				Melay	BANK BRI
		BALANCE SHEETS			
	As of	December 31, 2015 an	id 2014		
					In Millions of Rupiah)
		BA	NK	CONSO	
No.	DESCRIPTION	December 31, 2015	December 31, 2014	December 31, 2015	
ASSE	TS	December 01, 2010	December 01, 2014	December 01, 2010	December 01, 2014
1.	Cash	28,470,316	22,188,565	28,771,635	22,469,167
2.	Placements with Bank Indonesia	95,641,785	99,316,979	99,752,721	101,758,775
3.	Placements with other banks	20,612,062	22,363,331	20,911,021	22,208,024
4.	Spot and derivative receivables	-	536	-	536
5.	Securities				
	a. Measured at fair value through profit and loss	273,714	58,009	929,334	128,342
	b. Available for sale	49,427,382	26,520,928	52,359,270	27,031,186
	c. Held to maturity	59,347,119	43,139,662	63,880,149	45,428,157
	d. Loans and receivables	7,280,883	10,527,985	7,280,883	10,527,985
6.	Securities sold under repurchase agreement (repo)	11,538,498	15,884,371	11,538,498	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	845,125	39,003,595	845,125	39,003,595
8.	Acceptances receivables	5,138,671	6,503,269	5,163,471	6,525,688
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	558,446,721	490,410,064	564,491,243	495,104,644
10.	Sharia financing	-	-	16,261,754	15,322,903
11.	Investments in shares	4,949,988	2,407,978	269,130	251,573
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(17,746)	-
	b. Loans	(17,030,352)	(15,785,241)	(17,162,183)	(15,886,145)
	c. Others	-	-	-	-
13.	Intangible assets	-	-	394,868	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	13,982,469	11,085,865	14,687,468	11,583,301
	Accumulated depreciation on premises and equipment-/-	(6,231,273)	(5,369,443)	(6,648,188)	(5,665,831)
15.	Aset non produktif				
	a. Abandoned properties	9,191	10,096	9,191	10,096
	b. Foreclosed assets	29,780	27,214	84,191	27,553
	c. Suspense account	-	-	-	-
	d. Inter office assets			<b>-</b>	
	a. Operational activities conducted in Indonesia	393	442	393	442
40	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,806,780	1,663,539	1,983,774	1,688,872
19.	Other assets	11,459,127	8,088,341	12,662,052	8,516,376
	TOTAL ASSETS	845,998,379	778,046,085	878,426,312	801,984,190

BANK BRI Melayani Dengan Setulus Hati

### BALANCE SHEETS As of December 31, 2015 and 2014

		PA			(In Millions of Rupiah)
No.	DESCRIPTION	December 31, 2015	NK December 31, 2014		LIDATED December 31, 2014
LIABIL	LITIES AND SHAREHOLDERS' EQUITY			2000111001 011, 2010	2000111001 01, 2014
	<u>LIABILITIES</u>				
1.	Demand deposits	112,988,721	89,075,577	113,429,343	89,430,267
2.	Savings deposits	267,607,038	232,413,723	268,058,865	232,722,519
3.	Time deposits	262,178,245	278,915,070	267,884,404	283,457,544
4. 5.	Revenue sharing Invesment Liabilities to Bank Indonesia	- 77,676	- 383,131	19,622,767 77,676	16,711,516 383,131
<u> </u>	Liabilities to other banks	11,335,746	8,657,773	12,125,636	9,365,037
7.	Spot and derivative payable	445,753	717,523	445.753	717,523
8.	Liabilities on securities sold under repurchase agreements		,		,
		11,377,958	15,456,701	11,377,958	15,456,701
9.	Acceptances payable	5,138,671	6,503,269	5,163,471	6,525,688
10.	Securities issued	10,268,606	8,307,503	10,267,279	8,257,990
11.	Fund borrowings	35,420,946	24,948,581	35,520,946	25,048,581
12.	Margin deposits received	16,423	32,106	16,856	34,943
13.	Inter office liabilities				
	<ul> <li>a. Operational activities conducted in Indonesia</li> <li>b. Operational activities conducted outside Indonesia</li> </ul>	-	-	-	-
14.	Deferred tax liabilities		-		-
15.	Other liabilities	16,750,798	15,454,142	21,308,179	16,166,916
	Profit sharing Invesment	-	-	-	-
	TOTAL LIABILITIES	733,606,581	680,865,099	765,299,133	704,278,356
	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)
10	c. Treasury stock -/-	(2,286,375)	-	(2,286,375)	-
18.	Additional Paid-in Capital a. Agio	2,773,858	2 772 959	2,773,858	2 772 959
	b. Disagio -/-	-	2,773,858	2,773,030	2,773,858
	c. Donated capital	-	-	-	-
	d. Funds for paid up capital	-	-	-	-
	e. Others	-	-	-	-
19.	Other comprehensive gain (loss)				
	a. Translation adjusment from foreign currency	49,069	56,468	49,069	56,468
	b. Gain (loss) on value changes of financial assets				
	categorized as available for sale	(1,039,129)	(193,160)	(1,145,471)	(198,888)
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	-	-	-	-
	e. Portion of other comprehensive income from associates				
		-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program				
		532,411	113,513	541,468	124,147
	g. Income tax of other comprehensive Income	-	-	-	-
20.	h. Others Difference in quasi reorganization	-	-	-	-
20.	Difference in restructuring under commmon control		-		-
22.	Other equity	-	-	-	-
23.	Reserve				
	a. General reserve	3,022,684	3,022,685	3,022,684	3,022,685
	b. Appropriated reserves	15,093,057	12,426,475	15,093,057	12,426,475
24.	Retained Earning				
	a. Previous years	62,874,782	48,637,498	63,206,492	48,932,013
	b. Current year	25,204,150	24,176,358	25,410,788	24,226,601
	TOTAL EQUITIES ATRIBUTABBLE	140.004.700	07 400 000	140.000.001	07 500 050
	TO OWNERS	112,391,798	97,180,986	112,832,861	97,530,650
25.	Minority interest			294,318	175,184
20.				234,310	175,104
	TOTAL EQUITIES	112,391,798	97,180,986	113,127,179	97,705,834
		,,	,,	.,,	. ,,
	TOTAL LIABILITIES AND EQUITIES	845,998,379	778,046,085	878,426,312	801,984,190



# STATEMENTS OF PROFIT AND LOSS For the periods from January 1 to December 31, 2015 and 2014

				Millions of Rupiah, un	
No.	DESCRIPTION	BA December 31, 2015	NK December 31, 2014	CONSOI December 31, 2015	LIDATED December 31, 2014
OPER	ATING INCOME AND EXPENSES	December 31, 2015	December 31, 2014	December 51, 2015	December 31, 2014
	erest Income and Interest expenses				
1.	Interest income				
	a. Rupiah	78,565,649	70,479,149	81,770,076	73,173,564
	b. Foreign currencies	3,655,385	1,986,669	3,664,749	1,996,737
2.	Interest expenses				
	a. Rupiah	23,921,931	21,158,580	25,363,793	22,487,948
	b. Foreign currencies	1,789,216	1,187,954	1,792,251	1,192,562
	Net interest income (expenses)	56,509,887	50,119,284	58,278,781	51,489,791
	an One and the second Francesco				
B. Otr 1.	er Operating Income and Expenses Other Operating Income				
1.	a. Increase in fair value of financial assets (mark to				
	market)				
	i. Securities	-	2,059		6,399
	ii. Loans				- 0,333
	iii. Spot and derivative	49,404	138,394	49,404	138,394
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to				
	market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	63,257	112,499	86,485	121,575
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	408,534	95,994	417,761	99,012
	e. Gain from investment in shares with equity method	13,262	28,721	13,262	20,455
	f. Dividend	5,281	8,287	482	8,371
	g. Fees/commissions and admnistrative	7,351,714	6,068,243	7,363,682	6,107,105
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	4,332,304	2,723,674	4,477,964	2,797,944
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)	-	-	-	-
	e. Impairment i. Securities				
	i. Loans	-			-
	ii. Sharia financing	8,581,076	5,612,959	8,685,147 206,159	5,654,870 64,489
	iv. Other financial assets	-		200,159	04,409
		- 249 900		249 900	- 20.449
	<ul> <li>f. Losses related to operational risk</li> <li>g. Losses from investment in shares under equity</li> </ul>	348,809	39,448	348,809	39,448
	g. Losses from investment in shares under equity method				
		-	-	-	-
	h. Fees/commissions and admnistrative	308	2,255	2,346	4,177
	i. Losses from decreses in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	15,343,158	12,943,918	15,970,288	13,484,381
	k. Promotion expenses	858,302	746,515	902,558	779,467
	I. Other expenses	13,331,254	11,722,919	14,050,111	12,452,761
	Other Operating Income (expenses)	(26,246,030)	(21,890,143)	(27,767,323)	(23,180,338)
	INCOME FROM OPERATIONS	30,263,857	28,229,141	30,511,458	28,309,453
		30,203,037	20,229,141	50,511,430	20,303,433

				Mela	BANK BRI yani Dengan Setulus Hati
		TEMENTS OF PROFIT . rom January 1 to Dece		4	
			(In	Millions of Rupiah, un	
No.	DESCRIPTION		NK		LIDATED
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
<b>NON (</b> 1.	DPERATING INCOME AND EXPENSES Gain (losses) from sale of premises and equipment	24,654	13,185	24,886	14,157
1. 2.	Gain (Losses) from foreign currencies translation	-	-	-	-
2. 3.	Other non operating income (expenses)	1,922,927	2,481,386	1,957,674	2,480,502
	NON OPERATING PROFIT (LOSS)	1,947,581	2,494,571	1,982,560	2,494,659
	PROFIT (LOSS) BEFORE INCOME TAX	32,211,438	30,723,712	32,494,018	30,804,112
		02,211,100	00,120,112	02,101,010	00,001,112
	Income tax expenses	7 000 170	0.000.010	7 400 054	0.000.000
	a. Estimated current tax -/-	7,008,173 (885)	6,238,213	7,102,954	6,262,909
	b. Deffered tax income (expenses)	(000)	309,141	(19,724)	314,602
	PROFIT (LOSS) AFTER INCOME TAX - NET	25,204,150	24,176,358	25,410,788	24,226,601
	OTHER COMPREHENSIVE INCOME				
	<ol> <li>Items that will not be reclassified to profit or loss</li> <li>Gain on fixed asset revaluation</li> </ol>				
	b. Gains (losses) on defined benefit actuarial of				
	manfaat pasti program	558,530	(335,171)	555,776	(334,977)
	c. Parts of other comprehensive income of	· · · · · · · · · · · · · · · · · · ·			, ,,
	associates	-	-	-	-
	<ul> <li>d. Others</li> <li>e. Income tax related to items that will not be</li> </ul>	-	-	-	-
	reclassified to profit or loss	(139,633)	83,793	(138,944)	83,742
	<b>2</b> . Items that will be reclassified to profit or loss	(159,055)	03,793	(130,944)	03,742
	a. Adjustments due to the translation of financial				
	statements in foreign currencies	(7,399)	(25,615)	(7,399)	(25,615)
	b. Gains (losses) from changes in the value of	(4, 407, 077)		(4.004.400)	
	financial assets as available for sale c. The effective portion of cash flow hedges	(1,127,957)	688,506	(1,264,123)	709,619
	d. Others		-		-
	e. Income tax related to items that will be reclassified				
	to profit or loss	281,989	(172,126)	316,032	(177,850)
	Other comprehensive income of the current year -				
	net of applicable income tax	(434,470)	239,387	(538,658)	254,919
	TOTAL COMPREHENSIVE INCOME OF THE				
	CURRENT YEAR	24,769,680	24,415,745	24,872,130	24,481,520
		,,	, , , ,	,- ,	, - ,
	Profit attributable to:				
	OWNER	25,204,150	24,176,358	25,397,742	24,214,911
	NON INTEREST CONTROL TOTAL INCOME OF CURRENT YEAR	25 204 150	24 176 259	13,046	11,690
		25,204,150	24,176,358	25,410,788	24,226,601
	Total comprehensive income attributable to:				
	OWNER	(434,470)	239,387	(536,661)	251,943
	NON INTEREST CONTROL			(1,997)	2,976
	TOTAL COMPREHENSIVE INCOME OF THE	(101 170)	000.007		054.040
	CURRENT YEAR	(434,470)	239,387	(538,658)	254,919
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,272,495	6,348,045	-	-
	EARNINGS PER SHARE	1,022.57	980.02	1,030.43	981.59
		1,022.37	900.02	1,030.43	901.59
H	l	l		l	



## STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of December 31, 2015 and 2014

No.         DESCRIPTION         BAIK         CONSOLDATED           I         COMMITMENT RECEIVABLES         December 31, 2015         December 31, 2014         December 31, 2015
No.DescriptionDecember 31, 2015December 31, 2016December 31, 2016
COMMITMENT RECEIVABLES         Image: Commitment Receivable in the ima
1 Unused fund borrowings facilities         .
a. Rupiah         -         -         -           b. Foreign currencies         -
b. Foreign currencies         -         -           2 Outstanding sales position on spot and derivative         14,413,514         4,235,957         14,413,514         4,23           3 Others         - <t< td=""></t<>
2 Outstanding sales position on spot and derivative         14,413,514         4,235,957         14,413,514         4,23           3 Others         - <td< td=""></td<>
3 Others         -         -         -           COMMITMENT PAYABLES         -         -         -           1 Unused loan facilities granted to customer         -         -         -         -           1 Unused loan facilities granted to customer         -         -         -         -         -           a. State-owned enterprises         -         -         -         243,899         7           - Foreign currencies         -         -         -         -         -         -           i. Uncommitted         -         -         -         -         -         -         -           i. Uncommitted         -
1         Unused loan facilities granted to customer         Image: current of the system of the syst
1         Unused loan facilities granted to customer         Image: current of the system of the syst
a. State-owned enterprises
i. Committed         Image: contract of the system of
- Rupiah         -         -         243,899         7           - Foreign currencies         -
- Foreign currencies         -         -         -           ii. Uncommitted         42,556,137         32,950,168         42,556,137         33,06           - Rupiah         42,556,137         32,950,168         42,556,137         33,06           - Foreign currencies         20,332,196         17,75         17,75           b. Others         -         -         576,975         12           ii. Uncommitted         47,863,146         43,346,031         47,863,146         44,33           2 Unused loan facilities granted to other banks         -         -         28,068         -           ii. Rupiah         -         -         -         28,068         -         -           iii. Foreign currencies         -
ii. Uncommitted         Image: Marcine Strength and
- Rupiah         42,556,137         32,950,168         42,556,137         33,06           - Foreign currencies         20,332,196         17,754,114         20,332,196         17,75           b. Others         -         -         576,975         12           ii. Committed         47,863,146         43,346,031         47,863,146         44,33           2 Unused loan facilities granted to other banks         -         -         576,975         12           ii. Rupiah         -         -         28,068         -
- Foreign currencies         20,332,196         17,754,114         20,332,196         17,75           b. Others
b. Others         Image: Committed
i. Committed         -         576,975         12           ii. Uncommitted         47,863,146         43,346,031         47,863,146         44,33           2 Unused loan facilities granted to other banks         -         -         44,33           a. Committed         -         -         28,068           ii. Rupiah         -         -         28,068           ii. Foreign currencies         -         -         28,068           ii. Foreign currencies         -         -         -           b. Uncommitted         -         -         -           i. Rupiah         -         -         -           ii. Foreign currencies         -         -         -           ii. Foreign currencies         -         -         -           3 Outstanding irrevocable letters of credit         13,177,986         8,108,905         13,205,219         8,12           b. Local letters of credit         2,185,018         1,073,807         2,201,572         1,08           4 Outstanding sales position on spot and derivative         10,617,027         4,76         4,76
ii.         Uncommitted         47,863,146         43,346,031         47,863,146         44,33           2         Unused loan facilities granted to other banks   <
2 Unused loan facilities granted to other banks1000000000000000000000000000000000000
a. Committed         Image: Committed state         Image: Committee state
i. Rupiah         -         -         28,068           ii. Foreign currencies         -         -         -         -           b. Uncommitted         -         -         -         -         -           i. Rupiah         -
ii. Foreign currencies         -         -           b. Uncommitted         -         -         -           i. Rupiah         -         -         -           ii. Foreign currencies         -         -         -           3 Outstanding irrevocable letters of credit         -         -         -           a. Foreign letters of credit         13,177,986         8,108,905         13,205,219         8,12           b. Local letters of credit         2,185,018         1,073,807         2,201,572         1,08           4 Outstanding sales position on spot and derivative         10,617,027         4,760,224         10,617,027         4,76
b. Uncommitted         Image: Marcine State         Image: Marcine
b. Uncommitted         Image: Marcine State         Image: Marcine
ii.         Foreign currencies         Image: mail of the state of t
ii.         Foreign currencies         Image: mail of the state of t
3 Outstanding irrevocable letters of credit              a. Foreign letters of credit         13,177,986         8,108,905         13,205,219         8,12           b. Local letters of credit         2,185,018         1,073,807         2,201,572         1,08           4 Outstanding sales position on spot and derivative         10,617,027         4,760,224         10,617,027         4,76
a. Foreign letters of credit         13,177,986         8,108,905         13,205,219         8,12           b. Local letters of credit         2,185,018         1,073,807         2,201,572         1,08           4 Outstanding sales position on spot and derivative         10,617,027         4,760,224         10,617,027         4,76
b. Local letters of credit         2,185,018         1,073,807         2,201,572         1,08           4 Outstanding sales position on spot and derivative         10,617,027         4,760,224         10,617,027         4,76
4 Outstanding sales position on spot and derivative 10,617,027 4,760,224 10,617,027 4,76
5 Others - 155 372 7.
5 Others 155,372 7
III. CONTINGENT RECEIVABLES
1 Guarantees received
a. Rupiah
b. Foreign currencies
2 Unrecognized interest income
a. Interest loans         4,812         6,210         47,497         3
b. Other interest
3 Others
IV. CONTINGENT PAYABLES
1 Guarantees issued
a. Rupiah 7,851,216 5,795,203 7,910,144 5,90
b. Foreign currencies         15,758,764         12,941,295         15,758,764         12,941,295           2 Others         -         -         -         -         -         -

						BANK BRI i Dengan Setulus Hati
		FOREIGN EXCHANGE As of	AND DERIVATIVE T December 31, 2015	RANSACTIONS		
				BANK	(In	Millions of Rupiah)
NO.	TRANSACTION		Purpo		Derivative Receiva	bles & Pavables
		Notional Amount	Trading	Hedging	Receivables	Payables
Α.	Exchange Rate Related					
1.	Spot	2,991,345	2,991,345	-	-	412
2.	Forward	546,560	546,560	-	-	4,205
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	5,003,955	5,003,955	-	-	82,819
6.	Others	-	-	-	-	-
В.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	700,000	700,000	-	-	2,128
5.	Others	-	-	-	-	-
C.	Others	9,108,191	9,108,191	-	-	356,189
	TOTAL	18,350,051	18,350,051	-	-	445,753



(In Milliono

-6 D.

### QUALITY OF ASSETS AND OTHER INFORMATION As of December 31, 2015 and 2014

												(In Millio	ns of Rupiah)
							BAN	NK					
No.	DESCRIPTION				r 31, 2015					December	<sup>.</sup> 31, 2014		
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
١.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	400,000	-	-	-	-	400,000	610,000	-	-	-	-	610,000
	b. Foreign currencies	41,355	-	-	-	-	41,355	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell												
	(reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	188	-	-	-	-	188	172	-	-	-	-	172
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	108,172	533,903	242,112	-	30	884,217	642,567	-	-	243,409	-	885,976
	ii. Foreign currencies	39,580	-	-	-	-	39,580	23,879	-	-	-	-	23,879
	c. Restructured loans												· · ·
	i. Rupiah	-	213,113	171,804	-	-	384,917	212,868	-	-	183,251	-	396,119
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	262,891	-	-	-	-	262,891	249,629	-	-	-	-	249,629
9.	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	46,000	-	-	-	-	46,000	30,000	-	-	-	-	30,000
11,	Commitments and contingencies												
, ,	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12,	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-
,													



### QUALITY OF ASSETS AND OTHER INFORMATION As of December 31, 2015 and 2014

												(In Millic	ons of Rupiah)
							BAI	NK					
No.	DESCRIPTION			Decembe	r 31, 2015					December	r 31, 2014		
NO.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
П.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	4,991,742	-	-	-	-	4,991,742	2,208,088	-	-	-	-	2,208,088
	b. Foreign currencies	15,178,965	-	-	-	-	15,178,965	19,545,243	-	-	-	-	19,545,243
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	229	-	-	-	-	229
	b. Foreign currencies	-	-	-	-	-	-	307	-	-	-	-	307
3.	Securities												
	a. Rupiah	77,266,663	-	-	-	-	77,266,663	61,836,489	-	-	-	-	61,836,489
	b. Foreign currencies	39,062,435	-	-	-	-	39,062,435	18,410,095	-	-	-	-	18,410,095
4.	Securities sold with agreement to repurchase												
	a. Rupiah	7,675,837	-	-	-	-	7,675,837	11,575,701	-	-	-	-	11,575,701
	b. Foreign currencies	3,862,661	-	-	-	-	3,862,661	4,308,670	-	-	-	-	4,308,670
	Securities purchased with agreement to resell												
	(reverse repo)												
	a. Rupiah	845.125	-	-	-	-	845,125	39,003,595	-	-	-	-	39,003,595
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,138,671	-	-	-	-	5,138,671	6,503,269	-	-	-	-	6,503,269
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	221,637,431	17,499,179	953,104	1,021,740	4,247,685	245,359,139	183,688,299	17,627,633	854,738	1,033,807	4,134,434	207,338,911
	ii. Foreign currencies	2,030,330	43,281	-	15,647	34,332	2,123,590	7,156,679	38,184	-	5,565	37,888	7,238,316
	b. Non UMKM												
	i. Rupiah	241,957,080	8,279,236	1,459,337	259,258	2,012,272	253,967,183	214,872,032	11,075,482	193,716	246,259	891,395	227,278,884
	ii. Foreign currencies	54,560,185	490,774	-	-	1,021,865	56,072,824	44,849,227	2,164,784	-	248,653	381,262	47,643,926
	c. Restructured loans												
	i. Rupiah	8,997,230	5,885,302	715,305	182,545	1,050,757	16,831,139	8,356,125	4,494,494	219,581	172,143	941,039	14,183,382
	ii. Foreign currencies	2,551,712	267,578	-	3,817	300,662	3,123,769	608,563	1,024,816	-	-	232,584	1,865,963
	d. Property loans	1,689,846	129,948	663,279	-	75,711	2,558,784	1,972,741	123,691	2,319	4,878	93,984	2,197,613
	Investments in shares	4,687,097	-	-	-	-	4,687,097	2,158,349	-	-	-	-	2,158,349
9.	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	86,769,404	872,643	180,150	11,553	-	87,833,750	69,043,941	1,245,684	10,826	166,184	-	70,466,635
	b. Foreign currencies	61,859,607	20,675	-	10,431	-	61,890,713	50,571,583	922,542	-	8,762	-	51,502,887
	Repossessed assets	7,389	-	1,095	12,569	8,727	29,780	1,475	-	7,393	8,513	9,833	27,214
		,		,	,		.,	,		,	.,	.,	,





#### QUALITY OF ASSETS AND OTHER INFORMATION As of December 31, 2015 and 2014

												(In Millio	ons of Rupiah)
							BAN	NK					
No.	DESCRIPTION			Decembe	r 31, 2015					December	<sup>.</sup> 31, 2014		
NO.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
- 111.	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						17,030,352						15,785,241
3.	Total required allowance for possible losses on						17,030,352						15,765,241
э.	earning assets						15,735,708						13,274,293
4.	Percentage of UMKM loans to total loans						44.32%						43.75%
5.	Percentage of UMK loans to total loans						38.79%						36.58%
6.	Percentage of UMKM debtors to total debtors						77.51%						74.21%
7.	Percentage of UMK debtors to total debtors						76.89%						73.43%
8.	Others												
	a. Chanelling of loans						24,727,329						22,390,536
	<ul> <li>Mudharabah Muqayyadah financing</li> </ul>						-						-
	<ul> <li>Written off on earning assets</li> </ul>						7,741,007						5,579,089
	d. Recovery of written off on earning assets						2,333,966						2,087,416
	e. Written off on earning assets with elimination												
	of right to collect						-						-

#### ALLOWANCES FOR POSSIBLE LOSSES

			December	31, 2015			December	r 31, 2014	
No.	DESCRIPTION	Allowance for	r Impairment	Possible I	llowancefor Losses on ning	Allowance	for Impairment	Required All Possible L Earn	osses on
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	206,121	-	-	-	223,633	-
2.	Spot and derivative receivables	-	-	-	-	-	-	5	-
3.	Securities	-	-	177,028	-	-	-	154,890	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell								
	(reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	51,387	-	-	-	65,033	-
7.	Loans	4,074,445	12,955,907	5,203,330	9,705,009	2,355,974	13,429,267	4,512,329	8,036,398
8.	Investments in shares	-	-	2,645	-	-	-	2,513	-
9.	Temporary invesment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	460	-	-	-	300	-
11.	Administrative account transactions	-	-	389,730	-	-	-	279,192	-



### CALCULATION OF CAPITAL ADEQUACY RATIO As of December 31, 2015 and 2014

	Desemb			ions of Rupiah
POS-POS		er 31, 2015		er 31, 2014
OMPONENTS	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
Core Capital	89,992,393	93,436,842	82,108,763	83,344,169
1. Common Equity Tier 1	89,992,393	93,436,842	-	03,344,105
1.1. Paid in Capital (after deducting Treasury Stock)	6,114,761	6,114,761		
1.2. Disclosed Reserves			-	
	90,632,754	91,087,245	-	-
1.2.1. Additional paid-in capital	540,013	540,013	-	-
1.2.2. Contributed capital	-	-	-	-
1.2.3. General reserves	3,022,684	3,022,684	-	-
1.2.4. Previous years profit/loss which can be calculated into capital	62,874,782	63,206,492	-	-
1.2.5. Current year profit/loss which can be calculated into capital	25,204,150	25,410,788	-	-
1.2.6. Excess translation adjustment of financial statement	49,069	49,069	-	-
1.2.7. Fund for paid-in capital	-	-	-	-
1.2.8. Warrant	-	-	-	-
1.2.9. Stock option issued related to stock compensation program	-	-	-	-
1.2.10. Other comprehensive income	(1,039,129)	(1,061,856)	-	-
1.2.11. Fixed asset revaluation surplus	-	-	-	-
1.2.12. Negative differences between regulatory provision and impairment of				
productive asset		(47.007)		
•	-	(47,397)	-	-
1.2.13. Required regulatory provision on non productive asset	(18,815)	(32,548)	-	-
1.2.14. Negative differences on adjustment of fair value on financial instrument in				
the trading book	-	-	-	-
1.3. Non controlling interest	-	172,724	-	-
1.4. Deduction factor of Common Equity Tier 1	6,755,122	3,937,888	-	-
1.4.1. Deferred tax	1,806,780	1,983,774	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Other intangible assets	-	-	-	-
1.4.4. Equity investment which can be calculated as deduction factor	4.948.342	1,889,534	-	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-		-	_
1.4.7. Other deduction factor of Tier 1	-	-	-	-
1.4.8. Investment in AT1 and Tier 2 instruments in other bank	-		-	
		-	-	-
2. Additional Tier 1	-	-	-	-
		-		
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor: Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
Suplementary Capital (Tier 2)	20,588,224	20,763,556	3,597,794	4,960,21
1. Capital instrument which can be calculated as Tier 2	16,468	16,468	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of				
RWA for Credit Risk)	5,478,699	5,654,031	-	-
4. Specific reserves	15,093,057	15,093,057	-	-
5. Tier 2 deduction factor	-	-	-	-
5.1. Sinking Fund	-	-	-	-
5.2. Investment in Tier 2 instruments in other bank	-	-	-	-
tal Capital	110,580,617	114,200,398	85,706,557	88,304,38
SK WEIGHTED ASSET (RWA)	110,000,011	114,200,000	00,100,001	00,004,00
RWA FOR CREDIT RISK	438,295,934	458,538,460	381,065,044	399,129,26
	2,572,131	2,884,354	, ,	
RWA FOR MARKET RISK		, ,	3,326,447	3,381,80
RWA FOR OPERATIONAL RISK	96,206,873	98,655,847	83,790,585	84,169,03
TOTAL RWA	537,074,938	560,078,661	468,182,076	486,680,10
APITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.41%	9.42%	9.37%	9.39
AR				
CET1 Ratio	16.76%	16.68%	0.00%	0.00
	40 700/	16 690/	17 5 40/	17.13
Tier 1 Ratio	16.76%	16.68%	17.54%	17.13
Tier 1 Ratio Tier 2 Ratio	16.76% 3.83%		0.77%	

		Mela	BANK BRI
	CALCULATION OF FINANCIAL RATIOS As of December 31, 2015 and 2014		
	AS OF December 51, 2015 and 2014		(In %)
	Rasio	December 31, 2015	December 31, 2014
Perfor	mance Ratios		
1.	Capital Adequacy Ratio	20.59	18.31
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non		
	earning assets	1.33	1.09
3.	Non performing earning assets to total earning assets	1.57	1.26
4.	Allowance for impairment of financial assets to earning assets	2.37	2.40
5.	NPL gross	2.02	1.69
6.	NPL net	0.52	0.36
7.	Return on Asset (ROA)	4.19	4.73
8.	Return on Equity (ROE)	29.89	31.19
9.	Net Interest Margin (NIM)	8.13	8.51
10.	Operating Expenses to Operating Income (BOPO)	67.96	65.42
11.	Loan to Deposit Ratio (LDR)	86.88	81.68
Comp	liance		
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	9.31	8.07
	b. Reserve requirement - Foreign currencies	8.43	8.00
3.	Net Open Position (overall)	2.33	3.86



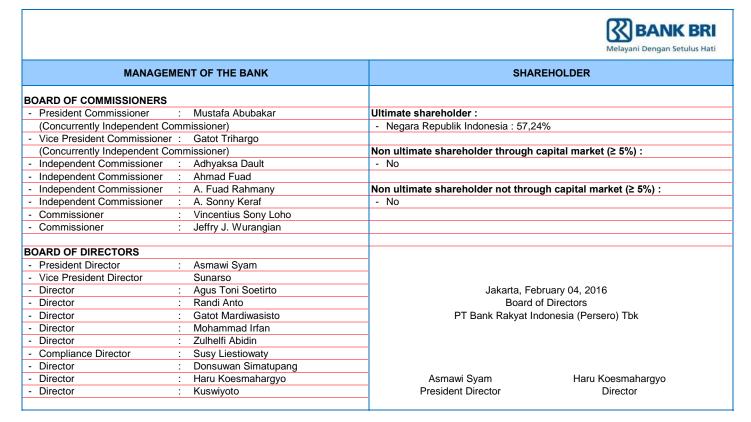
### CONSOLIDATED STATEMENTS OF CASH FLOWS For the periods from January 1 to December 31, 2015 and 2014

	(In Millions of Rupiah) CONSOLIDATED	
DESCRIPTION	December 31, 2015	December 31, 2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received	00 505 000	70.050.405
Receipt of interest and investments	82,595,882	73,056,125
Sharia income	2,426,292	2,056,436
Expenses paid	(00,404,000)	(00.404.000)
Interest expense	(26,101,932)	(22,191,220)
Sharia expenses	(1,013,170)	(994,824)
Recoveries of written off loans	2,353,612	2,112,320
Other operating income	9,533,063	6,281,355
Other operating expenses	(25,782,430)	(23,967,573)
Non-operating income - net	1,959,483	2,483,137
Payment of income tax and tax bill	(7,000,011)	(7,605,809)
Cash flows before changes in operating assets and liabilities	38,970,789	31,229,947
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(100,000)	2,796
Securities and Government Recapitalization Bonds at fair value through profit or loss	(800,992)	882,059
Export bills	3,247,102	(1,601,913)
Securities purchased under resale agreements	38,158,470	(24,563,532)
Loans	(77,198,420)	(66,400,256)
Sharia receivables and financing	(1,156,677)	(1,616,217)
Other assets	(2,388,153)	(1,127,506)
(Decrease) Increase in operating liabilities:		
Liabilities due immediately	(1,899,903)	1,928,408
Deposits:		
Demand deposits	23,999,076	10,764,203
Wadiah demand deposits	315,832	(48,974)
Savings deposits	35,336,346	22,487,836
Wadiah savings deposits	417,270	818,105
Mudharabah savings deposits	322,382	92,428
Time deposits	(15,573,140)	81,871,778
Mudharabah time deposits	1,855,767	2,055,088
Deposits from other banks and financial institutions	2,509,681	4,964,172
Securities sold under agreements to repurchase	(4,434,003)	15,456,092
Other liabilities	3,963,481	(1,371,878)
Net cash obtained from operating activities	45,544,908	75,822,636
CASH FLOWS FROM INVESTING ACTIVITIES	01.000	
Proceeds from sale of premises and equipment	21,628	14,059
Acceptance of dividends	394	21
Acquisition of premises and equipment	(3,285,398)	(3,064,718)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government		
Recapitalization Bonds	(53,441,154)	(21,598,976)
Net cash used for investing activities	(56,704,530)	(24,649,614)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (Payment) of fund borrowings	9,930,290	15,767,824
Treasury stock	(2,286,375)	
Appropriation for dividends	(7,273,684)	(6,350,262)
Payments of subordinated loans	(1,210,004)	(2,019,442)
	1,455,207	2,106,529
Acceptance of securities issued		
Acceptance of securities issued Net cash used for financing activities	1,804,324	9,504,649



## CONSOLIDATED STATEMENTS OF CASH FLOWS For the periods from January 1 to December 31, 2015 and 2014

		(In Millions of Rupiah)
DESCRIPTION	CONSOLIDATED	
	December 31, 2015	December 31, 2014
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(9,355,298)	60,677,671
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF		
FOREIGN CURRENCY FINANCIAL STATEMENTS	12,800	2,775
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	172,731,255	112,050,809
	400 000 757	470 704 055
CASH AND CASH EQUIVALENTS AT END OF YEAR	163,388,757	172,731,255
Cash and cash equivalents at end of year consist of:		
Cash	28,771,635	22,469,167
Current accounts with Bank Indonesia	61,717,798	51,184,429
Current accounts with other banks	8,736,092	10,580,440
Placements with other banks - maturing within three months or less since the acquisition date	49,734,664	62,035,442
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	14,428,568	26,461,777
· · · · · · · · · · · · · · · · · · ·		
Total Cash and Cash Equivalents	163,388,757	172,731,255



#### Notes :

- The above financial information as of the dates on December 31, 2015 for the year 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 Sinarta, auditor independen, dated January 29, 2015, with an unqualified 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.
- 2. The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
  - a. Financial Services Authority Regulation No. 6 / POJK.03 / 2015 dated March 31, 2015 on " Transparency and publication of the Bank Reports ".
    b. Circular of the Financial Services Authority No. 11/SEOJK.03.2015 dated 17 April 2015 regarding the " Transparency Reports and Publications General Bank Conventional "
  - c. 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".
  - d. 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".
- 3. The Bank has adopted PSAK No. 24 (Revised 2013), "Employee Benefits", the adoption of IAS 19, which remove the corridor mechanism and the disclosure of contingent liabilities to simplify the information and disclosure clarification, and has adjusted the impact of the application of PSAK No. 24 (Revised 2013) referred to in the financial statements 2014.
- 4. On December 29, 2015, the Bank has acquired a stake in PT Asuransi Jiwa Bringin Jiwa Sejahtera ("BJS") equal to 91.001% of the total shares issued by BJS.
- 5. The Foreign currency exchange rate for 1 USD as of December 31, 2015 and 2014 are respective Rp13.785,00 dan Rp12.385,00.
- 6. 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.