

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
ASSETS					
1.	Cash	24,865,133	28,470,316	25,212,024	28,771,635
2.	Placements with Bank Indonesia	124,851,387	95,641,785	128,429,011	99,752,721
3.	Placements with other banks	16,442,192	20,612,062	15,900,916	20,911,021
4.	Spot and derivative receivables	93,649	-	91,657	-
5.	Securities				
	a. Measured at fair value through profit and loss	-	273,714	666,169	929,334
	b. Available for sale	64,816,396	49,427,382	68,855,281	52,359,270
	c. Held to maturity	50,646,872	59,347,119	57,922,276	63,880,149
	d. Loans and receivables	9,345,472	7,280,883	9,345,472	7,280,883
6.	Securities sold under repurchase agreement (repo)	7,358,032	11,538,498	7,358,032	11,538,498
7.	Securities purchased with agreement to resell (reverse repo)	1,557,370	845,125	1,557,370	845,125
8.	Acceptances receivables	5,602,843	5,138,671	5,692,583	5,163,471
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	635,304,499	558,446,721	643,484,253	564,491,243
10.	Sharia financing	-	-	17,256,787	16,261,754
11.	Finance lease receivables	-	-	2,070,300	-
12.	Investments in shares	5,783,220	4,949,988	2,439	269,130
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(21,944,371)	(17,030,352)	(22,184,296)	(17,162,183)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	394,868
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	31,232,047	13,982,469	32,262,349	14,687,468
	Accumulated depreciation on premises and equipment -/-	(7,255,098)	(6,231,273)	(7,747,290)	(6,648,188)
16.	Aset non produktif				
	a. Abandoned properties	26,314	9,191	26,314	9,191
	b. Foreclosed assets	31,890	29,780	269,138	84,191
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	457	393	457	393
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	2,328,530	1,806,780	2,520,932	1,983,774
20.	Other assets	12,913,856	11,459,127	14,183,624	12,645,064
	TOTAL ASSETS	964,000,690	845,998,379	1,003,644,426	878,426,312

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(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	140,764,079	112,988,721	141,419,020	113,429,343
2.	Savings deposits	297,649,283	267,607,038	298,110,406	268,058,865
3.	Time deposits	285,432,096	262,178,245	293,029,378	267,884,404
4.	Revenue sharing Investment	-	-	21,967,570	19,622,767
5.	Liabilities to Bank Indonesia	109,664	77,676	109,664	77,676
6.	Liabilities to other banks	2,295,091	11,071,971	2,739,697	11,871,812
7.	Spot and derivative payable	344,865	445,753	347,217	445,753
8.	Liabilities on securities sold under repurchase agreements	7,302,398	11,377,958	7,302,398	11,377,958
9.	Acceptances payable	5,602,843	5,138,671	5,692,583	5,163,471
10.	Securities issued	24,936,730	10,532,381	24,800,781	10,521,103
11.	Fund borrowings	34,619,213	35,420,946	36,000,783	35,520,946
12.	Margin deposits received	13,490	16,423	14,172	16,856
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	19,473,220	16,750,798	25,298,167	21,308,179
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	818,542,972	733,606,581	856,831,836	765,299,133
EQUITY					
17.	Share capital	-	-	-	-
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	(2,418,948)	(2,286,375)	(2,418,948)	(2,286,375)
18.	Additional Paid-in Capital	-	-	-	-
	a. Agio	2,773,858	2,773,858	2,773,858	2,773,858
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid up capital	-	-	-	-
	e. Others	-	-	-	-
19.	Other comprehensive gain (loss)	-	-	-	-
	a. Translation adjustment from foreign currency	23,490	49,069	23,490	49,069
	b. Gain (loss) on value changes of financial assets categorized as available for sale	103,891	(1,039,128)	75,618	(1,145,471)
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	13,824,692	-	13,824,692	-
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	654,637	532,410	665,870	541,468
	g. Income tax of other comprehensive Income	-	-	-	-
	h. Others	-	-	-	-
20.	Difference in quasi reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other equity	-	-	-	-
23.	Reserve	-	-	-	-
	a. General reserve	3,022,685	3,022,684	3,022,685	3,022,684
	b. Appropriated reserves	-	15,093,057	-	15,093,057
24.	Retained Earning	-	-	-	-
	a. Previous years	95,552,666	62,874,782	96,058,795	63,206,492
	b. Current year	25,753,456	25,204,150	26,227,991	25,410,788
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	145,457,718	112,391,798	146,421,342	112,832,861
25.	Minority interest	-	-	391,248	294,318
	TOTAL EQUITIES	145,457,718	112,391,798	146,812,590	113,127,179
	TOTAL LIABILITIES AND EQUITIES	964,000,690	845,998,379	1,003,644,426	878,426,312

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to December 31, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	86,857,408	78,565,649	90,823,430	81,770,076
	b. Foreign currencies	3,951,016	3,655,385	3,963,852	3,664,749
2.	Interest expenses				
	a. Rupiah	23,266,465	23,921,931	24,864,737	25,363,793
	b. Foreign currencies	2,347,294	1,789,216	2,348,851	1,792,251
	Net interest income (expenses)	65,194,665	56,509,887	67,573,694	58,278,781
3.	Premium Income	-	-	2,474,579	-
4.	Expense Claims	-	-	2,410,192	-
	Premium Income (Expense Claims) Net	-	-	64,387	-
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	65,194,665	56,509,887	67,638,081	58,278,781
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	-	31,025	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	75,425	49,404	75,425	49,404
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	373,720	63,257	447,580	86,485
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	408,534	231	417,761
	e. Dividend	27,290	5,281	235	483
	f. Gain from investment in shares with equity method	18,564	13,262	18,564	13,262
	g. Fees/commissions and administrative	9,209,654	7,351,714	9,223,265	7,363,682
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	7,049,981	5,790,387	7,500,235	5,936,046
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	6,879	-	10,945
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	347,086	-	349,489	-
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	13,319,762	8,581,076	13,454,978	8,685,147
	iii. Sharia financing	-	-	244,266	206,159
	iv. Other financial assets	-	-	996	-
	f. Losses related to operational risk	340,410	348,809	340,410	348,809
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	-	-
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	17,071,256	15,343,158	17,952,644	15,970,288
	k. Promotion expenses	1,264,541	858,302	1,294,862	902,558
	l. Other expenses	16,181,496	13,331,562	17,334,351	14,052,457
	Other Operating Income (expenses)	(31,769,917)	(24,787,947)	(33,675,436)	(26,309,240)
	INCOME FROM OPERATIONS	33,424,748	31,721,940	33,962,645	31,969,541
NON OPERATING INCOME AND EXPENSES					

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(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
1.	Gain (losses) from sale of premises and equipment	13,134	24,654	13,545	24,886
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	3,761	464,844	(2,420)	499,591
	NON OPERATING PROFIT (LOSS)	16,895	489,498	11,125	524,477
	PROFIT (LOSS) BEFORE INCOME TAX	33,441,643	32,211,438	33,973,770	32,494,018
	Income tax expenses				
	a. Estimated current tax -/-	8,631,686	7,008,173	8,761,902	7,102,954
	b. Deferred tax income (expenses)	(943,499)	(885)	(1,016,123)	(19,724)
	PROFIT (LOSS) AFTER INCOME TAX - NET	25,753,456	25,204,150	26,227,991	25,410,788
	OTHER COMPREHENSIVE INCOME				
	1 . Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	14,315,527	-	14,315,527	-
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	162,969	558,530	165,615	555,776
	c. Parts of other comprehensive income of associates	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will not be reclassified to profit or loss	(531,577)	(139,633)	(532,239)	(138,944)
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	(25,579)	(7,399)	(25,579)	(7,399)
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,524,025	(1,127,957)	1,641,313	(1,264,123)
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(381,006)	281,989	(412,621)	316,032
	Other comprehensive income of the current year - net of applicable income tax	15,064,359	(434,470)	15,152,016	(538,658)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	40,817,815	24,769,680	41,380,007	24,872,130
	Profit attributable to:				
	OWNER	25,753,456	25,204,150	26,195,772	25,397,742
	NON INTEREST CONTROL			32,219	13,046
	TOTAL INCOME OF CURRENT YEAR	25,753,456	25,204,150	26,227,991	25,410,788
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	40,817,815	24,769,680	41,340,376	24,861,081
	NON INTEREST CONTROL			39,631	11,049
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	40,817,815	24,769,680	41,380,007	24,872,130
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,619,322	7,272,495	-	-
	EARNINGS PER SHARE	1,053.42	1,022.57	1,071.51	1,030.43

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	19,631,109	14,413,514	19,631,109	14,413,514
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	207,103	243,899
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	49,586,534	42,556,137	49,586,534	42,556,137
	- Foreign currencies	21,403,674	20,332,196	21,403,674	20,332,196
	b. Others				
	i. Committed	-	-	627,035	576,975
	ii. Uncommitted	49,052,121	47,863,146	49,052,121	47,863,146
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	39,605	28,068
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,708,947	13,177,986	6,725,261	13,205,219
	b. Local letters of credit	1,801,293	2,185,018	1,815,891	2,201,572
	4 Outstanding sales position on spot and derivative	14,659,381	10,617,027	14,659,381	10,617,027
	5 Others	-	-	254,649	155,372
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,456	4,812	45,208	47,497
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	11,919,411	7,851,216	11,979,117	7,910,144
	b. Foreign currencies	12,543,898	15,758,764	12,543,898	15,758,764
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot	3,044,785	3,044,785	-	10	-
2.	Forward	7,578,477	7,578,477	-	1,992	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	8,705,687	8,705,687	-	-	112,160
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,026,927	5,026,927	-	59,443	53,780
5.	Others	-	-	-	-	-
C. Others						
		7,647,683	7,647,683	-	32,204	178,925
TOTAL		32,003,559	32,003,559	-	93,649	344,865

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		December 31, 2016					December 31, 2015						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	1,767,017	-	-	-	-	1,767,017	4,991,742	-	-	-	-	4,991,742
	b. Foreign currencies	14,265,175	-	-	-	-	14,265,175	15,178,965	-	-	-	-	15,178,965
2.	Spot and derivative receivables												
	a. Rupiah	61,445	-	-	-	-	61,445	-	-	-	-	-	-
	b. Foreign currencies	32,204	-	-	-	-	32,204	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	74,081,408	-	-	-	-	74,081,408	77,266,663	-	-	-	-	77,266,663
	b. Foreign currencies	50,727,332	-	-	-	-	50,727,332	39,062,435	-	-	-	-	39,062,435
4.	Securities sold with agreement to repurchase												
	a. Rupiah	7,358,032	-	-	-	-	7,358,032	7,675,837	-	-	-	-	7,675,837
	b. Foreign currencies	-	-	-	-	-	-	3,862,661	-	-	-	-	3,862,661
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	1,244,935	-	-	-	-	1,244,935	845,125	-	-	-	-	845,125
	b. Foreign currencies	312,435	-	-	-	-	312,435	-	-	-	-	-	-
6.	Acceptances receivables	5,602,843	-	-	-	-	5,602,843	5,138,671	-	-	-	-	5,138,671
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	258,257,022	16,788,925	1,038,204	1,004,741	4,740,045	281,828,937	221,637,431	17,499,179	953,104	1,021,740	4,247,685	245,359,139
	ii. Foreign currencies	674,474	33,162	-	-	22,238	729,874	2,030,330	43,281	-	15,647	34,332	2,123,590
	b. Non UMKM												
	i. Rupiah	281,655,599	8,139,997	1,985,984	507,171	2,161,690	294,450,441	241,957,080	8,279,236	1,459,337	259,258	2,012,272	253,967,183
	ii. Foreign currencies	54,470,256	2,249,563	82,893	18,257	683,299	57,504,268	54,560,185	490,774	-	-	1,021,865	56,072,824
	c. Restructured loans												
	i. Rupiah	14,051,526	9,823,923	1,581,246	578,948	2,666,112	28,701,755	8,997,230	5,885,302	715,305	182,545	1,050,757	16,831,139
	ii. Foreign currencies	5,681,766	1,519,545	81,317	18,257	542,932	7,843,817	2,551,712	267,578	-	3,817	300,662	3,123,769
	d. Property loans	2,385,624	60,643	379,998	249,128	97,191	3,172,584	1,689,846	129,948	663,279	-	75,711	2,558,784
8.	Investments in shares	5,783,220	-	-	-	-	5,783,220	4,687,097	-	-	-	-	4,687,097
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	95,550,133	545,709	211,985	734,432	-	97,042,259	86,769,404	872,643	180,150	11,553	-	87,833,750
	b. Foreign currencies	55,487,713	484,144	1,762	-	-	55,973,619	61,859,607	20,675	-	10,431	-	61,890,713
12.	Repossessed assets	5,513	-	5,307	7,058	14,012	31,890	7,389	-	1,095	12,569	8,727	29,780

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		December 31, 2016						December 31, 2015					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
	b. To others												
2.	Total allowance for impairment of financial assets to earning assets												
3.	Total required allowance for possible losses on earning assets												
4.	Percentage of UMKM loans to total loans												
5.	Percentage of UMK loans to total loans												
6.	Percentage of UMKM debtors to total debtors												
7.	Percentage of UMK debtors to total debtors												
8.	Others												
	a. Chanelling of loans												
	b. Mudharabah Muqayyadah financing												
	c. Written off on earning assets												
	d. Recovery of written off on earning assets												
	e. Written off on earning assets with elimination of right to collect												

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	December 31, 2016				December 31, 2015			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	164,422	-	-	-	206,121	-
2.	Spot and derivative receivables	-	-	936	-	-	-	-	-
3.	Securities	-	-	213,721	-	-	-	177,028	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	56,028	-	-	-	51,387	-
7.	Loans	7,406,235	14,538,136	5,952,100	10,456,299	4,074,445	12,955,907	5,203,330	9,705,008
8.	Investments in shares	-	-	16	-	-	-	2,645	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	14,163	-	-	-	460	-
11.	Administrative account transactions	-	-	329,736	-	-	-	389,730	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

POS-POS	December 31, 2016		December 31, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. CORE CAPITAL	136,670,139	139,786,475	89,992,393	93,436,842
1. Common Equity Tier 1	136,670,139	139,786,475	89,992,393	93,436,842
1.1. Paid in Capital (after deducting Treasury Stock)	6,111,861	6,111,861	-	-
a. Common stock	6,111,861	6,111,861	-	-
b. Preferred stock	-	-	-	-
1.2. Disclosed Reserves	138,668,380	137,524,555	-	-
1.2.1. Incremental Factors:	138,691,220	137,724,479	-	-
1.2.1.1. Other comprehensive income	13,952,073	13,952,073	-	-
1.2.1.1.1. Excess translation adjustment of financial statement	23,490	23,490	-	-
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	103,891	103,891	-	-
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	-	-
1.2.1.2. Other disclosed reserves	124,739,147	123,772,406	-	-
1.2.1.1.1. Agio	410,340	410,340	-	-
1.2.1.1.2. General reserves	3,022,685	3,022,685	-	-
1.2.1.1.3. Previous years profit	95,552,666	94,339,485	-	-
1.2.1.1.4. Current year profit	25,753,456	25,999,896	-	-
1.2.1.1.5. Fund for paid-in capital	-	-	-	-
1.2.1.1.6. Others	-	-	-	-
1.2.2. Offsetting Factors:	22,840	199,924	-	-
1.2.2.1. Pendapatan Komprehensif Lainnya	-	25,542	-	-
1.2.2.1.1. Difference in less translation of financial statements	-	-	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	25,542	-	-
1.2.2.2. Other disclosed reserves	22,840	174,382	-	-
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous years loss	-	-	-	-
1.2.2.2.3. Current year loss	-	-	-	-
1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset	-	56,547	-	-
1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.1.1.6. Required regulatory provision on non productive asset	22,840	110,221	-	-
1.2.1.1.6. Others	-	7,614	-	-
1.3. Non controlling interest	-	247,259	-	-
1.4. Deduction factor of Common Equity Tier 1	8,110,102	4,097,200	-	-
1.4.1. Deferred tax	2,328,528	2,402,408	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Difference in other intangible assets	-	3,569	-	-
1.4.4. Equity investment which can be calculated as deduction factor	5,781,574	1,626,643	-	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Deduction factor of other common equity	-	-	-	-
1.4.7.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
1.4.7.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

POS-POS	December 31, 2016		December 31, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
2. Additional Tier 1 (AT 1) *	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor Tier 1	-	-	-	-
2.3.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
II. Supplementary Capital (Tier 2)	6,240,293	7,459,267	20,588,224	20,763,556
1. Capital instrument which can be calculated as Tier 2	-	1,000,000	-	-
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase	-	1,000,000	-	-
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
d. Mandatory convertible bond	-	-	-	-
e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated)	-	-	-	-
f. Amortization based on the remaining period (-/-)	-	-	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	6,280,293	6,499,267	-	-
4. Tier 2 deduction factor	40,000	40,000	-	-
4.1. Sinking Fund	-	-	-	-
4.2. Investment in Tier 2 instruments in other bank	40,000	40,000	-	-
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
TOTAL MODAL	142,910,432	147,245,742	110,580,617	114,200,398
	31 Dec 16		31 Dec 15	
	INDIVIDUAL	KONSOLIDASIAN	INDIVIDUAL	KONSOLIDASIAN
RISK WEIGHTED ASSET (RWA)	CAR			
RWA FOR CREDIT RISK	502,423,401	524,505,486	438,295,934	458,538,460
RWA FOR MARKET RISK	9,535,428	9,622,076	2,572,131	2,884,354
RWA FOR OPERATIONAL RISK	111,898,899	114,841,081	96,206,873	98,655,847
TOTAL RWA	623,857,728	648,968,643	537,074,938	560,078,660
CAR ACCORDING TO RISK PROFILE (%)	9.38%	9.38%	9.41%	9.42%
CAR FULFILLMENT ALLOCATION	BUFFER WHICH MUST BE FULFILLED BY BANK (%)			
From CET1 (%)	8.38%	8.23%	5.58%	5.71%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.00%	1.15%	3.83%	3.71%
	31 Dec 16		31 Dec 15	
	INDIVIDUAL	KONSOLIDASIAN	INDIVIDUAL	KONSOLIDASIAN
RWA FOR CREDIT RISK	21.91%	21.54%	16.76%	16.68%
RWA FOR MARKET RISK	21.91%	21.54%	16.76%	16.68%
RWA FOR OPERATIONAL RISK	1.00%	1.15%	3.83%	3.71%
TOTAL RWA	22.91%	22.69%	20.59%	20.39%
CET 1 FOR BUFFER (%)	13.53%	13.31%		
Capital Conservation Buffer (%)	0.625%	0.625%		
Countercyclical Buffer (%)	0.000%	0.000%		
Capital Surcharge untuk D-SIB (%)	0.500%	0.500%		

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of December 31, 2016 and 2015

(In %)

Rasio	December 31, 2016	December 31, 2015
Performance Ratios		
1. Capital Adequacy Ratio	22.91	20.59
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.46	1.33
3. Non performing earning assets to total earning assets	1.61	1.57
4. Allowance for impairment of financial assets to earning assets	2.75	2.37
5. NPL <i>gross</i>	2.03	2.02
6. NPL <i>net</i>	1.09	1.22
7. Return on Asset (ROA)	3.84	4.19
8. Return on Equity (ROE)	23.08	29.89
9. Net Interest Margin (NIM)	8.27	8.13
10. Operating Expenses to Operating Income (BOPO)	68.93	67.96
11. Loan to Deposit Ratio (LDR)	87.77	86.88
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of lending in excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Reserve requirement - Rupiah	6.94	9.31
b. Reserve requirement - Foreign currencies	8.03	8.43
3. Net Open Position (overall)	6.67	2.33

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to December 31, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2016	December 31, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	91,595,203	82,595,882
Sharia income	2,636,677	2,426,292
Premium Income	2,474,579	-
Expenses paid	-	-
Interest expense	(26,038,559)	(26,101,932)
Sharia expenses	(1,035,502)	(1,013,170)
Expense claim	(2,410,192)	-
Recoveries of written off loans	4,511,717	3,800,055
Other operating income	9,333,633	9,544,614
Other operating expenses	(35,297,823)	(25,782,430)
Non-operating income - net	479	523,028
Payment of income tax and tax bill	(6,182,996)	(7,000,011)
Cash flows before changes in operating assets and liabilities	39,587,216	38,992,328
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	100,000	(100,000)
Securities and Government Recapitalization Bonds at fair value through profit or loss	254,367	(800,992)
Securities purchased under resale agreements	(2,064,589)	3,247,102
Export bills	(712,245)	38,158,470
Loans	(87,463,887)	(77,198,420)
Sharia receivables and financing	(1,254,192)	(1,156,677)
Finance Lease Receivables	(2,214,946)	-
Other assets	(662,511)	(2,388,153)
(Decrease) Increase in operating liabilities:		
Liabilities due immediately	264,342	(1,899,903)
Deposits:		
Demand deposits	27,989,677	23,999,076
<i>Wadiah</i> demand deposits	190,098	315,832
Savings deposits	30,051,541	35,336,346
<i>Wadiah</i> savings deposits	460,832	417,270
<i>Mudharabah</i> savings deposits	286,923	322,382
Time deposits	25,144,974	(15,573,140)
<i>Mudharabah</i> time deposits	1,406,950	1,855,767
Deposits from other banks and financial institutions	(8,935,535)	2,509,681
Securities sold under agreements to repurchase	(4,075,560)	(4,434,003)
Other liabilities	3,417,378	3,963,481
Net cash (used in) obtained from operating activities	21,770,833	45,566,447
CASH FLOWS FROM INVESTING ACTIVITIES		
Acceptance of dividends	235	483
Proceeds from sale of premises and equipment	(3,653,072)	(3,285,398)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	328,455	(53,441,154)
Net cash used for investing activities	(3,324,382)	(56,726,069)

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to December 31, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2016	December 31, 2015
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(647,350)	9,930,290
Treasury stock	(132,573)	(2,286,375)
Appropriation for dividends	(7,621,316)	(7,273,684)
Acceptance (Payments) of subordinated loans	952,042	(21,114)
Acceptance of securities issued	15,510,825	4,845,207
Payments of securities issued	(980,000)	(3,390,000)
Net cash used for financing activities	7,081,628	1,804,324
NET DECREASE IN CASH AND CASH EQUIVALENTS	25,528,079	(9,355,298)
ADDITIONAL CASH FROM ACQUISITION OF BRI FINANCE	36,764	-
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	1,279	12,800
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	163,388,757	172,731,255
CASH AND CASH EQUIVALENTS AT END OF YEAR	188,954,879	163,388,757
Cash and cash equivalents at end of year consist of:		
Cash	25,212,024	28,771,635
Current accounts with Bank Indonesia	55,635,946	61,717,798
Current accounts with other banks	11,022,715	8,736,092
Placements with other banks – maturing within three months or less since the acquisition date	78,142,754	49,734,664
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	18,941,440	14,428,568
Total Cash and Cash Equivalents	188,954,879	163,388,757

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Mustafa Abubakar (Concurrently Independent Commissioner)	Ultimate shareholder : - Negara Republik Indonesia : 56,75%
- Vice President Commissioner : Gatot Trihargo (Concurrently Independent Commissioner)	Non ultimate shareholder through capital market (≥ 5%) : - No
- Independent Commissioner : Adhyaksa Dault	
- Independent Commissioner : Ahmad Fuad	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : A. Fuad Rahmany	
- Independent Commissioner : A. Sonny Keraf	
- Commissioner : Vincentius Sonny Loho	
- Commissioner : Jeffry J. Wurangian	
- Commissioner : Mahmud *)	
BOARD OF DIRECTORS	
- President Director : Asmawi Syam	
- Vice President Director : Sunarso	
- Director : Randi Anto	Jakarta, February 1, 2017
- Director : Haru Koesmahargyo	Board of Directors
- Director : Zuhelfi Abidin	PT Bank Rakyat Indonesia (Persero) Tbk
- Director : Susy Liestiwaty	
- Director : Kuswiyoto	
- Director : Donsuwan Simatupang	
- Director : Mohammad Irfan	
- Director : Sis Apik Wijayanto	Asmawi Syam
- Compliance Director : Priyastomo	Haru Koesmahargyo Director
	President Director

*) Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

Notes :

- The above financial information as of the dates on December 31, 2016 for the period ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by Purwantono, Sungkoro & Surja ("PSS"), a member of Ernst & Young Global Limited with Partner Responsible is Hari Purwantono, auditor independen, dated January 20, 2017, with an unmodified opinion. Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed presentation of the Consolidated Financial Statements.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 On "Changes in the Financial Services Authority Regulation No. 6/POJK.03/2015 On Transparency and publication of the Bank Reports " .
 - Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016 on "Changes in the Financial Services Authority Regulation No. 11/SEOJK.03/2015 on Minimum Capital Requirement for Commercial Banks"
 - Circular of the Financial Services Authority No. 43/SEOJK.03/2016 dated September, 28 2016 regarding the " Transparency and Publication Reports General Bank Conventional "
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting of the Issuer or Public Company".
 - The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 datrd June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies" .
- For the period of 30 September 2016, the appropriated reserves balance has been reclassification to retained earnings amounted Rp.15.093.056 million.
- The Foreign currency exchange rate for 1 USD as of December 31, 2016 and December 31, 2015 are respective Rp13.472,50 dan Rp13.785,00.
- The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the year.