches	470	502	545	565	584	581	598	17
BRI Units	4,649	4,849	5,000	5,144	5,293	5,228	5,331	103
Cash Offices	822	870	914	950	971	972	982	10
Teras BRI	617	1,304	1,778	2,206	2,457	2,454	2,544	90
Teras Mobile		100	350	465	610	522	611	89
Total	6,990	8,075	9,052	9,802	10,396	10,234	10,551	317

E-Channel	2010	2011	2012	2013	2014	Sep'14	Sep'15	YoY
ATM	6,085	7,292	14,292	18,292	20,792	19,512	21,685	2,173
EDC	12,719	31,590	44,715	85,936	131,204	96,608	156,096	59,488
CDM	39	89	92	192	392	192	442	250
E-Buzz	2	19	42	50	55	50	55	5
Total	18,845	38,990	59,141	104,470	152,443	116,362	178,278	61,916

*Total working units are including 4 overseas offices

Note: Numbers stated in this presentation are bank only

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

Country Rating

Shareholders & Stock Performance

Shareholders Composition

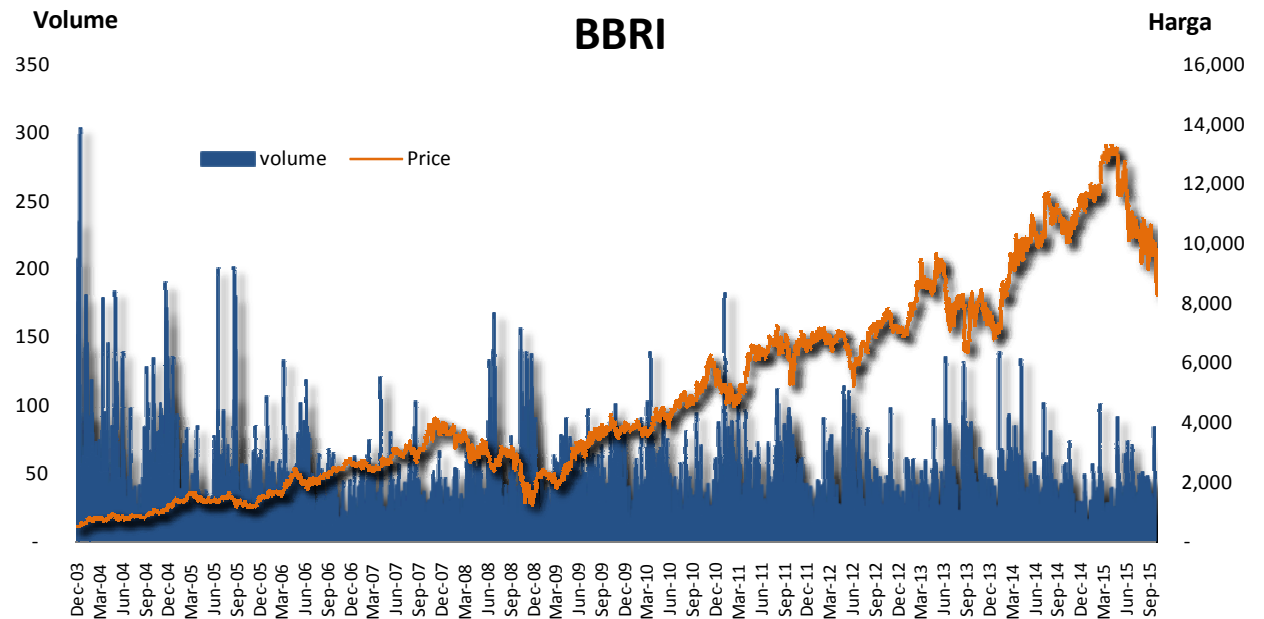
Shareholder	2003	2010	2011	2012	2013	2014	Mar'15	Jun'15	Sep'15
Government	59.50%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%	56.75%
Public	40.50%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%	43.25%
Foreign *)	79.10%	84.25%	83.93%	82.84%	78.94%	83.09%	85.06%	81.44%	79.05%
Domestic *)	20.90%	15.75%	16.07%	17.16%	21.06%	16.91%	14.94%	18.56%	20.95%

*) percentage from public holding

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...

Balance Sheet

Description	2010	2011	2012	2013	2014	Sep 14	Sep'15	YoY
Total Assets	398,393	456,531	535,209	606,370	778,046	683,327	775,816	13.5%
- Gross Loans	246,964	283,583	348,227	430,618	490,403	464,182	518,952	11.8%
- Government Bonds (Recap)	13,626	8,996	4,316	4,511	4,304	4,307	4,069	-5.5%
- Other Earnings Assets	113,669	127,774	131,547	115,168	211,325	152,634	177,775	16.5%
Total Earning Assets	374,259	420,353	484,089	550,297	706,031	621,123	700,795	12.8%
Earning Assets Provision	(14,007)	(15,869)	(14,584)	(15,072)	(15,785)	(16,659)	(17,460)	4.8%
Total Earning Assets (net)	360,252	404,484	469,505	535,225	690,246	604,463	683,336	13.0%
Total Non Earning Assets	38,141	52,047	65,704	71,145	87,800	78,864	92,480	17.3%
Total Liabilities & S.E	398,393	456,531	535,209	606,370	778,046	683,327	775,816	13.5%
Total Customer Deposits	328,556	372,148	436,098	486,366	600,404	544,272	611,325	12.3%
- Demand Deposits	77,049	75,579	78,753	78,017	89,076	79,088	109,565	38.5%
- Saving	125,198	152,474	182,643	210,004	232,414	211,113	233,754	10.7%
- Time Deposits	126,310	144,095	174,702	198,346	278,915	254,071	268,006	5.5%
Other Interest Bearing Liabilities	16,595	18,413	14,466	19,873	56,677	27,125	31,615	16.6%
Non Interest Bearing Liabilities	16,569	16,195	20,008	21,261	23,784	20,839	25,880	24.2%
Tier I Capital*)	27,673	38,215	51,593	65,964	82,109	79,008	86,707	9.7%
Total Shareholder's Equity	36,673	49,775	64,637	78,870	97,181	91,091	106,996	17.5%

*) 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

5 Years Data...

Income Statement

Description	2010	2011	2012	2013	2014	9Mo'14	9Mo'15	YoY
Interest Income	43,971	46,949	47,922	57,301	72,466	52,466	60,922	16.1%
Interest Expense	(11,449)	(13,079)	(12,461)	(14,395)	(22,346)	(15,503)	(19,346)	24.8%
Net Interest Income	32,523	33,870	35,461	42,906	50,120	36,963	41,576	12.5%
Fee & Other Opr. Income	5,458	5,524	8,166	8,165	9,178	6,633	8,355	26.0%
Gross Operating Income	37,980	39,394	43,627	51,071	59,298	43,597	49,931	14.5%
Other Operating Expenses	(15,648)	(16,288)	(18,602)	(21,284)	(25,458)	(18,639)	(21,837)	17.2%
Pre Provision Operating Profit	22,332	23,106	25,025	29,788	33,840	24,958	28,094	12.6%
Provision	(7,926)	(5,532)	(2,555)	(3,916)	(5,613)	(4,869)	(6,892)	41.6%
Non Operating Income (Net)	497	1,157	1,169	1,776	2,497	2,281	1,225	-46.3%
Profit Before Tax n Minor. Int.	14,903	18,731	23,639	27,648	30,724	22,370	22,428	0.3%
Net Profit	11,472	15,083	18,521	21,160	24,176	18,031	18,285	1.4%
EPS ^{*)}	465.0	611.4	750.8	857.8	980.0	974.5	988.3	1.4%

*) annualized

5 Years Data...

Ratios

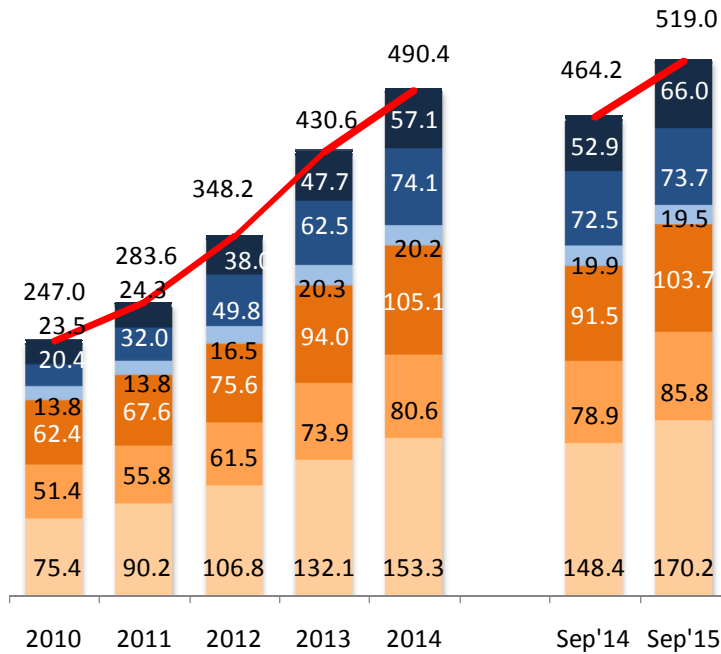
Description	2010	2011	2012	2013	2014	9Mo'14	9Mo'15
Cost of Fund (COF)	4.90%	4.70%	3.68%	3.71%	4.38%	4.33%	4.29%
Loan to Deposit Ratio	75.17%	76.20%	79.85%	88.54%	81.68%	85.29%	84.89%
Net Interest Margin (NIM)	10.77%	9.58%	8.42%	8.55%	8.51%	8.78%	8.08%
NPL ratio - Gross	2.78%	2.30%	1.78%	1.55%	1.69%	1.89%	2.24%
NPL ratio - Nett	0.74%	0.42%	0.34%	0.31%	0.36%	0.46%	0.59%
CKPN to Earning asset	4.58%	4.51%	3.43%	2.90%	2.40%	2.87%	2.57%
Opr. Expense to Opr. Income	70.86%	66.69%	59.93%	60.58%	65.39%	66.01%	69.40%
Cost Efficiency Ratio (CER)	42.22%	41.17%	43.11%	42.13%	43.14%	43.09%	44.22%
Tier I CAR ^{*)}	12.01%	13.67%	15.86%	16.13%	17.54%	17.79%	16.68%
Total CAR ^{*)}	13.76%	14.96%	16.95%	16.99%	18.31%	18.57%	20.59%
Return on Assets (ROA) - b.t	4.64%	4.93%	5.15%	5.03%	4.74%	4.82%	3.95%
Return on Assets (ROA) - a.t	3.57%	3.97%	4.04%	3.85%	3.72%	3.88%	3.22%
Return on Equity (ROE) - Tier I	43.83%	42.49%	38.66%	34.11%	31.20%	31.51%	29.60%
Return on Equity (ROE) - B/S	35.94%	35.10%	32.41%	30.10%	27.87%	28.63%	24.21%
Min. Reserve Requirement	8.05%	9.33%	10.64%	8.02%	8.07%	8.02%	8.01%
Net Open Position	4.45%	5.49%	3.00%	3.15%	3.86%	1.77%	3.38%

^{*)} As of January 2015:

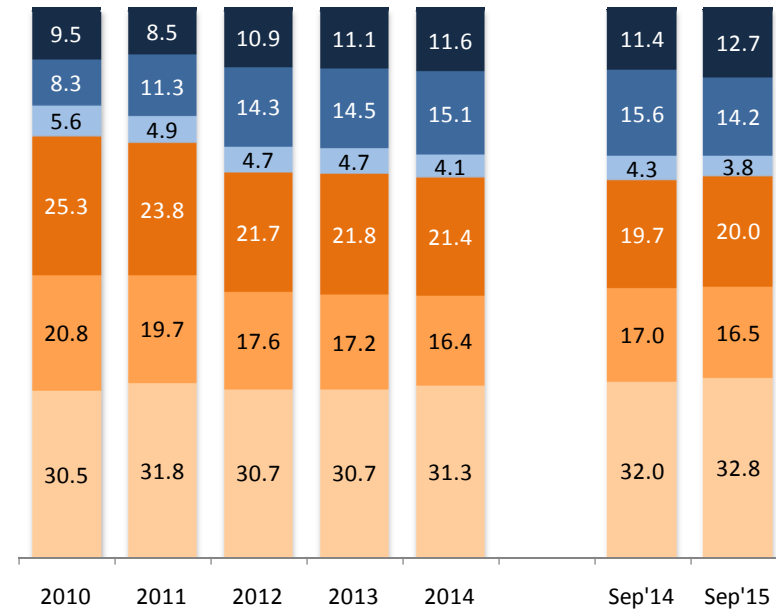
- Implementation of Basel 3: recognition of 100% current year net profit into capital, previously only 50%
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5 Years Data...

Loan Outstanding (IDR Trillion)



Loan Composition (%)



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

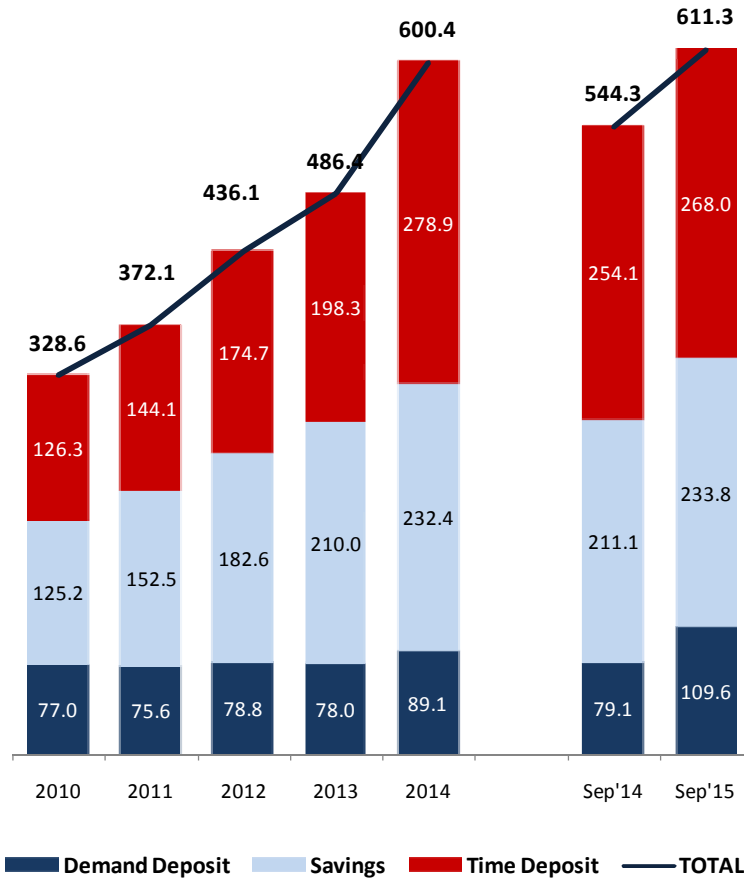
Loan Quality

NPL (%)	2010	2011	2012	2013	2014	Sep'14	Sep'15
Micro	1.21	1.19	1.09	1.04	1.12	1.38	1.44
Consumer	1.40	1.53	1.60	1.40	1.21	1.49	1.61
Small Commercial	5.11	4.53	3.75	3.13	3.21	4.05	3.87
Medium	6.90	7.11	5.09	4.38	5.91	6.46	7.26
SoE	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate	4.64	2.24	1.00	0.87	1.78	1.05	3.62
Total	2.78	2.30	1.78	1.55	1.69	1.89	2.24

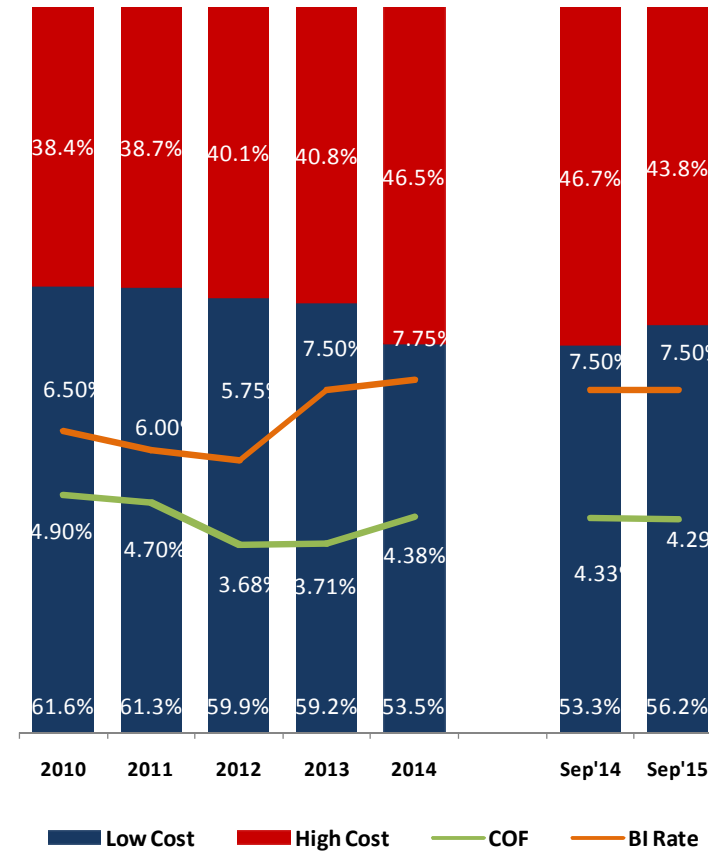
Note: Numbers stated in this presentation are bank only

5 Years Data...

Deposit (IDR Trillion)



Deposit Composition, CoF & BI Rate (%)



Note: Numbers stated in this presentation are bank only

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