

# CORPORATE PRESENTATION



1H2021

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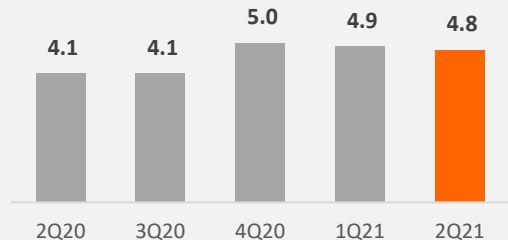
# Management Highlights



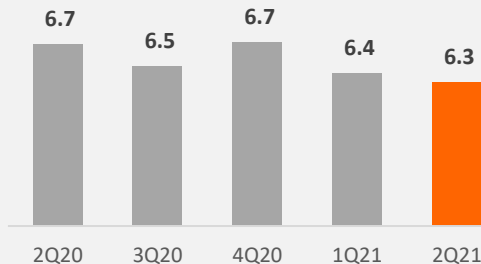
# Record High Quarterly PPOP

## Net Interest Margin (%)

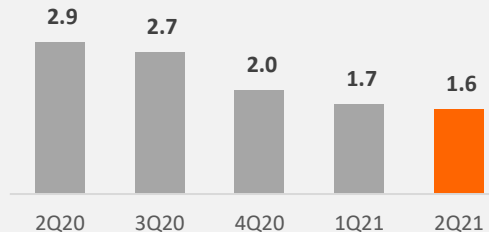
FY21 Guidance 4.7%-4.9%



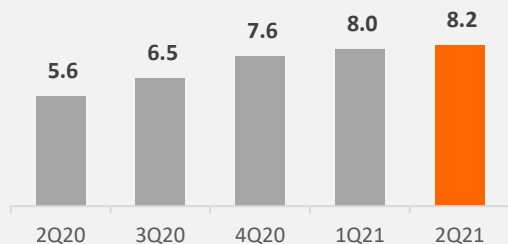
## Earning Asset Yield (%)



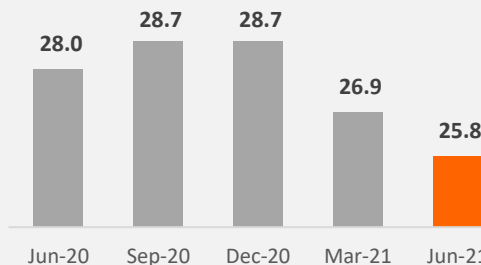
## Cost of Fund (%)



## PPOP (Tn)

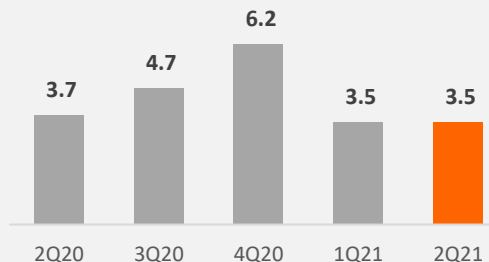


## LAR - incl Covid (%)



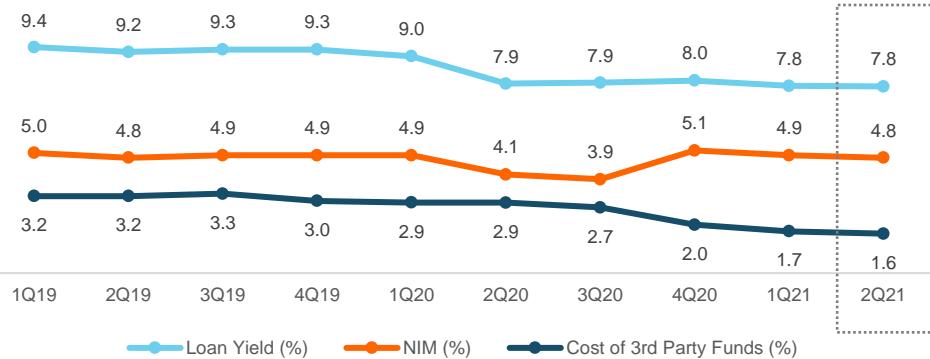
## Cost of Credit (%)

FY21 Guidance 3.3%-3.6%

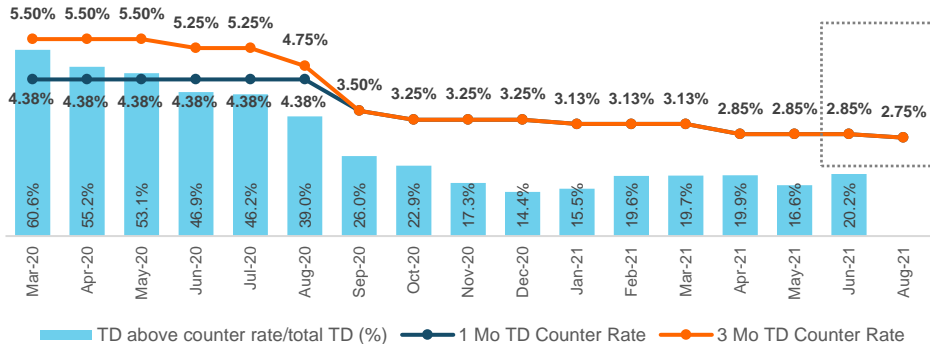


# Solid Top-Line Performance across the board

## Stable Loan Yield with Improved Cost of Third Party Funds

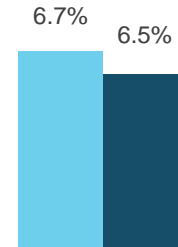


## Further Room to Lower Cost of Fund



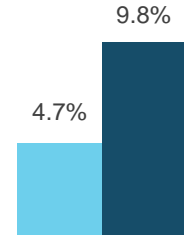
## Selected Core Fee Based Income Growth

[Rp 1,281 Bn]



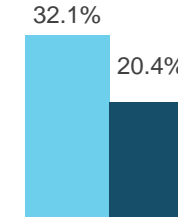
Account & Debit Card Maintenance

[Rp 736 Bn]



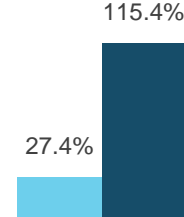
ATM & E-channel

[Rp 732 Bn]



Trade Finance

[Rp 1,009 Bn]



Marketable Securities

QoQ YoY

# Shares Repurchase for LTI: Signal of Business Confidence

## BBNI PBV Band (x)



On 21 July 2021, BBNI announced plan to conduct share repurchase program

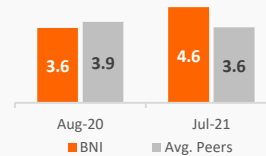
Reference:

<https://bni.co.id/en-us/company/investorrelation/investornewscalendar>

- ☑ We conduct shares buyback because we believe **BBNI valuation** has not reflected **fundamental improvement** from Transformation Program:

### Progressive Digital Transformation

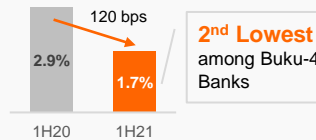
- The most improved mobile banking app [Play Store Rating]



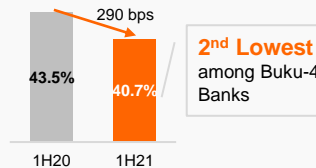
- BNI Mobile Apps users reach **9.3 Mn** (+56.8% yoy)
- Leading open banking ecosystem with 283 number of APIs, **the highest among peers**
- **>70% CASA balance** is contributed by the user of BNI Direct and BNI Mobile Banking

### Sustainable PPOP Growth

- Continuing lowered Cost of Fund (CoF)

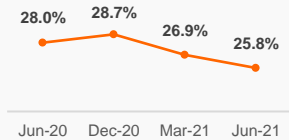


- Discipline Opex Control (Cost to Income Ratio)

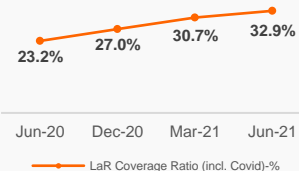


### Stronger Asset Quality

- Consistent Improvement in Loan at Risk (LaR)






- Higher LaR Coverage



- ☑ Buyback program **doesn't contradict** our intention to **improve CAR** as we intend to convert the shares into LTI/MESOP program
- ☑ LTI (Long Term Incentive) / MESOP program will result in **alignment** between remuneration with **shareholder return**



# Progressing Corporate Transformation

Run the Bank 	Change the Bank 	Transform the Bank 
<ul style="list-style-type: none"> <li>» Cross Selling</li> <li>» End-to-end credit enhancement</li> </ul>	<ul style="list-style-type: none"> <li>» KPI Enhancement to drive performance</li> <li>» Sales enablement through RM tools</li> <li>» Global Bankers mindset and holistic solution</li> <li>» HC Blueprint Enhancement</li> </ul>	<ul style="list-style-type: none"> <li>» SMExporter Hub (Xpora)</li> <li>» Strengthening digital channels</li> <li>» Digitizing business process</li> <li>» Bank-wide operating model</li> </ul>

## Distinct Transformation Implementation Approach



clear vision and focus  
on high impact



Inspire and  
empower people



Agile mindset and  
execution

# Wholesale Banking: Upgrading Business Model "Beyond Lending"



## New Leadership at BNI Sekuritas



### Improved Investment Banking Capabilities under New Leadership



#### Agung Prabowo

Chief Executive Officer  
BNI Sekuritas

- ~26 years of experience in Indonesia Capital Markets
- Most recently with UBS AG as Managing Director, Head of Global Banking, Indonesia
- Previously with Barclays Capital as Managing Director, Head of Investment Bank, Indonesia

## Establishment of BNI Securities Pte. Ltd. ("BSPL")

- Incorporated in Singapore on 22 March 2021, as a wholly-owned subsidiary of BNI Sekuritas ("BNIS").
- Upon receipt of requisite license, to act as an offshore hub for all of BNI's international capital market activities.
- Core business lines include (i) Sales and Trading, and (ii) Capital Markets.
- BSPL will better enable BNI to enhance its product offerings, and seek to generate incremental fee-based income by leading international capital markets transactions for issuer clients

## BSPL Senior Management



#### Leonard Ng

Chief Executive Officer

- ~15 years of capital markets experience in SG and HK
- Most recently with Standard Chartered as Executive Director, Capital Markets, ASEAN



#### Robin Goh

Head of Sales and Trading

- ~15 years of capital markets experience in SG and HK
- Most recently with Commonwealth Bank of Australia as Director, Fixed Income Sales



#### Edwin Chew (commencing Aug 2021)

Head of Capital Markets

- ~10 years of capital markets experience in SG
- Most recently with Deutsche Bank as Vice President, Debt Capital Markets, APAC



# Creating a Better Holistic Experience of Mobile Banking

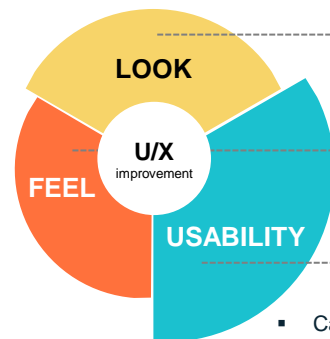
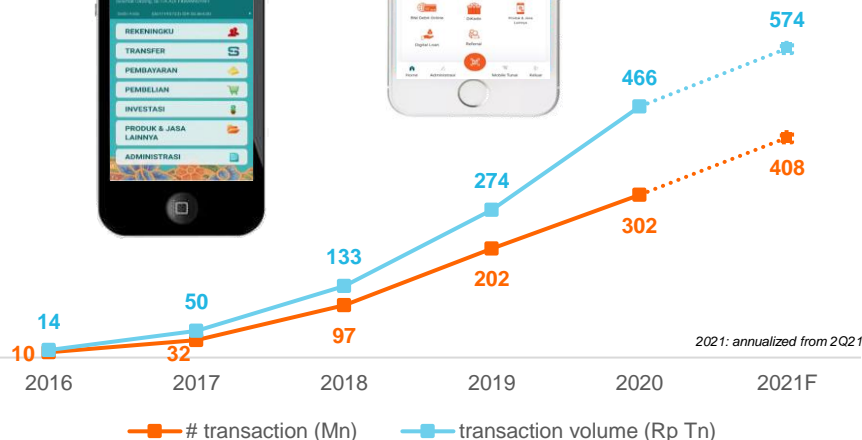
2016



2019



July 2021



- Eye Pleasing & dynamic look
- Masked Balance
- Font to be more readable

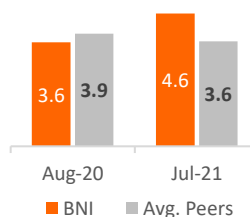
- Enable to add Favorite menu in navigation bar
- Personalization

## NEW Leading Features!

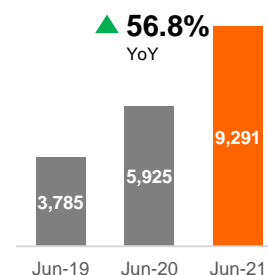
- Cardless Withdrawal
- **My Credit Card**
- My QR and QRIS
- **Open Acc with Face Recognition**
- **Life Goals Tapenas**
- **Investment**
- **Digital Loan (Fleksi, KUR)**
- **Scheduled Transfer**
- E-Wallet Pooling
- Chat Agent
- Digital Invoice
- Integrated Game Point+ and auction

## Play Store Ratings

4,6/5,0 ★★★★★



## # User (in 000)



## # of Transaction per active user per month

10.6

## Avg Transaction value (Rp Mn)

1.41

As of 1H21

# Tapping into Abundant Opportunities in Exporter Ecosystem



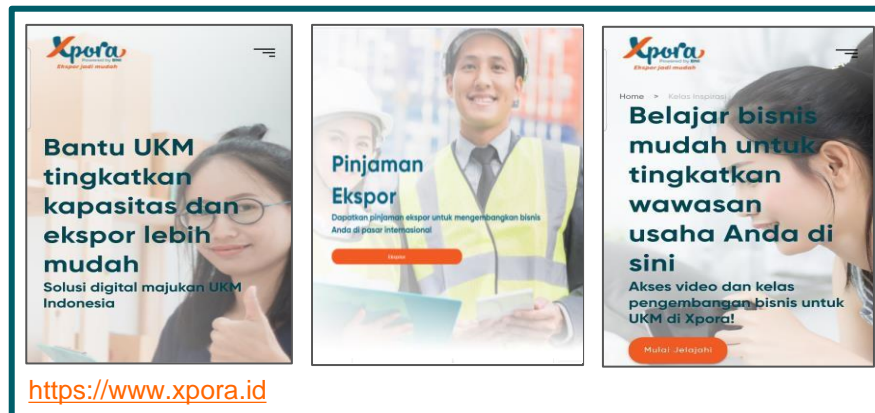
## Xpora: Integrated solution for SME exporters



**Xpora** provides unique proposition, **1<sup>st</sup> in Indonesia**

- 01 **Global market access**, such as partnership with e-commerce, global trade club and biz matchmaking
- 02 **Export issues advisory and debottlenecking**, such as licensing support, and tax information
- 03 **Cashless transaction solution and advisory**, with multi-channel approach
- 04 **Fast and integrated financial solution for exports**, including lending, trade, and transaction
- 05 **Integrated business productivity tools**, partnering with startups
- 06 **Integrated Digital Portal and digital activation support** such as technology package

## Positive early responses from Clients



# 60%

Respondents said that their current needs are incorporated in Xpora

# 71%

Respondents said that Xpora will make them choose BNI as main bank

# Xpora : Solution for the SME exporters and their ecosystem



## Target Customers



### Established Exporter

~13 thousand  
(~90% of total Indonesian exporters)

Contributes **2-3%**  
to GDP

- **Broad domestic & international network**
- **High sales volume & value** (domestic & int'l customers)
- **Frequent usage** of trade finance (export-savvy)



### New Exporter

~112 thousand

Contributes **~22%**  
to GDP

- **Limited-to-moderate utilization** of digital platforms
- **Moderate-to-large domestic network**
- **Low-to-high sales volume & value**
- **No/limited knowledge** of trade finance & exporting req.



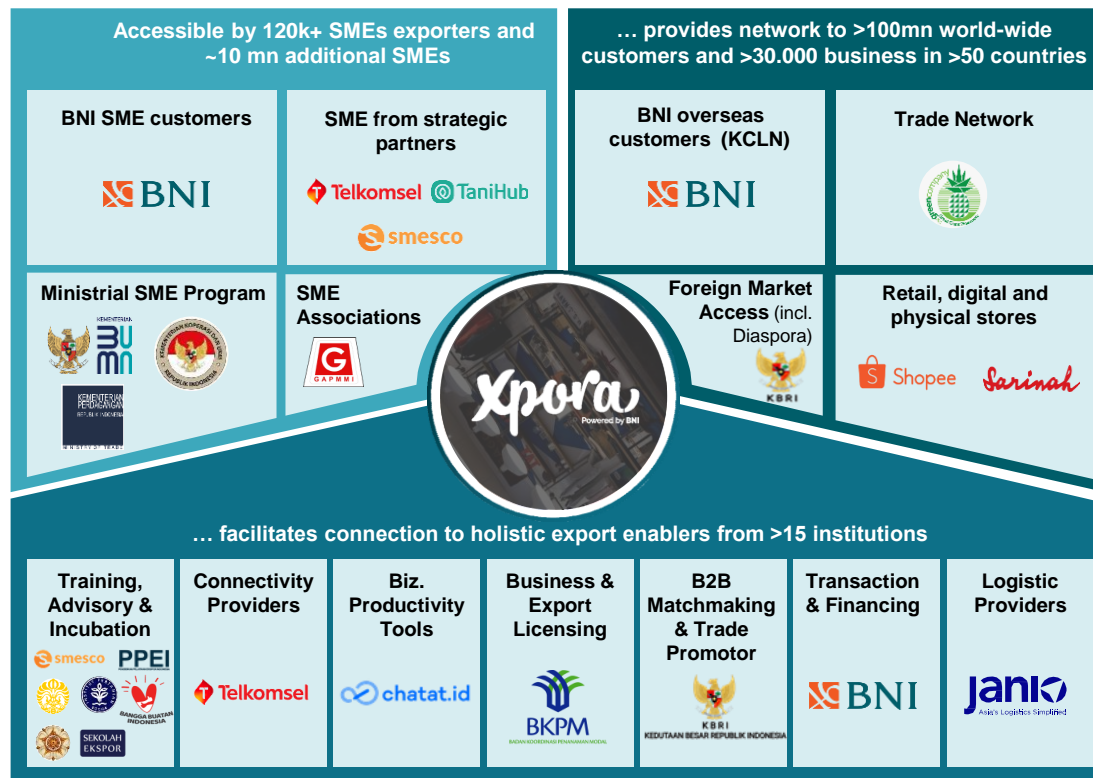
### Export Supporter

~63 Million  
(~62 Mn micro businesses)

Contributes **~37%**  
to GDP

- **No-to-moderate utilization** of digital platforms
- **Limited-to-large domestic network**
- **Low-to-moderate sales volume & value**
- **No export knowledge** but able to support exporters

Through Xpora, BNI aspires to become an **MSMEs ecosystem orchestrator** that will help connect domestic MSMEs to global buyers as well as connect them with important business and export enablers



"Ekspor jadi mudah"

# Comprehensive Customer Journey

## Go Global

*BNI provides market access by collaborating with e-commerce, global trade association, and matchmaking business*

### FEATURES & SERVICES

- 50% discount for negotiable L/C and discounting L/C, collection & remittance provisions
- Access to SME incubation, assistance & advisory provided by BNI partners
- Bridging SME customers to international buyers or suppliers through collaboration with global partners.
- Bridging suppliers and SME exporters supply chains that can support export activities.
- Access to global counterparty's customers.
- Access for SMEs to participate in international exhibitions & events to market their products.
- Support for SME export activities through collaboration with government agencies.

### PARTNERS



## Go Digital

*BNI facilitates SMEs to utilize digital technology with cashless transaction solutions through multi-channel approach*

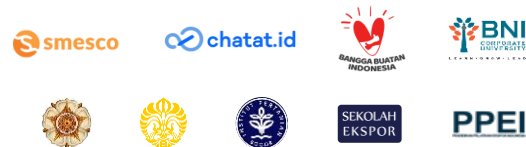
- Accessible digital portal via browser & Xpora mobile app with complete function (including loan application)
- Special tariff for digital services (BNI Direct & BNI Trade).
- Discount for wifi & mobile wifi tools, balance and other services through telecommunication partnership.
- Logistics services for export via digital/e-commerce channels.
- Banking and non-banking services (including advisory and education).
- Digital financial reporting platform provided by fintech.
- Digital inventory management platform provided by fintech.



## Go Productive

*BNI aims to provide integrated business productivity tools through digital service offerings and collaborating with startups*

- Working capital and investment loan with low interest, Indicate offering on the same day & disbursement time of  $\pm 6$  days.
- Forex Line up to 10% of the ceiling.
- Free diagnostics and recommendations for SMEs using an easy-to-fill questionnaire, accessible via portal and physical hub.
- Education & training on SME management, export, digital marketing, use of e-commerce.
- Dedicated RM to serve the needs of export customers.
- Accessible business advisory in Xpora hub.



# Xpora :We took first step in 7 cities and gain positive early responses



## Facilities

### Meeting Room & Conferencing Facility



### Coworking Space



### Showcase Area



12 Jun 2021 15:50:17  
No.36 Jalan Insanya, Sukatani  
Kecamatan Jiprah,  
Kota Sukoharjo  
Surabaya

Xpora Physical Hub Located in  
**Jakarta, Solo, Bandung, Denpasar,  
Surabaya, Medan & Makassar**



Medan

Makassar



Jakarta Smesco



Bandung



Solo



Surabaya



Denpasar



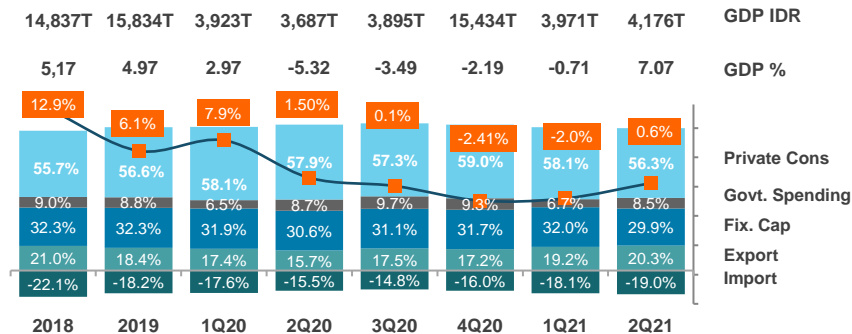
# Macroeconomic Highlight





# Macroeconomic Highlight

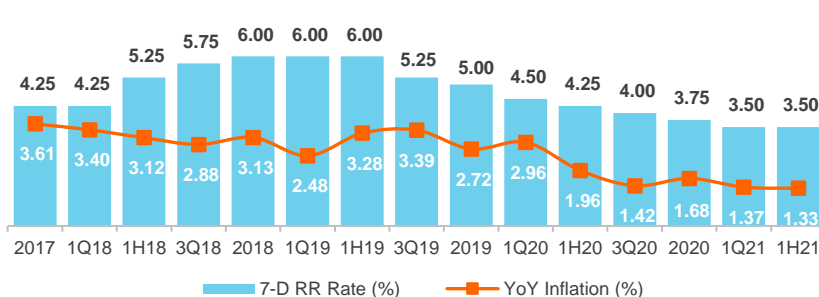
GDP growth is recorded at 7.07% y-y, or 3.31% q-q, marks first economic expansion after four consecutive y-y contractions



Source: BPS and OJK

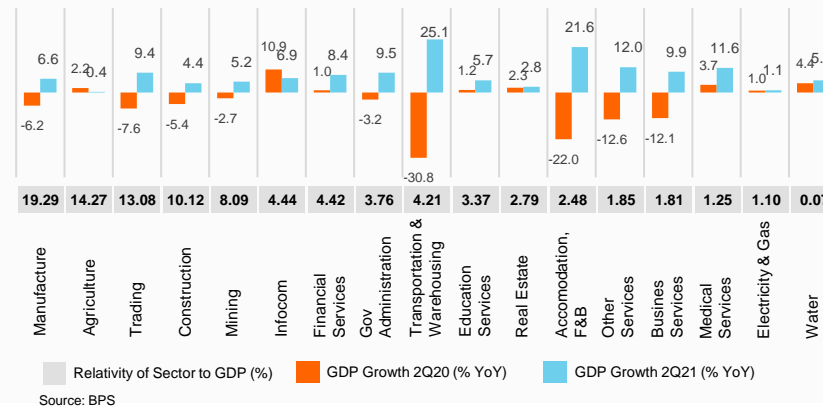
Indonesia Loan Growth

Low inflation gives room to lower policy rate to boost economic growth



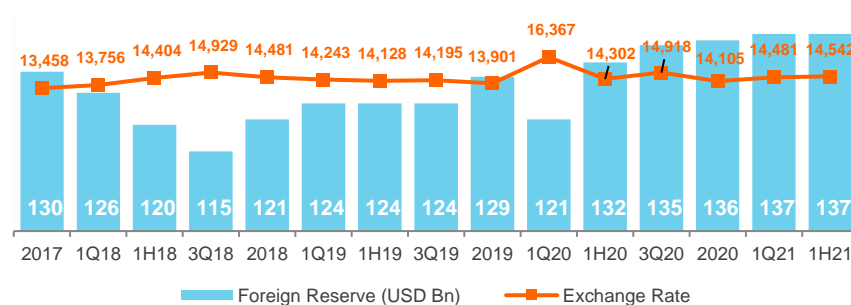
Source: Bank Indonesia and BPS

Transportation & warehousing (+25.1% yoy) and accommodation F&B (+21.6% yoy) were the best performers during 2Q21 as the economy reopen



Source: BPS

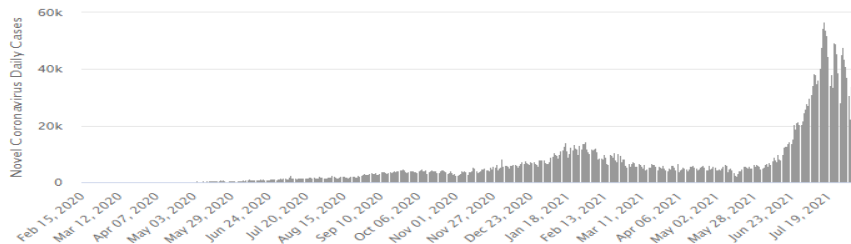
Adequate Foreign Reserve to Support 8.9 Months Imports and stable Rupiah Exchange Rate



Source: Bank Indonesia

# Expecting a recovery this year

## The Delta variant has led to a sharp rise but now is declining



## 8.2% Indonesia population has been vaccinated

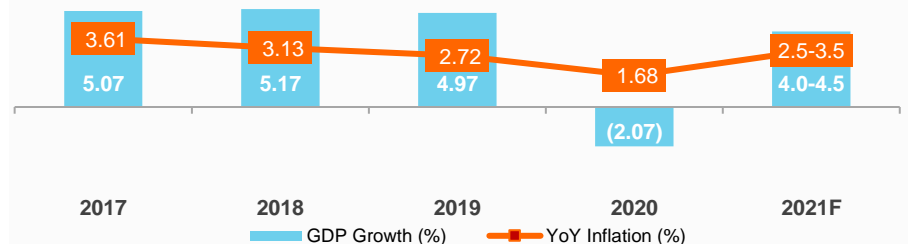
Country	Vaccinated (mio)	% to Population
Israel	5.39	59.5%
USA	166	50.5%
Singapore	3.62	63.4%
Malaysia	8.0	25.0%
Cambodia	5.4	32.6%
Philippines	10.3	9.5%
Thailand	4.18	6.0%
<b>Indonesia</b>	<b>22.2</b>	<b>8.2%</b>
Myanmar	1.53	2.8%
Vietnam	0.82	0.9%

## Global Economy are now recovering as economies adjusted to the new normal and backed with adequate level of vaccination

Growth Forecast (%)	2020	2021F	2022F
Global	-3.3	6.0	4.9
Advanced Economies	-4.7	5.6	4.4
ASEAN-5	-3.4	4.3	6.3

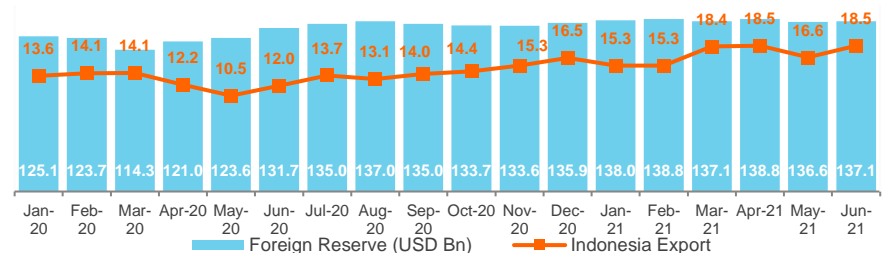
Source: World Economic Outlook, IMF – July 2021

## Optimism for Indonesia's economic recovery in 2021



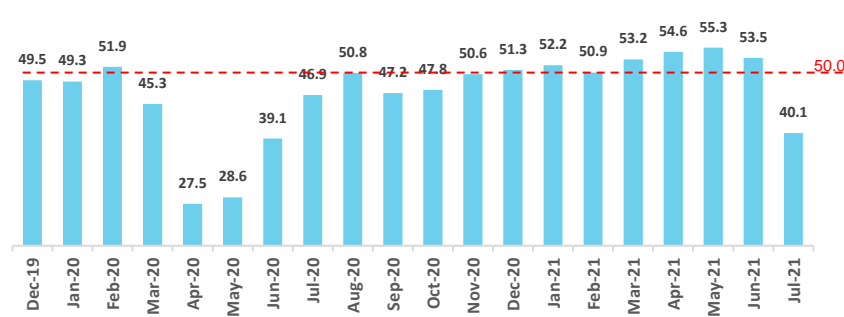
Source: Bank Indonesia and BNI internal forecast

## Higher Year on Year Exports in 2021 supports FX Reserves



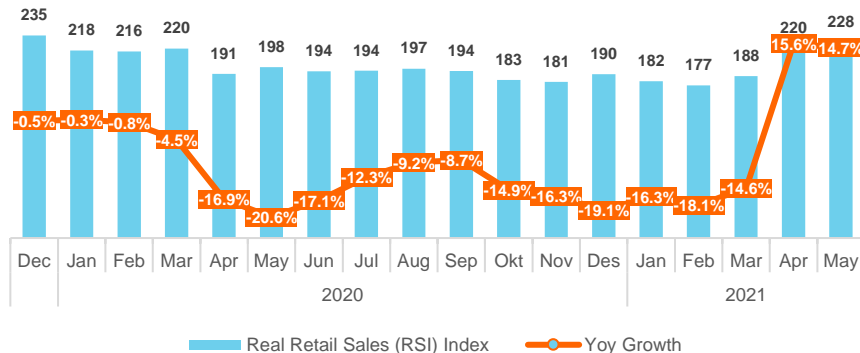
# Leading Economic Indicators

Indonesia's July Manufacturing PMI was deeply contracted amid the recent implementation of mobility restrictions



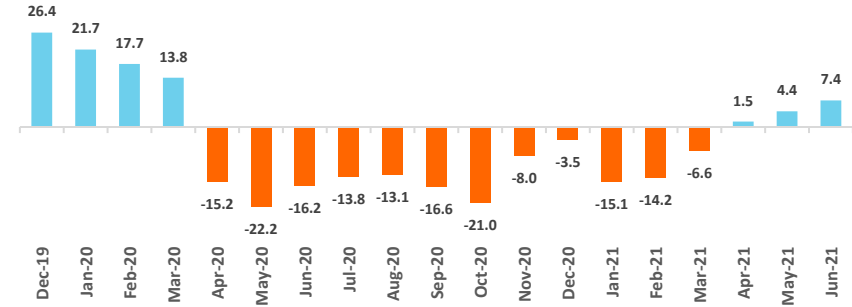
Source: Markiteconomics

Positive retail sales Index YoY growth in last two months



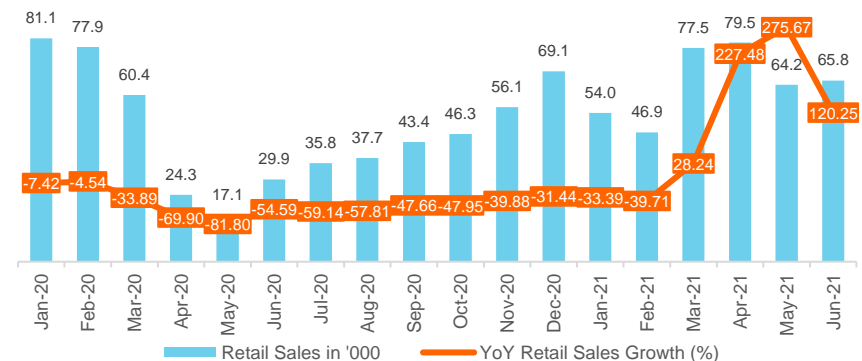
\* Preliminary figure  
Source: Bank Indonesia

Consumer Confidence Index (CCI) continues to Improve, making a new high since pandemic



Source: Bank Indonesia

Although June's YoY retail car sales drop, YoY retail car sales growth in Q2-2021 remains strong



Source: Gaikindo

# Digital Initiatives

BUMN  
UNTUK  
INDONESIA



BNI  
Melayani Negeri, Kebanggaan Bangsa

## Mulai Bisa Apa Aja Sekarang

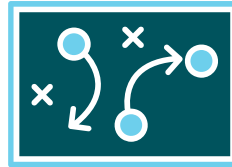


1500046  
BNI Call

# We move forward to combine the best of two worlds

- + Access to public funding
- + Sticky Customer Base
- + Wide range of financial products and services
- + Deposit guarantee by LPS
- + Long track record of Credibility & Brand Equity
- + Lower cost of fund

## Conventional Bank



*Balanced battlefield*

## Fintech Player

- + Agility of system to adapt to changing trends
- + Online ecosystem
- + Automation and cost efficient operation
- + Highly Convenient and Millennial friendly.

### Focus Area of Digital Transformation

1

Digitize Internal  
Platform

2

Develop Digital-  
Native Products and  
modernize existing  
services

3

Leverage Digital  
Ecosystem with API  
Open Banking

# Leading Open Banking Ecosystem



- » BNI API has a total of 283 services, **the most** compared to peers
- » Utilized by **3000++** partners
- » Recognized Globally



**Won the Best Overall Devportal - Community Prize in 2020**

<https://devportalawards.org/winners>

We optimize all three possible roles in every ecosystem



Present the comprehensive offer of the ecosystem through a platform

*Play pivotal role within ecosystem by providing an integrated holistic solution, such as government, education, health, commerce*



Use the partner's platform as a channel to sell bank's products

*Partner with e-commerce, lifestyle companies to sell deposits, loan products*



Provides services to the partners so they can potentiate their products

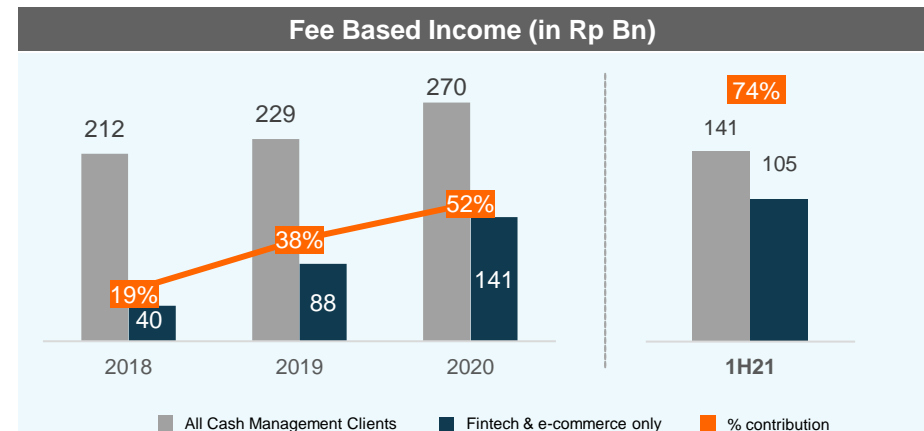
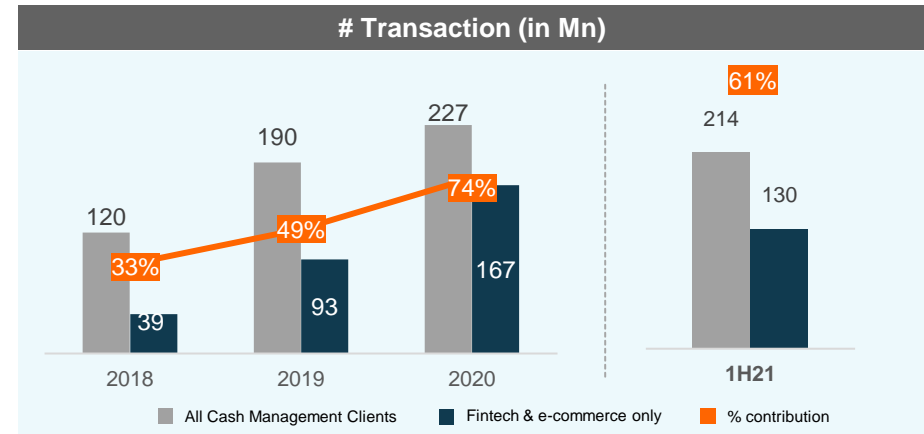
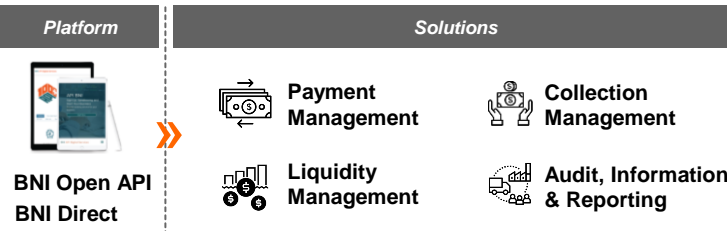
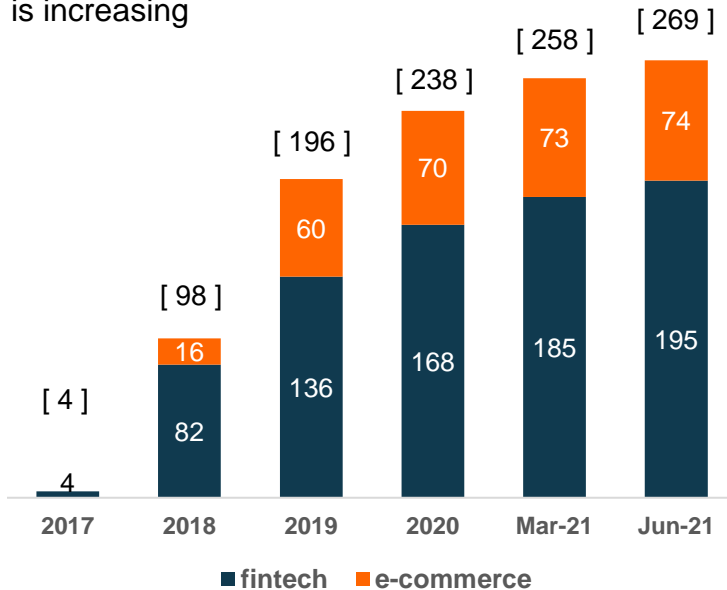
*Customize bundled solutions into new products in collaboration with partners*



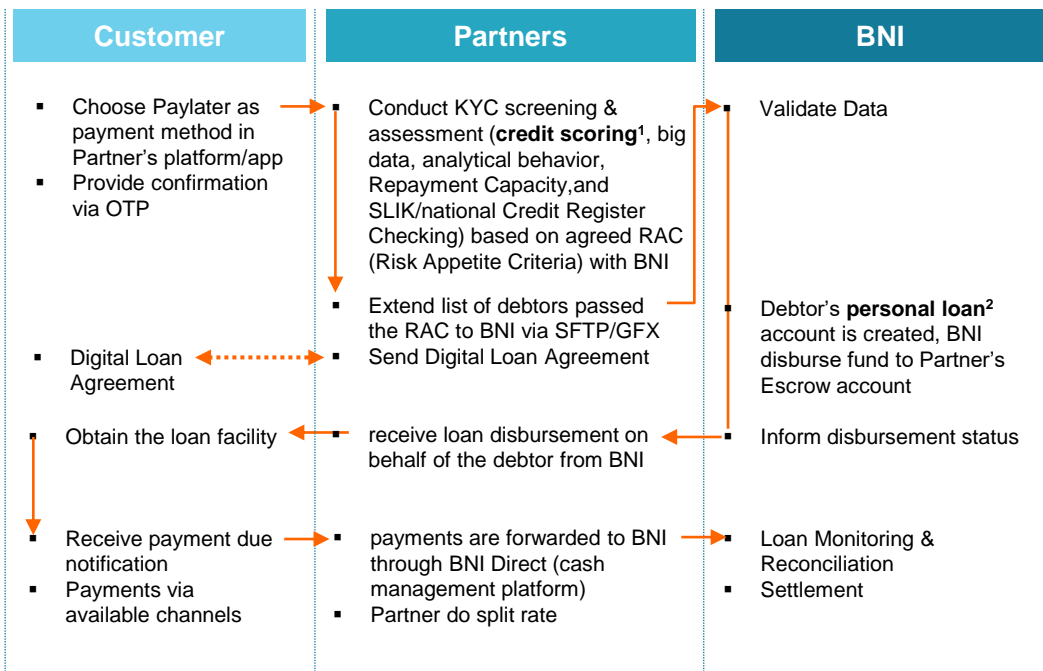


# Riding the wave of e-commerce & fintech boom

The number of **Digital Clients** is increasing



# Early Adaptor in E-Commerce Collaboration Through Paylater



Note:

1. Credit Scoring performed by Partners. Credit Scoring reliability has been back-tested by BNI and BNI has determined the RAC threshold based on the result of back-testing

2. Credit risk is in BNI, BNI will mitigate the risk with credit insurance

Ongoing partnership with Traveloka and will soon be followed with other partners



Total Portfolio

47 Bn

Avg Net EIR (%)<sup>1</sup>

21.41

NPL (%)

3.80%

Insurance Claim

Success ratio: 100%

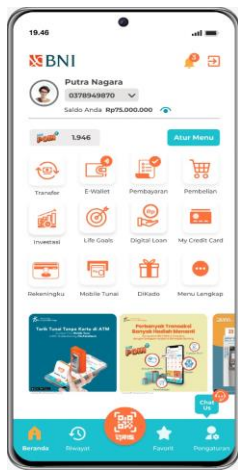
Shopee PayLater

Just starting at the End of July 2021

All figures are as of 31 Jul 2021 unless stated differently

1. Nett EIR = Gross EIR – Insurance Premium

# Mobile banking growing very fast, becoming the preferred channel for Retail Customers



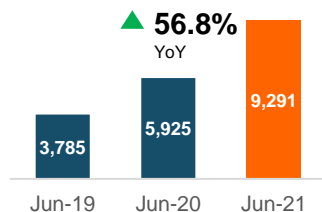
Revamped Mobile Banking features toward omnichannel experience

## Leading Features Next Improvement

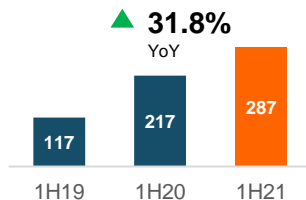
- |                           |                               |
|---------------------------|-------------------------------|
| » New UI                  | » Omni-channel experience     |
| » Biometric Login         | » Personal Finance Management |
| » User-ID Auto Filling    | » SME Solution Integration    |
| » Point+ integration      | » Digital Ecosystem Wallet    |
| » Account Opening         |                               |
| » Loan Application        |                               |
| » Credit Card Integration |                               |
| » QR Payment              |                               |
| » Life Goals Feature      |                               |

## BNI Mobile Banking

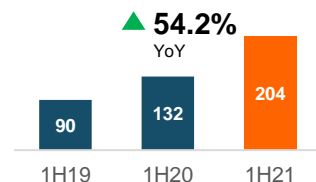
### # User (in 000)



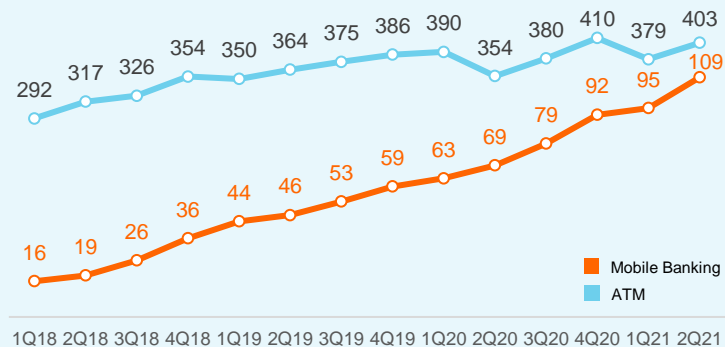
### Transaction Value (in Rp Tn)



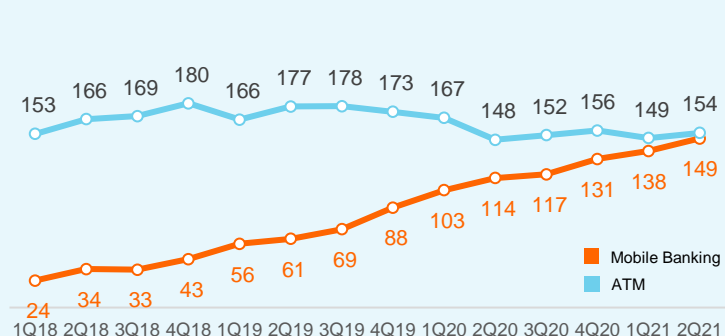
### # Transaction (in Mn)



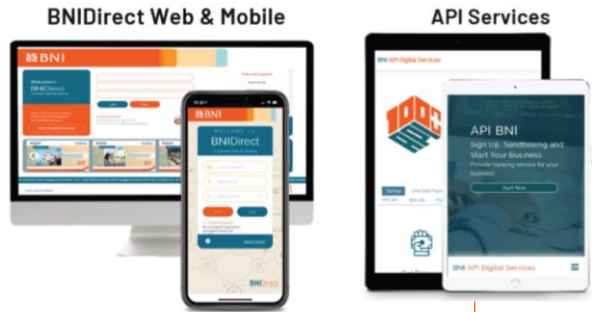
## Quarterly # of Transaction (Mn)



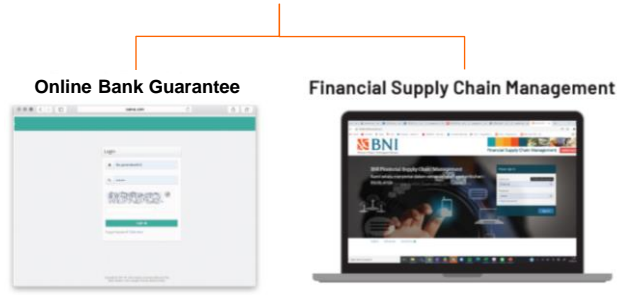
## Quarterly Transaction Value (Rp Tn)



# Solid Digital Solutions for Business Banking Clients



Various **digital channels** to help customers make transactions **whenever, wherever**



Immense room for growth

**20.6%** Penetration rate of Business Banking clients

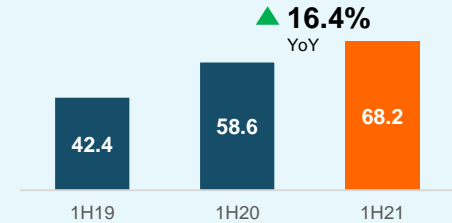


Cover all client needs in one Integrated Portal:

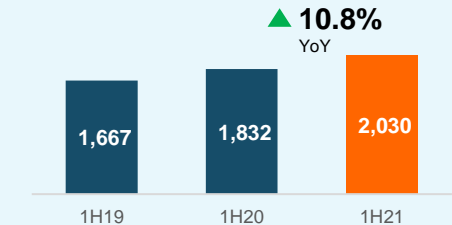
<https://bnitbs.id>

- Payment Management
- Collection Management
- Liquidity Management
- Value Chain Management
- Open Banking Solution

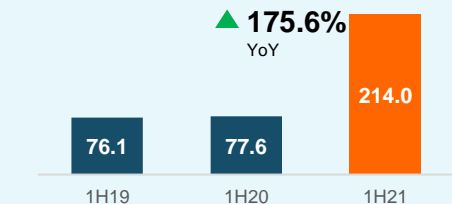
# User (in 000)



Transaction Value (in Rp Tn)



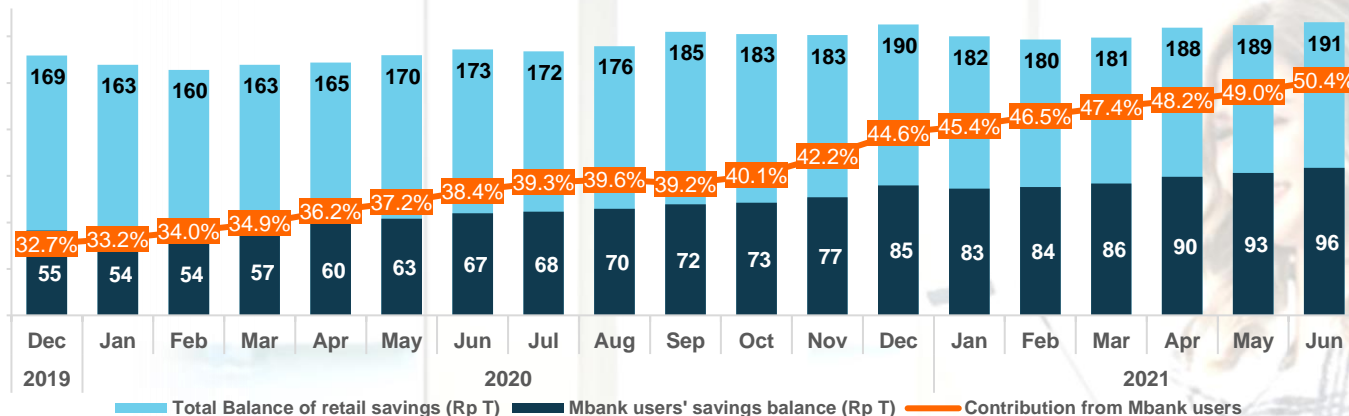
# Transaction (in Mn)



# Reliable Transaction Solution Leads to a Sticky Relationship

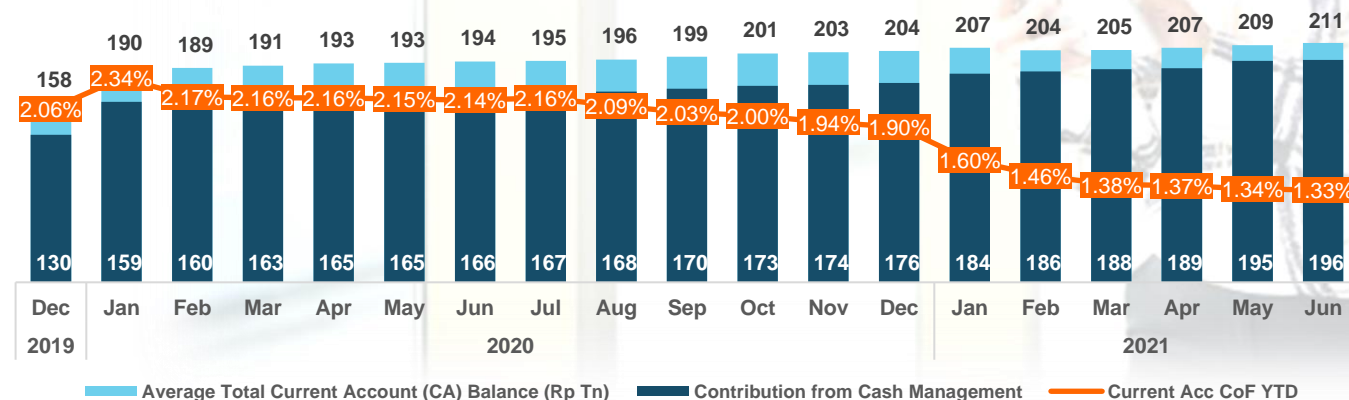
## Mobile Banking

user savings balances continue to increase (reached 50.4% of total retail savings)



## Cash Management

client's average CA balance continue to increase leading to a favorable cost of funds



Notes: Bank Only, Exclude Overseas Branches

# Financial Performance





## Highlighted Results

Highlighted Result		1H20	1H21	YoY	3Q20	4Q20	1Q21	2Q21	QoQ
B / S [Consolidated]	Total Asset (IDR Billion)	833,074	875,138	5.0	867,984	839,910	862,441	875,138	1.5
	Loan (IDR Billion)	545,390	569,735	4.5	550,046	553,106	559,332	569,735	1.9
	Third Party Funds (IDR Billion)	618,805	646,574	4.5	659,519	631,551	638,974	646,574	1.2
	CASA	403,538	450,029	11.5	431,330	432,328	433,567	450,029	3.8
	Time Deposits	215,267	196,545	-8.7	228,189	199,223	205,407	196,545	-4.3
P & L [Consolidated]	Net Interest Income (IDR Billion)	16,347	19,322	18.2	8,046	9,648	9,679	9,643	-0.4
	Non Interest Income (IDR Billion)	5,708	6,802	19.2	3,234	3,149	3,209	3,593	12.0
	OPEX (IDR Billion)	(10,348)	(11,660)	12.7	(5,517)	(6,223)	(5,774)	(5,887)	2.0
	PPOP (IDR Billion)	12,971	16,139	24.4	6,495	7,598	7,957	8,182	2.8
	Net Profit (IDR Billion)	4,456	5,027	12.8	(137)	(1,039)	2,429	2,598	7.0
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	65.2%	69.6%	4.4	65.4%	68.5%	67.9%	69.6%	1.7
	COF (Third Party Funds)	2.9%	1.7%	-1.2	2.7%	2.0%	1.7%	1.6%	-0.1
	NIM	4.5%	4.9%	0.4	3.9%	5.1%	4.9%	4.8%	-0.1
	ROE	8.7%	10.0%	1.3	-1.3%	-4.7%	9.7%	10.4%	0.7
	ROA	1.4%	1.5%	0.1	-0.1%	-0.5%	1.5%	1.5%	0.0
	CIR	43.5%	40.7%	-2.8	45.5%	44.1%	40.6%	40.8%	0.2
Asset Quality [Bank Only]	LaR - Incl Covid	28.0%	25.8%	-2.2	28.7%	28.7%	26.9%	25.8%	-1.1
	NPL (Gross)	3.0%	3.9%	0.9	3.6%	4.3%	4.1%	3.9%	-0.2
	Credit Cost	2.7%	3.5%	0.8	4.7%	6.2%	3.5%	3.5%	0.0
	LAR Coverage Ratio (Inc. Covid)	23.2%	32.9%	9.7	25.7%	27.0%	30.7%	32.9%	2.2
	NPL Coverage Ratio	214.1%	215.3%	1.2	206.9%	182.4%	200.5%	215.3%	14.8
Liquidity [Bank Only]	LDR	87.8%	87.8%	0.0	83.1%	87.3%	87.2%	87.8%	0.6
	LCR	189.0%	229.0%	40.0	226.0%	224.0%	224.2%	229.0%	4.8
	NSFR	145.0%	145.0%	0.0	153.0%	144.0%	144.8%	145.0%	0.2
Capital [Bank Only]	Tier-1 CAR	15.6%	16.0%	0.4	15.6%	15.7%	15.8%	16.0%	0.2
	Total CAR	16.7%	18.2%	1.5	16.7%	16.8%	18.1%	18.2%	0.1

# Selective loan growth amidst strong CASA

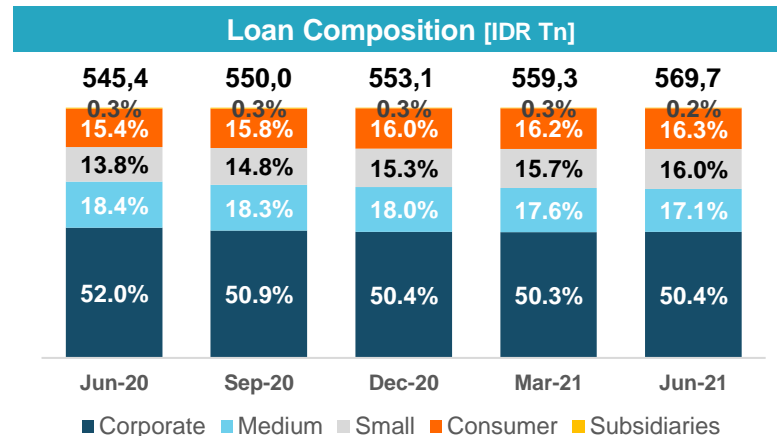
Consolidated Balance Sheet [Rp Billion]	Jun-20	Dec-20	Mar-21	Jun-21	Growth - %	
					QoQ	YoY
<b>Total Assets</b>	833,074	839,910	862,441	<b>875,138</b>	1.5	5.0
<b>Placement with other banks &amp; BI</b>	43,283	56,142	60,701	<b>70,274</b>	15.8	62.4
<b>Marketable Securities</b> [market value]	21,774	22,888	21,677	<b>20,529</b>	-5.3	-5.7
<b>Government Bonds</b> [market value]	82,830	84,150	93,825	<b>102,376</b>	9.1	23.6
<b>Loans (gross)</b>	545,390	553,106	559,332	<b>569,735</b>	1.9	4.5
<b>Third Party Funds</b>	618,805	631,551	638,974	<b>646,574</b>	1.2	4.5
<b>CASA</b>	403,538	432,328	433,567	450,029	3.8	11.5
- Current Account	215,694	221,050	232,346	240,854	3.7	11.7
- Saving Account	187,844	211,278	201,221	209,175	4.0	11.4
<b>Time Deposits</b>	215,267	199,223	205,407	196,545	-4.3	-8.7
<b>Deposits from other Banks</b>	13,767	9,245	12,631	<b>16,101</b>	27.5	17.0
<b>Marketable Securities Issued</b>	3,085	3,085	10,342	<b>10,330</b>	-0.1	234.9
<b>Borrowings</b>	48,155	44,114	43,842	<b>42,136</b>	-3.9	-12.5
<b>Shareholders' Equity</b>	110,157	110,684	117,737	<b>119,043</b>	1.1	8.1

# Healthy Growth From Lower Risk Segments

		[Rp Tn]					
Segment		Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Growth - %
							QoQ   YoY
Business Banking	Corporate Private	165.9	167.9	168.9	176.3	179.1	1.6   7.9
	Corporate SOE	117.8	112.0	109.7	105.0	108.3	3.1   -8.1
	Medium	100.5	100.4	99.5	98.3	97.2	-1.1   -3.3
	Large Commercial	36.3	37.7	37.1	37.0	37.0	-0.2   1.9
	Commercial	64.2	62.7	62.4	61.3	60.3	-1.7   -6.2
	Small	75.4	81.3	84.8	87.7	91.0	3.8   20.6
	<b>SUBTOTAL</b>	<b>459.6</b>	<b>461.7</b>	<b>462.9</b>	<b>467.4</b>	<b>475.6</b>	<b>1.8   3.5</b>
Consumer	Mortgage	44.8	45.5	46.0	46.6	47.6	2.2   6.3
	Payroll Loan	27.4	29.1	30.3	31.5	32.7	3.9   19.6
	Credit Card	11.3	11.5	11.6	11.7	11.7	0.3   3.8
	Others	0.6	0.6	0.8	0.8	0.7	-3.3   19.5
	<b>SUBTOTAL</b>	<b>84.1</b>	<b>86.7</b>	<b>88.7</b>	<b>90.5</b>	<b>92.8</b>	<b>2.5   10.4</b>
Subsidiaries		1.7	1.7	1.5	1.4	1.4	-5.7   -20.6
<b>Total</b>		<b>545.4</b>	<b>550.0</b>	<b>553.1</b>	<b>559.3</b>	<b>569.7</b>	<b>1.9   4.5</b>
Working Capital		289.0	290.9	299.5	305.9	315.6	3.2   9.2
Investment Loan		172.3	172.5	164.9	162.9	161.3	-1.0   -6.4

Loan Yield by Segment (%) – Bank Only						
Segment	1Q20	2Q20	3Q20	4Q20	1Q21	2Q21
Corporate	9.26	8.26	7.82	7.95	8.52	7.97
Medium	9.99	8.29	8.66	8.32	7.44	6.99
Small	11.78	9.98	10.01	10.46	8.61	9.30
Consumer	11.21	9.57	10.48	10.44	10.49	10.27
<b>IDR Yield</b>	<b>10.04</b>	<b>8.67</b>	<b>8.72</b>	<b>8.80</b>	<b>8.63</b>	<b>8.41</b>
<b>FX Yield</b>	<b>4.72</b>	<b>4.61</b>	<b>4.50</b>	<b>4.53</b>	<b>4.20</b>	<b>4.91</b>
<b>Blended Loan</b>	<b>9.02</b>	<b>7.88</b>	<b>7.92</b>	<b>8.01</b>	<b>7.79</b>	<b>7.76</b>

\*Yield 2020 without Resegmentation



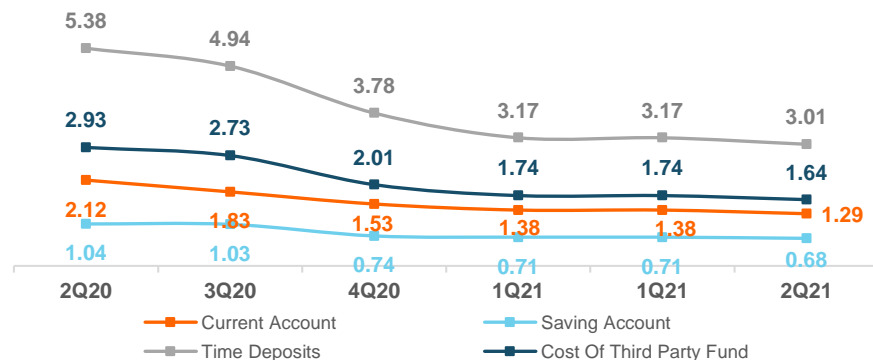
# CASA Ratio at 69.6%, Highest In Last 10 Years

## Third Party Funds – IDR Tn

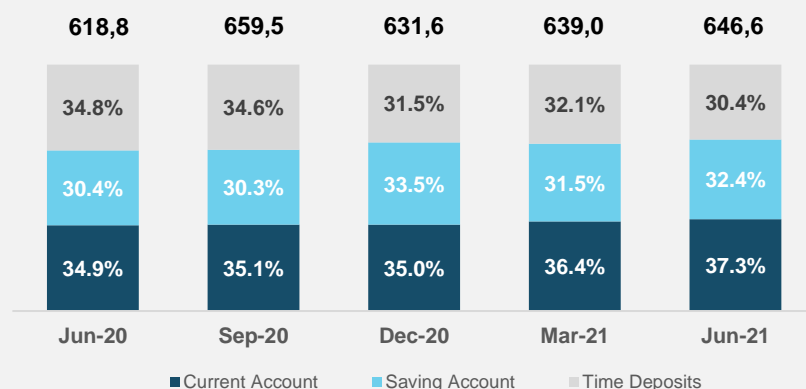
Segment	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Growth - %	
						QoQ	YoY
<b>CASA</b>	<b>403.5</b>	<b>431.3</b>	<b>432.4</b>	<b>433.6</b>	<b>450.1</b>	<b>3.8</b>	<b>11.5</b>
Current Account	215.7	231.4	221.1	232.4	240.9	3.7	11.7
Saving Account	187.8	199.9	211.3	201.2	209.2	4.0	11.4
<b>Time Deposits</b>	<b>215.3</b>	<b>228.2</b>	<b>199.2</b>	<b>205.4</b>	<b>196.5</b>	<b>-4.3</b>	<b>-8.7</b>
Third Party Fund	618.8	659.5	631.6	639.0	646.6	1.2	4.5
<b>CASA Ratio*</b>	<b>65.2%</b>	<b>65.4%</b>	<b>68.5%</b>	<b>67.9%</b>	<b>69.6%</b>		

\*Consolidated

## Cost of Third-Party Fund [%] – Bank Only



## Third Party Funds Composition



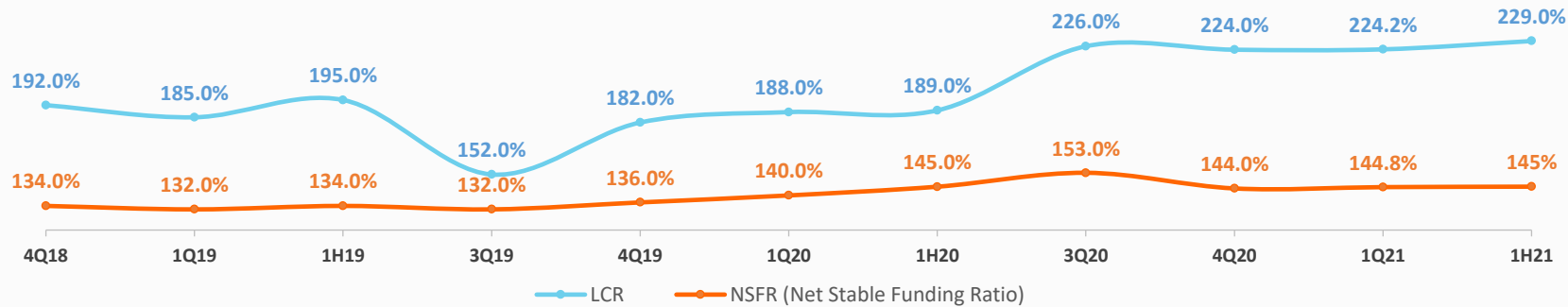
## CASA Catalyst

Cash Management	Jun-19	Jun-20	Jun-21
# of Customer (Th)	42.4	58,6	68,2
Avg. Bal. Of Current Acc. [DR Tn]	145	194	211
# of Transactions [Mn]	76.1	77.6	214.0
Value of Transactions [Tn]	1,667	1,832	2,029
Outlet & E-Channel	Jun-19	Jun-20	Jun-21
# of Outlet	2,372	2,368	2,312
# of ATM	18,409	18,670	17,013
# of Regular Saving Account (Th)	19,044	17,432	18,859
# of Mobile Banking User (Th)	3,785	5,925	9,291

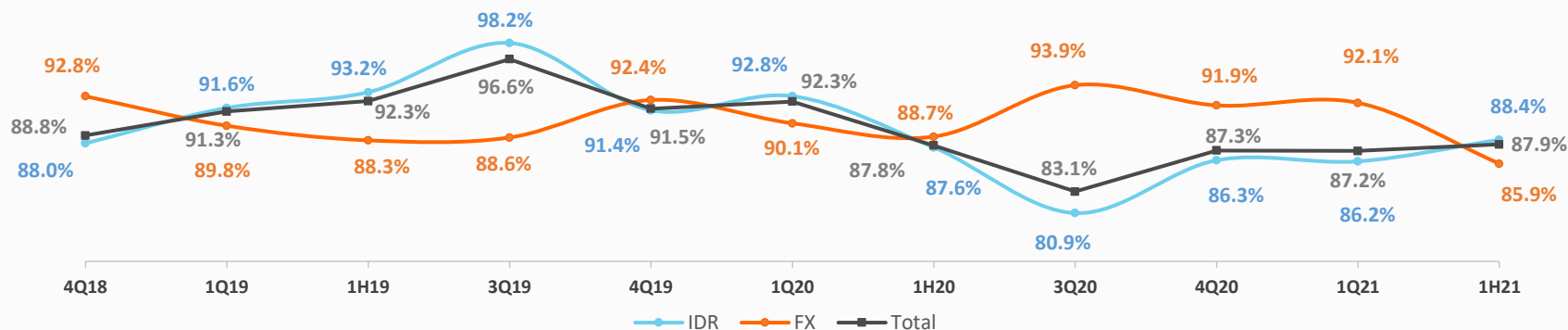
# Ample Liquidity During Pandemic

*short-term obligations have been well covered.....*

*.... as well as for supporting long-term assets.*



*LDR is also manageable, well within regulatory framework*



# Solid PPOP From Strong NII & Non Interest Income

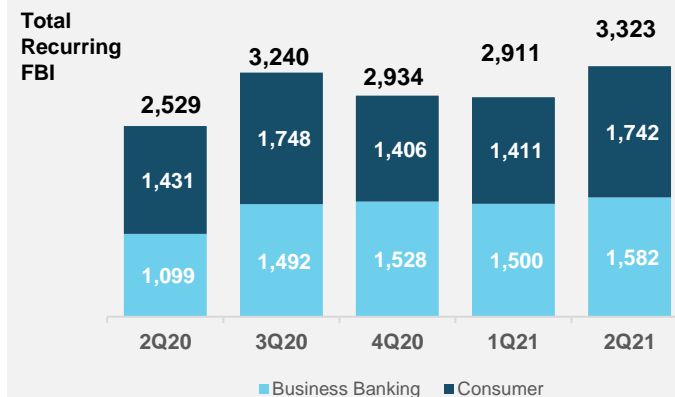
Consolidated Profit & Loss [Rp Bn]	1H20	1H21	YoY - %	1Q20	2Q20	1Q21	2Q21	QoQ - %
Interest Income	26,193	25,296	(3.4)	13,664	12,529	12,697	12,599	(0.8)
Interest Expense	(9,845)	(5,974)	(39.3)	(4,927)	(4,919)	(3,019)	(2,955)	(2.1)
<b>Net Interest Income</b>	<b>16,347</b>	<b>19,322</b>	<b>18.2</b>	<b>8,737</b>	<b>7,610</b>	<b>9,679</b>	<b>9,643</b>	<b>(0.4)</b>
Premium Income Net	648	622	(4.0)	1,231	(583)	298	324	8.8
Non Interest Income	5,708	6,802	19.2	2,265	3,443	3,209	3,593	12.0
Recovery	616	1,054	71.1	355	261	545	509	(6.6)
<b>Operating Income</b>	<b>23,319</b>	<b>27,799</b>	<b>19.2</b>	<b>12,589</b>	<b>10,730</b>	<b>13,730</b>	<b>14,069</b>	<b>2.5</b>
Operating Expense	(10,348)	(11,660)	12.7	(5,188)	(5,159)	(5,774)	(5,887)	2.0
<b>Pre-Provision Income [PPOP]</b>	<b>12,971</b>	<b>16,139</b>	<b>24.4</b>	<b>7,401</b>	<b>5,571</b>	<b>7,957</b>	<b>8,182</b>	<b>2.8</b>
Provisioning	(7,185)	(9,786)	36.2	(2,113)	(5,071)	(4,870)	(4,916)	0.9
Non Operational Inc/(Exp)	(44)	(68)	53.7	(23)	(21)	(26)	(41)	55.9
<b>Net Income before Tax</b>	<b>5,743</b>	<b>6,285</b>	<b>9.4</b>	<b>5,264</b>	<b>478</b>	<b>3,060</b>	<b>3,225</b>	<b>5.4</b>
<b>Net Income</b>	<b>4,456</b>	<b>5,027</b>	<b>12.8</b>	<b>4,253</b>	<b>204</b>	<b>2,429</b>	<b>2,598</b>	<b>7.0</b>



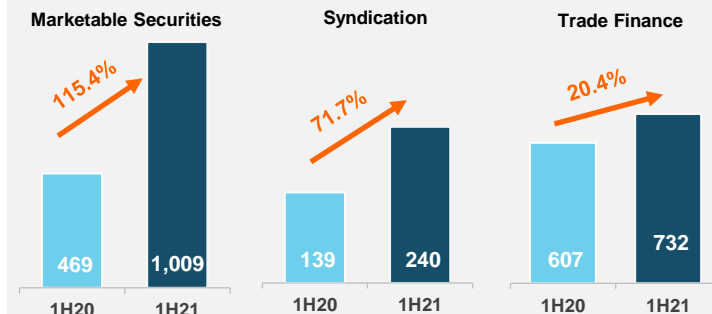
# Most of the Fee Income Sources Rebounded Strongly YoY

Breakdown Non-Interest Income [Rp Bn]								
Non Interest Income	1H-20	1H-21	YoY - %	1Q-20	2Q-20	1Q-21	2Q-21	QoQ - %
Account Maintenance	975	1,030	5.7	491	484	496	534	7.5
ATM & e-Channel	671	736	9.8	340	330	360	377	4.7
Debit Card Maintenance	228	250	10.1	114	113	123	127	3.4
PPOB & Billpayment	122	138	13.1	51	71	69	70	0.9
Remittance	105	109	3.5	57	48	51	57	11.0
Others [Card Business, Bancass, etc]	895	818	-8.6	512	384	401	417	4.1
<b>Total Fee Consumer</b>	<b>2,996</b>	<b>3,082</b>	<b>2.9</b>	<b>1,565</b>	<b>1,431</b>	<b>1,500</b>	<b>1,582</b>	<b>5.4</b>
Trade Finance	607	732	20.4	264	344	315	416	32.1
Marketable securities	469	1,009	115.4	253	216	444	566	27.4
FX Trading	389	265	-32.1	194	195	145	120	-17.1
Pension Fund	93	99	6.5	47	46	51	48	-7.0
Syndication	139	240	71.7	90	49	133	106	-20.4
Others [Custody, Coop Fee, Etc]	710	808	13.8	461	248	322	486	50.7
<b>Total Fee Business Banking</b>	<b>2,408</b>	<b>3,152</b>	<b>30.9</b>	<b>1,309</b>	<b>1,099</b>	<b>1,411</b>	<b>1,742</b>	<b>23.4</b>
<b>Total Recurring Fee</b>	<b>5,404</b>	<b>6,234</b>	<b>15.4</b>	<b>2,874</b>	<b>2,529</b>	<b>2,911</b>	<b>3,323</b>	<b>14.1</b>
<b>Total Non Recurring Fee</b>	<b>368</b>	<b>523</b>	<b>42.4</b>	<b>403</b>	<b>(35)</b>	<b>258</b>	<b>265</b>	<b>2.7</b>
<b>Total Non Int Income [Bank Only]</b>	<b>5,771</b>	<b>6,758</b>	<b>17.1</b>	<b>3,277</b>	<b>2,494</b>	<b>3,170</b>	<b>3,588</b>	<b>13.2</b>
Subsidiaries	(63)	44		(1,012)	949	40	5	
<b>Total Non Int Income [Consolidated]</b>	<b>5,708</b>	<b>6,802</b>	<b>19.2</b>	<b>2,265</b>	<b>3,443</b>	<b>3,209</b>	<b>3,593</b>	<b>12.0</b>

## Recurring FBI Quarterly Movement [Rp Bn]



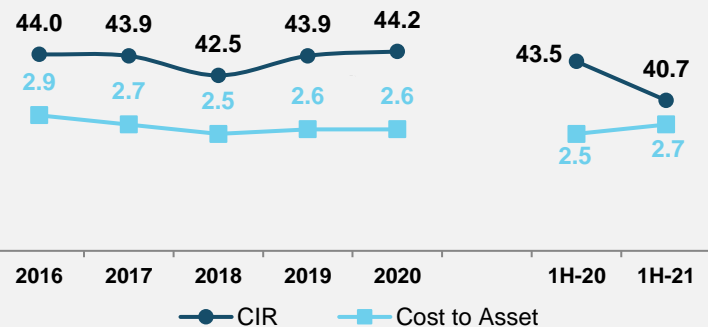
## Top Contributors in Business Banking Fee



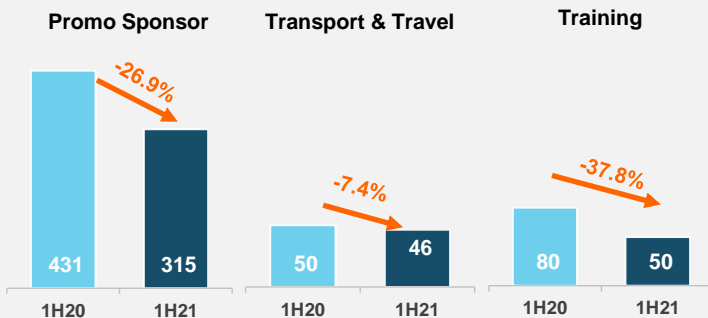
# Discipline Cost Control

OPEX Composition [IDR Bn]								
OPEX [Consolidated]	1H-20	1H-21	YoY - %	1Q-20	2Q-20	1Q-21	2Q-21	QoQ - %
<b>Personnel Expenses</b>	<b>4,175</b>	<b>5,388</b>	<b>29.1</b>	<b>2,164</b>	<b>2,011</b>	<b>2,727</b>	<b>2,661</b>	<b>-2.4</b>
Base Salary	1,689	1,839	8.9	817	872	924	915	-1.1
Other Allowance	900	1,527	69.7	442	458	619	908	46.8
Post Employee Benefits	1,256	1,584	26.1	748	508	915	669	-26.9
Training	80	50	-37.8	31	49	12	38	228.7
Subsidiaries	250	388	55.2	126	124	257	131	-48.8
<b>G&amp;A Expenses</b>	<b>3,308</b>	<b>3,346</b>	<b>1.1</b>	<b>1,590</b>	<b>1,718</b>	<b>1,554</b>	<b>1,793</b>	<b>13.0</b>
IT & Telecommunication	597	621	4.0	285	312	298	323	8.4
Occupancy Related	352	378	7.4	195	157	178	201	13.0
Promo Sponsor	431	315	-26.9	214	217	125	190	51.6
Transport & Travel	50	46	-7.4	35	15	22	25	15.1
Goods, Prof. Services & Others	1,720	1,831	6.5	778	942	833	998	19.8
Subsidiaries	158	155	-2.2	84	75	98	57	-42.3
<b>Other Expenses</b>	<b>2,681</b>	<b>2,708</b>	<b>1.0</b>	<b>1,338</b>	<b>1,343</b>	<b>1,386</b>	<b>1,322</b>	<b>-4.6</b>
<b>Other Subsidiaries</b>	<b>183</b>	<b>218</b>	<b>19.1</b>	<b>96</b>	<b>87</b>	<b>107</b>	<b>111</b>	<b>3.3</b>
<b>Total Operating Expenses</b>	<b>10,348</b>	<b>11,660</b>	<b>12.7</b>	<b>5,188</b>	<b>5,159</b>	<b>5,774</b>	<b>5,887</b>	<b>2.0</b>

## Cost to Income Ratio & Cost to Asset [%]



## Cost discipline given evolving economic situation



# Asset Quality

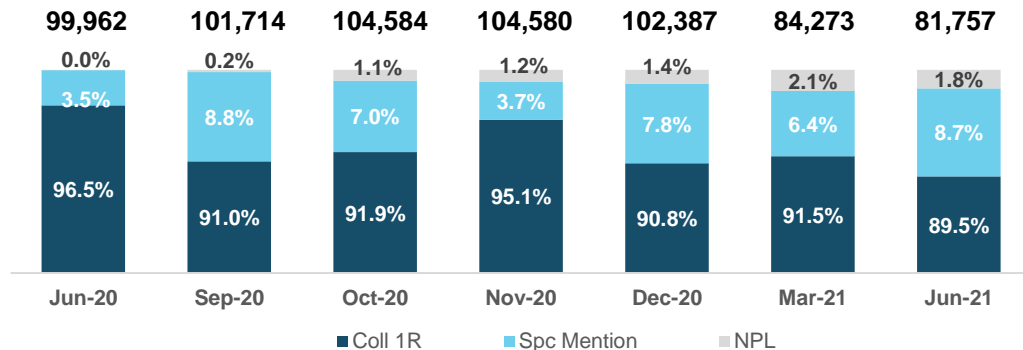


# The amount of Covid-19 restructuring started to decline

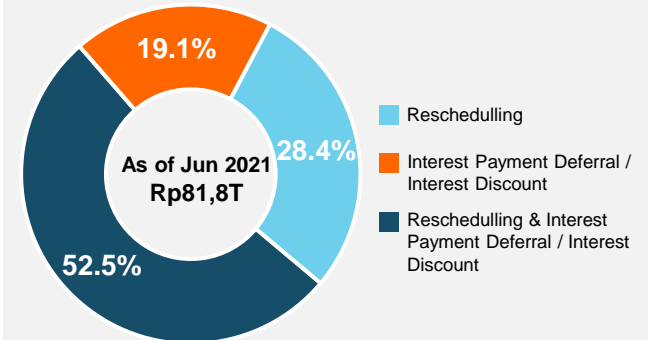
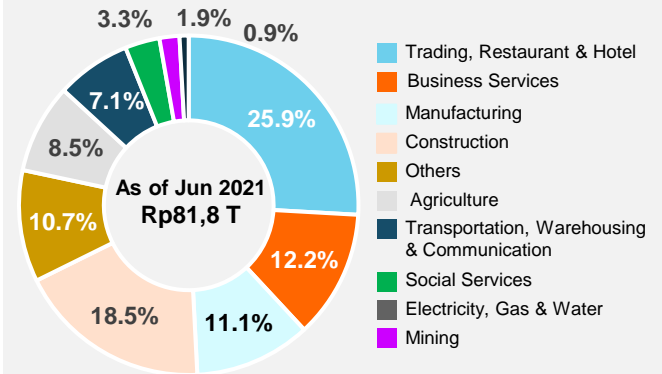
Restructuring Loan by Segment [IDR Bn] – Bank Only

Segment	Loan Book Jun 21	Restructured Loan (Covid)				% to Loan
		Jun 20	Dec 20	Mar 21	Jun 21	
Corporate	287,522	31,570	33,022	22,507	29,239	10.2
Medium	97,215	26,853	32,180	29,295	25,910	26.7
Small	90,995	31,960	27,984	24,115	19,207	21.1
Consumer	92,804	9,580	9,201	8,356	7,402	8.0
<b>TOTAL</b>	<b>568,537</b>	<b>99,962</b>	<b>102,387</b>	<b>84,273</b>	<b>81,757</b>	<b>14.4</b>

Restructuring Loan (Covid) Composition by Collectability [IDR Bn]

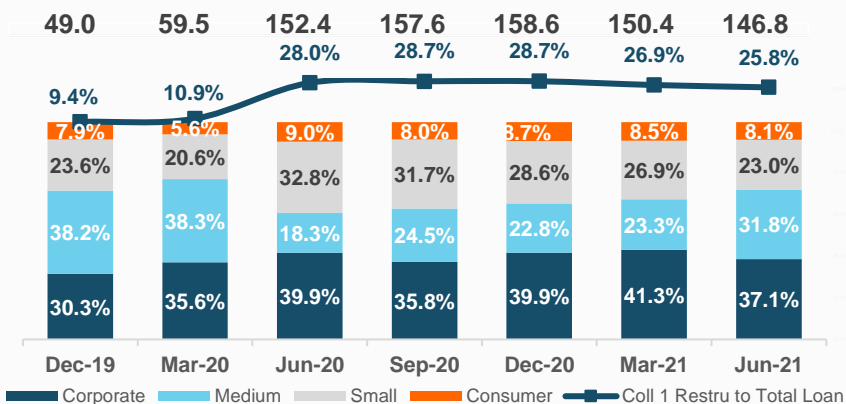


Restructuring Loan By Sector & its Scheme

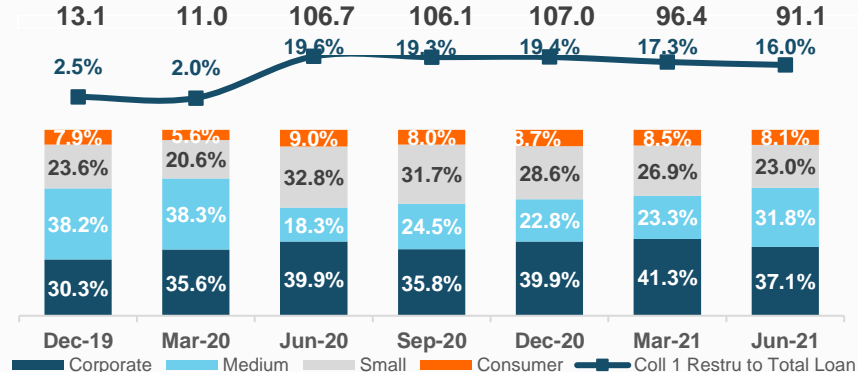


# Asset Quality Trend

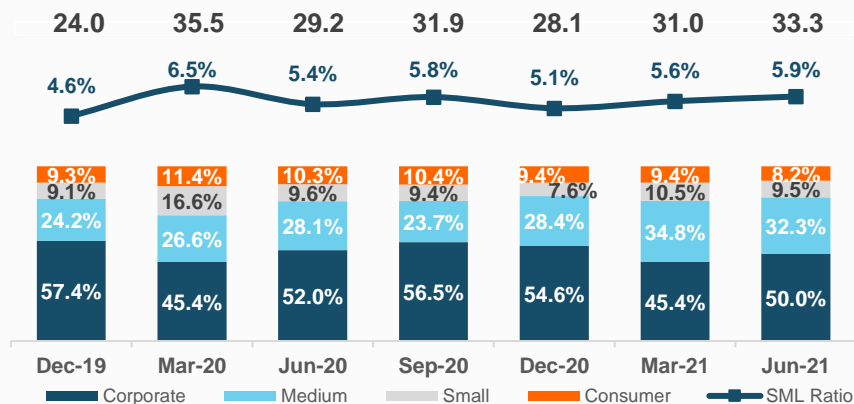
## Loan at Risk Inc Covid - IDR Tn



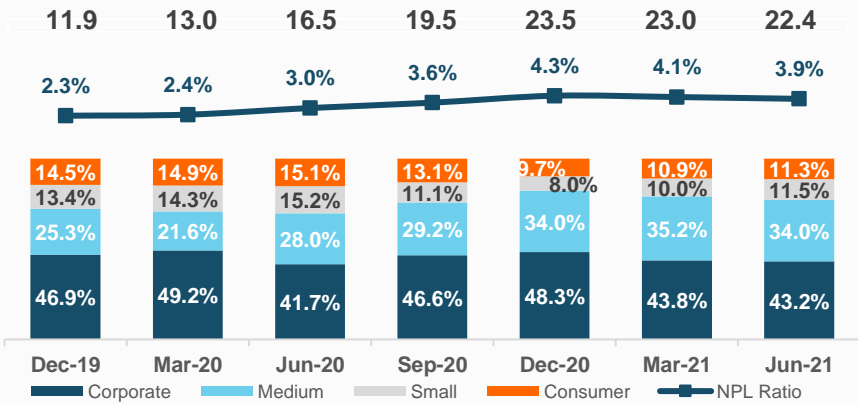
## Current Restructured Loan Incl Covid - IDR Tn



## Special Mention Loan [Col. 2] by Segment - IDR Tn



## Non Performing Loan [NPL] by Segment - IDR Tn



# Loan at Risk & Provision Coverage

## Loan Quality & Restructured Loan [IDR Tn] – Bank Only

Loan Profile	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	YoY - %	QoQ - %
<b>Total Loans by Collectability</b>							
<b>Current</b>	498,3	497,2	500,3	504,1	512,9	2.9	1.7
<b>Special Mention <sup>a)</sup></b>	29,1	31,9	28,1	31,0	33,7	14.1	7.3
<b>NPL <sup>b)</sup></b>	16,5	19,5	23,5	23,0	22,4	35.9	-2.6
<b>Total Loan</b>	<b>543,9</b>	<b>548,6</b>	<b>551,8</b>	<b>558,1</b>	<b>568,5</b>	<b>4.5</b>	<b>1.9</b>

## Restructured Loans

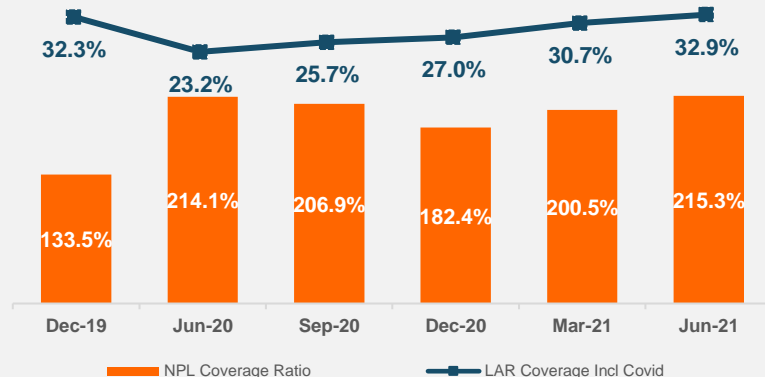
<b>Current</b>	<b>106,7</b>	<b>106,1</b>	<b>107,0</b>	<b>96,4</b>	<b>91,1</b>	-14.6	-5.4
Covid <sup>c)</sup>	93,6	91,3	92,6	77,1	73,1	-21.9	-5.2
Non Covid <sup>d)</sup>	13,1	14,8	14,4	19,3	18,0	38.2	-6.4
<b>Special Mention</b>	<b>21,8</b>	<b>24,9</b>	<b>20,8</b>	<b>21,8</b>	<b>24,1</b>	10.6	10.7
<b>NPL</b>	<b>6,5</b>	<b>8,3</b>	<b>11,8</b>	<b>12,5</b>	<b>11,6</b>	78.6	-7.2
<b>Total Restructured Loan</b>	<b>135,0</b>	<b>139,4</b>	<b>139,6</b>	<b>130,7</b>	<b>126,9</b>	<b>-6.0</b>	<b>-2.9</b>

Total LAR (excl. Covid) <sup>e)</sup> <b>e) = ( a + b + d )</b>	58,7	66,3	66,0	73,3	73,7	25.6	0.6
Total LAR (incl. Covid) <sup>f)</sup> <b>f) = ( e + c )</b>	152,4	157,6	158,6	150,4	146,8	-3.6	-2.3
<b>LAR Ratio (excl Covid)</b>	<b>10.8%</b>	<b>12.1%</b>	<b>12.0%</b>	<b>13.1%</b>	<b>13.0%</b>	<b>2.2</b>	<b>-0.2</b>
<b>LAR Ratio (incl. Covid)</b>	<b>28.0%</b>	<b>28.7%</b>	<b>28.7%</b>	<b>26.9%</b>	<b>25.8%</b>	<b>-2.2</b>	<b>-1.1</b>

## Assigned Loan Loss Reserve per Collectibility - %

All Segments %	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
<b>Current – Normal</b>	<b>0.8</b>	<b>0.9</b>	<b>1.2</b>	<b>2.0</b>	<b>1.4</b>
<b>Loan at Risk (Incl Covid)</b>	<b>21.1</b>	<b>23.3</b>	<b>24.0</b>	<b>25.3</b>	<b>28.7</b>
Current Restructured	4.3	5.2	5.8	7.5	10.5
Collectability 2 (SML)	48.5	45.8	48.3	43.6	46.0
NPL	82.0	85.1	77.7	75.1	77.2
<b>All Collectability</b>	<b>6.5</b>	<b>7.4</b>	<b>7.8</b>	<b>8.3</b>	<b>8.5</b>

## NPL & LAR Coverage Ratio



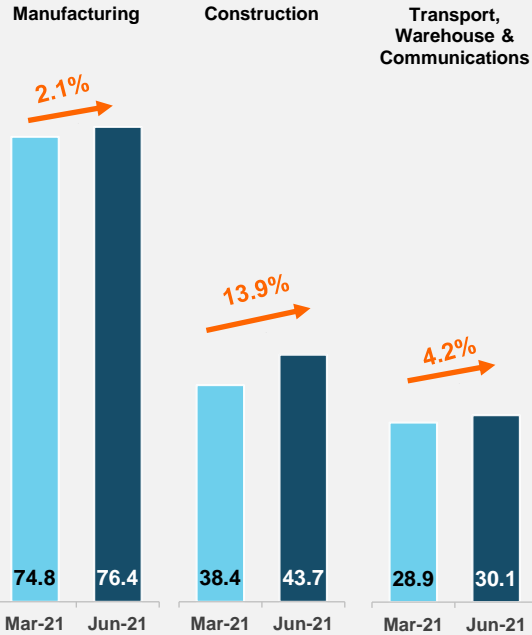
# Business & Consumer Banking



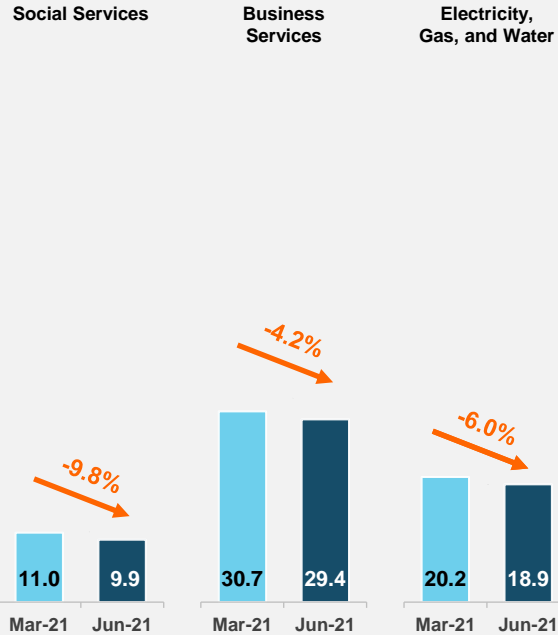


# Business Banking Highlight

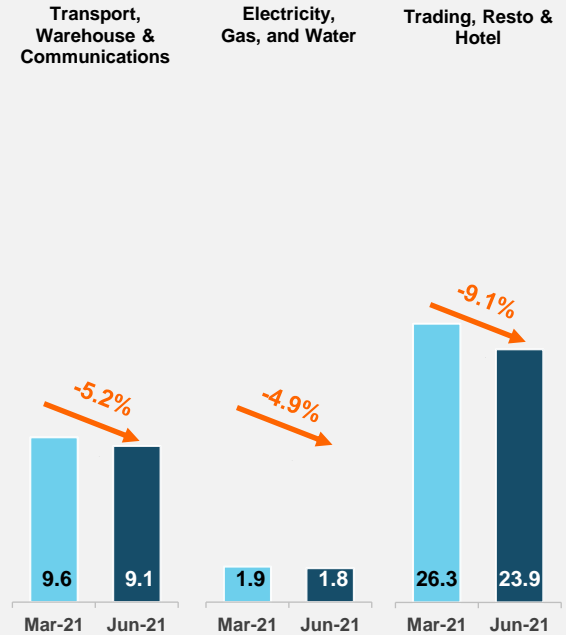
## Corporate Segment – Top 3 Expansion [IDR Tn]



## Corporate Segment – Top 3 Contraction [IDR Tn]

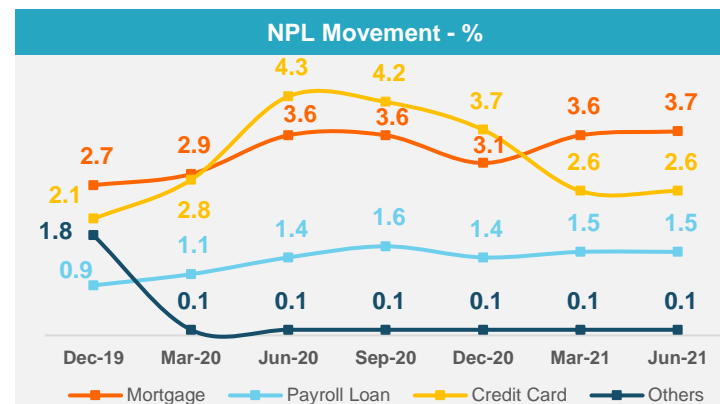


## Medium Segment – Top 3 Contraction [IDR Tn]

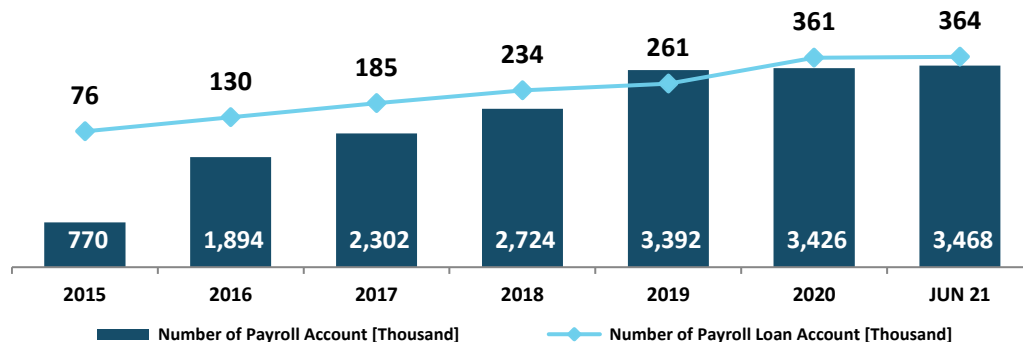


# Consumer Business

Product (Rp Bn)	Jun-20	Dec-20	Jun-21	Growth YoY %	Composition %	NPL %	
						Jun-20	Jun-21
Mortgage	44,768	46,038	47,610	6,3	51,3	3,6	3,7
Payroll Loan	27,361	30,269	32,723	19,6	35,3	1,4	1,5
Credit Card	11,314	11,647	11,742	3,8	12,7	4,3	2,6
Others	609	770	728	19,5	0,8	0,1	0,1
	84,052	88,723	92,804	10,4	100,0	3,0	2,7

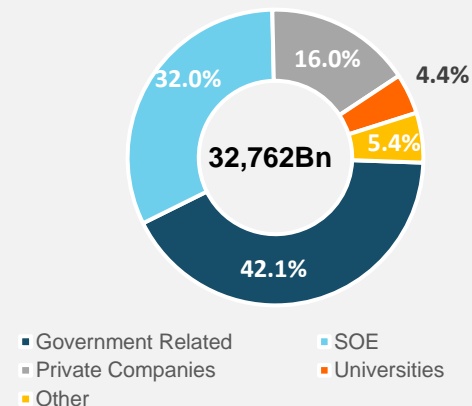


## Ample room for growth for payroll loan



.. Payroll loan as main driver of growth focused on selected institutions based on the captive market ..



## Payroll Loan Debtors Composition 2Q21



# Corporate Guidance



# Corporate Guidance Update for FY21

	1H 2021 Realization	FY 2021 Previous Guidance	FY 2021 Updated Guidance
<b>Loan Growth (% YoY)</b>	<b>4.5%</b>	<b>6.0% - 9.0%</b>	 <b>5.0% - 7.0%</b>
<b>Net Interest Margin</b>	<b>4.9%</b>	<b>4.6% - 4.8%</b>	 <b>4.7% - 4.9%</b>
<b>Credit Cost</b>	<b>3.5%</b>	<b>3.3% - 3.6%</b>	<b>3.3% - 3.6%</b>









# Environment, Social and Governance (ESG)

*Uniting Energy for Sustainability*



XBNI

# Five Pillars of Sustainability Aligning Business to UN SDGs

Pillars	SDGs	Program
<b>BNI FOR INDONESIA</b> Environmental preservation, improvement of social welfare, and community economic empowerment	       	<ul style="list-style-type: none"> <li>Financing activities that deliver positive effects on economic and social aspects and environmental conservation. The biggest share was for Micro, Small and Medium Enterprises (MSMEs), followed by financing for management of living natural resources and sustainable land</li> <li>Promoting inclusive and sustainable funding product through the "Let's Save with Waste" program.</li> </ul>
<b>BNI FOR CUSTOMERS</b> Establishing partnerships with customers while paying attention to ESG	 	<ul style="list-style-type: none"> <li>Providing products and services on a digital platform basis</li> <li>Developing agent banking</li> <li>Handling of customer complaints, customer data confidentiality</li> </ul>
<b>BNI FOR THE ENVIRONMENT</b> Reduce environmental impact and embrace green business opportunities	    	<ul style="list-style-type: none"> <li>Adopted an eco-friendly building management. Plaza BNI BSD with Platinum certification and Menara BNI Pejompongan with Gold certification from the Green Building Council Indonesia (GBCI)</li> <li>Financial support for a number of renewable energy sector (solar and hydro) and sustainable palm oil</li> <li>Solar Panel Installation in Plaza BNI BSD</li> <li>Green campaign program (BNI Go Green)</li> </ul>
<b>BNI FOR THE COMMUNITY</b> Community Empowerment	     	<ul style="list-style-type: none"> <li>Technical Assistance to Increase the capacity and capability of SME</li> <li>Fostering the application of digital technologies in Agriculture (Smart Farming)</li> <li>Channeling subsidized loan to improve the welfare of communities around degraded and deforested land</li> <li>Development of public and religious facilities/infrastructures on in-kind or pro-bono basis</li> </ul>
<b>BNI FOR EMPLOYEES</b> Providing the best conditions for employees as a place of pride for work and accomplishment.	  	<ul style="list-style-type: none"> <li>provides fair and equal employment opportunities</li> <li>allocates decent budget for learning and development</li> <li>Decent and safe working environment with covid-19 protocol</li> <li>Employee Health Services amidst Covid-19 Pandemic</li> </ul>

# Sustainable Portfolio

Green Portfolio Amounting to Rp139.4 Tn or 24.5% of total loan (Bank Only)



## ***Socioeconomic Advancement & Empowerment***

... through financing and empowerment of micro and SME

**117.4 Tn**



## ***Environmentally sustainable management of living natural resources and land use***

- 44 CPO debtors with ISPO/RSPO certification
- 40 CPO debtors in the certification process

**15.6 Tn**



## ***Renewable Energy***

Financing to hydro, solar & biogas power plant

**5.3 Tn**



## ***Efficiency of Energy***

**137 Bn**



## ***Pollution Prevention***

**193 Bn**



## ***Others***

*(Sustainable water & wastewater management, etc)*

**756 Bn**

## BNI Credit Policy

 No Exposure in:



Prohibited by the government



Politically Exposed Person (PEP)



Illegal logging



Narcotics productions & trading



Forced labor, child exploitation, human rights violation



Weapons



Violating the rights of local community



Gambling & money laundering



Destroying world heritage sites

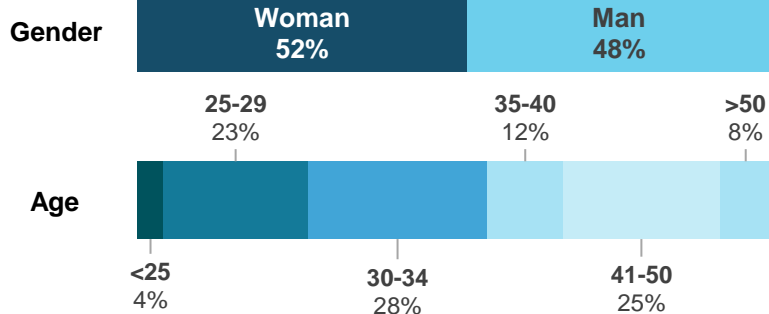


Trading protected animals



# Embodying Sustainability Culture

## Employee Diversity



## Empowering Women in Top Management



Note:

1. Top Management define as AVP, VP, SVP, EVP and SEVP Level

2. All figures stated as of June 2021 with total number of full time employee = 27,069

## Boosting the quality of Sustainability Governance

### BNI Code of Ethics

Annual Declaration  
Training/Socialization

### Whistleblowing System



### ISO 37001:2016

Concerning Anti  
Bribery Management  
System

## Green Office Culture



- Green Building Certification by the Green Building Council Indonesia (GBCI) with Gold Certification for Menara BNI and Platinum Certification for Plaza BNI



- Water supply from the Local Government-Owned Water Utility Company
- Wastewater management systems in 2 HQ buildings (Menara BNI & Plaza BNI) eqv to 40% of its total yearly water consumption



- Adopting a paperless office administration system (E-Office)

BNI **gogreen**

- Green campaign through various media

## Product/Services with environmental impact



### 3,243 units of ATM for Disabilities

Equipped with voice services to help people with visual and physical disabilities



### BNI Pandai

Basic Saving account  
bundled with card for  
receiving social assistance  
from the government.



### BNI WWF Affinity Card

cardholders can participate in funding conservation activities through a sharing fee of 0.4% from each retail transaction

### KUR TANI

Loan to farmers to improve their income and welfare. BNI also distributes a Kartu Tani or Farmer's Card, a debit card which also functions as a medium for receiving subsidies and social assistance from the government

# Financial Inclusion and Corporate Social Responsibility (CSR)

## Financial Literacy

### Let's Save with Waste

A program in collaboration with schools, local governments, and communities, where people can exchange **recycled waste** in exchange for savings

**Rp1,930 Bn**      **273.626** saving accounts

## Branchless Banking

Expanding the network of banking services to unbanked people thru **Agan46**

# Agent	#Transactions (Mn)	Volume (Rp Tn)
159k	78	100

## Support for Social Assistance Program

Supporting the government in distributing social assistance/subsidies using digital channels

Family Hope Program (PKH)	Basic Food Program	Pre-employment Card
Rp2.4 Tn	Rp6.2 Tn	Rp10 Tn
3,5 Mn	5.7 Mn	2.8 Mn
Beneficiary	Beneficiary	Beneficiary

## Covid-19 Assistances

Provided **Rp18 bn** during 1H2021 in supporting to communities cope with the impact of the coronavirus pandemic



**81.4%** Food Security



**10.6%** Medical Supplies and personal protective equipment



**5.3%** Provides PCR & swab antigen tests to support the government in ramping up the number of Covid-19 tests



**2.5%** Covid-19 Vaccination



**0.2%** Others

## Smart Farming



Providing CSR as a complement to KUR (subsidized micro loan) to farmer in form of technology assistance to increase plantation productivity

- Springle & water dripping
- sensors for measuring soil moisture and weather

## Other CSR Program



### Educational facilities assistance program

- virtual learning facilities in the village
- scholarships for Eastern Indonesia
- School/classroom construction



### Rumah BUMN (RB)

Empower and level up SMEs. RB as the mentoring center for SMEs to improve their technical & business quality



### Social infrastructure assistance program

- Public Facilities
- Worship Facilities
- Health facilities
- environmental conservation



### Partnership & Community Development

**BNI Berbagi**  
Bersama Membangun Negeri



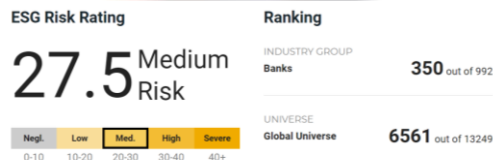
# External Recognition of Our ESG Practices

## MSCI ESG Rating



Last update: 28 May 2021

## Sustainalytics



Last update: 4 Mar 2021

## The 12<sup>th</sup> IICD [Indonesian Institute for Corporate Directorship] Corporate Governance Award 2021



## The Best State Owned Enterprise

31 May 2021

## (SRI) KEHATI Index Constituent of Sustainable Investment



Period: Jul - Nov 2021

## IDX ESG LEADERS Index 1 of 30 Public Company Listed



Period: Jun - Sep 2021

## ASEAN Corporate Governance Scorecard (ACGS)



18 Dec 2020

## Corporate Governance Perception Index (CGPI)



17 Dec 2020





# Thank You



# About BNI



# Board of Directors



## Royke Tumilaar

### President Director

- President Director, PT. Bank Mandiri (Persero) Tbk (2019 – 2020)
- MD – Corporate Banking, PT. Bank Mandiri (Persero) Tbk (2018 – 2019)

### Education:

- Bachelor's degree in Management from Universitas Trisakti
- Master of Business Administration from University of Technology Sydney, Australia



## Adi Sulistyowati

### Vice President Director

- MD – Service and Network, BNI (2020)
- MD – Institutional Relation, BNI (2015 – 2020)
- Network Management Division Head, BNI (2012-2015)

### Education:

- Bachelor's degree in Management from Universitas Krishnadwipayana



## Novita Widya Anggraini

### MD – Finance [CFO]

- SVP Strategy & Performance Management, PT. Bank Mandiri (Persero) Tbk (2020)
- SVP Accounting, PT. Bank Mandiri (Persero) Tbk (2017 – 2020)

### Education:

- Bachelor's degree in Accounting from Universitas Islam Indonesia



## David Pirzada

### MD – Risk Management

- SEVP Wholesale Risk, PT. Bank Mandiri (Persero) Tbk (2018 – 2020)
- Country Chief Risk Officer, Bank of Tokyo Mitsubishi, Jakarta (2015 – 2018)

### Education:

- Bachelor's Degree in Electrical Engineering from Northeastern University, Boston, USA
- Master Degree in International Business from Southern New Hampshire University, USA



## Silvano Winston Rumanitir

### MD – Corporate Banking

- MD – Finance and Strategy, PT. Bank Mandiri (Persero) Tbk (2019 – 2020)
- SEVP Corporate Banking, PT. Bank Mandiri (Persero) Tbk (2019)

### Education:

- Bachelor's degree in Bachelor of Arts from University of Oregon, USA
- Master's degree in Finance from RMIT University, Melbourne Australia



## Henry Panjaitan

### MD – Treasury and International Banking

- CEO Jakarta Senayan Regional Office, BNI (2020)
- CEO Jakarta BSD Regional Office, BNI (2019-2020)
- Head of International Business Division, BNI (2017 – 2019)

### Education:

- Bachelor's degree in Management from Padjadjaran University
- Master's degree in Management Accounting from Indonesia University
- Master's degree in Commerce in Banking, University of New South Wales, Australia



## Sis Apik Wijayanto

### MD – Institutional Relation

- MD- Institutional Relation, PT. Bank Rakyat Indonesia (Persero) Tbk (2017 – 2019)
- MD – Consumer Banking, PT. Bank Rakyat Indonesia (Persero) Tbk (2016 – 2017)
- MD-Funding and Network, PT. Bank Tabungan Negara (Persero) Tbk (2015 – 2016)

### Education:

- Bachelor's degree in Business Administration from Universitas Brawijaya, Malang
- Master's degree in Management from Universitas Airlangga, Surabaya



## Muhammad Iqbal

### MD – MSME (Micro, Small, Medium Enterprise)

- SVP Small and Medium Enterprise Banking, PT. Bank Mandiri (Persero) Tbk (2020)
- SVP Small, Medium Enterprise and Micro Risk, PT. Bank Mandiri (Persero) Tbk (2017 – 2020)

### Education:

- Bachelor's degree in Industrial Engineering from Bandung Institute of Technology
- Master's degree in Business Administration from Monash University, Australia



## Corina Leyla Karnalies

### MD – Consumer Banking

- General Manager of Data Management Division, BNI (2019)
- General Manager of Consumer Product Management, BNI (2018)

### Education:

- Bachelor's degree in Physics from University of Indonesia



## Ronny Venir

### MD – Service and Network

- SEVP Network, BNI (2019 – 2020)
- SEVP Medium Business (2018 – 2019)

### Education:

- Bachelor's degree in Husbandry from Padjadjaran University
- Master's degree in Agribusiness from IPB University



## Bob Tyasika Ananta

### MD – Human Capital & Compliance

- MD – Treasury and International Banking, BNI (2019 – 2020)
- MD – Risk Management, BNI (2018-2019)
- MD – Planning & Banking Operation, BNI (2016)
- MD – Operation and IT, BNI (2015)

### Education:

- Bachelor's degree in Accounting from Gadjah Mada University
- Master's Degree in Business Administration from University of Oregon



## Y.B. Hariantonono

### MD – IT & Operation

- MD – IT, PT. Bank Mega (Persero) (2018 - 2019)
- MD – Operations & IT, PT. Bank Mega (Persero) (2014 - 2018)

### Education:

- Bachelor's degree in Engineering from Institut Teknologi Sepuluh Nopember, Surabaya



# Board of Commissioners



## Agus Dermawan Wintarto Martowardojo

*President Commissioner/Independent Commissioner*

- Independent Commissioner, PT Sarana Multi Infrastruktur (2019–now)
- Governor of Bank Indonesia (2013–2018)
- Ministry of Finance, Republic of Indonesia (2010–2013)

### Education:

- Bachelor's degree in Economics from University of Indonesia
- Banking in State University of New York
- Banking in Stanford University



## Pradjoto

*Vice President Commissioner/Independent Commissioner*

- President Commissioner, PT. Panah Perak Megasarana (2018–now)
- Vice President Commissioner, PT. Bank Negara Indonesia (Persero) Tbk (2015–2018)

### Education:

- Bachelor's degree in Law from University of Indonesia
- Master of Economy from University of Kyoto, Japan



## Sigit Widyawan

*Independent Commissioner*

- Independent Commissioner of PT Jasamarga (Persero) Tbk. (2015–now)
- Director of PT Roda Pembangunan Jaya (2003–2015)

### Education:

- Bachelor's degree in Economic from Universitas Negeri Sebelas Maret
- Master's degree in Accounting from University of Indonesia



## Septian Hario Seto

*Independent Commissioner*

- Acting Coordinating Deputy of Investment and Mining (2020)
- Special Staff of Coordinating Ministry of Maritime and Investment Affairs (2018–2020)

### Education:

- Bachelor's degree in Accounting from University of Indonesia
- Master's degree in International Finance from SKEMA Business School



## Asmawi Syam

*Independent Commissioner*

- President Commissioner, PT. Bank Tabungan Negara (Persero) Tbk (May–November 2019)
- President Director, PT. Jiwasraya (Persero) (August–November 2019)
- President Director, PT. Bank Rakyat Indonesia (Persero) (2015–2017)

### Education:

- Bachelor's degree in Economic from Universitas Hasanuddin, Makassar
- Master's degree in Management from Padjadjaran University



## Iman Sugema

*Independent Commissioner*

- Dean of Faculty of Economy, IPB University
- Lecturer in Faculty of Economy, IPB University
- Commissioner, PT. Bank Tabungan Negara (Persero) Tbk

### Education:

- Bachelor's degree in Agribusiness from IPB University
- Master's degree in Economy from University of New England
- Doctorate degree in Economy from The Australian National University



## Erwin Rijanto Slamet

*Independent Commissioner*

- Deputy Governor of Bank Indonesia (2015–2020)
- Executive Director of Financial System Surveillance Department of Bank Indonesia (2013–2015)
- Director of Singapore Representative of Bank Indonesia (2010–2013)

### Education:

- Master's degree at University of Illinois (1989)
- Bachelor's degree at Gadjah Mada University (1983)



## Ratih Nurdianti

*Commissioner*

- Vice secretary to the cabinet (2017–present)
- Deputy cabinet secretary for maritime (2015–2017)

### Education:

- Bachelor's degree of Law from Universitas Jember
- Master of Law from Canterbury University



## Askolani

*Commissioner*

- Director General of Budgeting, Ministry of Finance (2013–now)
- Director of Non-tax State Revenue, Director General of Budgeting (2011–2013)

### Education:

- Bachelor's degree in Sriwijaya University
- Master's degree Arts Economics and Banking from University of Colorado At Denver



## Susyanto

*Commissioner*

- Secretary of Ministry of State-owned Enterprises (2020–now)
- Head of the Center for State Property Management at the Secretariat General of the Ministry of Energy and Mineral Resources (2018–2020)

### Education:

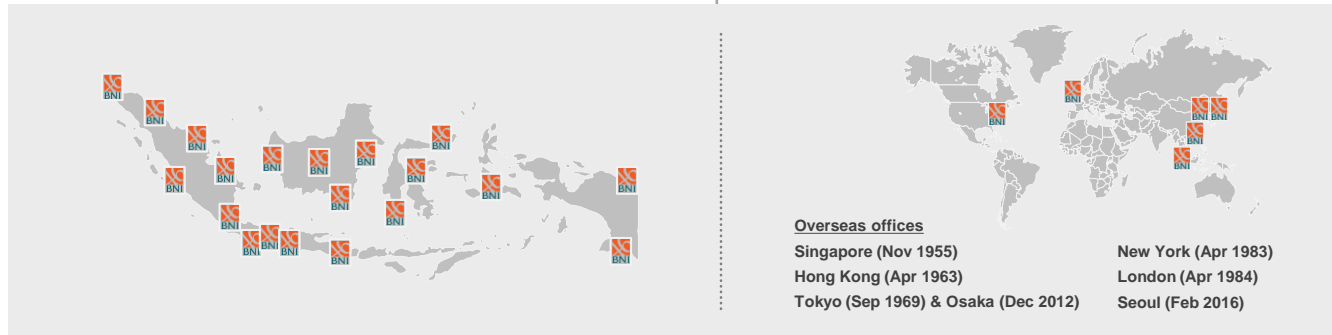
- Bachelor's degree in Law from Universitas Kediri
- Master's degree in Law from STIE IBLAM, Jakarta



# Network and Distribution

## BNI's Multiple Touch Points for Individual and Corporate Customers

<b>Branchless Banking</b> Jun-21 (161.325) 2020 (170.158) 2019 (157.144) 2018 (111.836)	<b>ATM</b> Jun-21 (17.013) 2020 (18.233) 2019 (18.659) 2018 (18.311)	<b>Commercial Business Center (SBK)</b> Jun-21 (23) 2020 (23) 2019 (33) 2018 (33)	<b>SME Business center (SBE)</b> Jun-21 (27) 2020 (25) 2019 (25) 2018 (25)	<b>Small loan unit (UKC)</b> Jun-21 (36) 2020 (41) 2019 (44) 2018 (44)	<b>Consumer loan center (SKK)</b> Jun-21 (12) 2020 (12) 2019 (12) 2018 (12)	<b>Outlets</b> Jun-21 (2.312) 2020 (2.340) 2019 (2.368) 2018 (2.378)	<b>Employee</b> Jun-21 (27,069) 2020 (27,202) 2019 (27,211) 2018 (27,224 )
-----------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------	------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------	----------------------------------------------------------------------------------	----------------------------------------------------------------------------------------



BNI has also entered into key arrangements with prominent companies for payment channelling, financing, loan distribution, and network/outlet development

### Individual customer highlights

- ✓ 59.9 million funding accounts
- ✓ 18.9 million Regular Saving Accounts
- ✓ 1.7 million credit cards
- ✓ 210,343 mortgage customers

### Corporate/SME customer Highlights

- ✓ 330,888 corporate deposit accounts
- ✓ 4,155 corporate loan accounts
- ✓ 2,418 medium loan accounts
- ✓ 367,676 small loan accounts



Platform for efficient and effective cross-selling of products and services

# BNI Shares & Rating

## BBNI Shares Performance

<b>Fitch Rating</b>	Long Term Foreign Currency	BBB-/Stable
	Long Term Local Currency	BBB-/Stable
	Short Term Foreign Currency	F3
	Support Rating Floor	BBB-
	Support Rating	2
	Viability Rating	bb+
	National Long Term Rating	AA+/Stable
	National Short Term Rating	F1+
<b>Standard &amp; Poor's</b>	Outlook	Negative
	Long Term Foreign Issuer Credit	BBB-
	Long Term Local Issuer Credit	BBB-
	Short Term Foreign Issuer Credit	A-3
	Short Term Local Issuer Credit	A-3
<b>Moody's</b>	Outlook	Stable
	Bank Deposits	Baa2/P-2
	Baseline Credit Assessment	Baa3
	Adjusted Baseline Credit Assessment	Baa3
	Counterparty Risk Assessment	Baa2/P-2
<b>Pefindo</b>	Corporate Rating	AAA/Stable

BBNI's closed price June 30, 2021 (Rp 4,630) was +1,1% higher than June 30, 2020 (Rp 4,580)

- Issued shares 18,648,656,458 shares
- Price [June 30, 2021] : Rp 4,630 [+1.1% YoY]
- Market Capitalization : Rp 86.34 trillion [+/- US\$ 5.93 billion]

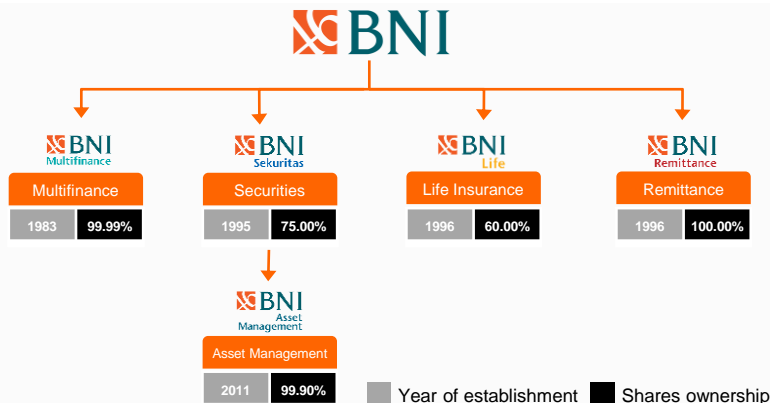
### BBNI Public Ownerships [40.00%]

Shareholder	Shares	Ownership
Foreign Institutions	3,071,762,411	16.4%
Domestic Institutions	2,041,848,812	10.9%
Private Stakeholders/ Investors	961,683,013	5.1%
Retail Investors	608,378,630	3.2%
Others	434,333,377	2.3%
Foreign Brokers	180,141,932	0.9%
Employees etc.	70,705,823	0.4%
Corporate Stakeholders	60,102,300	0.3%
Domestic Brokers	25,586,266	0.1%
Hedge Funds	4,919,900	0.03%

Ownerships	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
<b>Government RI</b>	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
<b>Public - Domestic</b>	16.5%	19.7%	22.0%	23.1%	22.8%	22.5%
<b>Public - Foreign</b>	24.4%	20.3%	18.0%	16.9%	17.2%	17.5%

# Subsidiaries

## Group Structure



Note: Starting on 2021, BNI is no longer consolidating BNI Sharia

## Financial Highlights

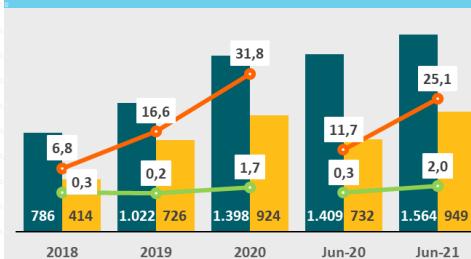
(Rp Bn)

Balanced Sheet Summary					
	2019	2020	Jun 20 **	Jun 21	YoY
Total Asset	71.279,8	78.776,0	22.363,7	24.864,1	11,2%
Liabilities	59.748,6	66.148,5	15.569,0	17.697,5	5,5%
Equity	11.531,2	12.627,5	6.794,7	7.166,7	13,7%
Profit & Loss Summary					
	2019	2020	Jun 20 **	Jun 21	YoY
Earning After Tax	952,0	643,0	32,3	61,5	90,6%
Fee Based Income *	659,8	570,8	195,7	241,4	23,4%
Dividen	81,3	149,5	1,25	-	-
Total Contribution (EAT+FBI+Div)	1.693,1	1.363,3	229,2	302,9	32,2%

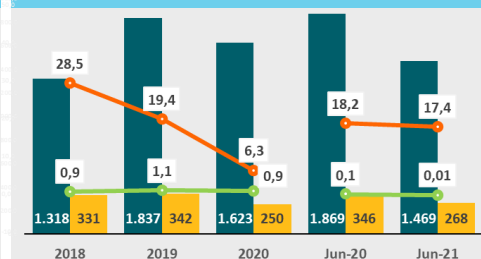
\*) Contribution of subsidiaries which is directly recorded as FBI in BNI (parent company)

\*\*) Without BNI Syariah for YoY Calculation

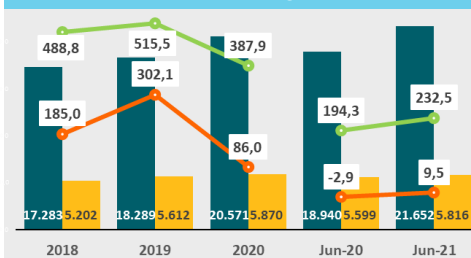
## BNI Securities



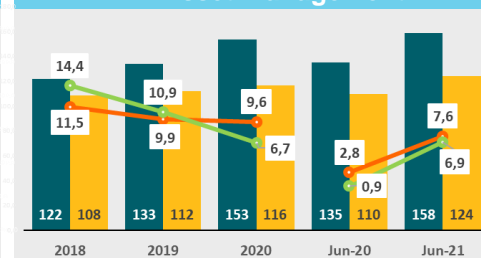
## BNI Multifinance



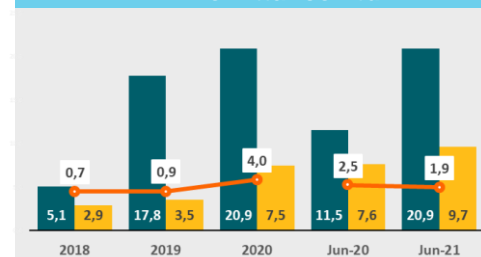
## BNI Life



## BNI Asset Management



## BNI Remittance Ltd



■ Asset (Rp Bn)    ■ Equity (Rp Bn)    — EAT (Rp Bn)    — FBI contribution to BNI (Rp Bn)

# E-Banking [Bank Only]

Mobile banking is set to become the dominant banking channel for customers

E CHANNEL		1H19	1H20	1H21	YoY
	<b>Mobile Banking</b>				
	#User (Th)	3,785	5,925	9,291	56.8%
	#Trx (Mn)	90	132	204	54.2%
	Volume (Rp Tn)	117	217	287	31.8%
	<b>SMS Banking</b>				
	#User (Th)	10,487	11,320	12,209	6.3%
	#Trx (Mn)	308	325	341	4.9%
	Volume (Rp Tn)	20	17	14	-17.5%
	<b>Internet Banking</b>				
	#User (Th)	1,946	2,030	2,100	3.5%
	#Trx (Mn)	14	14	13	-6.4%
	Volume (Rp Tn)	44	39	33	-15.2%
	<b>ATM</b>				
	#Trx (Mn)	714	744	788	5.9%
	Volume (Rp Tn)	343	315	303	-3.7%

Expanding the network of banking services to unbanked people thru Agen46

BRANCHLESS BANKING		1H19	1H20	1H21	YoY
	# Agent	124,216	159,877	159,168	-0.4%
	Agent Fund (Rp Bn)	1,081	1,614	2,029	25.7%
	#Trx (Mn)	54	73	78	7.3%
	Volume (IDR Tn)	72	88	100	13.8%
	#Pandai Account (Th)	9,418	12,454	17,085	37.2%
	Pandai Fund (Rp Bn)	704	892	1,573	76.3%

Reliable transaction platform to support the cashless society

ELECTRONIC MONEY & ACQUIRING		1H19	1H20	1H21	YoY
	<b>BNI Tap Cash</b>				
	#Card (Th)	5,707	6,905	7,888	14.2%
	#Trx (Mn)	24	22	19	-13.6%
	Volume (Rp Bn)	512	620	464	-25.2%
	<b>Acquiring (EDC + eCommerce)</b>				
	#Trx (Mn)	32	32	40	24.1%
	Volume (Rp Tn)	41	36	35	-2.8%

# BASEL 3 Capital Requirement and BNI Capital Realization

			2013	2014	2015	2016	2017	2018	2019	2020
a	Minimum Capital based on Bank's Risk Profile	1	8%							
		2	9% to < 10%							
		3	10% to < 11%							
		4 and 5	11% to < 14%							
a1	Common Equity Tier 1 Capital Minimum		5.0%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
a2	Tier 1 Capital Minimum			6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
b	Capital Conservation Buffer (Buku III and IV) *)					0.625%	1.250%	1.875%	2.500%	2.500%
c	Countercyclical Buffer (Applied to all bank)					0% - 2,50% **)				
d	Capital Surcharge for DSIB (Bank with systemic risk)					1% - 2,50% ***)				
e	Minimum Tier 1 Common Equity + Additional Buffers					a1 + b + c + d				
f	Minimum Tier 1 Capital based on Risk Profile + Additional Buffers					a + b + c + d				

## Minimum Tier 1 Capital

Buku I	< Rp 1Tn	± up to USD 75Mn
Buku II	Rp 1Tn < Rp 5Tn	± USD 75Mn < USD375Mn
Buku III	Rp 5 Tn < Rp 30 Tn	± USD375Mn < USD2,3Bn
Buku IV	≥ Rp 30 Tn	± ≥ USD2,3Bn



## BBNI Capital Realization

CAPITAL	2019	2020	Jun-20	Jun-21
<b>I Common Equity Tier I Capital (%)</b>				
Minimum Requirement	4.5	4.5	4.5	4.5
BNI Realization & Projection	18.7	15.7	15.6	16.0
<b>II Tier I Capital (%)</b>				
Minimum Requirement	6.0	6.0	6.0	6.0
BNI Realization & Projection	18.7	15.7	15.6	16.0
<b>III Total CAR Based on Risk Profile + Add Buffers (%)</b>				
1. BNI Risk Profile (Rating 2 Sound)	10	10	10	10
2. Capital Conservation Buffer	2.5	0	0	0
3. Countercyclical Buffer 0% - 2.5%	0	0	0	0
4. Capital Surcharge for DSIB Bucket	1.5	1.5	1.5	1.5
<b>Minimum Requirement (%)</b>	<b>14.0</b>	<b>11.5</b>	<b>11.5</b>	<b>11.5</b>
<b>CAR BNI Realization &amp; Projection (%)</b>	<b>19.7</b>	<b>16.8</b>	<b>16.7</b>	<b>18.2</b>
<b>Risk Weighted Asset [bank only]</b>				
	2019	2020	Jun-20	Jun-21
RWA - Credit Risk – Rp Tn	519.1	528.9	523.8	525.2
RWA - Market Risk – Rp Tn	3.2	3.3	4.6	3.7
RWA - Operational Risk – Rp Tn	76.2	82.5	82.5	87.3
<b>Total RWA – Rp Tn</b>	<b>598.5</b>	<b>614.6</b>	<b>610.8</b>	<b>616.1</b>
<b>Total Capital – Rp Tn</b>	<b>118.1</b>	<b>103.2</b>	<b>102.1</b>	<b>112.0</b>
<b>CAR - %</b>	<b>19.7</b>	<b>16.8</b>	<b>16.7</b>	<b>18.2</b>

\*) POJK No. 34/POJK.03/2016, 26 Sep 2016 about Bank's Minimum CAR

\*\*) The percentage was set by Bank Indonesia based on view of economy situation

\*\*\*) Set by OJK

# SML, NPL, Write Off & Recovery [Bank Only]

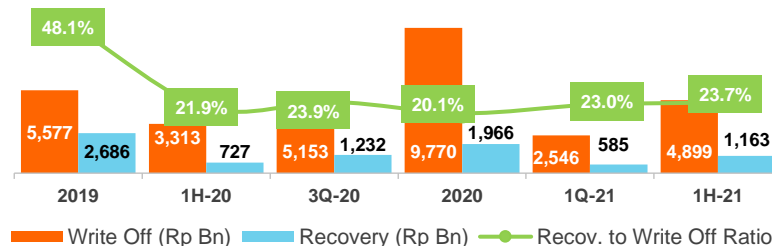
## Special Mention Loan (SML) by Segment

Segment	2019	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
Corporate	5.3%	5.3%	6.4%	5.5%	5.0%	5.8%
Medium	5.7%	8.1%	7.5%	8.0%	11.0%	11.1%
Small	2.9%	3.7%	3.7%	2.5%	3.7%	3.5%
Consumer	2.6%	3.6%	3.8%	3.0%	3.2%	2.9%
<b>Total SML- %</b>	<b>4.6%</b>	<b>5.4%</b>	<b>5.8%</b>	<b>5.1%</b>	<b>5.6%</b>	<b>5.9%</b>
<b>Total SML- Bn</b>	<b>24,015</b>	<b>29,151</b>	<b>31,939</b>	<b>28,101</b>	<b>30,993</b>	<b>33,269</b>

## Non Performing Loan (NPL) by Segment

Segment	2019	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21
Corporate	2.1%	2.4%	3.3%	4.1%	3.6%	3.4%
Medium	2.9%	4.6%	5.7%	8.0%	8.2%	7.8%
Small	2.1%	3.3%	2.7%	2.2%	2.6%	2.8%
Consumer	2.0%	3.0%	3.0%	2.6%	2.8%	2.7%
<b>Total NPL- %</b>	<b>2.3%</b>	<b>3.0%</b>	<b>3.6%</b>	<b>4.3%</b>	<b>4.1%</b>	<b>3.9%</b>
<b>Total NPL- Bn</b>	<b>11,863</b>	<b>16,490</b>	<b>19,539</b>	<b>23,468</b>	<b>23,003</b>	<b>22,414</b>

## Write Off & Recovery [Bank Only]



## Write Off & Recovery by Segment [Bank Only]

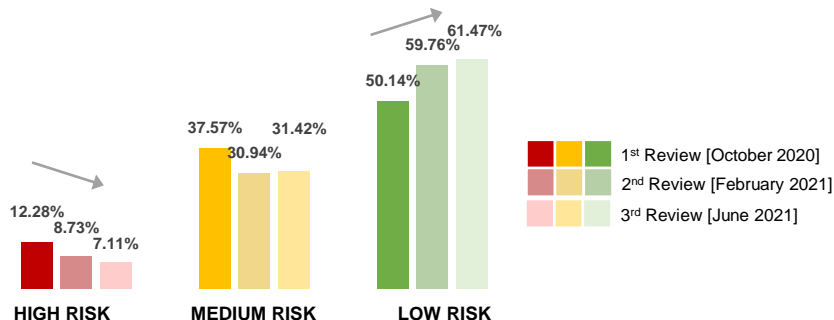
Year	Write Off [Rp Bn]				
	Corp	Medium	Small	Cons	TOTAL
2019	1,960	1,405	1,084	1,127	5,577
1H-20	924	1,032	683	675	3,313
3Q-20	1,188	1,400	1,555	1,010	5,153
2020	3,852	2,087	2,222	1,609	9,770
1Q-21	1,310	370	412	453	2,546
1H-21	2,076	1,081	938	805	4,899

Year	Recovery [Rp Bn]				
	Corp	Medium	Small	Cons	TOTAL
2019	535	502	1,042	606	2,686
1H-20	52	118	383	173	727
3Q-20	80	254	629	268	1,232
2020	268	377	945	376	1,966
1Q-21	119	72	285	109	585
1H-21	199	179	572	214	1,163

# Comprehensive Portfolio Review

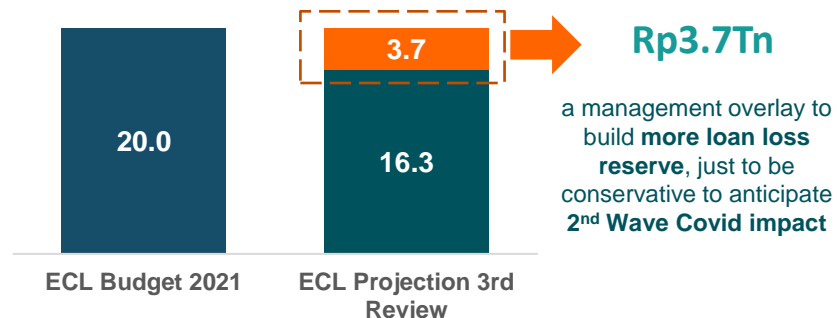
Risk Profile Distribution based on 3 <sup>rd</sup> Survey Jun 2021 [Rp Tn]				
Collectibility Status	Total	High Risk	Medium Risk	Low Risk
Current – Normal	398.5	11.7	93.0	293.8
Current Restructured Covid	77.2	7.8	43.3	26.2
Current Restructured Non Covid	18.8	4.2	10.7	3.8
Collectability 2 (SML)	30.6	13.0	16.5	1.1
<b>Total (excl. consumer loans)</b>	<b>525.0</b>	<b>37.4</b>	<b>164.9</b>	<b>322.7</b>

Compared to the 1<sup>st</sup> & 2<sup>nd</sup> Review, there has been a favorable shift in Risk Profile



Compared to the 2<sup>nd</sup> Review, there has been a shifting in distribution to a lower risk

## ECL budget vs ECL 3<sup>rd</sup> Survey Projection



## Sufficient Provision Coverage Within This Year 2021

Collectibility Status	Total	High Risk	Medium Risk	Low Risk
Current – Normal	2.1%	5.5%	4.2%	1.4%
Current Restructured Covid	4.7%	21.8%	2.6%	3.0%
Current Restructured Non Covid	41.1%	66.7%	41.5%	11.9%
Collectability 2 (SML)	63.3%	86.8%	46.8%	34.7%
<b>Total</b>	<b>7.5%</b>	<b>43.2%</b>	<b>10.3%</b>	<b>1.9%</b>

Assuming **Rp16.3Tn FY21 ECL booking**, the provision coverage for high risk shadow NPL will be quite elevated at 81.8%. This should minimize CoC risk in subsequent years when actual downgrade to NPL happen.



# 5 Years Financial Data



# 5 Years Financial Data (1)

Balance Sheet - Rp Bn	2018	2019	2020	Jun-20	Jun-21
Total Assets	808,572	845,605	891,337	880,124	875,138
Placement with other Banks & BI	39,324	47,777	61,329	47,889	70,274
Marketable Securities [market value]	32,362	27,447	29,947	27,199	20,529
Government Bonds [market value]	86,791	81,029	90,661	89,478	102,376
Loan [Gross]	512,778	556,771	586,207	576,776	569,735
Third Party Fund	578,775	614,311	679,452	662,377	646,574
Deposit from other Banks	14,233	11,926	9,372	13,954	16,101
Marketable Securities Issued	3,087	3,085	3,085	3,085	10,330
Borrowings	52,025	57,236	44,114	48,155	42,136
Shareholder's Equity	110,374	125,004	112,872	112,360	119,043

Profit & Loss - Rp Billion	2018	2019	2020	1H20	1H21
Interest Income	54,139	58,532	56,173	28,162	25,296
Interest Expense	(18,693)	(21,930)	(19,021)	(10,365)	(5,974)
Net Interest Income	35,446	36,602	37,152	17,797	19,322
Premium Income Net	1,712	1,697	1,471	648	622
Non-Interest Income	9,615	11,358	11,864	5,549	6,802
Recovery	1,997	2,354	1,549	616	1,054
Operating Income	48,771	52,012	52,036	24,610	27,799
Operating Expense	(21,783)	(23,687)	(24,214)	(11,238)	(11,660)
Pre-Provision Income	26,988	28,325	27,822	13,371	16,139
Provisioning	(7,388)	(8,838)	(22,590)	(7,467)	(9,786)
Non-Operational Inc/(Exp)	221	(118)	(119)	(62)	(68)
Net Income Before Tax	19,821	19,369	5,113	5,842	6,285
Net Income	15,015	15,384	3,280	4,456	5,027

Note: Starting on 2021, BNI is no longer consolidating BNI Sharia

# 5 Years Financial Data (2)

Financial Ratios [%]	2018	2019	2020	1H20	1H21
<b>CAPITAL</b>					
Shareholders equity to total asset	13.7	14.8	12.7	12.8	13.1
Tier I - CAR (include operational risk)	17.4	18.7	15.7	15.6	16.0
Tier II - CAR (include operational risk)	1.1	1.1	1.1	1.1	2.2
Total CAR (credit,market + operational risk)	18.5	19.7	16.8	16.7	18.2
<b>ASSET QUALITY</b>					
Net Non-Performing Loan	0.8	1.2	0.9	0.5	0.9
Gross Non-Performing Loan	1.9	2.3	4.3	3.0	3.9
Allowance for possible loan to gross NPL	152.9	133.5	182.4	214.1	215.3
<b>RENTABILITY</b>					
ROA	2.8	2.4	0.5	1.4	1.5
ROE	16.1	14.0	2.9	8.7	10.0
Net Interest Margin	5.3	4.9	4.5	4.5	4.9
<b>EFFICIENCY</b>					
Cost to Income Ratio	42.5	43.9	44.2	43.5	40.7
<b>LIQUIDITY</b>					
Loan to Deposit Ratio	88.8	91.5	87.3	87.8	87.8
<b>COMPLIANCE</b>					
Statutory Reserve Requirement (Rupiah)	6.5	6.7	5.4	5.0	3.6
Net Open Position	2.0	2.4	3.2	4.0	2.7
<b>DIVIDEND</b>					
Dividend Payout Ratio [%]	25.0	25.0	25.0		

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# Thank You

