

# SUPPLEMENTARY INFORMATION

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PT BANK RAKYAT INDONESIA (PERSERO) TBK (THE "COMPANY") AND THE JOINT LEAD UNDERWRITERS ARE FULLY RESPONSIBLE FOR THE ACCURACY OF ALL INFORMATION OR MATERIAL FACTS AND THE ACCURACY OF OPINIONS CONTAINED IN THIS SUPPLEMENTARY INFORMATION.

THIS OFFERING IS A SECOND TRANCHE DEBT SECURITIES OFFERING OF THE SHELF REGISTRATION DEBT SECURITIES OFFERING WHICH HAS BEEN DECLARED EFFECTIVE.



## PT BANK RAKYAT INDONESIA (PERSERO) TBK

Line of Business

Banking

Domiciled in Central Jakarta, Indonesia

**Head Office:**  
Gedung BRI I  
Jl. Jend Sudirman No.44-46  
Jakarta 10210  
Tel: (021) 251-0244

As of 30 September 2015, the Company Perseroan possesses 1 head office, 19 regional offices, 465 branch offices (including 3 foreign working units), 598 sub-branch offices, 982 cash offices, 2,544 Teras BRI, 611 Teras Kelliling BRI, 5,331 BRI Unit and 21,685 ATM machines nationwide.

**SHELF REGISTRATION BOND I BANK BRI**  
**WITH TARGET FUNDS RAISED TO THE AMOUNT OF RP12.000.000.000.000 (TWELVE TRILLION RUPIAH)**  
In connection to the Shelf Registration Bond, the Company has issued:  
**SHELF REGISTRATION BOND I BANK BRI 1ST TRANCHE YEAR 2015 TO THE AMOUNT OF RP3.000.000.000.000 (THREE TRILLION RUPIAH)**

In connection to the Shelf Registration Bond, the Company will issue and offer:  
**SHELF REGISTRATION BOND I BANK BRI 2ND TRANCHE YEAR 2016**  
**WITH A PRINCIPAL AMOUNT OF RP4.650.000.000.000 (FOUR TRILLION SIX HUNDRED FIFTY BILLION RUPIAH)**

This Bond is issued without certificate and is offered at 100% of the principal amount of the Bond. The Bond is comprised of the following 3 (three) series:

- Serie A : Principal amount of Serie A Bond offered is to the amount of Rp808.000.000.000 (eight hundred eight billion Rupiah) with a fixed coupon rate of 8,50% (eight point five zero) per year, with a 370 (three hundred seventy) Calendar Days tenor from the Issuance Date. The payment for the principal amount of Serie A Bond will be done in full on the Serie A Bond Principal Repayment Date that is on 8 February 2017.
- Serie B : Principal amount of Serie B Bond offered is to the amount of Rp1.018.500.000.000 (one trillion eighteen billion five hundred million Rupiah) with a fixed coupon rate of 9,25% (nine point two five percent) per year, with a 3 (three) years tenor from the Issuance Date. The payment for the principal amount of Serie B Bond will be done in full on the Serie B Bond Principal Repayment Date that is on 4 February 2019.
- Serie C : Principal amount of Serie C Bond offered is to the amount of Rp2.823.500.000.000 (two trillion eight hundred twenty three billion five hundred million Rupiah) with a fixed coupon rate of 9,60% (nine point six zero percent) per year, with a 5 (five) years tenor from the Issuance Date. The payment for the principal amount of Serie C Bond will be done in full on the Serie C Bond Principal Repayment Date that is on 4 February 2021.

Coupon payments will be done quarterly, with the first coupon payment on 4 May 2016, the last coupon payment will be done on the maturity date of each Bond Series. Full repayment of the Bond will be done on the maturity date (bullet payment).

**Shelf Registration Bond I Bank BRI 3rd Tranche and/or subsequent Tranches (if any) will be announced at a later time.**

### IMPORTANT NOTICE

THIS BOND IS NOT GUARANTEED BY A SPECIAL COLLATERAL, BUT GUARANTEED WITH ALL OF THE COMPANY'S ASSETS, WHETHER EXISTING OR WILL EXIST IN THE FUTURE BECOMES A COLLATERAL FOR THE BONDHOLDERS IN ACCORDANCE TO ARTICLE 1131 AND 1132 OF THE CIVIL LAW. THE RIGHTS OF THE BONDHOLDERS ARE EQUAL TO THE RIGHTS OF THE COMPANY'S EXISTING OR FUTURE CREDITORS, EXCEPT FOR THE RIGHTS OF THE COMPANY'S CREDITORS WHICH HAS BEEN SPECIALLY GUARANTEED WITH THE COMPANY'S EXISTING AND FUTURE ASSETS.

THE COMPANY CAN DO A PARTIAL OR WHOLE BUYBACK OF BONDS WHICH HAVE NOT MATURED, WHICH CAN BE DONE AS A REPAYMENT OR TO BE KEPT AND SOLD AT MARKET PRICE ON A LATER DATE. THE BUYBACK CAN BE DONE STARTING 1 (ONE) YEAR AFTER THE DISTRIBUTION DATE. BUYBACK PLANS NEEDS TO BE ANNOUNCED ON AT LEAST 1 (ONE) INDONESIAN NATIONAL NEWSPAPER 2 (TWO) DAYS BEFORE THE BUYBACK STARTS AT THE LATEST. INFORMATION ON THE BUYBACK IS CONTAINED IN CHAPTER X OF THIS SUPPLEMENTARY INFORMATION

THE COMPANY WILL ONLY PRODUCE A JUMBO CERTIFICATE OF THE BOND, REGISTERED UNDER THE NAME OF PT KUSTODIAN SENTRAL EFEK INDONESIA ("KSEI") AND WILL BE DISTRIBUTED ELECTRONICALLY AND ADMINISTERED IN THE COLLECTIVE CUSTODY OF KSEI

IN CONNECTION WITH THE PUBLIC OFFERING, THE COMPANY HAS OBTAINED A RATING ON THE SHELF REGISTRATION BOND FROM PT PEMERIKAT EFEK INDONESIA ("PEFINDO"):  
idAAA (Triple A)

THE POTENTIAL RISK FACED BY BUYER OF THE BONDS IS THE ILLIQUIDITY OF THE BONDS OFFERED IN THIS PUBLIC OFFERING, DUE TO THE LONG TERM INVESTMENT NATURE OF THE BOND

THE COMPANY'S MAIN RISK EXPOSURE IS THE RISK RELATING TO DISBURSED CREDIT, SINCE MAJORITY OF BANK BRI'S PRODUCTIVE ASSETS ARE IN THE FORM DISBURSED CREDIT.

FUNDS OBTAINED FROM THE OFFERING, AFTER DEDUCTING ISSUANCE COSTS, WILL ENTIRELY BE USED FOR BUSINESS EXPANSION THROUGH CREDIT DISBURSEMENT IN ACCORDANCE WITH PRUDENT BANKING AND GOOD CORPORATE GOVERNANCE PRINCIPLE

The Bonds offered will be listed on the Indonesia Stock Exchange  
This Bond Offering is underwritten on a Full Commitment basis

### JOINT LEAD UNDERWRITERS



PT Bahana Securities (Affiliated)



PT Danareksa Sekuritas (Affiliated)

INDOPREMIER

PT Indo Premier Securities



PT Standard Chartered Securities Indonesia

### TRUSTEE

PT Bank Negara Indonesia (Persero) Tbk.

This Supplementary Information is published in Jakarta on 19 January 2016

THIS DOCUMENT IS AN EXECUTIVE SUMMARY AND AN UNOFFICIAL TRANSLATION OF THE SUPPLEMENTARY INFORMATION. BEFORE MAKING INVESTMENT DECISION, INVESTOR ARE REQUIRED TO READ FULL DISCLOSURE RELATED TO THE BOND OFFERING IN THE PROSPECTUS AND THE SUPPLEMENTARY INFORMATION