

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 INFORMATIONS OR MATERIAL FACTS AND THE ACCURACY OF OPINIONS CONTAINED IN THIS SUPPLEMENTARY INFORMATION

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



PT BANK RAKYAT INDONESIA (PERSERO) TBK

Located Central Jakarta, Indonesia

Line of Business : Banking

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

As of 31 March 2016, the Company possesses 1 head office, 19 regional offices, 467 branch offices (including 4 foreign working units), 603 sub-branch offices, 983 cash offices, 2,543 Teras BRI, 636 Teras Keliling BRI, 5,360 BRI Unit and 22,792 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)
- Shelf Registration Bond I Bank BRI 2nd Tranche Year 2015 to The Amount of Rp4.650.000.000.000 (four trillion six hundred fifty billion Rupiah)

In connection to the Shelf Registration Bond, the Company will issue and offer:

SHELF REGISTRATION BOND I BANK BRI 3RD TRANCHE YEAR 2016 WITH A PRINCIPAL AMOUNT OF RP4.350.000.000.000 (FOUR TRILLION THREE HUNDRED FIFTY BILLION RUPIAH)

This Bond is issued scriptless and is offered at 100% of the principal amount of the Bond. The Bond is comprised of the following 3 (three) series:

- Series A : Principal amount of Serie A Bond offered is to the amount of Rp1,212,000,000,000 (one trillion two hundred twelve billion Rupiah) with a fixed coupon rate of 7.50% (seven 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 30 May 2017.
- Series B : Principal amount of Serie B Bond offered is to the amount of Rp2,437,000,000,000 (two trillion four hundred thirty seven billion Rupiah) with a fixed coupon rate of 8.20% (eight point two zero 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 25 May 2019.
- Series C : Principal amount of Serie C Bond offered is to the amount of Rp701,000,000,000 (seven hundred one billion Rupiah) with a fixed coupon rate of 8.70% (eight point seven 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 25 May 2021

Coupon payments will be done quarterly, with the first coupon payment on 25 August 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).

IMPORTANT NOTE

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 VIII 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 KSE

IN CONNECTION WITH THE PUBLIC OFFERING, THE COMPANY HAS OBTAINED A RATING ON THE SHELF REGISTRATION BOND FROM PT PEMERINGKAT 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.

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 4 May 2016

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

TIMETABLE

Effective Date	:	25 June 2015
Estimated Offering Period	:	19 – 20 May 2016
Estimated Allotment Date	:	23 May 2016
Estimated Electronic Distribution Date	:	25 May 2016
Estimated Listing Date	:	26 May 2016

SHELF REGISTRATION OFFERING TRANCHE III

NAME

SHELF REGISTRATION BOND I BANK BRI 3RD TRANCHE YEAR 2016

TYPE OF BOND

This Bond is issued without certificate except for a jumbo certificate issued and registered under the name of KSEI as an evidence of indebtedness for the interest of bond holders through account holders and registered on the date the jumbo certificate is given to KSEI by the Company. Proof of ownership for bondholders is in the form of written statement issued by KSEI or account holder.

PRINCIPAL AMOUNT, COUPON AND MATURITY

This Bond is issued with a principal amount of Rp4,350,000,000,000 (four trillion three hundred fifty billion Rupiah), issued without certificate and offered at 100% value, divided in the following 3 (three) series:

- Seri A : Principal amount of Serie A Bond offered is to the amount of Rp1,212,000,000,000 (one trillion two hundred twelve billion Rupiah) with a fixed coupon rate of 7.50% (seven 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 30 May 2017.
- Seri B : Principal amount of Serie B Bond offered is to the amount of Rp2,437,000,000,000 (two trillion four hundred thirty seven billion Rupiah) with a fixed coupon rate of 8.20% (eight point two zero 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 25 May 2019.
- Seri C : Principal amount of Serie C Bond offered is to the amount of Rp701,000,000,000 (seven hundred one billion Rupiah) with a fixed coupon rate of 8.70% (eight point seven 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 25 May 2021

The Bond's Coupon rate is a yearly percentage from the nominal amount, calculated based on Calendar Days with 1 (one) year equaling 360 (three hundred sixty) Calendar Days and 1 (one) month equaling 30 (thirty) Calendar Days. Coupon will be paid on a quarterly basis from the Issuance Date. The first Coupon payment will be made on 25 August 2016, while the last Coupon payment will be made on the same date of the full repayment of the Bond's principal amount.

The Bond will be repaid in full at the same price as the principal amount stated in the written statement owned by bondholders, in accordance to the Jumbo Certificate and the provisions of the Trustee Agreement. The following table contains the estimated coupon payment schedule:

Coupon	Seri A	Seri B	Seri C
1	25 August 2016	25 August 2016	25 August 2016
2	25 November 2016	25 November 2016	25 November 2016
3	25 February 2017	25 February 2017	25 February 2017
4	30 May 2017	25 May 2017	25 May 2017
5	-	25 August 2017	25 August 2017
6	-	25 November 2017	25 November 2017
7	-	25 February 2018	25 February 2018
8	-	25 May 2018	25 May 2018
9	-	25 August 2018	25 August 2018
10	-	25 November 2018	25 November 2018
11	-	25 February 2019	25 February 2019
12	-	25 May 2019	25 May 2019
13	-	-	25 August 2019
14	-	-	25 November 2019
15	-	-	25 February 2020
16	-	-	25 May 2020
17	-	-	25 August 2020
18	-	-	25 November 2020
19	-	-	25 February 2021
20	-	-	25 May 2021

SUBSCRIPTION AND MINIMUM ORDER

This Bond is issued in accordance to the provisions of the Trustee Agreement, the Bond can be transferred from one securities account to another at a book entry unit of Rp1 (one Rupiah) as governed in the Trustee Agreement. Every Rp1 (one Rupiah) of bond held entitles the bondholder to 1 (one) voting right in the General Meeting of Bondholders. The minimal amount of order is in the multiple of Rp5.000.000 (five million Rupiah).

DEBT SENIORITY RIGHTS

The rights of the bondholders are equal to the rights of the Company's other existing and future creditors, except for the rights of the Company's creditors which has been specially guaranteed with the company's existing and future assets.

COLLATERAL

This Bond is not guaranteed by special collateral, but guaranteed with all of the company's assets, whether existing or will exist in the future becomes 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 other existing and future creditors, except for the rights of the Company's creditors which has been specially guaranteed with the company's existing and future assets.

BOND BUYBACK

Following are the provisions in the event of Bond buyback by the Company:

- a. Bond buyback done as a repayment or to be kept and sold at market price on a later date.
- b. the Bond buyback can done through the stock exchange or not through the stock exchange.
- c. the Bond buyback can only be done starting 1 (one) year from the distribution date.
- d. the Bond buyback can not be done if it causes the Company to be unable to fulfill the provisions in the Trustee Agreement.
- e. the Bond buyback can not be done if the Company has committed a default as defined in the Trustee Agreement, unless it has received an approval from the General Meeting of Bondholders.
- f. the Bond buyback can only be done by the Company from unaffiliated parties.
- g. the Bond buyback plan needs to be reported to the OJK by the Company at the latest 2 (two) Working Days prior to the announcement of the buyback plan on newspaper.
- h. the Bond buyback can only be done after the announcement of the buyback. The announcement needs to be made on at least 1 (one) Indonesian national newspaper, 2 (two) Calendar Days before the buyback commences at the latest.

BOND RATING

In accordance to Rule No.IX.C.1 regarding the Guideline on the Form and Content of the Registration Statement in the event of a Public Offering, Attachment of the Chairman of Bapepam No.KEP-42/PM/2000 dated 27 October 2000 and Rule No.IX.C.11 regarding the Rating of Debt Securities and/or Sukuk, Attachment of the Chairman of Bapepam and LK No.KEP-712/BL/2012 dated 26 December 2012 ("Rule No.IX.C.11"), the Company has procured a rating from Pefindo.

Based on the rating result as stipulated in Letter No.572/PEF-Dir/IV/2016 dated 5 April 2016 regarding Rating Certificate on Shelf Registration I Year 2015 PT Bank Rakyat Indonesia (Persero) Tbk., the rating result of the Company's Bond is:

idAAA (Triple A)

The rating above is valid for the period 5 April 2016 until 1 April 2017.

The Company does not have any affiliation with Pefindo who acted as the Rating Agency.

As stipulated in Rule No.IX.C.11, the Company will conduct rating on the Bond on a yearly basis over the life of the Bond. The Company is required to report the yearly rating result to OJK at the latest 10 (ten) working days after the expiry of the latest rating until the Company has finished all of the obligations arising from the issuance of the Debt Securities.

PROVISION FOR THE REPAYMENT OF THE PRINCIPAL AMOUNT OF THE BOND

The Company is not allocating any funds for the repayment of this Bond, in order to optimize the use of the proceeds received from the public offering of the Bonds, which is inline with the proposed use of proceeds of this Bond public offering.

TAX

Tax on income received from the ownership of the Bond will be calculated based on the prevailing Indonesian tax regulations.

BOND SUBSCRIPTION TERMS

Terms on the bond subscription can be viewed in Chapter IX of the Supplementary Information.

RIGHTS OF THE BONDHOLDERS

- a. Receive repayment on the principal amount of the Bonds and/or bond coupon payments from the Company, which is administered through KSEI as the Payment Agent on the corresponding Principal Repayment date and/or Coupon Payment date. The amount payable by the Company on the Principal Repayment date equals to the Principal amount stated in the Written Statement owned by bondholders on the Principal Repayment date.
- b. Bondholders who are entitled to Coupon Payments are Bondholders whose name are registered in the Account Holder List, 4 (four) Exchange Days prior to the the Coupon Payment date, unless determined otherwise by KSEI in accordance to the prevailing KSEI regulations.
- c. If the Company cannot provide sufficient funds for the coupon payment and principal repayment on the corresponding dates, the Company will be required to pay a Penalty. The Penalty is calculated on the number of days of late payment, whereby 1 (one) year equals to 360 (three hundred sixty) Calendar Days and 1 (one) month equals to 30 (thirty) Calendar Days. The Penalty paid by the Company to the Bondholders will be paid proportionally based on the amount of Bonds owned by the bondholders.
- d. Bondholders who individually or collectively represents more than 20% (twenty percent) of the outstanding amount of the Bond (including Bonds owned by Affiliated Companies of Republic of Indonesia, but not Bonds owned by the Company and/or the Company's Affiliates) can submit a Written Request to the Trustee to conduct a General Meeting of Bondholders. The request needs to state the requested event, KSEI will freeze the bond ownership from the date of the Written Request. The lifting of trading suspension is only in effect after receiving a written statement from the Trustee.
- e. Every Rp1 (one Rupiah) of the Bond has 1 (one) voting right in the General Meeting of Bondholders, thus every bondholder holds a voting right to the amount of bonds owned

METHOD AND PLACE FOR PRINCIPAL REPAYMENT AND COUPON PAYMENT

Bond Principal repayment and Coupon Payment will be administered by KSEI as the Payment Agent on behalf of the Company to the Account Holders in KSEI on the determined payment schedule. If the payment date falls on a non Exchange Day, then the payment will be done on the next Exchange Day.

LIMITATIONS, OBLIGATIONS AND NEGLIGENCE

In accordance with the Trustee Agreement, there are limitations and obligations of the Company in relation to the public offering of the bonds, which is explained in detail in Chapter VIII of the Supplementary Information.

Other than limitations and obligations of the Company, the Trustee Agreement also governs the conditions and provisions in a default, which is explained in detail in Chapter VIII of the Supplementary Information

GENERAL MEETING OF BONDHOLDERS

Further explanation on the General Meeting of Bondholders can be found in Chapter VIII of the Supplementary Information.

TRUSTEE

The Company has appointed PT Bank Negara Indonesia (Persero) Tbk. as the Trustee in accordance to the provisions of the Trustee Agreement.

As the Trustee, PT Bank Negara Indonesia (Persero) Tbk. is affiliated with the Company through the ownership of the Republic of Indonesia in both entities. In addition, PT Bank Negara Indonesia (Persero) Tbk., at the time of the execution of the Trustee Agreement does not have any credit relation with the Company.

Following is the address of the Trustee:

PT Bank Negara Indonesia (Persero) Tbk.
Operational Division
The Landmark Centre Tower A 19th Floor
Jl. Jend. Sudirman No.1
Jakarta 12910
Tel.: (021) 25541229, 25541230
Fax.: (021) 29411502, 29411512

PLANNED USE OF PROCEEDS

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 principles

LIABILITY STATEMENT

The following liability statement is made using financial information taken from the Company's Unaudited Consolidated Statement for the 3 (three) months period ending 31 March 2016. As of 31 March 2016, the Company has a total liability of Rp752,108,704 million, with the following details:

	<i>(in millions Rupiah)</i>
DESCRIPTION	31 March 2016
Liabilities Due Immediately	13,649,498
Deposits From Customers	
Demand Deposits	108,657,672
<i>Wadiah</i> Demand Deposits	988,349
Saving Deposits	249,389,608
<i>Wardiah</i> Saving Deposits	3,656,423
<i>Mudharabah</i> Time Deposits	831,283
Time Deposits	280,435,403
<i>Mudharabah</i> Time Deposits	14,777,169
Total Deposits from Customers	<u>658,735,907</u>
Deposits fro other Banks and Financial Institutions	9,386,641
Securities Sold Under Agreement to Repurchase	7,065,363
Derivatives Payable	120,256
Acceptances Payable	5,210,029
Taxes Payable	2,082,337
Marketable Securities Issues	14,654,230
Fund borrowings	24,687,390
Estimated Losses on Commitments and Contingencies	991
Liabilities for Employee Benefits	8,287,603
Other Liabilities	8,172,223
Subordinated Loans	56,236
TOTAL LIABILITIES	<u>752,108,704</u>

FINANCIAL HIGHLIGHTS

The following tables contains the key financial figures of the Company, based on the financial information from the Company's consolidated financial statements for the 3 (three) months period ending 31 March 2016 and 2015, and years ending 31 December 2015, 2014, 2013, 2012 and 2011, all of which not contained in this Supplementary Information.

Financial numbers for the 3 (three) months period ending 31 March 2016 and 2015 are taken from the Company's Unaudited Consolidated Statements.

Financial numbers for the years ending 31 December 2015 are taken from the Company's Audited financial statement, which has been audited by Kantor Akuntan Publik Purwanto, Sungkoro & Surja, member firm of Ernst & Young Global Limited which was signed by Sinarta, with an unqualified opinion.

Financial numbers for the years ending 31 December 2014 and 2013 are taken from the Company's Audited financial statement, which has been audited by Kantor Akuntan Publik Purwanto, Suherman & Surja, member firm of Ernst & Young Global Limited which was signed by Sinarta, with an unqualified opinion.

Financial numbers for the years ending 31 December 2012 are taken from the Company's Audited financial statement, which has been audited by Kantor Akuntan Publik Purwanto, Suherman & Surja, member firm of Ernst & Young Global Limited which was signed by Peter Surja, with an unqualified opinion.

Financial numbers for the years ending 31 December 2011 are taken from the Company's Audited financial statements, which has been audited by Kantor Akuntan Publik Purwanto, Suherman & Surja, member firm of Ernst & Young Global Limited which was signed by Drs. Hari Purwanto, with an unqualified opinion.

Statement of Financial Position

(in millions Rupiah)

Description	31 March			31 December		
	2016*	2015	2014	2013	2012	2011
ASSETS						
Cash	22,254,862	28,771,635	22,469,167	19,171,778	13,895,464	10,525,973
Current Accounts with Bank Indonesia	47,888,347	61,717,798	51,184,429	40,718,495	42,524,126	33,040,418
Current Accounts with Other Banks – nett	6,151,593	8,736,092	10,580,440	9,435,120	4,841,975	5,533,164
Placements with Bank Indonesia and other banks – nett	36,567,524	49,834,664	62,035,442	36,306,883	66,242,928	73,596,356
Securities – nett	129,348,269	124,873,547	84,168,460	42,673,665	41,136,880	33,917,516
Export bills – net	6,976,821	7,280,883	10,527,985	8,926,072	5,934,772	4,828,569
Government Recapitalization Bonds	3,817,795	3,815,958	4,303,596	4,511,419	4,315,616	8,996,026
Securities Purchased Under Agreement to Resell	17,763,184	845,125	39,003,595	14,440,063	9,550,521	9,383,298
Derivatives Receivable	13,113	-	536	4,981	28,850	17,818
Loans – nett	548,607,959	547,318,355	479,211,143	419,144,730	336,081,042	269,454,726
Sharia Receivables and Financing – nett	16,510,730	16,261,754	15,322,903	13,782,030	11,010,636	8,970,274
Acceptances Receivable – nett	5,210,029	5,163,471	6,525,688	3,679,684	4,786,121	1,692,176
Investment in Associated Entities – nett	271,441	269,130	251,573	222,851	196,742	164,689
Fixed Asset – nett	8,445,145	8,039,280	5,917,470	3,972,612	2,804,366	1,852,818
Deferred Tax Assets – net	1,581,103	1,983,774	1,688,872	2,106,212	2,024,911	2,631,958
Other Assets – net	13,530,783	13,514,846	8,792,891	7,004,037	5,961,840	5,293,505
TOTAL ASSETS	864,938,698	878,426,312	801,984,190	626,100,632	551,336,790	469,899,284
LIABILITIES DAN EQUITY						
LIABILITIES						
Liabilities Due Immediately	13,649,498	5,138,562	7,043,772	5,065,527	4,911,852	3,961,640
Deposits From Customers	658,735,907	668,995,379	622,321,846	504,281,382	450,166,383	384,264,345
Deposits From Other Banks and Financial Institutions	9,386,641	11,165,073	8,655,392	3,691,220	2,778,618	4,024,163
Securities Sold Under Agreement to Repurchase	7,065,363	11,377,958	15,456,701	-	-	102,681
Derivatives Payable	120,256	445,753	717,523	1,565,102	152,193	173,536
Acceptances Payable	5,210,029	5,163,471	6,525,688	3,679,684	4,786,121	1,692,176
Taxes Payable	2,082,337	1,497,262	59,805	1,266,018	895,695	1,105,997
Marketable Securities Issued	14,654,230	10,521,103	8,257,990	6,023,133	-	-
Fund Borrowings	24,687,390	35,480,358	24,986,862	9,084,913	10,888,755	13,097,916
Estimated Losses on Commitments and Contingencies	991	1,242	398	223	414	152
Liabilities for Employee Benefits	8,287,603	8,063,738	6,687,532	6,529,755	5,838,152	5,157,872
Other Liabilities	8,172,223	7,392,766	3,487,265	3,242,346	3,920,266	4,362,189
Subordinated Loans	56,236	56,468	77,582	2,097,024	2,116,562	2,136,288
TOTAL LIABILITIES	752,108,704	765,299,133	704,278,356	546,526,327	486,455,011	420,078,955
EQUITY						
Capital Stock	6,167,291	6,167,291	6,167,291	6,167,291	6,167,291	6,167,291
Additional paid-in capital	2,773,858	2,773,858	2,773,858	2,773,858	2,773,858	2,773,858
Differences arising from the translation of foreign currency financial statements	43,369	49,069	56,468	82,083	44,912	49,153
Unrealized Gain (Loss) on available for sale securities and Government Recapitalization Bonds – net of deferred tax	92,301	(1,145,471)	(198,888)	(727,644)	740,459	765,004
Gain on premeasurement defined benefit plans – net of deferred tax	517,367	541,468	124,147	375,345	-	-
Treasury Stock	(2,418,948)	(2,286,375)	-	-	-	-
Retained Earnings:						
- Appropriated	18,115,741	18,115,741	15,449,160	11,005,528	8,412,595	8,261,766
- Unappropriated	87,231,210	88,617,280	73,158,614	59,735,380	46,667,643	31,757,488
Total Retained Earnings	105,346,951	106,733,021	88,607,774	70,740,908	55,080,238	40,019,254
Total Equity attributable to Equity Holders	112,522,189	112,832,861	97,530,650	79,411,841	64,806,758	49,774,560
Non-controlling interest	307,805	294,318	175,184	162,465	75,021	45,769
TOTAL EQUITY	112,829,994	113,127,179	97,705,834	79,574,306	64,881,779	49,820,329
TOTAL LIABILITIES AND EQUITY	864,938,698	878,426,312	801,984,190	626,100,633	551,336,790	469,899,284

*) Unaudited

Statement of Comprehensive Income

(in millions Rupiah, unless stated otherwise)

Description	3 months period ending 31 March		Years ended 31 December				
	2016*	2015*	2015	2014	2013	2012	2011
INCOME AND EXPENSES FROM OPERATIONS							
Interest, Investment and Sharia Income:							
Interest and investment	22,098,795	20,257,686	83,007,745	73,065,777	57,720,831	48,272,021	47,296,178
Sharia income	653,394	610,708	2,426,292	2,056,436	1,740,253	1,338,400	868,170
Total Interest, Investment and Sharia Income	22,752,189	20,868,394	85,434,037	75,122,213	59,461,084	49,610,421	48,164,348
Interest, other financing and sharia expense:							
Interest, expense	(6,634,585)	(7,106,543)	(26,141,100)	(22,684,979)	(14,590,223)	(12,599,060)	(13,275,304)
Sharia, expense	(274,776)	(252,252)	(1,013,170)	(994,824)	(764,590)	(527,595)	(461,968)
Total Interest, other financing and sharia expense	(6,909,361)	(7,358,795)	(27,154,270)	(23,679,803)	(15,354,813)	(13,126,655)	(13,737,272)
Net Interest Income	15,842,828	13,509,599	58,279,767	51,442,410	44,106,271	36,483,766	34,427,076
Premium income	569,989	-	-	-	-	-	-
Claim, expense	(558,115)	-	-	-	-	-	-
Premium income (claims expense) - net	11,874	-	-	-	-	-	-
Other Operating Income:							
Other fees and commission	1,966,514	1,747,130	7,355,973	6,072,460	4,862,438	3,929,559	3,368,821
Recovery of asstes written-off	601,849	455,484	2,341,945	2,100,676	1,948,158	2,258,387	1,797,048
Gain on foreign exchange – net	-	164,568	467,167	237,304	477,524	428,800	35,521
Gain on sale of securities and Government Recapitalization Bonds- net	133,096	46,611	86,485	121,575	78,252	42,670	132,246
Unrealized gain on changes in fair value of securities – net	3,359	6,762	-	6,400	-	13,371	13,651
Others	760,662	354,957	2,157,471	760,725	982,087	1,716,945	428,688
Total Other Operating Income	3,465,480	2,775,512	12,409,041	9,299,140	8,348,459	8,389,732	5,775,975
Expense allowance for impairment losses on financial assets - net	(3,606,768)	(1,565,380)	(8,891,305)	(5,721,905)	(3,947,875)	(2,668,177)	(5,791,658)
Provision for allowance for estimated losses on commitments and contingencies - net	251	-	(844)	(175)	191	(262)	93,623
(provision for) reversal of aallowance for impairment losses on non-financial assets- net	(42,228)	-	(8,056)	2,721	1,309	(31,489)	164,841
Other Operating Expenses:							
Salaries and employee benefits	(4,479,039)	(3,966,496)	(16,599,158)	(14,166,422)	(12,231,994)	(9,605,547)	(8,700,847)
General and administrative	(2,562,333)	(2,260,981)	(10,380,547)	(9,184,155)	(7,518,886)	(6,343,661)	(5,678,786)
Premium paid to Government Guarantee Program	(360,139)	(326,772)	(1,296,475)	(1,030,657)	(911,957)	(749,297)	(624,057)
Foreign currency transaction losses - net	(75,481)	-	-	-	-	-	-
Unrealized loss on changes in fair value of securities and Government Recapitalization Bonds – net	-	-	(10,945)	-	(13,208)	-	-
Other fees and commissions	(44,629)	(570)	-	-	-	-	-
Others	(992,016)	(826,327)	(2,988,571)	(2,334,041)	(1,704,733)	(2,792,527)	(2,081,937)
Total other operating expenses	(8,513,637)	(7,381,146)	(31,275,696)	(26,715,275)	(22,380,778)	(19,491,032)	(17,085,627)
OPERATING INCOME	7,157,800	7,338,585	30,512,907	28,306,916	26,127,577	22,682,538	17,584,230
NON OPERATING INCOME – NET	581,837	292,346	1,981,111	2,497,196	1,782,489	1,177,034	1,171,650
INCOME BEFORE TAX EXPENSE	7,739,637	7,630,931	32,494,018	30,804,112	27,910,066	23,859,572	18,755,880
TAX EXPENSE	(1,487,826)	(1,483,540)	(7,083,230)	(6,577,511)	(6,555,736)	(5,172,192)	(3,667,884)
INCOME FOR THE YEAR	6,251,811	6,147,391	25,410,788	24,226,601	21,354,330	18,687,380	15,087,996
Other Comprehensive Income:							
Item not to be reclassified to profit or loss							
Remeasurement on defined benefot plans	(32,323)	(1,094,150)	555,776	(334,977)	-	-	-
Income tax for item not to be reclassified to profit or loss	8,081	273,538	(138,944)	83,742	-	-	-
Items to be reclassified to profit or loss							
Exchange rate differences on translation of foreign currency financial statements	(5,700)	15,690	(7,399)	(25,615)	37,171	(4,241)	1,916
Unrealized (loss) gain on available for sale securities and Government Recapitalization Bonds - net	1,652,159	566,173	(1,264,123)	709,619	(1,966,470)	(33,481)	274,402
Income tax relating to components of other comprehensive income	(413,040)	(141,543)	316,032	(177,850)	491,623	11,350	(67,813)
Other Comprehensive (Loss) Income For the Year – After Tax	1,209,177	(380,292)	(538,658)	254,919	(1,437,676)	(26,372)	208,505
TOTAL COMPREHENSIF INCOME FOR THE YEAR	7,460,988	5,767,099	24,872,130	24,481,520	19,916,654	18,661,008	15,296,501
BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (full Rupiah)	253.39	249.03	1.030.43	981.59	865.22	757.26	628.91

*) unaudited

Uraian	3 months period ending 31 March		Years ended 31 December			
	2016*	2015	2014	2013	2012	2011
	Assets	-1.54%	9.53%	21.93%	11.94%	17.33%
Liability	-1.72%	8.66%	22.40%	10.99%	15.80%	14.27%
Equity	-1.30%	15.78%	18.56%	18.46%	30.23%	35.85%
Net Interest Income	9.03%	13.29%	16.63%	20.89%	5.97%	4.68%
Other operating income	24.86%	33.44%	11.39%	(0.49%)	45.25%	4.17%
Other operating expenses	15.34%	17.07%	19.37%	14.83%	14.08%	6.03%
Income for the year	1.70%	4.89%	13.45%	14.27%	23.86%	31.52%

*) unaudited

Uraian	3 months period ending 31 March		Years ended 31 December				(in percentage)
	2016*	2015*	2015	2014	2013	2012	2011
	Capital						
Capital Adequacy Ratio*	19.49%	20.08%	29.59%	18.31%	16.99%	16.95%	14.96%
Earning Assets							
Non Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.42%	1.31%	1.33%	1.09%	1.06%	1.19%	1.79%
Non Performing Earning Assets to Total Earning Assets	1.69%	1.56%	1.57%	1.26%	1.28%	1.46%	1.85%
Allowance for possible losses to earning assets							
NPL - gross	2.22%	2.17%	2.02%	1.69%	1.55%	1.78%	2.30%
NPL - net	0.59%	0.60%	0.52%	0.36%	0.31%	0.34%	0.42%
Profitability							
Return on Assets	3.65%	3.99%	4.19%	4.74%	5.03%	5.15%	4.93%
Return on Equity	26.55%	29.84%	29.89%	31.22%	34.11%	38.66%	42.49%
Net Interest Margin							
Operating Expens to Operating Income	72.10%	68.04%	67.96%	65.37%	60.58%	59.93%	66.69%
Liquidity							
Loan to Deposit Ratio	88.81%	80.47%	86.88%	81.68%	88.54%	79.85%	76.20%
Compliance							
Statutory Reserves	6.52%	8.03%	9.31%	8.07%	8.02%	10.64%	9.33%
Net Open Position	5.13%	5.48%	2.33%	3.86%	3.15%	3.00%	5.49%
Violation of Legal Lending Limit							
- Related Parties	Nil	Nil	Nil	Nil	Nil	Nil	Nil
- Unrelated Parties	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Excess of Legal Lending Limit							
- Related Parties	Nil	Nil	Nil	Nil	Nil	Nil	Nil
- Unrelated Parties	Nil	Nil	Nil	Nil	Nil	Nil	Nil

*) Has accounted for market risk since 2004, operational risk has been accounted for since 2010

**) Financial ratios do not include subsidiaries

***) Unaudited

ADDITIONAL DESCRIPTION OF THE COMPANY

The Company was established in Purwokerto, Central Java by Raden Aria Wirjaatmadja under the name of De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofdeen or Help and Savings Bank owned by the Indoesian Prijajis (native). This bank was established on December 16, 1895, which is used as the birthday of BRI.

In the period after independence, based on Government Regulation No.1 year 1946 Article 1, states that the Company is the first state-owned banks in the Republic of Indonesia. In the presence of the war of independence in 1948, the activities of the Company was stopped for a while and started to be active again after the Renville agreement in 1949 to change its name to Bank Rakyat Indonesia Serikat. At that time, through PERPU 41 1960, was established Farmers and Fishermen Cooperative Bank (BKTN) which is a merger of Bank BRI, Farmers and Fishermen Bank and the Nederlandsche Maatschappij (NHM). Based on Presidential Decree (Presidential Edict) No. 9, year 1965, BKTN merged into Bank Indonesia under the name of Bank Indonesia Affairs Cooperative Farmers and Fishermen.

After one month, the Governemnt issued a Presidential Decree No. 17 year 1965, regarding to establishment of a single bank under the name of Bank Negara Indonesia. In the new regulation, Bank Indonesia Affairs Cooperative Farmers and Fishermen (formerly BKTN) is integrated under the name of Bank Negara Indonesia Unit II Rural Affairs, while NHM became Bank Negara Indonesia Unit II Export Import Affairs.

Based on Law No. 14 year 1967 regarding Law of the Republic of Indonesia regarding Banking and Law of the Republic of Indonesia No. 13 year 1968 regarding the Law of Central Bank, Bank Indonesia restored its function as the Central Bank, and Bank Negara Indonesia Unit II Rural Affairs and Export Import was each separated into two banks, namely Bank Rakyat Indonesia and the Bank Ekspor Impor Indonesia. Furthermore, under Law No. 21 year 1968, the Company's main responsibility as a commercial bank was set back.

Since ratified by Law of the Republic of Indonesia No. 21 year 1968 dated 18 December 1968, based on Article 45 of Law of the Republic of Indonesia No. 14 year 1967 dated 30 December 1967 regarding Banking jo. Article 55 of Law of the Republic of Indonesia No. 7 year 1992 dated 25 March 1992 as amended by Law No. 10 of 1998; the Company can carry out its business activities in banking.

Under the Banking Law of the Republic of Indonesia No. 7 year 1992 and Government Regulation of the Republic of Indonesia No. 21 year 1992, the Company's status was changed to PT Bank Rakyat Indonesia (Persero) and 100% of its shares were still owned by the Republic of Indonesia.

The Company's change of status to PT Bank Rakyat Indonesia (Persero) was stated in Deed of Establishment No. 133 dated 31 July 1992, drawn up before Muhani Salim, S.H., Notary in Jakarta, which was approved by the Minister of Law and Human Rights of the Republic of Indonesia (formerly the Ministry of Justice) based on Decree No. C2-6584.HT.01.01.TH.92 dated 12 August 1992, and was registered in the Company Register of Central Jakarta District Court under No. 2155/1992 dated 15 August 1992, and was published in the Official Gazette of the Republic of Indonesia No. 73 dated 11 September 1992, Supplement No. 3A.

The Company's Deed of Establishment, which includes its Articles of Association, has been amended several times. The amendment was to conform to Law No. 40 year 2007 regarding Limited Liability Company and Bapepam-LK Regulation No.IX.J.1 dated 14 May 2008 regarding Principles of Articles of Association of Companies conducting Initial Public Offering of Equity Securities and Public Company which was stated in Deed of Resolutions of the Shareholders No. 51 dated 26 May 2008 drawn up before Fathiah Helmi, S.H., Notary in Jakarta, which was published in the Official Gazette of the Republic of Indonesia No. 68 dated 25 August 2009, Supplement No. 23079.

After the Deed No. 51 dated 26 May 2008, the Company's Articles of Association has been amended several times. The last amendment of the Company's capital structure was stated in Deed of Resolutions of the Shareholders No. 38 dated 24 November 2010 drawn up before Fathiah Helmi, S.H., Notary in Jakarta, which was approved and recorded in the database of the Legal Entities Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia, under No.AHU-AH.01.10-33481 dated 29 December 2010.

Furthermore, the Company's Article of Association was amended with Deed of Resolutions of the Annual General Meeting of Shareholders No. 8 dated 10 July 2014 drawn up before Fathiah Helmi, S.H., Notary in Jakarta, which was approved and recorded in the database of the Legal Entities Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia, under No.AHU-04154.40.21.2014 dated 11 July 2014, and the last amendment of the Company's Article of Association was amended with Deed No. 1 dated 1 April 2015 drawn up before Fathiah Helmi, S.H., which was approved and recorded in the database of the Legal Entities Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia, under No.AHU-AH.01.03-0054353 dated 8 April 2015.

As of March 31 2016, the Company has 1 head office, 19 regional offices, 467 branch offices (including 4 foreign working units), 603 sub-branch offices, 983 cash offices, 2,543 Teras BRI, 636 Teras Keliling BRI, 5,360 BRI Unit and 22,792 ATM machines nationwide.

2. Company's Capital Structure

Development of the shareholding in the Company until the date of December 31, 2014 have been disclosed in the prospectus issued on June 26, 2015 in order to Shelf Registration Bond I Bank BRI 1st Tranche Year 2015. There is no changes in the Capital Structure of the Company since December 31 2014 to March 31 2016.

The composition of the authorized, issued and fully paid capital of the Company as of March 31, 2016 is as follows:

Description	Nominal Value Rp250 per share		(%)
	Number of shares	Total Shares Value (Rp)	
Authorized Capital			
- Series A Dwiwarna Shares	1	250	0,00
- Series B Common Shares	59.999.999.999	14.999.999.999.750	100,00
Total Authorized Capital	60.000.000.000	15.000.000.000.000	100,00
Issued and Paid-Up Capital			
Republic of Indonesia			
- Series A Dwiwarna Shares	1	250	0,00
- Series B Common Shares	13.999.999.999	3.499.999.999.750	56,75
Public			
- Series B Common Shares (each shares below 5%)	10.669.162.000	2.667.290.500.000	43,25
Total Issued and Paid-Up Capital	24.669.162.000	6.167.290.500.000	100,00
Shares in Portfolio	35.330.838.000	8.832.709.500.000	

As of the date of this Supplementary Information published, there is no change in the capital structure and shareholding in the Company.

3. Management & Supervisory Board

Pursuant to Notarial Deed No. 31 dated 23 March 2016 drawn up before Fathiah Helmi, S.H., Notary in Jakarta, as notified to the Minister of Law and Human Rights, which notification has been acknowledged in the Letter of the Minister of Law and Human Rights No. AHU-AH.01.03-0038260 dated 7 April 2016, the composition of the Board of Commissioners and Directors are as follows:

Board of Commissioners

President Commissioner/Independent Commissioner	: Mustafa Abubakar
Vice President Commissioner	: Gatot Trihargo
Independent Commissioner	: Ahmad Fuad
Independent Commissioner	: Adhyaksa Dault
Independent Commissioner	: A. Fuad Rahmany
Independent Commissioner	: A. Sonny Keraf
Commissioner	: Vincentius Sonny Loho
Commissioner	: Jeffry J. Wurangian
Commissioner	: Mahmud*)

*) Effective after stated in BRI's letter to OJK

Directors

President Director	:	Asmawi Syam
Vice President Director	:	Sunarso
Director	:	Randi Anto
Director	:	Susy Liestiowaty
Director	:	Zulhelfi Abidin
Director	:	Donsuwan Simatupang
Director	:	Haru Koesmahargyo
Director	:	Mohammad Irfan
Director	:	Kuswiyoto
Director	:	Sis Apik Wijayanto *)
Director	:	Priyastomo *)

*) Effective after approval by OJK

4. Summary Information on Subsidiaries and Associates of the Company

On publication date of this Supplementary Information, the Company has 4 (four) subsidiaries owned directly with more than 50% ownership and is consolidated to the financial statements, and 1 (one) Associated Entity where the Company has an investment. Following are the companies:

Subsidiaries

No.	Subsidiaries	Line of Business	Ownership	Investment Year	Operational Status
1	PT Bank BRISyariah	Syariah Banking	99.99%	2007	Operate
2	PT Bank Rakyat Indonesia Agroniaga Tbk	Banking	87.23%	2011	Operate
3	BRI Remittance Co. Ltd	Remittance	100.00%	2011	Operate
4	PT Asuransi Jiwa Bringin Jiwa Sejahtera	Insurance	91.001%	2015	Operate

Associated Entity

No.	Subsidiaries	Line of Business	Ownership	Investment Year	Operational Status
1	PT BTMU – BRI Finance	Multifinance	45.00%	1983	Operate

UNDERWRITING

In accordance with the terms and conditions set forth in the Deed of Underwriting Agreement for Shelf Registration Bond I Bank BRI 3rd Tranche Year 2016 No. 4 dated May 2, 2016, drawn up before Farhiah Helmi S.H, Notary in Jakarta, the Joint Lead Underwriters and Underwriters whose name are listed below, for and on behalf of the company, agreed to offer and sell the Bond to the public amounted to Rp4,350,000,000,000 (four trillion three hundred fifty billion Rupiah) with full commitment underwriting basis, thus binding it to purchase the remaining Bond which is not sold at the offering price on the closing date of the Offering Period based on each Joint Lead Underwriters' underwriting portion.

This Underwriting Agreement represents the complete agreement and eliminates similar written or unwritten pre-existing agreements as well as any agreement that may exist in the future between the Company and the Underwriters which content is contrary to this agreement.

The composition and total of underwriting portion as well as percentage of each member of the Joint Lead Underwriters in this Bond Offering are as follows:

No	Joint Lead Underwriters	Underwriting Portion				Total (Rp)	(%)
		Series A (Rp)	Series B (Rp)	Series C (Rp)	Total (Rp)		
1.	PT Danareksa Sekuritas (Affiliated)	337,000,000,000	874,000,000,000	197,000,000,000	1,408,000,000,000	32.37	
2.	PT Standard Chartered Securities Indonesia	513,000,000,000	403,000,000,000	110,000,000,000	1,026,000,000,000	23.59	
3.	PT Indo Premier Securities	254,000,000,000	558,000,000,000	197,000,000,000	1,009,000,000,000	23.19	
4.	PT Bahana Securities (Affiliated)	108,000,000,000	602,000,000,000	197,000,000,000	907,000,000,000	20.85	
TOTAL		1,212,000,000,000	2,437,000,000,000	701,000,000,000	4,350,000,000,000	100.00	

Furthermore, each member of the Joint Lead Underwriters indicated on the Company's Underwriting Agreement has agreed to carry out its duties in accordance with Regulation No.IX.A.7, Attachment to the Decision of the Chairman of Bapepam-LK No. Kep 691/BL/2011 dated 30 December 2011 regarding Subscription and Allotment of Securities in Initial Public Offering

Based on Indonesian Capital Market Law (UUPM), affiliates means a party (individual, company, joint venture, association, or organized groups) which has:

- Family relationships by marriage and descendants to the second degree, both horizontally and vertically;
- Relationship between any of the parties and any of employees, directors or commissioners of the parties;
- Relationship between the two (2) companies where 1 (one) or more directors or commissioners of the companies is/are the same person(s);
- Relationship between the company and a party who, either directly or indirectly, controls or is controlled by the company;
- Relationship between two (2) companies that are controlled either directly or indirectly, by the same party; or
- Relationship between the company and major shareholders

PT Bahana Securities and PT Danareksa Sekuritas as part of the Joint Lead Underwriters is affiliated either directly or indirectly to the Company through the share ownership of Republic of Indonesia as such term is defined in Capital Market Law. PT Indo Premier Securities and PT Standard Chartered Securities Indonesia are not affiliated with the Company either directly or indirectly to the Company as such term is defined in Capital Market Law.

Republic of Indonesia owns 46,107,154 (forty six million one hundred seven thousand one hundred and fifty four) shares or 100% (one hundred percent) of the shares with a nominal value of Rp1,000,000 (one million Rupiah) per share or 100% (one hundred percent) of the issued and paid-up capital in the Company.

Republic of Indonesia owns 35,192 (thirty five thousand one hundred and ninety-two) shares or 100% (one hundred percent) of the issued and paid-up capital in PT Danareksa (Persero), while PT Danareksa (Persero) owns 27,000,000 (twenty seven million) shares or 100% (one hundred percent) of the issued and paid-up capital in PT Danareksa Sekuritas.

Republic of Indonesia owns 100% (one hundred percent) of the issued and paid-up shares in PT Bahana Pembinaan Usaha Indonesia, while PT Bahana Pembinaan Usaha Indonesia owns 99,99% (ninety nine point ninety nine percent) of the issued and paid-up capital in PT Bahana Securities.

Thus, the Company is indirectly affiliated with PT Bahana Securities and PT Danareksa Securities through the share ownership of Republic of Indonesia.

BOND SUBSCRIPTION REQUIREMENTS

1. Eligible Subscribers

Indonesian citizen or foreign citizen, Indonesian entity or foreign entities wherever they domiciled are entitled to subscribe the Bond in accordance with provisions in local jurisdiction.

2. Subscription of the Bond

Subscription of the Bond must be done in accordance with the provision stipulated in the Supplementary Information. Subscription of the Bond shall be done by using original Bond Subscription Form (FPPO) which specifically printed for the Bond Offering and the submitted subscription cannot be canceled by the Subscriber. Subscription which are not in accordance with the provision stated above will not be accepted.

3. Number of Subscription

Subscription of the Bond shall be submitted for a minimum of 1 (one) trading unit consisting of Rp5,000,000 (five million Rupiah) or its multiple.

4. Public Offering Period

The Public Offering Period will start on 19 May 2016 and will be closed on 20 May 2016.

5. Registration of the Bond Into The Collective Depository

The Bond offered by the Company through this Public Offering has been registered with KSEI in accordance with Agreement of Bond Registration with KSEI. With the Bond being registered with KSEI, therefore the following provisions shall apply on the Bond

- a. The Company did not issue the Bond in a Certificate except for the Jumbo Certificate which is registered under the name of KSEI for the benefit of the Bondholders. The Bond will be electronically administered in Collective Depository at KSEI. The Bond will be credited into the Securities Account on the Issuance Date at the latest.
- b. KSEI will issue Written Confirmation to the Securities Company or Custodian Bank as a proof of Bond registration on the Securities Account at KSEI. The Written Confirmation constitute as a valid proof of bond ownership registered in the Securities Account.
- c. Assignment of ownership of the Bond shall be conducted through transfer between Securities Account at KSEI, which shall be confirmed by KSEI to the owner of the account.
- d. Bondholders registered in the Securities Account shall be entitled to receive coupon payment of the Bond, the principal payment of the Bond, cast votes in the GMB (General Meeting of Bondholders) (except bond of the Company or Affiliated Company or Subsidiary of the Company of the bondholders), and other rights attached to the Bond.
- e. Bond coupon payment and principal payment will be paid by KSEI as the Paying Agent of the Company to the Bondholders through the Securities Account in accordance with the coupon payment schedule and principle payment schedule as stipulated in the Trustee Agreement and Paying Agent Agreement. The Company will pay the coupon and principal payment of the Bond to the Bondholders in accordance with the Bond ownership data submitted by KSEI. The coupon payment shall be received by the Bondholders that are registered in the Bond ownership list at 4 (four) bourse days prior the coupon payment date.
- f. The Bondholders that are eligible to attend the GMB are the Bondholders whose name are registered on the bond ownership list at 3 (three) working days before the date of GMB and the Bondholders must show the KTUR issued by KSEI to the Trustee.
- g. Bond that are registered at KSEI will not be able to be transferred to other party 3 (three) days prior to the date of GMB until the date of GMB which is verified by the announcement from the trustee or after the approval of trustee, for any Bond transaction settlement that falls on those date, the settlement will be conducted 1 (one) day after the GMB.
- h. Parties who wish to subscribe the Bond shall have a Securities Account in the Securities Company or Custodian that are registered at KSEI as Securities Account Holder.

6. Submission of Bond Subscription

Before the closing of the offering periode, Applicant shall submit the FPPO during the working hours to the Underwriters or the Selling Agent on the venue where the FPPO are obtained.

7. Proof of Receipt

The Underwriters and the Selling Agent will give the subscriber, a copy of FPPO that has been signed as a Bond Subscription Receipt. The Bond subscription receipt is not a guarantee for the fulfillment of the order.

8. Allotment

Allotment will be conducted in accordance with the Regulation No.IX.A.7 attachment of the Chairman of Bapepam dan LK Decree No.KEP-691/BL/2011 dated 30 December 2011 regarding Subscription and Allotment on the Public Offering. The Allotment date is 23 May 2016 and the allotment will be conducted at 17.00 West Indonesia Time.

The Underwriters shall submit report of the Public Offering to OJK 5 (five) working days after the Allotment Date. Allotment Manager will submit auditor report regarding the fairness of the allotment in accordance with Bapepam Regulation No.VIII.G.12 regarding Guideline on the Securities Subscription and Allotment or Bonus Shares Audit and Bapepam Regulation No.IX.A.7 regarding Subscription and Allotment on the Public Offering, maximum 30 (thirty) days after the Offering Period

9. Payment of Subscription

After receiving notification on the Allotment, subscribers shall immediately transfer the funds or paid in cash to the relevant Underwriters to the account below:

PT BAHANA SECURITIES
Bank BRI
Cabang Bursa Efek Indonesia
Account No. : 0671-01-000311-30-3

PT DANAREKSA SEKURITAS
Bank BRI
Cabang Khusus Sudirman
Account No. : 0206-01-005396-30-5

PT INDO PREMIER SECURITIES
Bank BRI
Kantor Cabang Khusus
Account No.: 0206-01-005364-30-8

PT STANDARD CHARTERED SECURITIES INDONESIA
Bank BRI
Kantor Cabang Khusus
Account No. : 0206-01-005728-30-8

If payment is made by check or bank draft, the check and bank draft shall be reddemable immediately on the 24 May 2016 at 15.00 West Indonesia Time (in good funds) on the accounts above.

All cost associated with the payment process shall be borne by the subscriber. The subscription will be cancelled if the requirements are not fulfilled.

10. Bond Electronic Distribution

At the issuance date, the Company shall issued a Jumbo Certificate that will be submitted to KSEI and instruct KSEI to credit the Bond to the designated Securities Account of Underwriters at KSEI. With the execution of this instruction, the responsibility to distribute of the Bond shall be borne by the Lead Underwriters and KSEI.

If the Company is late or unable to issue the Jumbo Certificate or to instruct KSEI to credit the Bond to the designated account of the Lead Underwriters at KSEI, the Company shall pay a fine to the Lead Underwriters of 2% (two percent) per month for each of delay day of the Bond that cannot be distributed to the Bondholders.

Immediately after the Bond has been credited to the Lead Underwriters Securities Account, the Lead Underwriters shall instruct KSEI to distribute the Bond to the Securities of the Underwriters in accordance with the payment made by the Underwriters and the underwriting portion. With the execution of this instruction, the responsibility to distribute of the Bond shall be borne by of the Underwriters.

11. Postponement and Cancellation of Public Offering

In the period since the Registration Statement becomes effective until the end of the Public Offering, the Company may postpone the Public Offering for a maximum period of 3 (three) months after the Registration Statements becomes effective, in accordance with Bapepam and LK Regulation No.IX.A.2 regarding the Procedure for Public Offering Registration, under the condition as follows:

a. There is force major as follows:

- i) Jakarta Composite Index fall more than 10% (ten percent) for 3 (three) consecutive Bourse Days;
- ii) Natural disasters, wars, riots, fire, strikes that significantly affect the Company's business continuity and/or
- iii) Other events that significantly affect the Company's business continuity established by OJK based on the Form specified in Regulation No.IX.A.2.

b. The Company shall fulfill the following conditions:

- i) announce the postponement of the public offering period or the cancelation public offering in at least one Indonesian nation wide newspaper, at the latest one working day after the postponement or cancellation. Other than the newspaper announcement requirement, the Company can also announce the information in other mass media;
- ii) submit an information on the postponement or cancellation of public offering to OJK on the same day as the announcement in point a) above;
- iii) submit an evidence of announcement in point a) above to OJK, at the latest one working day after the said announcement; and
- iii) the Company who postpones the public offering or cancels an ongoing public offering, whereby payment for orders has been made, then the Company shall return the funds to the buyer at the latest 2 (two) Working Days after the decision for the postponement or cancelation is in effect.
- iv) the Company who postpones the public offering or cancels an ongoing public offering, whereby payment for orders has been made, then the Company shall return the funds to the buyer at the latest 2 (two) Working Days after the decision for the postponement or cancelation is in effect.

If there is a postponement or cancellation of the Public Offering or termination of the Underwriting Agreement in accordance Article 16 of the Underwriting Agreement (except for the provisions of Article 16.1, letter d) the Underwriting Agreement, then:

- a. If payment for orders has been received by Underwriters, Underwriters shall refund the payment to the buyer no later than two (2) working days after the date of allotment or after the date of announcement of the cancellation, or no later than two (2) working days from the decision of postponement or cancellation.
- b. If there is delay, Underwriters must pay to the buyer penalty of 1% (one percent) over Bond interest rate, for each day of delay. Fines imposed from day 3 (all three) after the expiration of the Agreement is calculated on daily basis.
- c. If the refund has been provided, but the buyer did not come to pick it up within 2 (two) working days after the date of decision of postponement or cancellation of such Public Offering or the expiration of the Underwriting Agreement, Underwriter does not required to pay a fine to the buyer.

- d. Refund shall be apply if the recording of Bonds is not executed within 1 (one) working Day after the Distribution Date by reason of non-fulfillment of the listing requirements on the Stock Exchange, with the provisions mentioned in points a, b and c of this paragraph. But if funds has been received by the Company, the Company is liable to refund the payment through KSEI, thus freeing liability Underwriters of any responsibility.

Termination of the Underwriting Agreement due to any cause in accordance Article 16 is applicable without the need for a decision of a tribunal and the parties in the Underwriting Agreement hereby waive the provisions of Article 1266 of the Civil Code, as far as the decision of the judiciary to termination of the Underwriting Agreement.

12. Others

The Underwriters reserves the right to accept or reject the subscription of Bonds in whole or in part by observing the applicable regulations.

PAYMENT AGENT

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DISTRIBUTION OF SUPPLEMENTARY INFORMATION AND BOND SUBSCRIPTION FORM

The Supplementary Information and the Bond Subscription Form can be obtained in the offices of the Joint Lead Underwriters:

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EVERY POTENTIAL INVESTORS ARE EXPECTED TO READ ADDITIONAL INFORMATION ON THIS PUBLIC OFFERING CONTAINED IN THE SUPPELEMENTARY INFORMATION BOOK