

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2017	December 31, 2016	June 30, 2017	December 31, 2016
ASSETS					
1.	Cash	37,697,290	24,865,133	38,203,969	25,212,024
2.	Placements with Bank Indonesia	97,149,961	124,851,387	101,490,057	128,429,011
3.	Placements with other banks	17,377,148	15,861,414	16,430,781	15,320,138
4.	Spot and derivative receivables	148,681	93,649	148,681	91,657
5.	Securities				
	a. Measured at fair value through profit and loss	2,085,626	-	3,204,988	666,169
	b. Available for sale	74,033,882	64,816,396	78,802,724	68,855,281
	c. Held to maturity	43,919,079	51,227,650	52,289,169	58,503,054
	d. Loans and receivables	5,567,472	9,345,472	5,567,472	9,345,472
6.	Securities sold under repurchase agreement (repo)	11,550,558	7,358,032	11,550,558	7,358,032
7.	Securities purchased with agreement to resell (reverse repo)	3,765,899	1,557,370	3,765,899	1,557,370
8.	Acceptances receivables	6,765,534	5,602,843	6,791,191	5,692,583
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	658,879,050	635,304,499	668,052,576	643,484,253
10.	Sharia financing	-	-	17,249,785	17,256,787
11.	Finance lease receivables	-	-	1,984,068	2,070,300
12.	Investments in shares	5,783,220	5,783,220	2,439	2,439
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(28,859,715)	(21,944,371)	(29,150,364)	(22,184,296)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	491,128
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	31,950,062	31,232,047	33,067,553	32,262,349
	Accumulated depreciation on premises and equipment -/-	(7,926,207)	(7,255,098)	(8,448,669)	(7,747,290)
16.	Aset non produktif				
	a. Abandoned properties	25,990	26,314	25,990	26,314
	b. Foreclosed assets	29,299	31,890	164,186	269,138
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	3,059,209	2,328,530	3,267,806	2,520,932
20.	Other assets	20,516,149	12,914,313	22,408,042	14,184,081
	TOTAL ASSETS	983,518,187	964,000,690	1,027,337,529	1,003,644,426

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(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2017	December 31, 2016	June 30, 2017	December 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	128,715,525	140,764,079	129,228,930	141,419,020
2.	Savings deposits	294,241,727	297,649,283	294,778,390	298,110,406
3.	Time deposits	311,113,334	285,432,096	320,106,824	293,029,378
4.	Revenue sharing Investment	-	-	23,929,979	21,967,570
5.	Liabilities to Bank Indonesia	108,957	109,664	108,957	109,664
6.	Liabilities to other banks	5,734,114	2,295,091	6,148,664	2,739,697
7.	Spot and derivative payable	226,434	344,865	226,434	347,217
8.	Liabilities on securities sold under repurchase agreements	11,547,048	7,302,398	11,547,048	7,302,398
9.	Acceptances payable	6,765,534	5,602,843	6,791,191	5,692,583
10.	Securities issued	27,949,724	24,936,730	27,792,385	24,800,781
11.	Fund borrowings	25,859,042	34,619,213	26,932,296	36,000,783
12.	Margin deposits received	13,870	13,490	20,698	14,172
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	22,346,666	19,473,220	29,039,735	25,298,167
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	834,621,975	818,542,972	876,651,531	856,831,836
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)	(2,418,948)	(2,418,948)	(2,418,948)
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	(30,011)	23,490	(30,011)	23,490
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,052,786	103,891	1,148,293	75,618
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	13,824,692	13,824,692	13,824,692	13,824,692
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	541,354	654,637	542,425	665,870
	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	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
24.	Retained Earning				
	a. Previous years	110,827,813	95,552,666	111,782,673	96,058,795
	b. Current year	13,134,692	25,753,456	13,448,493	26,227,991
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	148,896,212	145,457,718	150,261,451	146,421,342
25.	Minority interest			424,548	391,248
	TOTAL EQUITIES	148,896,212	145,457,718	150,685,999	146,812,590
	TOTAL LIABILITIES AND EQUITIES	983,518,187	964,000,690	1,027,337,530	1,003,644,426

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2017 and 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2017	June 30, 2016	June 30, 2017	June 30, 2016
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	46,007,034	43,157,418	48,220,202	44,893,947
	b. Foreign currencies	2,428,642	1,851,601	2,447,388	1,855,245
2.	Interest expenses				
	a. Rupiah	12,002,639	12,522,727	12,987,609	13,289,825
	b. Foreign currencies	1,314,911	1,116,100	1,321,399	1,116,524
	Net interest income (expenses)	35,118,126	31,370,192	36,358,582	32,342,843
3.	Premium Income	-	-	1,277,904	1,212,775
4.	Expense Claims	-	-	1,158,215	1,257,634
	Premium Income (Expense Claims) Net	-	-	119,689	(44,859)
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	35,118,126	31,370,192	36,478,271	32,297,984
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	8,172	9,472	40,450	42,735
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	377,274	211,095	409,092	291,707
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	19,574	-	18,406	-
	e. Dividend	41,903	13,621	21	44
	f. Gain from investment in shares with equity method	-	17,837	-	19,147
	g. Fees/commissions and administrative	4,930,119	4,141,675	4,988,845	4,148,119
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	3,744,003	3,959,251	3,926,242	4,304,279
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	60,115	147,452	60,115	147,452
	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)	-	105,646	-	108,575
	e. Impairment				
	i. Securities	-	8,750	-	25,052
	ii. Loans	10,608,931	7,330,685	10,680,691	7,391,058
	iii. Sharia financing	-	-	72,666	114,359
	iv. Other financial assets	-	-	1,161	-
	f. Losses related to operational risk	177,909	66,320	177,909	66,320
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	19,558	820
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	9,821,391	9,634,391	10,230,589	10,028,309
	k. Promotion expenses	497,420	475,095	511,011	477,354
	l. Other expenses	7,271,340	6,678,677	7,932,105	7,212,744
	Other Operating Income (expenses)	(19,316,061)	(16,094,065)	(20,302,749)	(16,766,012)
	INCOME FROM OPERATIONS	15,802,065	15,276,127	16,175,522	15,531,972
NON OPERATING INCOME AND EXPENSES					

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(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2017	June 30, 2016	June 30, 2017	June 30, 2016
1.	Gain (losses) from sale of premises and equipment	5,623	7,100	6,195	7,313
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	78,778	96,156	76,224	38,545
	NON OPERATING PROFIT (LOSS)	84,401	103,256	82,419	45,858
	PROFIT (LOSS) BEFORE INCOME TAX	15,886,466	15,379,383	16,257,941	15,577,830
	Income tax expenses				
	a. Estimated current tax -/-	3,760,992	3,745,934	3,841,484	3,799,903
	b. Deferred tax income (expenses)	(1,009,218)	(413,820)	(1,032,035)	(404,559)
	PROFIT (LOSS) AFTER INCOME TAX - NET	13,134,692	12,047,269	13,448,492	12,182,486
	OTHER COMPREHENSIVE INCOME				
	1 . Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	-	13,824,692	-	13,824,692
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	(151,043)	270,069	(165,588)	262,064
	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	37,760	(67,517)	41,397	(65,516)
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	(53,501)	(3,486)	(53,501)	(3,486)
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,265,194	2,587,859	1,413,680	2,776,874
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(316,299)	(646,965)	(327,568)	(686,550)
	Other comprehensive income of the current year - net of applicable income tax	782,111	15,964,652	908,420	16,108,078
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	13,916,803	28,011,921	14,356,912	28,290,564
	Profit attributable to:				
	OWNER	13,134,692	12,047,269	13,422,688	12,175,539
	NON INTEREST CONTROL			25,804	6,947
	TOTAL INCOME OF CURRENT YEAR	13,134,692	12,047,269	13,448,492	12,182,486
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	13,916,803	28,011,921	14,318,417	28,269,895
	NON INTEREST CONTROL			38,495	20,669
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	13,916,803	28,011,921	14,356,912	28,290,564
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	10,478,309	7,619,322	-	-
	EARNINGS PER SHARE	537.26	492.78	549.04	498.02

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2017	December 31, 2016	June 30, 2017	December 31, 2016
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	11,212,876	19,631,109	11,212,876	19,631,109
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	8,407	207,103
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	65,411,093	49,586,534	65,411,093	49,586,534
	- Foreign currencies	5,612,522	21,403,674	5,612,522	21,403,674
	b. Others				
	i. Committed	-	-	1,031,220	627,035
	ii. Uncommitted	47,423,226	48,979,457	47,423,226	48,979,457
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	46,752	39,605
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	163,155	72,664	163,155	72,664
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	4,333,760	6,708,947	4,343,150	6,725,261
	b. Local letters of credit	1,848,815	1,801,293	1,876,117	1,815,891
	4 Outstanding sales position on spot and derivative	25,111,718	14,659,381	25,111,718	14,659,381
	5 Others	-	-	251,021	254,649
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,372	4,456	58,258	45,208
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	11,504,970	11,919,411	11,624,535	11,979,117
	b. Foreign currencies	13,535,678	12,543,898	13,536,774	12,543,898
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2017

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot	1,266,113	1,266,113	-	39	762
2.	Forward	8,189,749	8,189,749	-	80,989	24,565
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	9,491,901	9,491,901	-	26,515	46,014
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,822,452	5,822,452	-	33,267	32,649
5.	Others	-	-	-	-	-
C.	Others	8,739,924	8,739,924	-	7,871	122,444
	TOTAL	33,510,139	33,510,139	-	148,681	226,434

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2017					June 30, 2016						
		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	3,200,642	-	-	-	-	3,200,642	2,285,184	-	-	-	-	2,285,184
	b. Foreign currencies	14,176,506	-	-	-	-	14,176,506	16,124,016	-	-	-	-	16,124,016
2.	Spot and derivative receivables												
	a. Rupiah	140,810	-	-	-	-	140,810	12,049	-	-	-	-	12,049
	b. Foreign currencies	7,871	-	-	-	-	7,871	6,156	-	-	-	-	6,156
3.	Securities												
	a. Rupiah	80,732,954	-	-	-	-	80,732,954	75,510,234	175,000	-	-	-	75,685,234
	b. Foreign currencies	44,873,105	-	-	-	-	44,873,105	43,536,908	-	-	-	-	43,536,908
4.	Securities sold with agreement to repurchase												
	a. Rupiah	11,550,558	-	-	-	-	11,550,558	8,240,574	-	-	-	-	8,240,574
	b. Foreign currencies	-	-	-	-	-	-	1,482,181	-	-	-	-	1,482,181
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	3,765,899	-	-	-	-	3,765,899	1,123,489	-	-	-	-	1,123,489
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	6,765,534	-	-	-	-	6,765,534	4,353,437	-	-	-	-	4,353,437
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	269,772,607	25,338,131	1,759,443	1,827,064	5,938,251	304,635,496	236,612,726	23,037,063	1,510,574	1,545,169	5,014,608	267,720,140
	ii. Foreign currencies	617,124	33,919	7,436	-	27,167	685,646	668,378	46,209	-	23,076	52,210	789,873
	b. Non UMKM												
	i. Rupiah	278,991,689	10,164,334	1,143,294	641,805	2,339,596	293,280,718	258,079,491	10,950,988	1,527,672	370,794	2,757,855	273,686,800
	ii. Foreign currencies	53,481,351	5,257,789	64,030	-	757,878	59,561,048	42,124,427	4,926,337	-	-	636,269	47,687,033
	c. Restructured loans												
	i. Rupiah	15,802,461	9,849,049	1,711,833	840,804	3,006,304	31,210,451	9,942,616	9,082,627	1,012,351	315,389	1,631,582	21,984,565
	ii. Foreign currencies	1,717,980	5,232,087	71,466	-	630,776	7,652,309	1,073,089	4,390,462	-	-	257,992	5,721,543
	d. Property loans	1,541,421	50,074	364,094	229,149	87,526	2,272,264	1,800,481	336,948	389,672	-	70,071	2,597,172
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	109,886,526	857,285	274,277	4,690	27	111,022,805	90,644,174	1,622,934	7,635	3,813	-	92,278,556
	b. Foreign currencies	38,324,071	486,343	-	-	-	38,810,414	52,969,764	689,799	-	-	-	53,659,563
12.	Repossessed assets	3,665	-	5,345	5,287	15,002	29,299	9,201	-	510	15,350	7,389	32,450

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2017						June 30, 2016					
		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						28,859,715						20,566,999
3.	Total required allowance for possible losses on earning assets						19,764,245						18,185,172
4.	Percentage of UMKM loans to total loans						46.34%						45.46%
5.	Percentage of UMK loans to total loans						40.73%						40.15%
6.	Percentage of UMKM debtors to total debtors						80.93%						79.30%
7.	Percentage of UMK debtors to total debtors						80.19%						78.64%
8.	Others												
	a. Chanelling of loans						24,714,686						24,727,269
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						3,695,029						3,831,737
	d. Recovery of written off on earning assets						1,880,806						2,024,356
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	June 30, 2017				June 30, 2016			
		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	-	-	173,771	-	-	-	186,888	-
2.	Spot and derivative receivables	-	-	1,487	-	-	-	182	-
3.	Securities	-	-	176,615	-	8,750	-	182,878	8,750
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	67,655	-	-	-	43,534	-
7.	Loans	11,924,583	16,935,132	6,029,794	12,988,343	5,317,013	15,241,236	5,376,852	12,053,400
8.	Investments in shares	-	-	16	-	-	-	2,824	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	14,330	-	-	-	-	-
11.	Administrative account transactions	-	-	312,232	-	-	-	329,864	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2017 and 2016

POS-POS	June 30, 2017		June 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
(In Millions of Rupiah)				
COMPONENTS				
I. CORE CAPITAL	139,488,790	142,785,983	110,333,045	112,790,343
1. Common Equity Tier 1	139,488,790	142,785,983	110,333,045	112,790,343
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	142,217,712	141,264,416	-	-
1.2.1. Incremental Factors:	142,273,006	141,387,049	-	-
1.2.1.1. Other comprehensive income	14,877,478	14,877,478	-	-
1.2.1.1.1. Excess translation adjustment of financial statement	-	-	-	-
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	1,052,786	1,052,786	-	-
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	-	-
1.2.1.2. Other disclosed reserves	127,395,528	126,509,571	-	-
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	110,827,811	109,865,218	-	-
1.2.1.1.4. Current year profit	13,134,692	13,211,328	-	-
1.2.1.1.5. Fund for paid-in capital	-	-	-	-
1.2.1.1.6. Others	-	-	-	-
1.2.2. Offsetting Factors:	55,294	122,633	-	-
1.2.2.1. Pendapatan Komprehensif Lainnya	30,011	30,011	-	-
1.2.2.1.1. Difference in less translation of financial statements	30,011	30,011	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	-	-	-
1.2.2.2. Other disclosed reserves	25,283	92,622	-	-
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	-	37,138	-	-
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	25,283	47,870	-	-
1.2.1.1.6. Others	-	7,614	-	-
1.3. Non controlling interest	-	254,686	-	-
1.4. Deduction factor of Common Equity Tier 1	8,840,783	4,844,980	-	-
1.4.1. Deferred tax	3,059,209	3,151,043	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Difference in other intangible assets	-	2,714	-	-
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 June 30, 2017 and 2016

POS-POS					(In Millions of Rupiah)								
					June 30, 2017		June 30, 2016						
					INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED					
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)					6,653,370	7,870,062	21,078,707	21,273,712					
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)					6,653,370	6,870,062	-	-					
4. Tier 2 deduction factor					-	-	-	-					
4.1. Sinking Fund					-	-	-	-					
4.2. Investment in Tier 2 instruments in other bank					-	-	-	-					
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair					-	-	-	-					
TOTAL MODAL					146,142,160	150,656,045	131,411,752	134,064,055					
					June 30, 2017		June 30, 2016						
					INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED					
RISK WEIGHTED ASSET (RWA)					CAR								
RWA FOR CREDIT RISK					532,269,600	555,487,077	478,378,080	499,960,032	CET1 Ratio (%)	20.68%	20.35%	18.56%	18.21%
RWA FOR MARKET RISK					11,162,499	11,646,521	4,319,408	4,435,119	Tier 1 Ratio (%)	20.68%	20.35%	18.56%	18.21%
RWA FOR OPERATIONAL RISK					130,967,728	134,420,827	111,898,899	114,841,081	Tier 2 Ratio (%)	0.99%	1.12%	3.55%	3.44%
TOTAL RWA					674,399,827	701,554,425	594,596,387	619,236,232	Total Ratio (%)	21.67%	21.47%	22.10%	21.65%
CAR ACCORDING TO RISK PROFILE (%)					9.61%	9.61%	9.18%	9.19%	CET 1 FOR BUFFER (%)	12.06%	11.86%	12.92%	12.46%
CAR FULFILLMENT ALLOCATION					BUFFER WHICH MUST BE FILLED BY BANK (%)								
From CET1 (%)					8.62%	8.49%	5.63%	5.75%	Capital Conservation Buffer (%)	0.625%	1.250%	0.625%	1.250%
From AT1 (%)					0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)					0.99%	1.12%	3.55%	3.44%	Capital Surcharge untuk D-SIB (%)	0.500%	1.000%	0.500%	1.000%

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2017 and 2016

(In %)

Rasio	June 30, 2017	June 30, 2016
Performance Ratios		
1. Capital Adequacy Ratio	21.67	22.10
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.53	1.53
3. Non performing earning assets to total earning assets	1.77	1.82
4. Allowance for impairment of financial assets to earning assets	3.47	2.75
5. NPL <i>gross</i>	2.23	2.31
6. NPL <i>net</i>	1.16	1.42
7. Return on Asset (ROA)	3.31	3.68
8. Return on Equity (ROE)	19.12	25.24
9. Net Interest Margin (NIM)	8.12	8.26
10. Operating Expenses to Operating Income (BOPO)	72.55	71.37
11. Loan to Deposit Ratio (LDR)	89.76	90.03
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	6.59	6.54
b. Reserve requirement - Foreign currencies	8.77	8.02
3. Net Open Position (overall)	7.59	3.29

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2017	June 30, 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	49,595,648	44,061,769
Sharia income	1,370,683	1,298,525
Premium Income	1,277,904	1,212,775
Expenses paid	-	-
Interest expense	(13,580,558)	(13,814,959)
Sharia expenses	(598,381)	(515,979)
Expense claim	(1,158,215)	(1,257,634)
Recoveries of written off loans	1,882,916	2,057,875
Other operating income	7,003,574	4,079,736
Other operating expenses	(18,435,154)	(13,753,508)
Non-operating income - net	84,168	701,221
Payment of income tax and tax bill	(6,056,512)	(5,100,528)
Cash flows before changes in operating assets and liabilities	21,386,073	18,969,293
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(266,550)	98,000
Securities and Government Recapitalization Bonds at fair value through profit or loss	(1,887,651)	272,004
Export bills	3,778,000	(606,257)
Securities purchased under resale agreements	(2,208,529)	(278,364)
Loans	(28,282,875)	(37,099,848)
Sharia receivables and financing	(71,480)	(1,292,532)
Finance Lease Receivables	85,122	-
Other assets	(5,286,298)	(3,974,653)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	3,049,598	940,305
Deposits:		
Demand deposits	(12,190,090)	(3,669,755)
<i>Wadiah</i> demand deposits	277,113	548,440
Savings deposits	(3,332,016)	(3,610,811)
<i>Wadiah</i> savings deposits	145,156	155,226
<i>Mudharabah</i> savings deposits	59,065	101,523
Time deposits	27,077,446	21,511,873
<i>Mudharabah</i> time deposits	1,481,075	(292,589)
Deposits from other banks and financial institutions	3,302,117	(4,786,030)
Securities sold under agreements to repurchase	4,244,650	(1,879,705)
Other liabilities	1,017,261	3,598,806
Net cash used for operating activities	12,377,187	(11,295,074)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acceptance of dividends	21	44
Proceeds from sale of premises and equipment	(1,041,164)	(2,015,558)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	2,131,374	3,337,349
Net cash obtained from investing activities	1,090,231	1,321,835

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to June 30, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2017	June 30, 2016
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(9,097,978)	(8,457,910)
Treasury stock	-	(132,573)
Appropriation for dividends	-	(10,544)
Acceptance (Payments) of subordinated loans	5,099,499	8,641,832
Acceptance of securities issued	(2,020,000)	-
Payments of securities issued	(10,478,309)	(7,619,323)
Net cash used for financing activities	(16,496,788)	(7,578,518)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(3,029,370)	(17,551,757)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	37,674	(12,461)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	188,954,879	163,388,757
CASH AND CASH EQUIVALENTS AT END OF PERIOD	185,963,183	145,824,539
Cash and cash equivalents at end of period consist of:		
Cash	38,203,969	34,201,718
Current accounts with Bank Indonesia	57,458,971	48,106,283
Current accounts with other banks	10,628,170	12,581,483
Placements with other banks – maturing within three months or less since the acquisition date	50,841,475	34,435,407
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	28,830,598	16,499,648
Total Cash and Cash Equivalents	185,963,183	145,824,539

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Andrinof A. Chaniago *) (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	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : Mahmud	
- Independent Commissioner : A. Fuad Rahmany	
- Independent Commissioner : A. Sonny Keraf	
- Commissioner : Vincentius Sonny Loho	
- Commissioner : Jeffry J. Wurangian	
- Commissioner : Nicolaus Teguh Budi Harjanto **)	
BOARD OF DIRECTORS	
- President Director : Suprajarto	
- Vice President Director : Sunarso	
- Director : Randi Anto	
- Director : Haru Koesmahargyo	
- Director : Susy Liestiowaty	
- Director : Kuswiyoto	
- Director : Donsuwan Simatupang	
- Director : Mohammad Irfan	
- Director : Sis Apik Wijayanto	
- Compliance Director : Priyastomo	
- Director : Indra Utoyo ***)	
	Jakarta, August 4, 2017 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Suprajarto Haru Koesmahargyo Vice President Director Director

*) It has been approved by the Financial Services Authority of Indonesia, effective on July 19, 2017 according to Letter No. KEP-139/D.03/2017

**) It has been approved by the Financial Services Authority of Indonesia, effective on July 19, 2017 according to Letter No. KEP-140/D.03/2017

***) It has been approved by the Financial Services Authority of Indonesia, effective on July 19, 2017 according to Letter No. KEP-141/D.03/2017

Notes :

- The financial information above is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("Bank") and the subsidiaries dated June 30, 2017 and for the period ended on that date, which is prepared with Accounting Standard Bank Finance in Indonesia that had been reviewed by Purwantono, Sungkoro & Surja ("PSS") a member firm of Ernst & Young Global Limited, an independent auditor, as contained in its report dated July 27, 2017 that are not listed in this publication, because of the above consolidated financial information taken from the Consolidated Financial Statements, thus the information is not a complete 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 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies" .
- For the period of December 31, 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 June 30, 2017, December 31, 2016 and June 30, 2016 are respective Rp13,327.50, 13,472.50 dan Rp13,212.50.
- 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.