

Adaptive Operation With Risk Controlled to Face Challenging Conditions - Covid19

Investor Update

9 April 2020

Need to Anticipate Challenging 2020

COVID-19, becoming the greatest global health pandemic since the 1918 Flu (H1N1 virus)



As of April 9, 2020:

GLOBAL
88.565 confirmed deaths
5.8% death rate
209 Countries

INDONESIA
3,293 confirmed cases
280 deaths
8.5% death rate

*) 81.865 cases in Mainland China

Things have changed dramatically with Indonesia's infection case still surging up (2 case on 6th of March to 3,293 today) with working activity being restricted.

In a bid to slow down the spread of covid-19 outbreak, the Government has extended the disaster emergency period until 29 May 2020. On 10 April 2020, Jakarta will implement largescale social restrictions (PSBB), and soon will be followed by the satellite cities.

BNI globally has put in place stricter preventive measures to protect its employees and their families, and even customers against COVID-19.

Dedicated team has been established to monitor the latest developments regarding the health emergency and to ensure that the bank's day-to-day operations remain optimum.



President Joko Widodo,
15 March 2020

"it's time for us to work from home, study from home and worship at home"

Business Process Adjustment as a form of Commitment for Safety and to Serve Clients

BNI sets three work system adjustments namely **Split Operations**, **Shift Operations**, and **Work From Home**.

01

Split and Shift Operations are applied to functions related to the **main operations** and **banking services**.

» Critical functions

Treasury, International Banking, Transaction Banking, Digital Operation, Operation, BNI Contact Center

» Domestic Outlets

Only **616 outlets (31%)** are temporarily closed, mainly located in epidemic epicenters and commercial area.

» Overseas Branches

Singapore, Hong Kong, Seoul, Tokyo, London, New York

» Subsidiaries

BNI Syariah, BNI Life, BNI Securities, BNI Asset Management, BNI Multifinance

Several Sites has been activated to support shift operations:
Grha BNI Jakarta, Menara BNI Pejompongan, Plaza BNI BSD, BCM Site in Purwakarta, other premises in Surabaya, Bandung & Semarang

02

Work from home is only applied for **supportive function** and to areas that have been designated as **areas with high risk conditions**

% of employees work from home (as of April 8, 2020)



Note:

- Initial survey has been conducted to gathered supervisor's feedback on WFH, 95% repondents gave positive feedbacks on its implementation.
- % of employees WFH is reviewable inline with government orders and business requirement.

High Quality Standard of Our Protocol

Critical programs has been put in place to enable the day to day operation and services



Technology

- BNI Digital Services (E-Banking, ATM, Agen46)
- Virtual Private Network (VPN) Remote Access Service (RAS) to enable designated employees accessing BNI IT environment through high security network.
- E-Office platform to support work from home activities.



Logistics

- Health protocol applied in all outlet (thermo gun, hand sanitizer, gloves).
- Routine cleaning/disinfecting activities in all outlet and office facilities.
- Shuttle Bus for employees.



Health Care

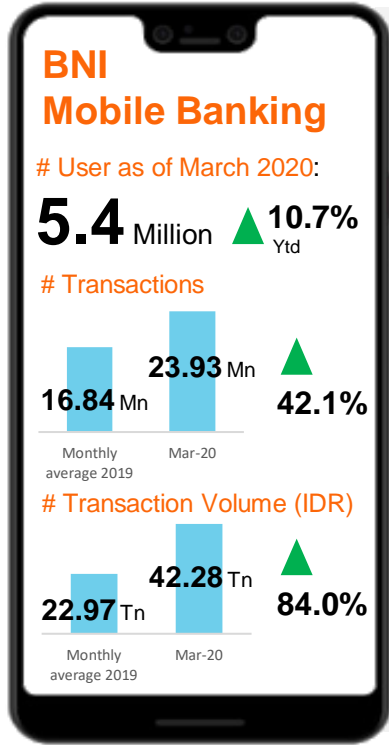
- Daily health monitoring protocol for employees and their families through mobile HRIS.
- Multi Vitamin and Health food supplies for employees who works from office.



Communication

- Massive external campaigns to promote BNI Digital Services (Mobile Banking, Internet Banking, SMS Banking, Digital Opening Account, etc).
- Internally, reminding all employees about healthy lifestyle in daily manner.

Reliable Digital Services and IT Channel as Solution



BNI Internet Banking

User as of March 2020:
2.0 Million ▲ **1.0%** Ytd

Transactions
2.5 Million ▲ **0.9%** Ytd

BNI SMS Banking

User as of March 2020:
11.1 Million ▲ **2.4%** Ytd

Transactions
3.0 Million ▼ **12.3%** Ytd

BNI ATM Networks

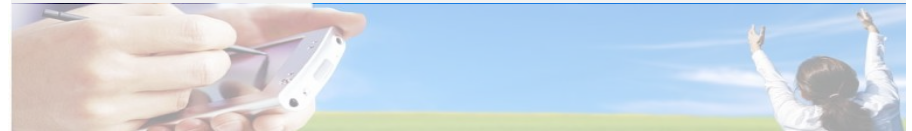
18.677 ATM
 100% operating with 99.6% Service Level

BNI Direct & Cash Management

Cash Management Customer as of March 2020
61.157 ▲ **32.3%** YoY

BNI Direct Active Users as of March 2020
17.809 ▲ **39.1%** YoY

		1Q 2019	1Q 2020	YoY (%)
Cash Management	# Transaction (Mn)	32.6	46.8	43.6%
	Volume (IDR Tn)	624.5	671.6	7.6%
BNI Direct	# Transaction	6.4	8.3	29.8%
	Volume (IDR Tn)	414.7	502.8	21.3%



Always Ready for Global Transaction

Indonesia Diaspora tend to remit more and increase their saving balance during this period.



BNI Footprint



7 Overseas Outlets [Singapore, Hong Kong, Tokyo, Osaka, Seoul, London, New York]

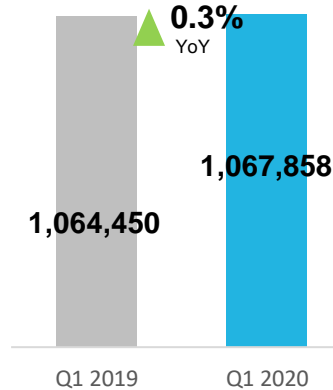


13 Remittance Representatives [Malaysia, Saudi Arabia, UAE, Qatar, Hong Kong, Taiwan, South Korea, & Netherland]

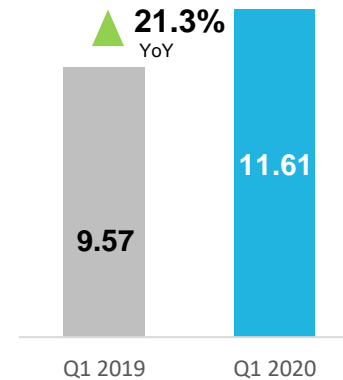


BNI Mobile Remittance (BNI MoRe)
Apps in Singapore

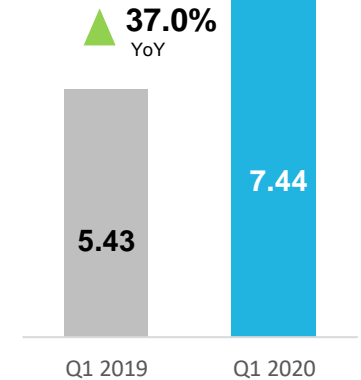
Transactions



Trx Volume (USD Bn)



Diaspora Savings (IDR Tn)



- Number of transactions were stagnated triggered by physical distancing and lockdown policy in most of the sending countries.
- Increase in volume predominantly happened in Taiwan and Hong Kong.

Adaptive Protocol Policies and Optimizing all Opportunities

- » Covid-19 is testing operational risk protocol to the limit, however BNI has presented a strong Crisis Management Protocol ensuring the reliability of its day-to-day operations and services, including Digital Services.
- » On top of that, we commit to put in place stricter preventive measures to protect our employees, their families and customers against the plague.
- » Amid the Covid-19 outbreak, we also realize several income generators has been impacted in positive context, including but not limited to significant upswing in digital transactions and incoming remittances flow.

Thank You

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