

CORPORATE PRESENTATION

FY2022

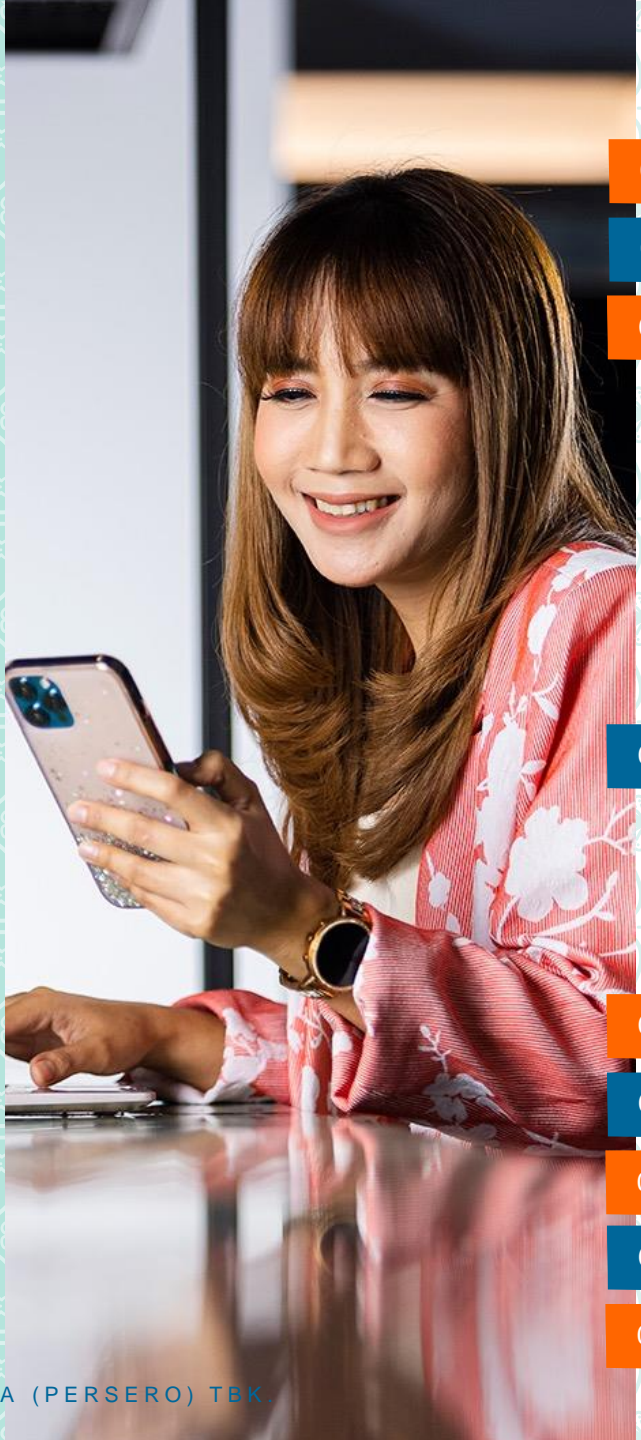
24 January 2023



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FY2022

24 January 2023



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Management Highlight



Strategic Directions for 2023

01

Developing transaction & ecosystem solutions to meet customers' needs

**02**

Enhancing technology infrastructure and digital innovation

**03**

Focusing on sustainable improvement in CASA and FBI

**04**

Increasing business expansion of top tier corporates in priority sectors, value chains & cross selling

**05**

Consistency and continuity in Transformation of Human Capital, Culture, and Operations

**06**

Strengthening international business networks to support global market penetration

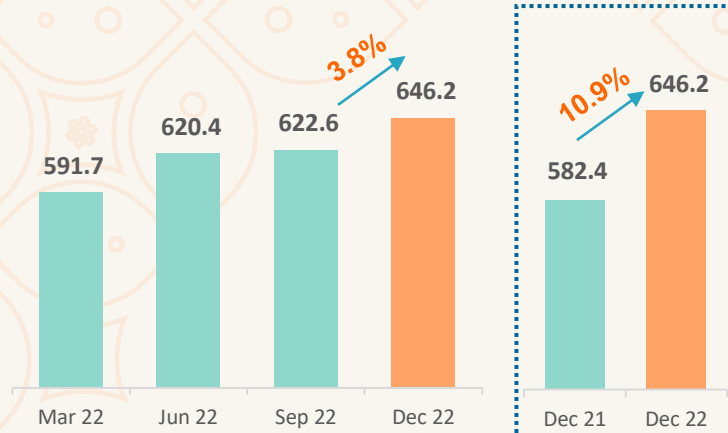
**07**

Optimizing synergies within BNI Group to strengthen Subsidiaries' position

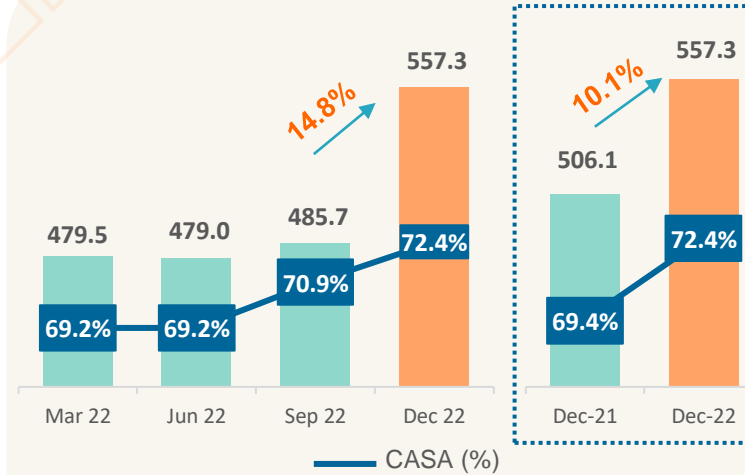


Strong FY 2022 results above consensus

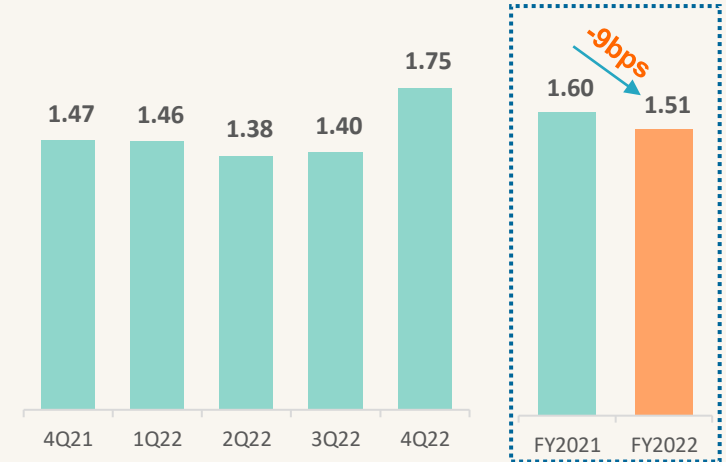
LOAN (IDR Tn)



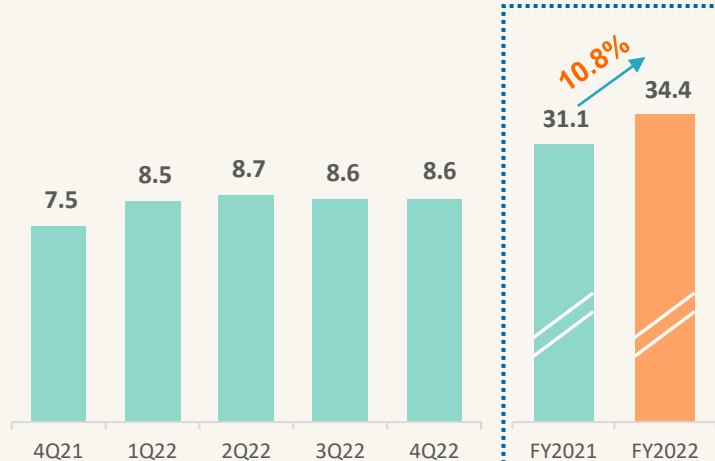
CASA AMOUNT (IDR Tn)



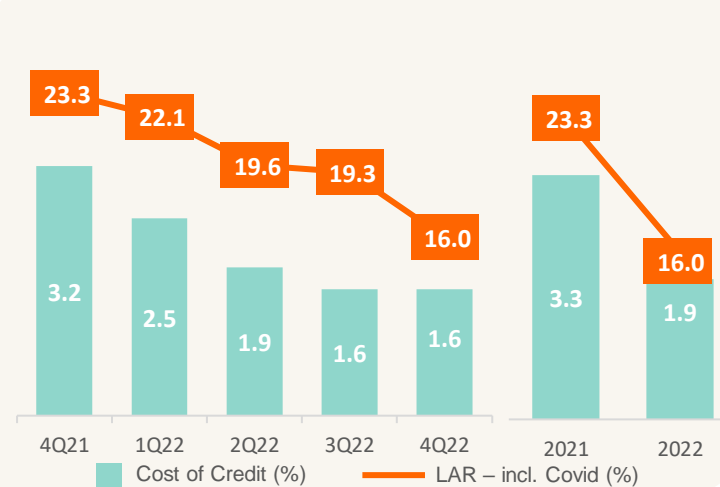
COST OF THIRD-PARTY FUND (%)



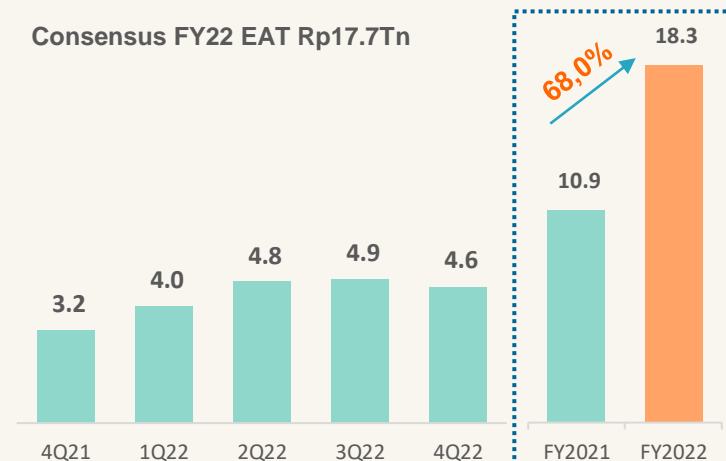
PPOP (IDR Tn)






LOAN AT RISK (%) & COST OF CREDIT (%)



EARNING AFTER TAX (IDR Tn)

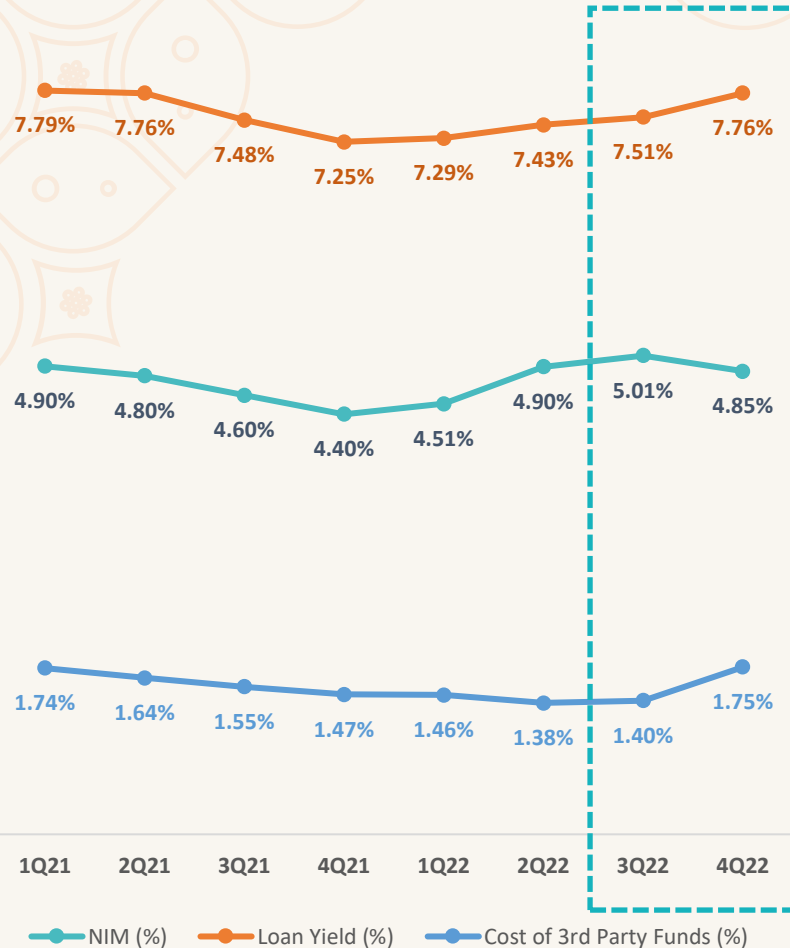


Getting more optimist with FY23 outlook

	<u>FY22 Realization</u>	<u>FY22 Guidance</u>	<u>FY23 Guidance</u>
 Loan Growth (% YoY)	10.9%	7.0 - 10.0%	7.0 - 9.0%
 Net Interest Margin	4.81%	4.6 - 4.8%	$\geq 4.7\%$ Initially 4.5 – 4.7%
 Credit Cost	1.9%	1.9 - 2.1%	< 1.5%

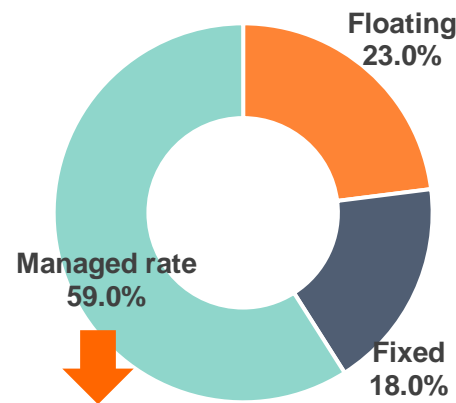
Terminal NIM data restores confidence for 2023 outlook

Healthy NIM amidst cost of fund inflection

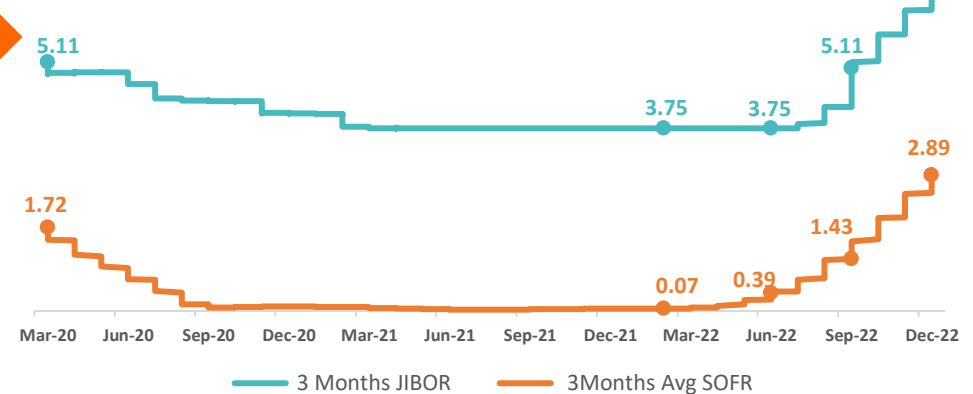


Loan yield supported by loan repricing and LAR reduction

Loan Composition by Pricing (Dec-22)



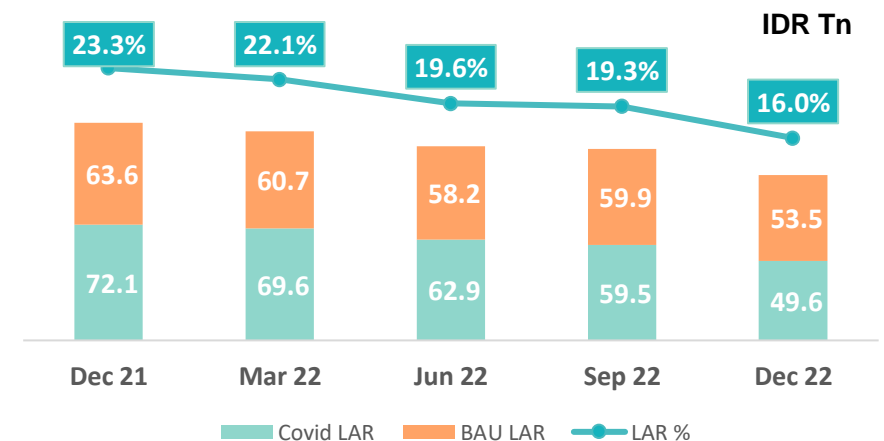
3 Months SOFR and JIBOR continued to increase impacting the floating rate portfolio



Loan Repricing for Managed Rate portfolio has been running in line with the strategy

- » First phase repricing done in 4Q2022.
- » Next, second phase of repricing front loaded in the 1st half of 2023

LAR Improvement provides support for NIM



Despite a good ESG rating, we continue to push ourselves in global sustainability agenda by introducing Sustainability Linked Loan (SLL)

Sustainability-linked loans (SLL) are starting to gain interest and have been disbursed to 3 **top-tier clients** in 2022

SLL encourages borrowers to achieve ambitious Sustainability Performance Targets (SPT)



Poultry & Agri-Food Manufacture



Cement Manufacture



Steel Manufacture

**~ USD 355 Million
In total**

**Minimizing the impact
of water pollution.**

**Achieving specific
CO2 emissions**

**Improvement of ESG
scoring on annual basis**

A

**MSCI
ESG RATINGS**

Last Update:
25 November 2022

Demonstrate
sustainability
commitment to
stakeholder



Incentivize borrowers to
improve their ESG aspect by
using pricing sweetener



Verification from credible third
party ratings

Preparing for future-ready digital bank operations

- 1st year progress -
Improving fundamental as the stepping-stone

LAR Ratio

▼ **5.4%** YoY

25.9% to 20.5%

Credit Cost

▼ **0.5%** YoY

0.8% to 0.3%

Total Asset
IDR 11,6Tn
LDR
45.6%

Cost of Fund

▼ **0.3%** YoY

2.9% to 2.6%

Key persons

(According to AGM held on 6 Jan 2023)



**PAOLO
KARTADJOEMENA***
PRESIDENT COMMISSIONER

20 years of experience for various industries with focus in Strategic Initiatives, Corporate Transformation, Merger & Acquisition and Subsidiaries.

Currently as SEVP of Corporate Transformation of Bank Negara Indonesia (2020-2022)



**JENNY
WIRIYANTO***
CHIEF EXECUTIVE OFFICER

32 years of experience in Banking, focusing in MSME.

Previously as Chief Executive Officer of Batumbu (2020 - 2022) and Director of PT Maybank Indonesia Tbk (2009 - 2020).



PRIHADIYANTO*
IT & OPERATIONS
DIRECTOR

28 years of experience for various types of business transformation, digital strategy & implementation as well as technology consulting engagements.

Previously as Managing Director of Accenture Indonesia (1994 - 2022).



ANDI M ANDRIES*
RISK MANAGEMENT
DIRECTOR

20 years of experience in banking with focus in risk management, credit scoring, portfolio management, policy and procedures, collection & portfolio strategy.

Previously as Chief Product & Innovation of PT Investree Radhika Jaya (2016 - 2022).

*Waiting for OJK Approval

Focus for next 12 months



Rebranding



**Clustered
based SME
Financing**



**Mobile Apps
Launch
(phase 1: Basic
Capabilities)**

Managing the impact of regulatory changes

New Regulation

SEOJK No 6/SEOJK.03/2020

“Concerning Calculation of Risk Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.”
(effective 1 Jan 2023)

SEOJK No 24/SEOJK.03/2021

“Concerning Calculation of Risk Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks”
(effective 1 Jan 2023)

POJK No 19/2022 & OJK Board Commissioners Decision No 34/KDK.03/2022

“Covid stimulus extension for specific sectors and area.”
(effective March 23–March 24)

Change Points

New Method: Standardized approach (SA)

1. Operational risk RWA is calculated using a multiplier of 12.5 multiplied by the Capital Requirement for Operational Risk.
2. Changes in Capital Requirement for Operational Risk calculation, previously Gross Income multiplied by 15% became Business Indicator Component (determined by 3 variables and α) multiplied by weighting determined by historical net operational risk losses.

New Method: Revised standardized approach

1. Improvement in granularity and risk sensitivity where the number of portfolio categories increased from 12 to 15.
2. Reducing mechanistic reliance on credit ratings
3. For off-balance sheet items, the credit conversion factors (CCFs) have been made more risk-sensitive, including the introduction of positive CCFs for unconditionally cancellable commitments (UCCs).

The following criteria must be met in order to get Covid stimulus extension until March 2024 :

1. The industry that provides accommodation and food and beverages;
2. The textile industry, including textile products and footwear;
3. Micro, small, and medium-segment; and/or
4. Debtors in Bali

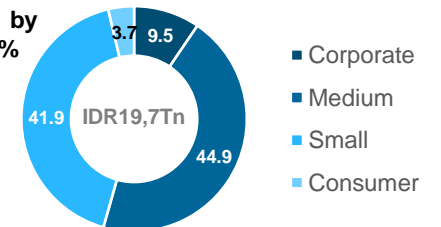
Impact to BNI

CAR Increased around
200 bps*

CAR Increased around
3 bps*

39.4% of the Covid Restru Loan are eligible*

Composition by
Segment - %



*Based on Simulation using December 2022 Bank Only figures

Macroeconomics Highlight



Lower inflation pressure + higher benchmark rate + resilient growth + reduced global volatility → stable exchange rate

BNI predicts **Indonesian economy to grow by 5.0% in 2023, higher than global average of 2.5%**. The 2023 growth forecast is 20bps lower than that in 2022 due to slowdown in private consumption, investment, and exports.

Inflation pressure is expected to ease and quickly return to 3.75% after Sep-22 2022 fuel price hike impact faded earlier than expected.

Yet, **BI7DRRR policy rate is to remain high to support exchange rate** following the Fed's move to keep FFR at a high level for extended periods.

Risks of economic recession are likely to be mild for Indonesia's major trading partners, translating to resilient demand for Indonesia's exports. Despite recent correction of major commodity prices, it remains relatively higher than the pre-pandemic level. We believe **Indonesia is to deliver trade surplus in 2023, resulting in a more manageable current account deficit (CAD).**

We believe **global uncertainties and volatilities to improve in 2023. This will bring IDR exchange rate back closer to its fundamental, as opposed to 2022 depreciation which was driven more by sentiment factors** amidst global volatility.

A combination of resilient GDP growth, lower inflationary pressure, appealing level of interest rate, manageable CAD and reduced global volatility will likely translate to **less pressure on exchange rate in 2023, compared to 2022.**

BNI Key Economic Forecasts

Key Indicators	2019	2020	2021	2022F	2023F	2024F
Real GDP, %YoY	5.0	(2.1)	3.7	5.2	5.0	5.2
Private consumption	5.0	(2.6)	2.0	5.2	4.8	5.1
Government consumption	3.3	2.0	4.2	(3.8)	6.1	5.0
Gross fixed capital formation	4.5	(5.0)	3.8	4.4	3.6	5.5
Exports goods and services	(0.5)	(8.1)	24.0	17.9	8.4	11.9
Imports goods and services	(7.1)	(16.7)	23.3	15.8	9.3	12.3
Inflation rate, %YoY	2.7	1.7	1.9	5.3	3.8	3.2
BI-7DRR, %pa	5.0	3.8	3.5	5.3	5.8	4.3
USD/IDR avg 12 mo's	14,114	14,573	14,317	14,825	14,950	14,526
Current Account Balance, US\$ bn	(30.3)	(4.4)	3.5	5.2	(2.2)	(3.8)
Trade Balance (goods)	3.5	28.3	43.8	60.4	42.4	49.2
Trade Balance (services)	(7.6)	(9.8)	(14.7)	(21.6)	(17.7)	(21.0)
Primary Income	(33.8)	(28.9)	(32.0)	(40.2)	(33.8)	(39.4)
Secondary Income	7.6	5.9	6.3	6.6	6.9	7.4
Current Account Balance, % of GDP	(2.7)	(0.4)	0.3	0.4	(0.2)	(0.2)

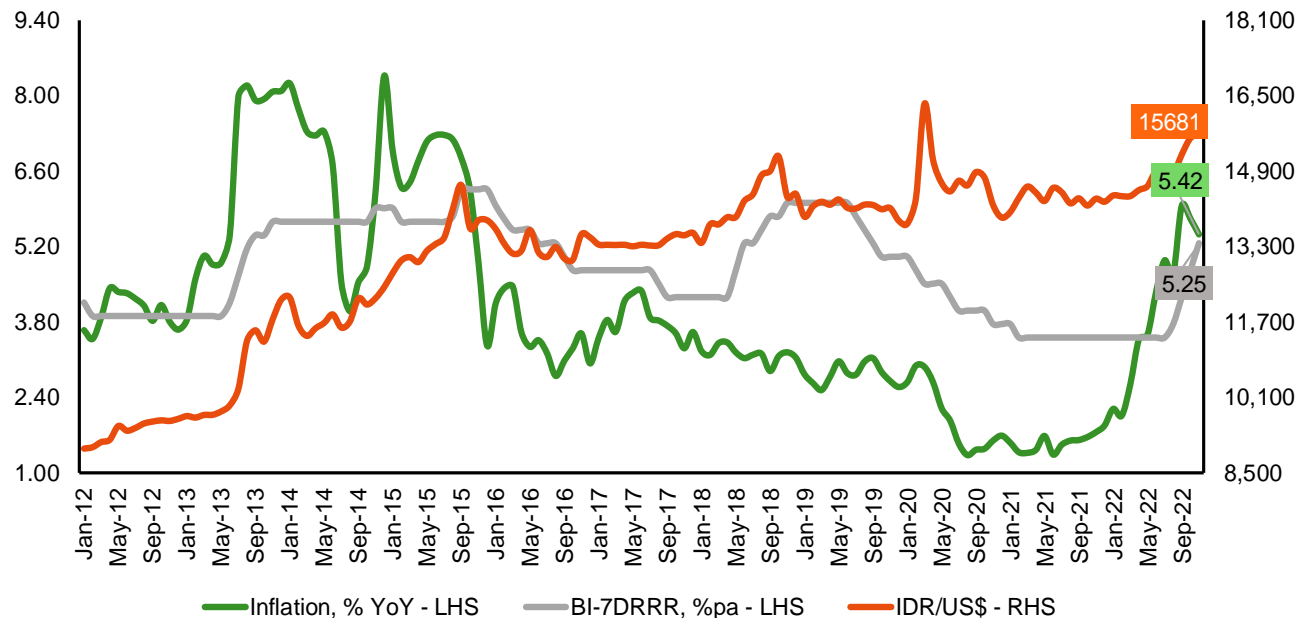
Source: BPS, Bank Indonesia, Bloomberg, CEIC, BNIS Research

BI7DRRR will not be immediately trimmed, in 2023 it will rise further and stay high momentarily

Policy rate in 2022 saw significant increase of 200bps. The year started with policy rate of 3.5%, which had been maintained 18 consecutive months before it was risen in Aug-22. In total, BI hiked its policy rate five times during 2022: in August (25 bps), September (50 bps), October (50 bps), November (50 bps), and December (25bps). The decision marked some points, namely escalating inflation pressure and expectations due to fuel price hike, higher global food prices, and sharp tension and volatility of the Rupiah after Fed Fund Rate hikes.

To date, we have observed domestic price pressure moderating with price expected to cool even further. **Despite low inflation in Indonesia, the FFR increases made significant pressure for the Rupiah.** The Fed remains expected to be hawkish and to continue pursuing rate rise until 1H23. We predict the Rupiah's volatility to continue given FFR outlook. We **believe BI is likely to raise benchmark rate to 5.75% in the 1H23 and to hold at this rate longer until the end of the year.**

Inflation & BI7DRRR Movement



BI had only started rising rate in 3Q22

Policy Rate	Federal Reserve	Bank Indonesia
Jan-22	0.13	3.50
Feb-22	0.13	3.50
Mar-22	0.38	3.50
Apr-22	0.88	3.50
May-22	0.88	3.50
Jun-22	1.88	3.50
Jul-22	2.38	3.50
Aug-22	2.38	3.75
Sep-22	3.13	4.25
Oct-22	3.13	4.75
Nov-22	3.88	5.25
Dec-22	4.38	5.50

Financial Performance



Highlighted results

HIGHLIGHTED RESULTS (IDR Bn)		2021	2022	YoY (%)	4Q21	1Q22	2Q22	3Q22	4Q22	QoQ (%)
B / S [Consolidated]	Total Asset	964,838	1,029,837	6.7	964,838	931,983	946,495	943,608	1,029,837	9.1
	Loan	582,436	646,188	10.9	582,436	591,683	620,423	622,607	646,188	3.8
	Third Party Funds	729,169	769,269	5.5	729,169	692,741	691,837	685,235	769,269	12.3
	CASA	506,068	557,320	10.1	506,068	479,539	478,983	485,676	557,320	14.8
	Time Deposit	223,101	211,949	(5.0)	223,101	213,202	212,854	199,559	211,949	6.2
P & L [Consolidated]	Net Interest Income	38,247	41,321	8.0	9,549	9,231	10,379	10,589	11,122	5.0
	Interest Income	50,026	54,659	9.3	12,503	12,174	13,356	13,740	15,389	12.0
	Interest Expense	(11,779)	(13,338)	13.2	(2,954)	(2,943)	(2,978)	(3,150)	(4,267)	35.5
	Non Interest Income	13,639	14,820	8.7	3,425	4,032	3,520	3,462	3,806	9.9
	OPEX	(24,801)	(27,059)	9.1	(6,844)	(6,145)	(6,387)	(6,829)	(7,698)	12.7
	PPOP	31,064	34,413	10.8	7,517	8,536	8,708	8,588	8,581	(0.1)
	Provisioning Charges	(18,289)	(11,514)	(37.1)	(4,500)	(3,600)	(2,803)	(2,525)	(2,586)	2.4
	Net Profit	10,898	18,312	68.0	3,152	3,962	4,841	4,889	4,620	(5.5)

Key ratios – solid performances across major metrics

HIGHLIGHTED RESULTS (%)		2021	2022	YoY	4Q21	1Q22	2Q22	3Q22	4Q22	QoQ
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	69.4	72.4	3.0	69.4	69.2	69.2	70.9	72.4	1.6
	COF (Third Party Funds)	1.6	1.5	(0.1)	1.5	1.5	1.4	1.4	1.8	0.4
	NIM	4.67	4.81	0.15	4.40	4.50	4.90	5.01	4.85	(0.17)
	Risk Adjusted NIM	2.4	3.5	1.1	2.3	2.8	3.5	3.8	3.7	(0.1)
	ROAE*	9.4	14.9	5.5	10.3	14.3	15.8	15.4	14.3	(1.1)
	Pre-tax ROAA	1.4	2.5	1.1	1.2	2.3	2.6	2.6	2.4	(0.2)
	CIR	43.3	42.6	(0.7)	47.0	39.7	41.1	43.2	46.1	2.9
Asset Quality [Bank Only]	LaR - Incl Covid	23.3	16.0	(7.3)	23.3	22.1	19.6	19.3	16.0	(3.3)
	NPL (Gross)	3.7	2.8	(0.9)	3.7	3.5	3.2	3.0	2.8	(0.2)
	Credit Cost	3.3	1.9	(1.3)	3.2	2.5	1.9	1.6	1.6	0.0
	LAR Coverage Ratio (Inc. Covid)	37.0	48.8	11.8	37.0	39.3	42.3	42.7	48.8	6.1
	NPL Coverage Ratio	233.4	278.3	44.9	233.4	250.1	263.3	270.8	278.3	7.5
Liquidity [Bank Only]	LDR	79.7	84.2	4.5	79.7	85.2	90.1	91.2	84.2	(7.0)
	LCR	230.2	219.0	(11.2)	230.2	250.1	215.3	193.1	219.0	25.9
	NSFR	151.8	164.1	12.3	151.8	133.4	126.1	124.2	164.1	39.9
Capital [Bank Only]	Tier-1 CAR	17.7	17.5	(0.2)	17.7	17.3	16.5	17.0	17.5	0.5
	Total CAR	19.7	19.3	(0.4)	19.7	19.3	18.4	18.9	19.3	0.4

*ROAE with average total equity as denominator ; 16.4% in FY22 if the denominator is Tier 1 Capital as reported to OJK

Healthy growth from lower risk segments

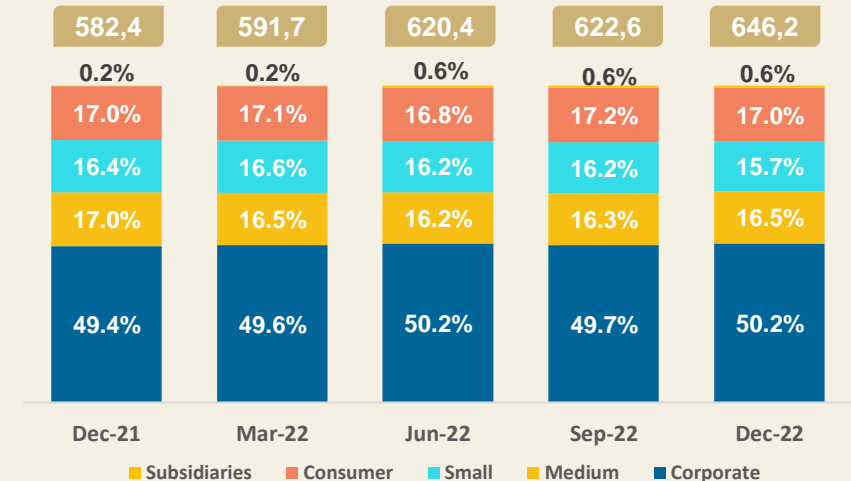
(IDR Tn)

SEGMENT		DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	GROWTH - %	
							QoQ	YoY
Business Banking	Corporate Private	180.4	193.2	205.3	211.9	232.7	9.8	28.9
	Corporate SOE	107.0	100.2	105.9	97.5	91.6	(6.1)	(14.4)
	Medium	99.1	97.9	100.8	101.7	106.3	4.5	7.2
	Large Commercial	40.9	46.1	48.5	49.4	53.1	7.6	29.9
	Commercial	58.2	51.8	52.3	52.3	53.2	1.6	(8.7)
	Small	95.8	98.0	100.2	100.8	101.6	0.8	6.1
	Govt Subs Loan (KUR)	44.0	46.5	49.0	51.3	52.7	2.8	19.8
	Non-KUR	51.7	51.5	51.2	49.5	48.9	(1.2)	(5.4)
	SUBTOTAL	482.4	489.3	512.3	511.9	532.2	4.0	10.3
Consumer	Mortgage	49.6	50.5	51.2	51.9	53.5	3.0	7.9
	Personal Loan	35.8	37.4	39.1	41.4	43.1	4.1	20.3
	Credit Card	11.9	11.8	12.0	12.1	12.3	2.0	4.0
	Others	1.7	1.7	1.8	1.5	1.2	(21.9)	(31.1)
	SUBTOTAL	99.0	101.4	104.2	106.9	110.1	3.0	11.2
Subsidiaries		1.1	1.0	4.0	3.8	3.9	2.8	255.3
Total		582.4	591.7	620.4	622.6	646.2	3.8	10.9
Working Capital		325.8	334.1	357.3	355.9	375.1	5.4	15.1
Investment Loan		157.4	155.9	158.6	159.5	160.7	0.7	2.1

LOAN YIELD BY SEGMENT (%) – BANK ONLY

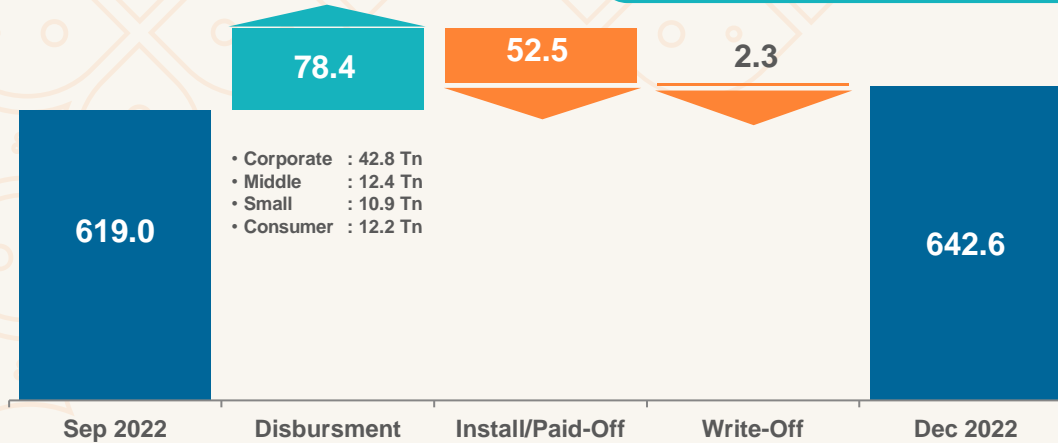
SEGMENT	4Q21	1Q22	2Q22	3Q22	4Q22
Blended Loan	7.25	7.29	7.43	7.51	7.76
FX Yield	4.28	3.74	3.82	4.69	5.27
IDR Yield	7.96	8.16	8.33	8.19	8.39
Corporate	7.11	7.18	7.51	7.12	7.43
Medium	7.17	7.13	7.12	7.70	7.33
Small	8.53	9.34	9.84	9.50	10.24
Consumer	9.68	9.70	9.43	9.34	9.34

LOAN COMPOSITION (IDR Tn)

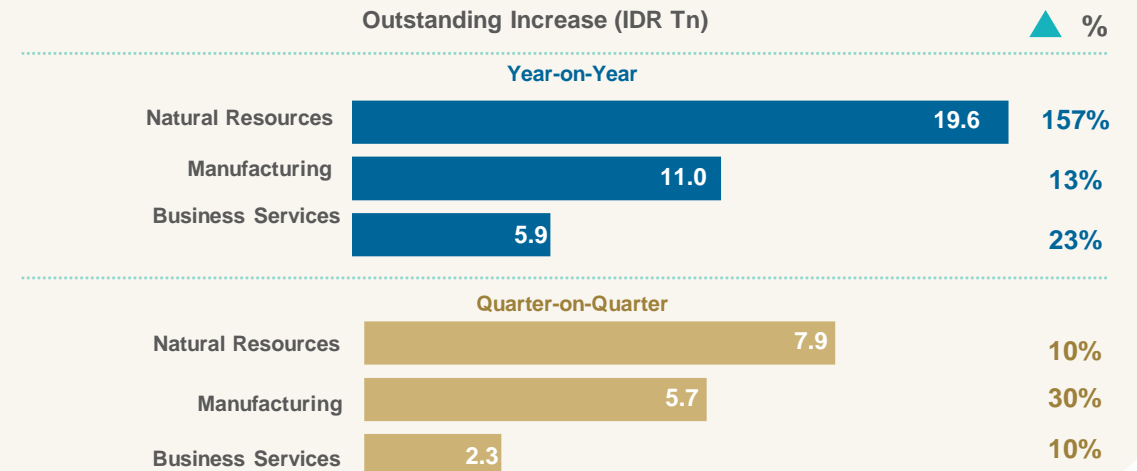


Rp78.4 trillion loans disbursed in Q4-2022 (bank only)

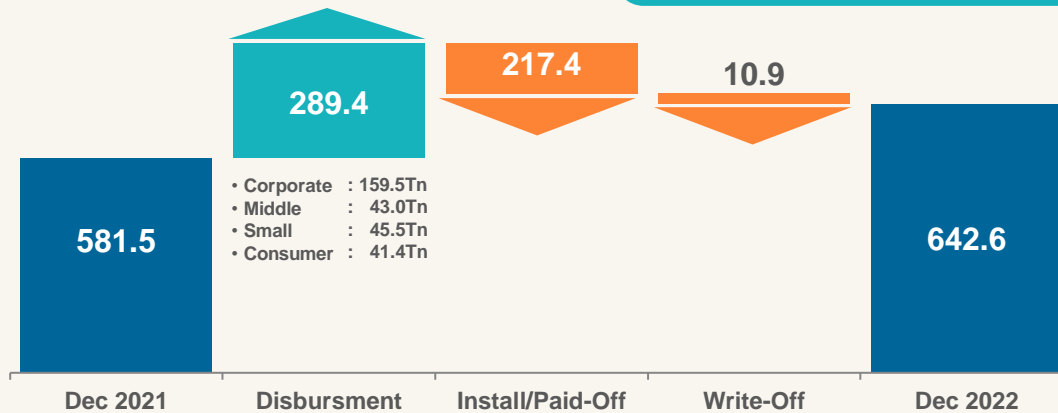
QoQ LOAN MOVEMENT (IDR Tn)



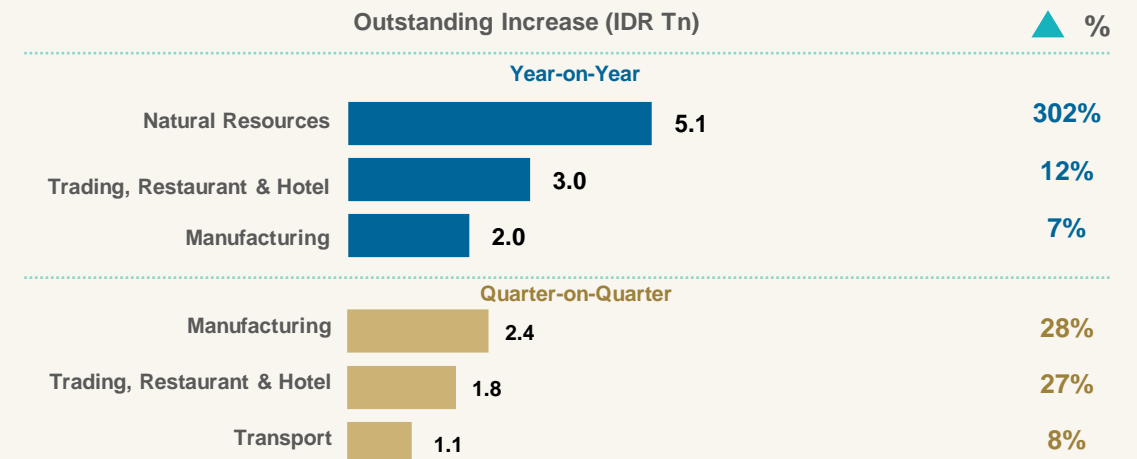
TOP 3 INDUSTRIES CONTRIBUTING TO CORPORATE LOAN GROWTH IN DEC-22



YtD LOAN MOVEMENT (IDR Tn)



TOP 3 INDUSTRIES CONTRIBUTING TO COMMERCIAL LOAN GROWTH IN DEC-22



Solid PPOP coupled by smaller Loan Loss Provision

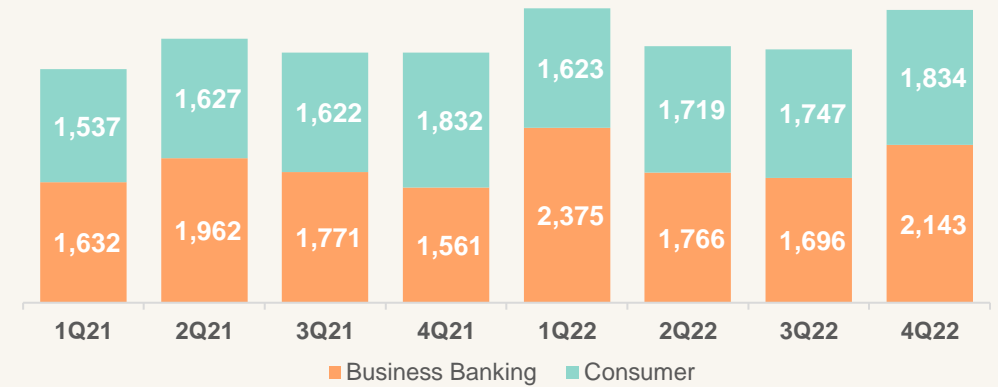
CONSOLIDATED PROFIT & LOSS (IDR Bn)	2021	2022	YoY (%)	4Q21	1Q22	2Q22	3Q22	4Q22	QoQ (%)
Interest Income	50,026	54,659	9.3	12,503	12,174	13,356	13,740	15,389	12.0
Interest Expense	(11,779)	(13,338)	13.2	(2,954)	(2,943)	(2,978)	(3,150)	(4,267)	35.5
Net Interest Income	38,247	41,321	8.0	9,549	9,231	10,379	10,589	11,122	5.0
Premium Income Net	1,399	1,552	10.9	470	309	399	401	443	10.4
Non-Interest Income	13,639	14,820	8.7	3,425	4,032	3,520	3,462	3,806	9.9
Recovery	2,581	3,780	46.5	918	1,108	798	964	910	(5.6)
Operating Income	55,865	61,472	10.0	14,361	14,681	15,095	15,417	16,280	5.6
Operating Expense	(24,801)	(27,059)	9.1	(6,844)	(6,145)	(6,387)	(6,830)	(7,697)	12.7
Pre-Provision Income (PPOP)	31,064	34,413	10.8	7,517	8,536	8,708	8,588	8,581	(0.1)
Provisioning Charges	(18,298)	(11,514)	(37.1)	(4,500)	(3,600)	(2,803)	(2,525)	(2,586)	2.4
Non-Operational Inc/(Exp)	(216)	(212)	(1.9)	(103)	(65)	43	(96)	(94)	(1.9)
Net Income before Tax	12,551	22,687	80.8	2,914	4,871	5,948	5,966	5,902	(1.1)
Net Income	10,898	18,312	68.0	3,152	3,962	4,841	4,889	4,620	(5.5)

Fee Income driven by recurring business

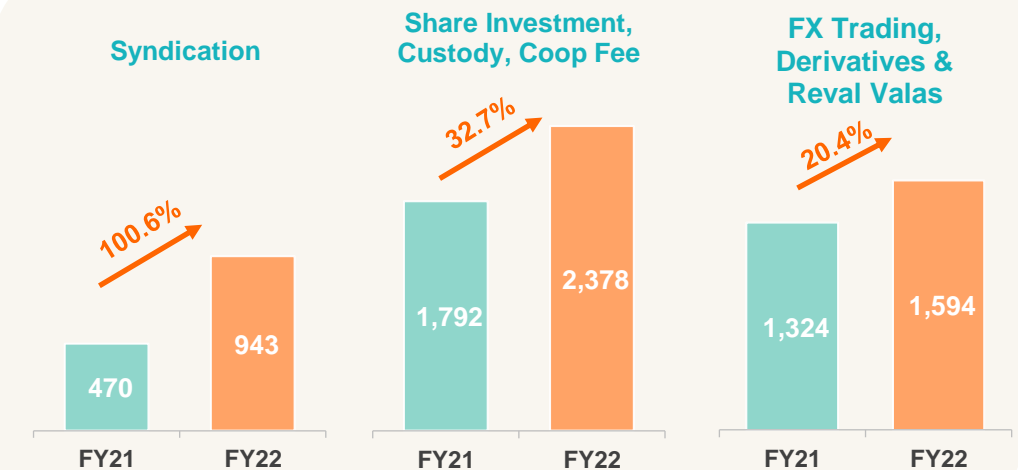
BREAKDOWN NON-INTEREST INCOME (IDR Bn)

NON – INTEREST INCOME	2021	2022	YoY-%	1Q-22	2Q-22	3Q-22	4Q-22	QoQ - %
Consumer Banking	6,618	6,923	4.6	1,623	1,719	1,747	1,834	5.0
Account Maintenance	2,069	2,159	4.3	508	533	519	599	15.4
ATM & e-Channel	1,557	1,495	(4.0)	371	379	375	370	(1.3)
Debit Card Maintenance	510	538	5.5	132	133	136	137	0.7
PPOB & Billpayment	290	343	18.3	74	88	89	92	3.4
Remittance	218	236	8.3	50	60	59	67	13.6
Card Business, Bancass, etc	1,974	2,152	9.0	488	526	568	569	0.0
Business Banking	6,926	7,979	15.2	2,375	1,766	1,696	2,143	26.4
Trade Finance	1,472	1,264	(14.1)	288	301	299	376	25.8
Marketable securities	1,674	1,589	(5.1)	873	196	241	279	15.9
FX Trading, Revaluation & Derivatives	1,324	1,594	20.4	591	387	201	415	106.6
Pension Fund	194	211	8.8	56	52	56	47	(16.1)
Syndication	470	943	100.6	89	264	258	332	28.7
Share Investment, Custody, Coop Fee, Etc	1,792	2,378	32.7	478	565	643	694	8.3
Total Non-Interest Income (Bank Only)	13,544	14,902	10.0	3,998	3,484	3,443	3,977	15.5
Other Subsidiaries	95	(82)	(186.5)	34	36	19	(171)	(980.5)
Total Non-Interest Income (Consolidated)	13,639	14,820	8.7	4,032	3,520	3,462	3,806	9.9

BUSINESS BANKING & CONSUMER BANKING FBI QUARTERLY MOVEMENT - IDR Bn



TOP CONTRIBUTORS IN BUSINESS BANKING

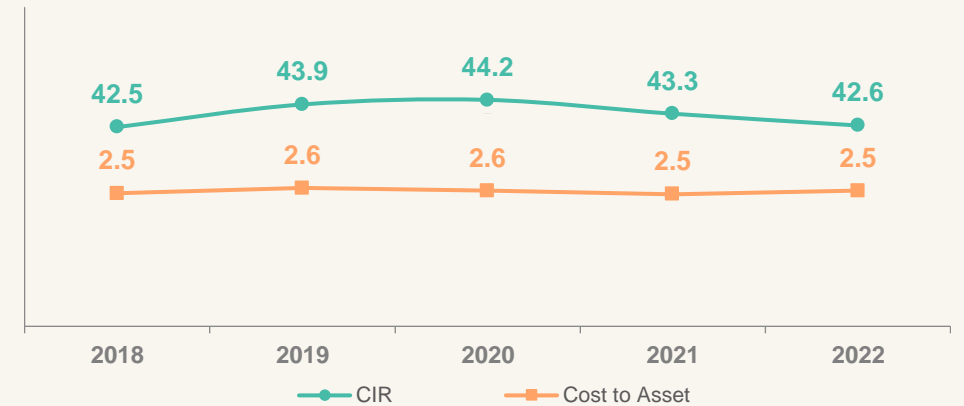


Opex realignment to support transformation agenda

OPEX COMPOSITION (IDR Bn)

OPERATING EXPENSES (OPEX)	FY21	FY22	YoY - %	1Q-22	2Q-22	3Q-22	4Q22	QoQ - %
Personnel Expenses	11,195	12,456	11.3	2,939	2,902	3,242	3,374	4.1
Base Salary	3,704	4,003	8.1	1,011	974	1,003	1,015	1.2
Other Allowance	3,845	4,718	22.7	790	1,020	1,442	1,466	1.6
Post Employee Benefits	2,763	2,680	(3.0)	966	662	530	522	(1.5)
Training	181	267	47.5	23	51	52	141	171.2
Subsidiaries	702	788	12.3	149	195	214	230	7.5
G&A Expenses	7,601	7,678	1.0	1,721	1,631	1,875	2,451	30.7
IT & Telecommunication	1,378	1,378	0.0	312	167	361	538	49.0
Occupancy Related	803	792	(1.4)	186	175	182	249	36.8
Promo Sponsor	887	1,076	21.3	137	261	256	422	64.8
Transport & Travel	118	185	56.3	36	40	52	57	9.6
Goods, Prof. Services & Others	4,076	3,804	(6.7)	978	874	918	1,034	12.6
Subsidiaries	339	443	30.7	72	114	106	151	42.5
Other Expenses	5,635	6,515	15.6	1,398	1,747	1,610	1,761	9.4
Other Subsidiaries	370	410	10.8	87	107	104	112	7.7
Total Operating Expenses	24,801	27,059	9.1	6,145	6,387	6,830	7,697	12.7

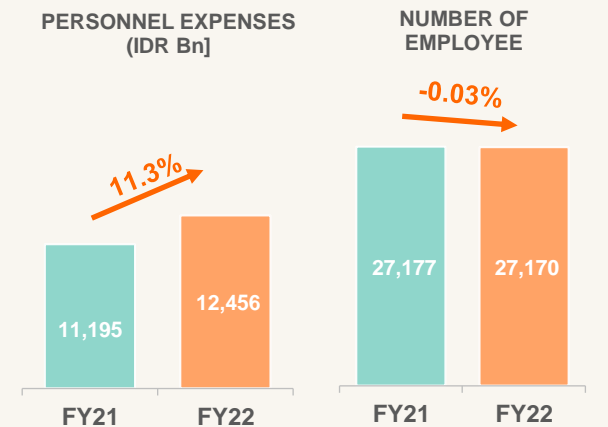
COST TO INCOME RATIO & COST TO ASSET BANK ONLY - %



QUALITY OVER QUANTITY

Zero-growth Headcount reprioritized to business & digital units

Result-oriented reward scheme calibration to retain and attract top talents



Optimizing earning asset with healthy liquidity position

CONSOLIDATED BALANCE SHEET (IDR Bn)	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	GROWTH - %	
						QoQ	YoY
Total Assets	964,838	931,983	946,495	943,608	1,029,837	9.1	6.7
Placement with other banks & BI	92,290	58,255	48,575	25,190	51,569	104.7	(44.1)
Current Account with Bank Indonesia	48,682	39,977	42,620	54,296	82,922	52.7	70.3
Marketable Securities [market value]	26,053	27,578	27,715	26,821	28,556	6.5	9.6
Government Bonds [market value]	111,430	111,612	114,814	116,733	121,291	3.9	8.9
Loans (gross)	582,436	591,683	620,423	622,607	646,188	3.8	10.9
Third Party Funds	729,169	692,741	691,837	685,235	769,269	12.3	5.5
CASA	506,068	479,539	478,983	485,676	557,320	14.8	10.1
- Current Account	281,398	258,135	249,734	255,256	314,625	23.3	11.8
- Saving Account	224,670	221,404	229,250	230,420	242,695	5.3	8.0
Time Deposits	223,101	213,202	212,854	199,559	211,949	6.2	(5.0)
Deposits from other Banks	14,377	15,827	18,436	15,164	15,245	0.5	6.0
Marketable Securities Issued	18,751	18,880	24,424	21,747	22,110	1.7	17.9
Borrowings	32,458	31,541	35,626	37,693	35,654	(5.4)	9.8
Shareholders' Equity	126,520	128,540	130,491	134,002	140,198	4.6	10.8

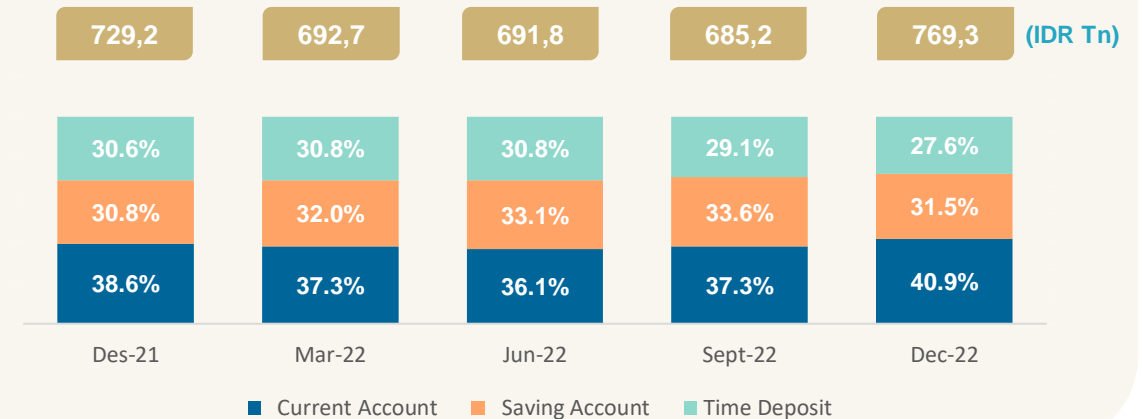
Maintain a healthy CASA level

THIRD PARTY FUNDS (IDR Tn)

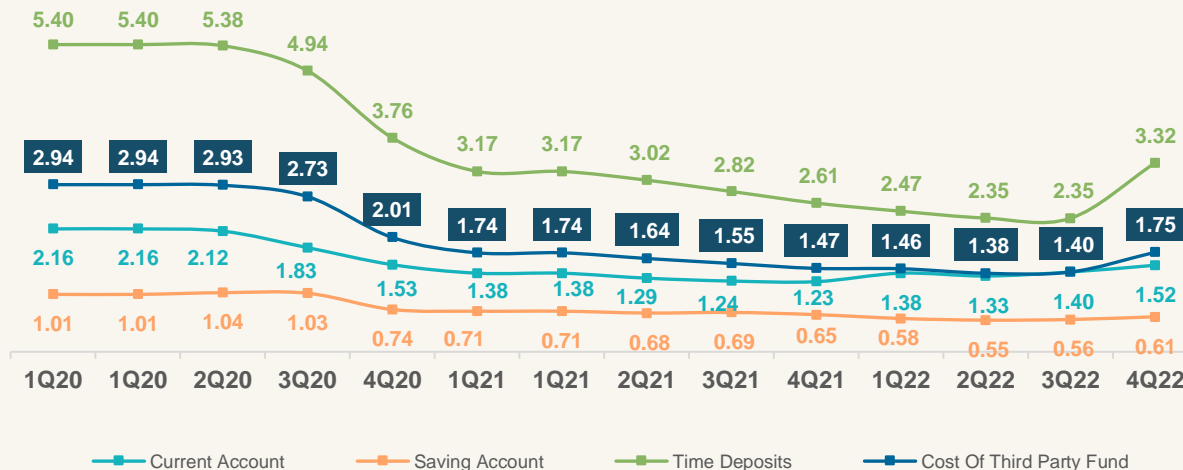
SEGMENT	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	GROWTH - %	
						QoQ	YoY
CASA	506.1	479.5	479.0	485.7	557.3	14.8	10.1
Current Account	281.4	258.1	249.7	255.3	314.6	23.3	11.8
Saving Account	224.7	221.4	229.2	230.4	242.7	5.3	8.0
Time Deposit	223.1	213.2	212.9	199.6	211.9	6.2	(5.0)
Third Party Funds	729.2	692.7	691.8	685.2	769.3	12.3	5.5
CASA Ratio*	69.4%	69.2%	69.2%	70.9%	72.4%	2.2	4.4

*Consolidated

THIRD PARTY FUNDS COMPOSITION



COST OF THIRD-PARTY FUNDS (%) – BANK ONLY



STICKY CASA STRATEGY BY FOCUSING ON TRANSACTION

Mobile Banking and Cash Management contributed significantly to CASA

As of Dec-22:

62%

retail saving balance comes from mobile apps users

90%

wholesale Current Account balance from cash management users

Transaction Value increased significantly YOY

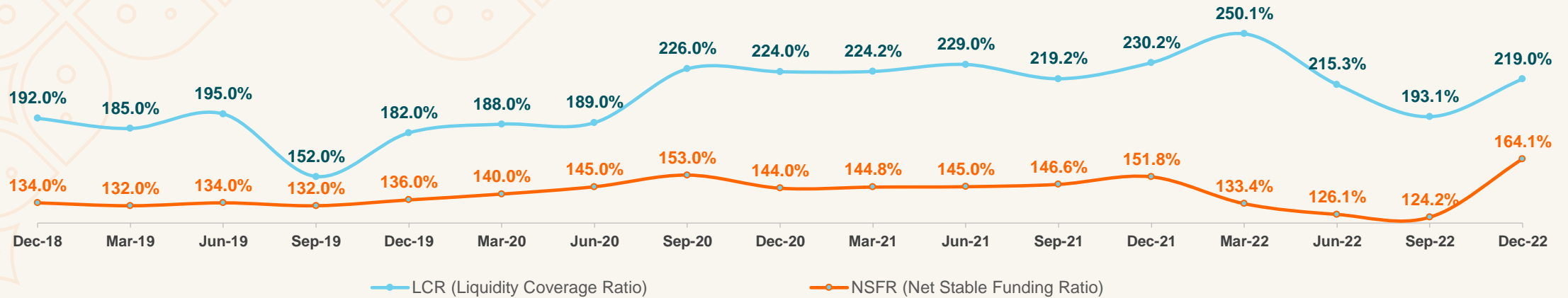
Mobile Banking IDR 802 Tn
+30% YoY

Cash Management IDR 6,168 Tn
+47% YoY

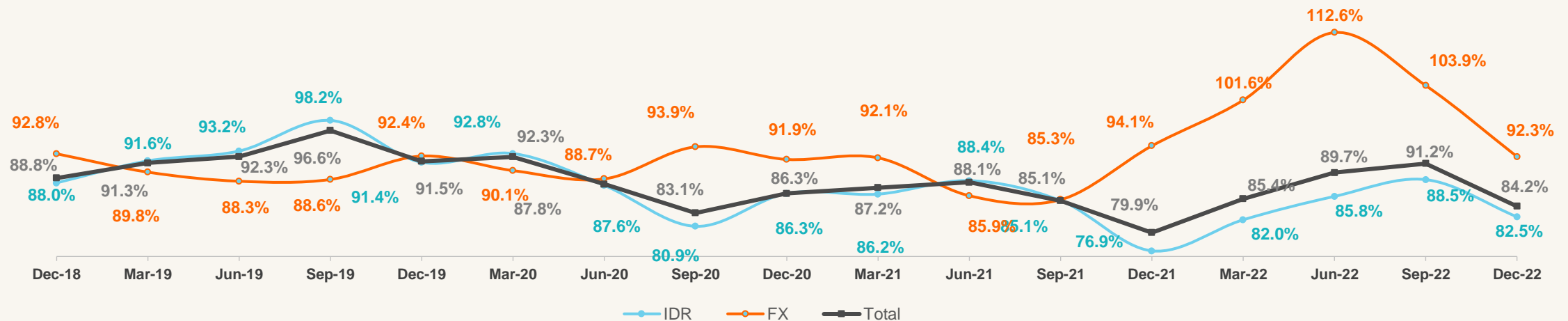
LCR and NSFR well above regulatory requirement (bank only)

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

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



LDR is also manageable, well within regulatory framework



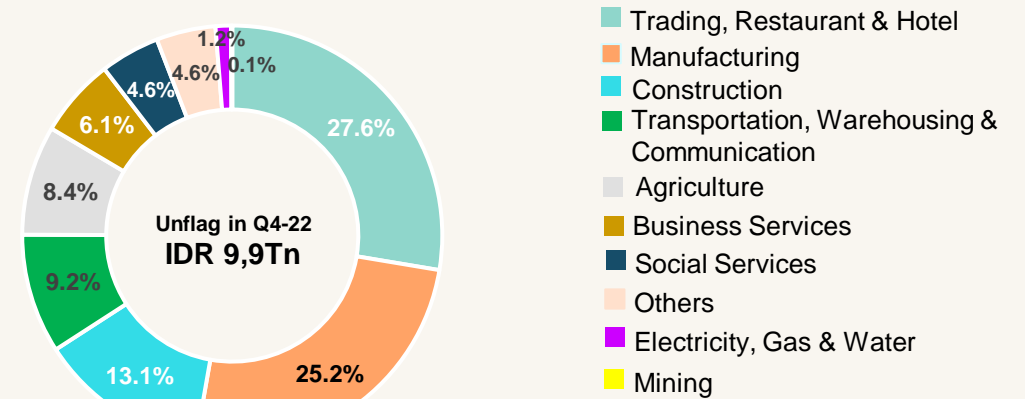
Asset Quality



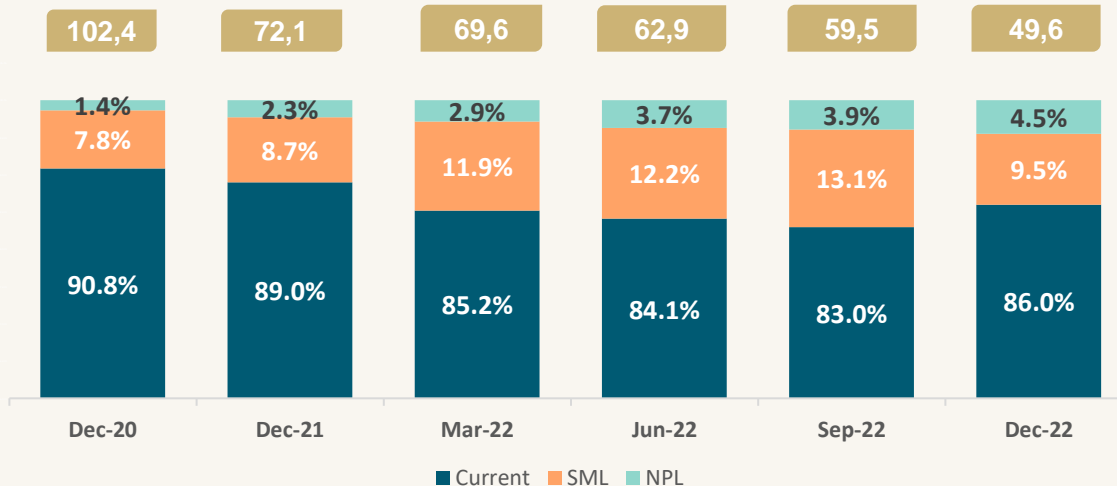
Improving risk profile of covid restructured book

SEGMENT	LOAN DEC-22	COVID RESTRUCTURED LOAN (IDR Tn)					%
		DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	
Corporate	325,1	30,6	30,2	28,5	28,3	22,5	7.0
Medium	106,3	20,0	19,5	17,3	15,9	13,3	12.5
Small	101,6	15,0	13,6	11,6	10,4	9,1	8.9
Consumer	109,6	6,5	6,3	5,5	4,9	4,6	4.2
TOTAL	642,6	72,1	69,6	62,9	59,5	49,6	7.8

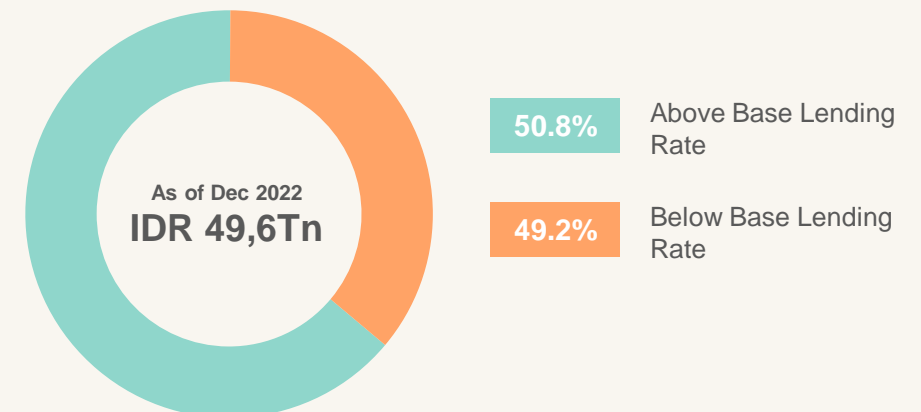
COVID RESTRU BOOK CONTINUED TO DECLINE INLINE WITH POST PANDEMIC RECOVERY



COVID RESTRUCTURED LOAN COMPOSITION BY COLLECTABILITY (IDR Tn)

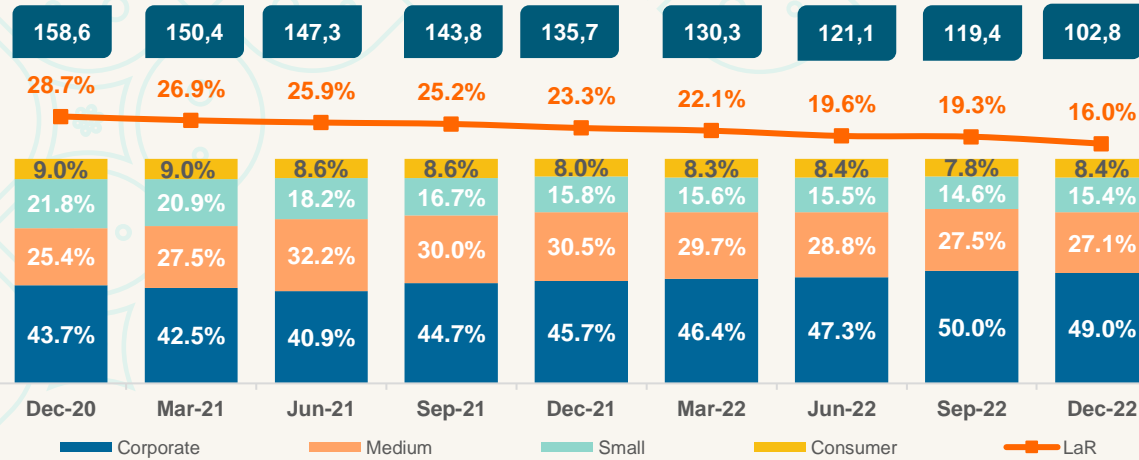


DEBTORS WHO CONSISTENTLY PAY ABOVE BASE LENDING RATE ARE GOOD CANDIDATES FOR UNFLAGGING IN THE NEAR TERM.

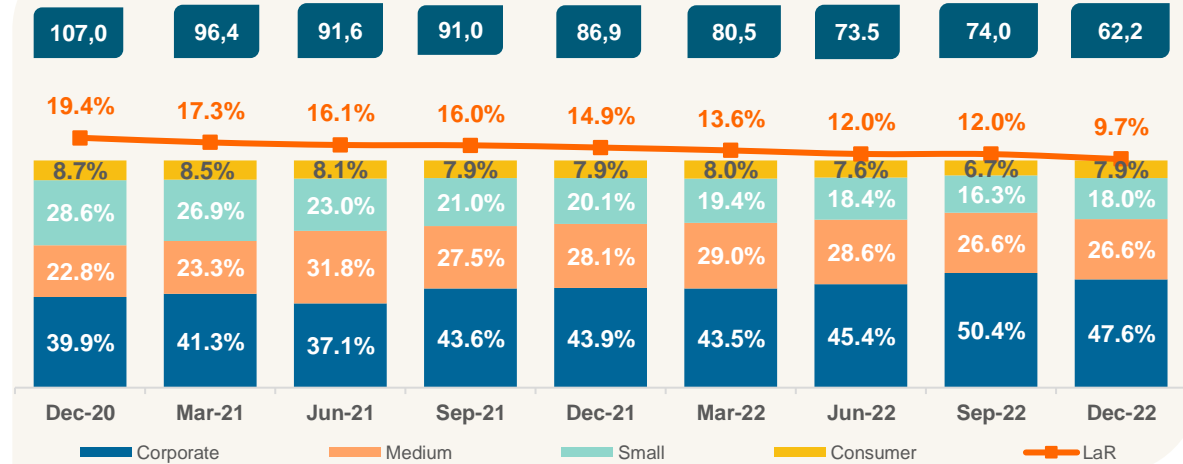


LAR Improvement driven by restructured loan and coll 2 upgrades

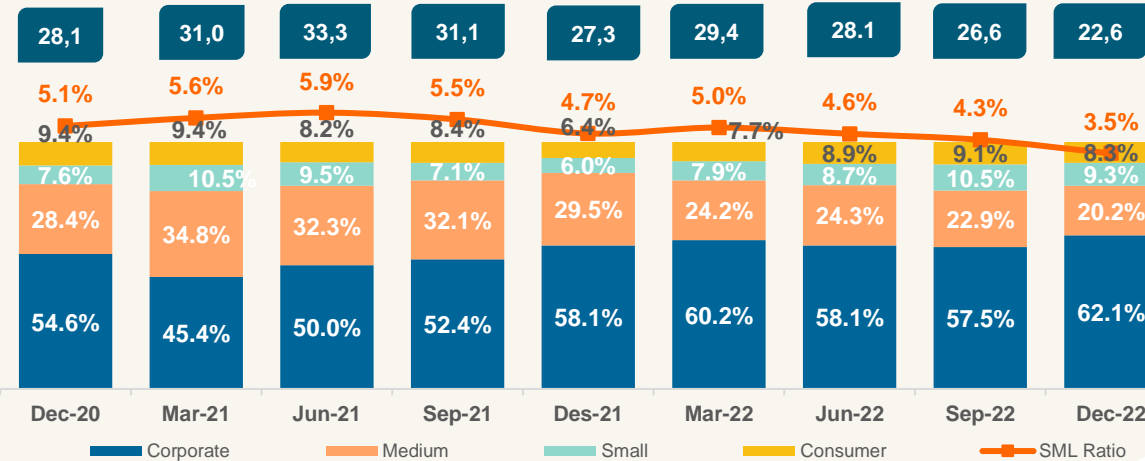
LOAN AT RISK INC COVID (IDR Tn)



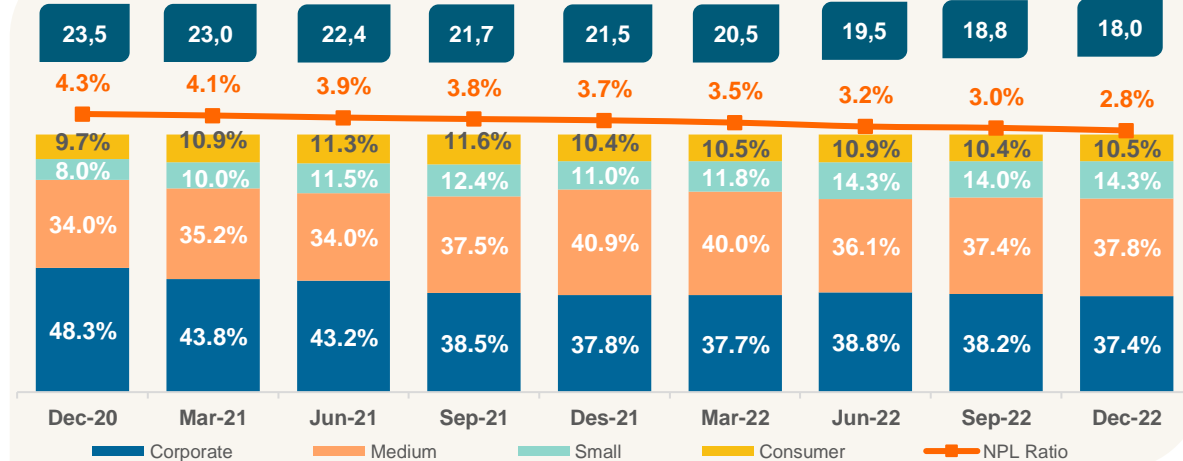
CURRENT RESTRUCTURED LOAN INCL COVID (IDR Tn)



SPECIAL MENTION LOAN (COLL.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

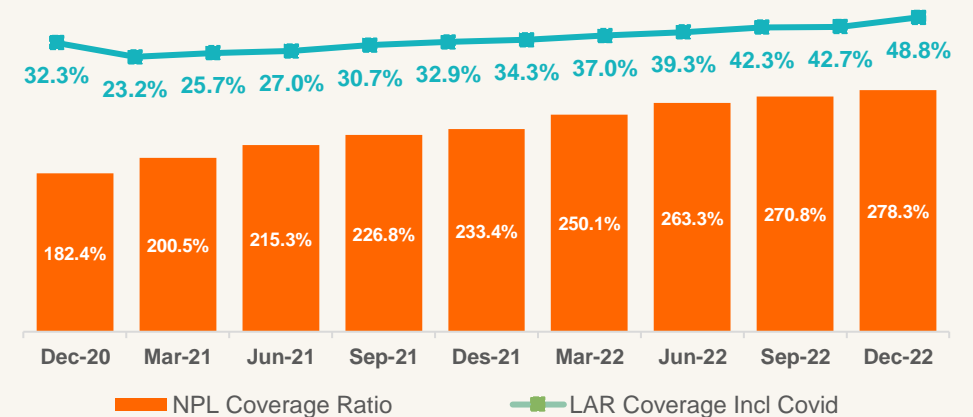
LOAN PROFILE	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	YoY - %	QoQ - %
Total Loans By Collectability							
Current	532.7	541.0	569.0	573.6	601.9	13,0	4,9
Special Mention ^{a)}	27.3	29.4	28.1	26.6	22.6	(17,2)	(15,0)
NPL ^{b)}	21.5	20.5	19.5	18.8	18.0	(16,2)	(4,3)
Total Loan	581.5	590.8	616.6	619.0	642.6	10,5	3,8
Restructured Loan							
Current	86.9	80.5	73.5	74.0	62.2	(28,4)	(15,9)
Covid ^{c)}	64.2	59.3	52.5	49.4	42.6	(33,6)	(13,7)
Non Covid ^{d)}	22.7	21.2	21.0	24.6	19.6	(13,9)	(20,4)
Special Mention	24.7	25.7	24.7	22.6	19.1	(22,6)	(15,2)
NPL	11.3	10.8	10.4	10.5	10.1	(10,5)	(3,7)
Total Restructured Loan	122.9	117.0	108.6	107.1	91.4	(25,6)	(14,6)

Total LAR (incl. Covid Restru) ^{e)}	135.7	130.3	121.1	119.4	102.8	(24,2)	(13,9)
e) = (a + b + c + d)							
LAR from Covid	72.1	69.6	62.9	59.5	49.6	(31,3)	(16,7)
LAR from BAU	63.6	60.7	58.2	59.9	53.3	(16,2)	(11,0)
LAR Ratio (incl. Covid Restru) - %	23.3	22.1	19.6	19.3	16.0	(7,3)	(3,3)

ASSIGNED LOAN LOSS RESERVE BY COLLECTIBILITY - %

COLLECTABILITY	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22
Current – Normal	1.5	1.5	1.3	1.3	1.2
Loan at Risk (Incl Covid)	32.2	33.5	35.8	37.3	41.9
Current Restructured	12.7	14.7	16.2	18.4	21.5
Collectability 2 (SML)	56.5	54.1	55.6	64.2	65.8
NPL	80.3	79.8	81.8	81.3	82.3
All Collectability	8.6	8.7	8.2	8.2	7.8

NPL & LAR COVERAGE RATIO



SML, NPL, Write Off & Recovery (Bank Only)

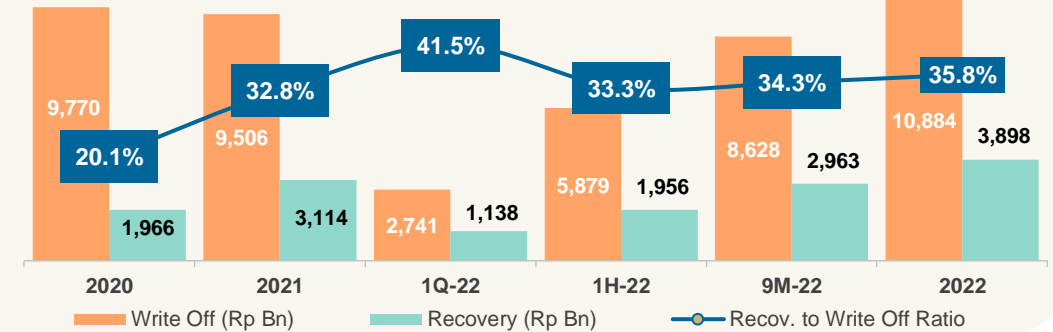
SPECIAL MENTION LOAN BY SEGMENT – BANK ONLY

SEGMENT	DEC-20	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22
Corporate	5.5%	5.5%	6.0%	5.2%	4.9%	4.3%
Medium	8.0%	8.3%	7.3%	6.8%	6.0%	4.3%
Small	2.5%	1.7%	2.4%	2.5%	2.8%	2.1%
Consumer	3.0%	1.8%	2.2%	2.4%	2.3%	1.7%
Total SML- %	5.1%	4.7%	5.0%	4.6%	4.3%	3.5%
Total SML- IDR Bn	28,101	27,302	29,352	28,136	26,589	22,606

NON-PERFORMING LOAN BY SEGMENT – BANK ONLY

SEGMENT	DEC-20	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22
Corporate	4.1%	2.8%	2.6%	2.4%	2.3%	2.1%
Medium	8.0%	8.9%	8.4%	7.0%	6.9%	6.4%
Small	2.2%	2.5%	2.5%	2.8%	2.6%	2.5%
Consumer	2.6%	2.3%	2.1%	2.1%	1.9%	1.7%
Total NPL- %	4.3%	3.7%	3.5%	3.2%	3.0%	2.8%
Total NPL- IDR Bn	23,468	21,516	20,456	19,467	18,836	18,031

WRITE OFF & RECOVERY – BANK ONLY



WRITE OFF & RECOVERY BY SEGMENT –BANK ONLY

YEAR	WRITE OFF (IDR Bn)				
	CORP	MEDIUM	SMALL	CONS	TOTAL
2020	3,852	2,087	2,222	1,609	9,770
2021	3,516	2,277	2,004	1,709	9,506
1Q-22	454	1,399	550	338	2,741
1H-22	743	3,372	1,069	695	5,879
9M-22	1,115	4,185	2,104	1,224	8,628
2022	1,122	4,972	3,116	1,674	10,884

YEAR	RECOVERY (IDR Bn)				
	CORP	MEDIUM	SMALL	CONS	TOTAL
2020	268	377	945	376	1,966
2021	572	635	1,266	641	3,114
1Q-22	561	136	299	142	1,138
1H-22	667	345	561	383	1,956
9M-22	873	558	890	643	2,963
2022	1,107	786	1,165	841	3,898

Digital Initiatives



We're triumphing on every customer touch points

Instead of focusing on a particular product, BNI believes in empowering digital solutions for every needs

BNI Mobile Banking

Banking solutions on the palm of your hand



IDR 802 Tn Transactions in 2022, surpassed ATM's
Dominant Banking Channel for Customers
Many new features to satisfy all banking needs.

- Cons. Loan
- Investment
- Digital Loan
- Int'l Remittance
- FX - Trx
- Diaspora Digital Opening Account

E-Channels

Supporting channels for various situations



ATM 15,910 ATMs, IDR 676 Tn Trx Volume

Internet Banking 2.2 Mn Users, IDR 38 Tn Trx Volume

SMS Banking 12.6 Mn Users, IDR 27 Tn Trx Volume

+165,059 Agen46 Agents

Branchless banking to tap the *unbanked* segments

BNI agen46 **IDR 73,8 Tn Trx Volume**
Melayani Paling Dekat

Enabling payment services (Tax, Billing, etc.)
Consumer and KUR Loan Referrals
Saving account Referrals (*Laku Pandai*)
Money Transfer, Cash withdrawal services



BNI Direct

A reliable channel to make transactions anytime, anywhere



Solid Digital Solutions for Business Banking Clients
Covering all client needs in one Integrated Portal:

Merchant & QRIS

Riding the "cashless transaction" waves



QRIS is enabling digital transaction for MSME Merchants.
Empowering more than 155.000 Merchants with simple and low-cost QRIS solutions

IDR 70 Tn EDC Transactions in 2022

Open Banking Ecosystem

Unlocking the potential with BNI Open API

BNI Open API

280 API Services (Approved by regulator)
Utilized by 4.000 + Partners
Best in Class open banking ecosystem



TapCash

Riding the "cashless transaction" waves

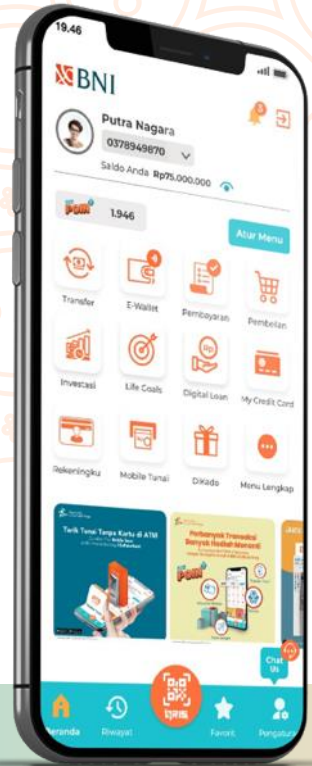


Empowering cashless transactions in transportation, F&B, Minimarket and other sectors.

9,7 Mn card in circulation

IDR 1.5 Tn sales volume in 2022

Poised to be the main banking channel for customers



App Store Ratings*

4,7/5,0
★★★★★

Google Play Ratings*

4,6/5,0
★★★★★



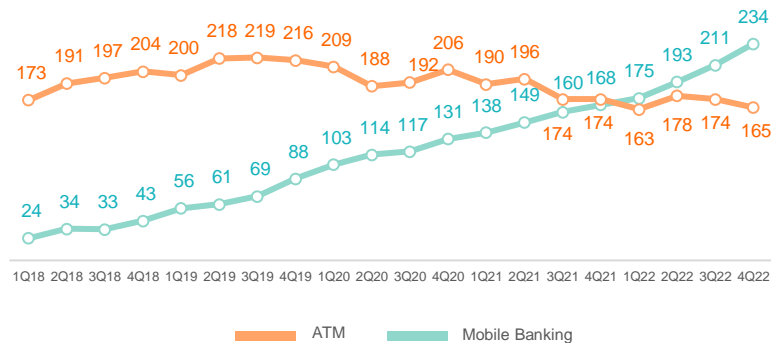
The 1st overall E-Banking and 1st Phone Banking in the National Banking Industry



Best Product and Business Model of BNI Mobile Banking Innovation

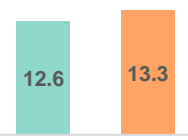
MOBILE APPS TRANSACTION VALUE HAS SURPASSED ATM'S

Quarterly Transaction Value (Rp. Tn)



BEST-IN-CLASS MOBILE BANKING APP LEADS TO MORE STICKY USERS

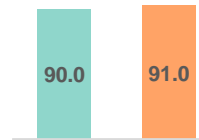
of Transaction per Active user per Month



Avg. Transaction Value (Rp. Mn)

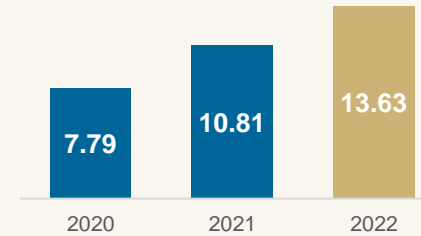
1,34

Retention Rate (%)**



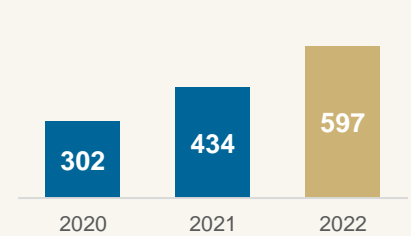
REGISTERED USERS (in Mn)

▲ 26,1 %
YoY



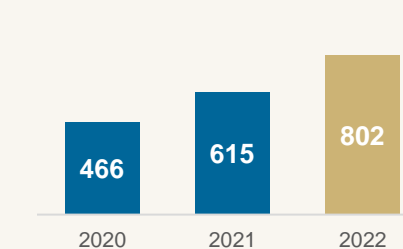
TRANSACTION FREQUENCY (in Mn)

▲ 37,6 %
YoY



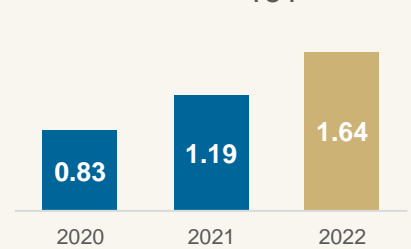
TRANSACTION VALUE (in IDR Tn)

▲ 30,4 %
YoY



AVERAGE DAILY MOBILE BANKING TRANSACTION FREQUENCY (in Mn)

▲ 37,6 %
YoY



*BNI Mobile Banking usage is growing significantly, both from **Amount of Registered users and Transaction Frequency.***

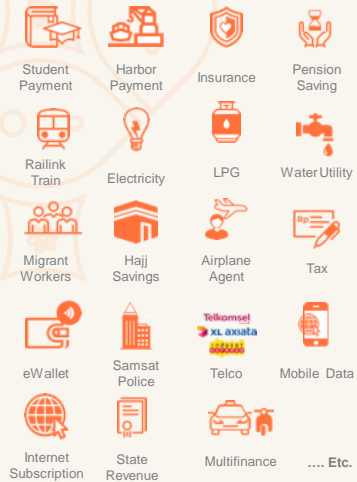
*Data as of 31 Des 2022

**% of users who return to perform transactions from the previous month

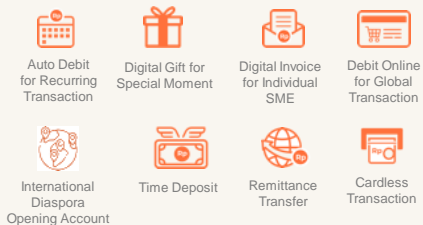
BNI Mobile Banking Super Apps Ecosystem

One Stop Comprehensive Financial Solutions for Everyday Needs

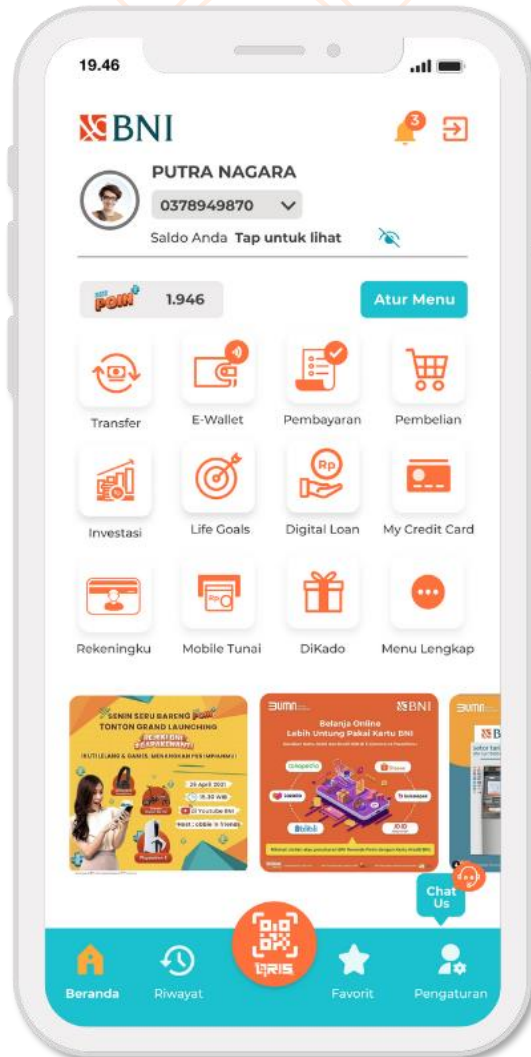
with more than 6.500 Billers



Value Added Services



Providing services beyond transactions



We are accelerating digital services beyond transactions

Through BNI Mobile Banking, we continue to expand our services leveraging our ecosystems (BNI Group, Retailers, and Global Partners), to respond (to each) customer demands in this modern digital banking era. We aim to help customers progress from only conducting basic transactions to achieving their financial goals.

ALL IN ONE DIGITAL WEALTH MANAGEMENT



Mutual Funds



Saving Bond
Retail & Secondary
Bond



Gold
Savings



FX Transactions
and Remittance
Transfer



Investment
Portfolio



BNI
Sekuritas *



BNI Asset
Management *



BNI Life

DIGITAL LIFESTYLE



Voucher
Games



Voucher
Streaming



eVoucher



Phone & Data
Package

Leading
Transport Company

Booking
Taxi *

Leading
Flight Operator

Booking
Airlines *

Prominent Online
Travel Company

Booking
Hotel *

DIGITAL LOAN & CREDIT CARD



My Credit
Card



Consumer
Loan



Credit
Scoring *



Digital
Signature *



Meterai
Electronic *

PERSONAL FINANCIAL MANAGEMENT



Life Goals



Spending
Tracking *



Budgeting *



Consolidated
Statement

IT'S ALL ABOUT EXPERIENCE & ENGAGEMENT



Deeper
Analysis
Customer
Behavior



Secure,
Resilient,
Reliable



Robust
Business
Process



Fast Integration
with Open
Ecosystem



Human
Centric
Design

BRANCH ACTIVITIES



Update Customer
Data *



Debit Card Request
& Delivery

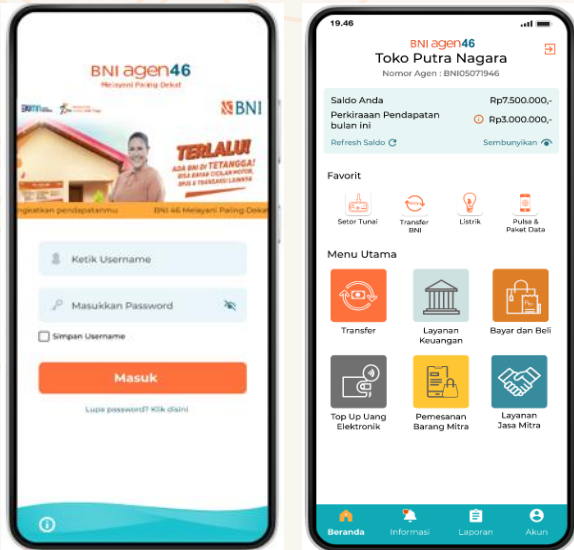


Branch Online
Queuing *

*Coming Soon

Branchless Banking

EMPOWERING AGENTS WITH
POWERFUL MOBILE AGENT APP



User
Friendly



Plenty Bill payment
Services



More Additional
Features, Promo
& Information



Financial
Report
Transaction



Linked to BNI
Digital Loan e-Form
(KUR Mikro)



Online Account
Opening, Cash
Withdrawal &
Deposit



Realtime Sharing Fee for Agents

SOLID CONTRIBUTION TO FINANCIAL INCLUSION



165K +4,7% yoy
Agents
Spread Across:



6 Thousand
Districts



34 Thousand
Villages

INCLUSIVE SERVICES

- Online Account Opening
- Cash Withdrawal and Deposit
- Government Subsidy
- Money Transfer
- Tax and Bill Payment
- KUR Loan referrals

BNI AGEN46 IMPROVES THE QUALITY OF LIFE AND PRODUCTIVITY OF MSMEs



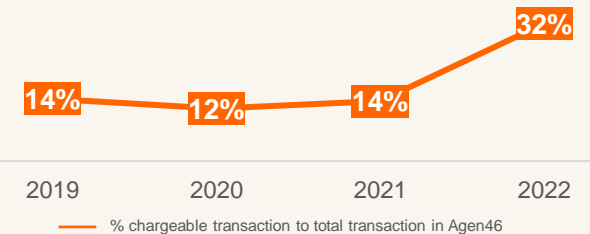
Grocery store, bundled with all-in-one
financial services of Agen46

- Increase Customer Traffic
- Commission-based income for facilitated transactions

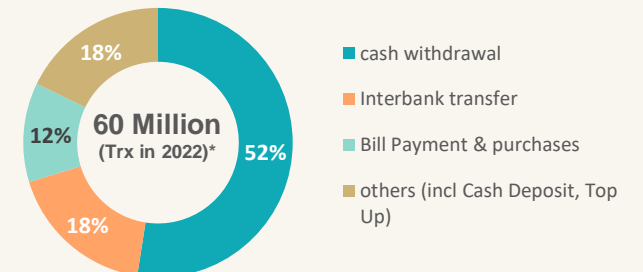
> 7.5K AGENTS ARE LOCATED IN FRONTIER,
REMOTE AND DISADVANTAGED AREAS



CHARGEABLE TRANSACTIONS AT AGENTS
CONTINUES TO INCREASE AS LITERACY IMPROVES



TRANSACTIONS AT AGEN46 BY TYPE



*Not include Government Social Safety Program (Bansos)

Harnessing the power of open banking



BNI API 280 services (approved by regulator), **the most** compared to peers

BNI OPEN API

digitalservices.bni.co.id



Utilized by
4.000++ partners



Recognized Globally

WE OPTIMIZE ALL THREE POSSIBLE ROLES IN EVERY ECOSYSTEM



Presenting comprehensive offer of the ecosystem through a platform

Providing integrated holistic solutions, such as government, education, health, commerce



Using partner's platform as a channel to sell bank's products

Partner with e-commerce, lifestyle companies to sell funding and lending products



Provides services to partners so they can potentiate their products

Customize bundled solutions into new products in collaboration with partners



Digitized stamp for contract documents valued more than IDR 5 Million

Smart & secure contract stamps to prevent fraud

POWERED BY* :


OPTIMIZING API TO BNI'S CORE OPERATIONAL



Quick & Simple fund transfer API provided by Bank Indonesia

BNI is one of 20 BI Fast Sponsor Bank

POWERED BY :


Solid Digital Solutions for Business Banking Clients

BNIDIRECT WEB & MOBILE



API SERVICES



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

ONLINE BANK GUARANTEE



FINANCIAL SUPPLY CHAIN MANAGEMENT



Ample room for growth

- Strong penetration rate in Corporate clients:
72% of total transaction value comes from Corporate Clients
- Corporate Clients' transaction value increased by **40%** YoY



Cover all client needs in one Integrated Portal:

<https://bnitbs.id>



Payment Management



Value Chain Management



Collection Management



Open Banking Solution



Liquidity Management

#USER (in 000)

▲ **24,9%**
YoY

80.2

Dec-21

100.2

Dec-22

TRANSACTION VALUE (in Rp Tn)

▲ **47%**
YoY

4,196

Dec-21

6,168

Dec-22

#TRANSACTION (in Mn)

▲ **18,4%**
YoY

645

Dec-21

764

Dec-22

Spur Innovation for the clients' convenience

Providing exceptional new features for business banking clients' comfort

BNIDirect
Digital Corporate Services

In making transactions

Comprehensive digital solutions



Leading features of BNIDirect



Collection Management

Collecting payments from clients/buyers through a pooling account



e-FX

Forex transactions



e-Tax

Tax payments made easier

Recently launched in 2022



Online Account Opening

Opening of BNI's Current Account digitally



Giro Multi Currency

Multiple currencies within one current account



BNIDirect KCLN

Making transactions using BNIDirect, anywhere in the world

Upcoming Capabilities



Single sign on



Financial dashboard



Online onboarding



Investment



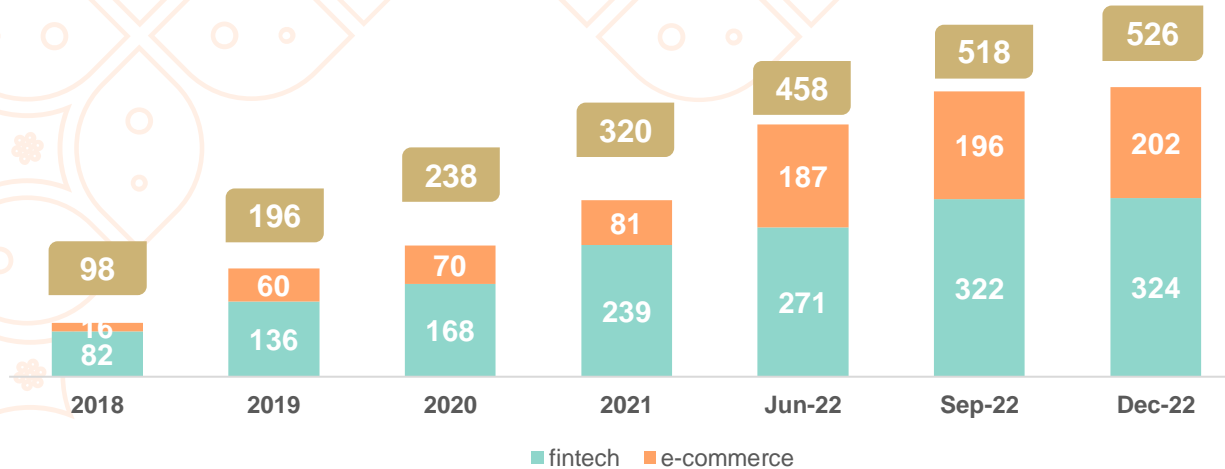
Chatbot



Lite Version

Riding The Wave of E-commerce & Fintech Boom

Number of Digital Clients



PLATFORM

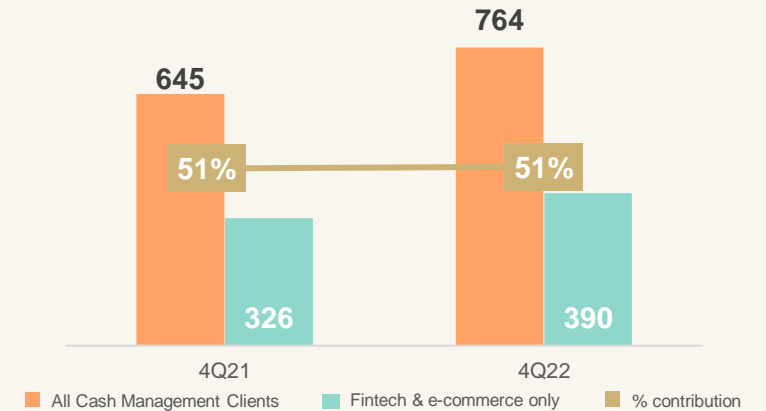


BNI Open API
BNI Direct

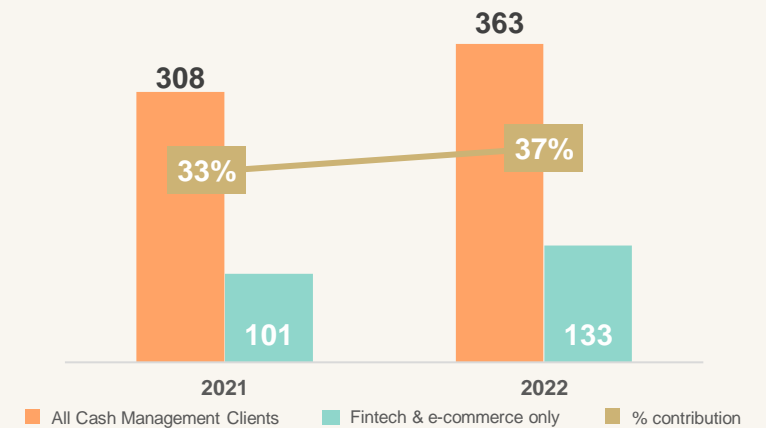
SOLUTION



#TRANSACTION (in Mn)



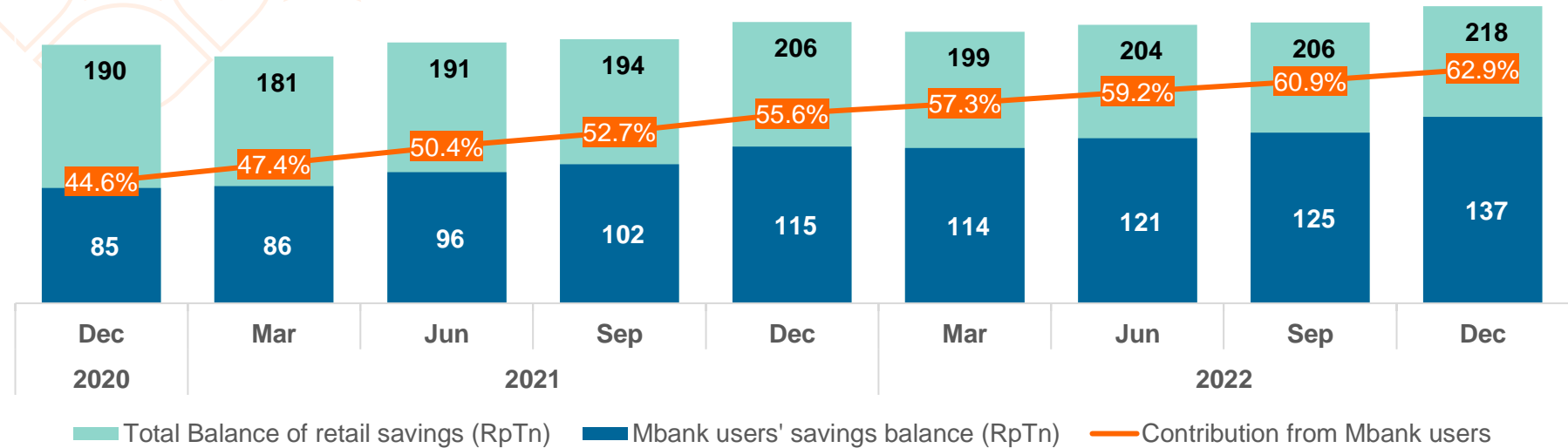
FEE BASED INCOME (IDR Bn)



Reliable transaction solution leads to a sticky relationship

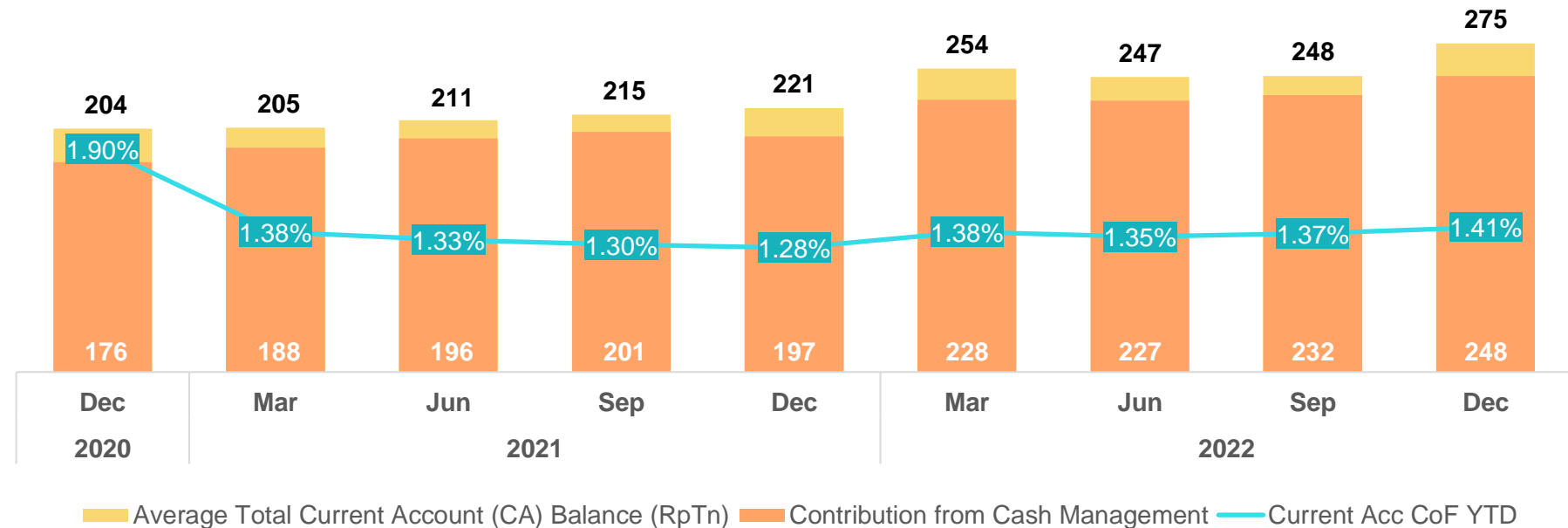
Mobile Banking

user savings balances continue to increase (reaching 62.9% of total retail savings)



Cash Management

client's average CA balance continue to increase, leading to a favorable Cost of Fund



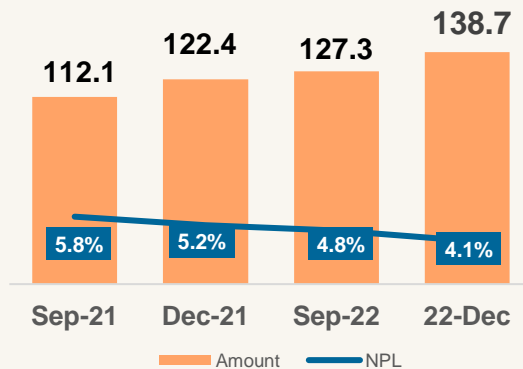
Business and Consumer Banking



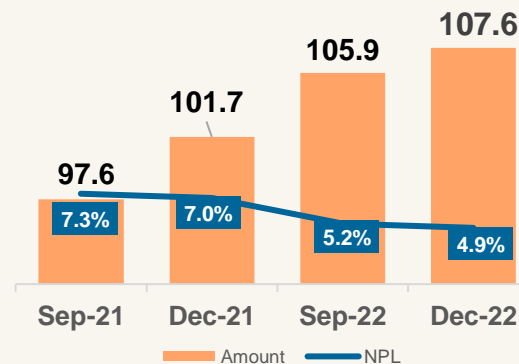
High quality growth on business banking

BUSINESS BANKING	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	GROWTH (%)		COMP (%)	NPL (%)				
						QoQ	YoY		DEC-21	MAR-22	JUN-22	SEP-22	DEC-22
Manufacturing	122.4	122.6	129.8	127.3	138.7	8.9	13.2	26.1	5.2	4.9	4.6	4.8	4.1
Trading, Resto & Hotel	101.7	103.8	110.3	105.9	107.6	1.6	5.8	20.2	7.0	6.3	5.7	5.2	4.9
Agriculture	59.4	59.2	59.5	57.4	54.3	(5.4)	(8.6)	10.2	1.3	1.7	1.3	1.3	1.9
Business Services	42.3	42.8	42.5	43.2	45.5	5.4	7.5	8.5	3.7	3.6	2.7	2.7	2.3
Construction	54.0	53.9	54.0	54.5	54.5	0.0	0.9	10.2	2.7	2.6	2.9	3.1	2.9
Transport, Warehouse & Communications	44.1	43.8	45.4	44.3	43.3	(2.3)	(1.7)	8.1	1.3	1.3	1.1	1.9	2.2
Social Services	20.6	23.3	21.7	22.1	23.4	6.3	13.9	4.4	1.2	1.4	1.1	1.2	1.1
Mining	14.7	15.2	24.6	31.6	39.4	24.8	168.7	7.4	5.1	4.3	2.4	1.4	1.2
Electricity, Gas & Water	20.8	22.5	22.4	21.9	22.1	0.7	6.1	4.2	2.5	1.3	1.1	1.1	1.1
Others	2.4	2.3	2.2	3.7	3.4	(7.2)	43.6	0.7	0.8	0.8	0.8	0.6	0.8
TOTAL	482.4	489.3	512.3	511.9	532.2	4.0	10.3	100.0	4.0	3.7	3.4	3.3	3.1

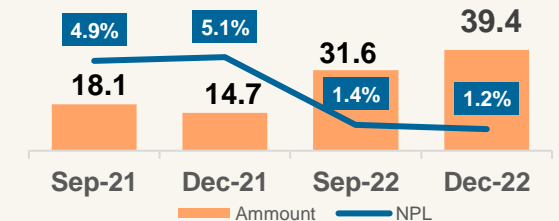
MANUFACTURE



TRADING, RESTAURANT & HOTEL



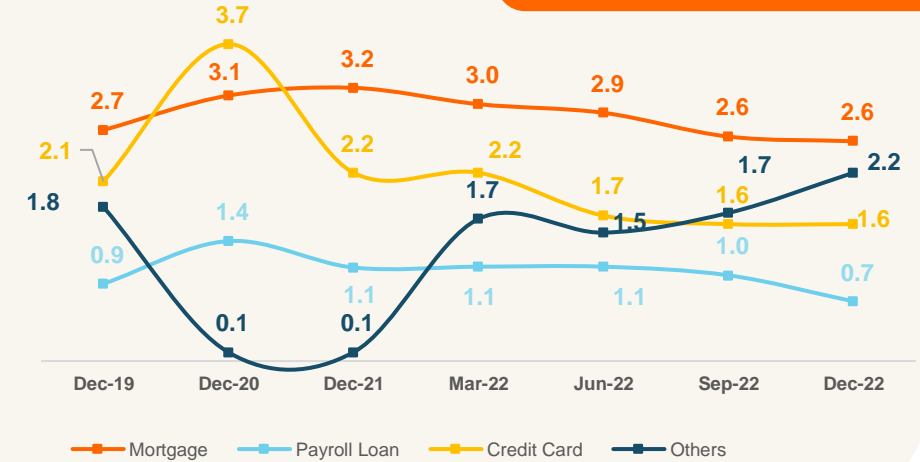
MINING



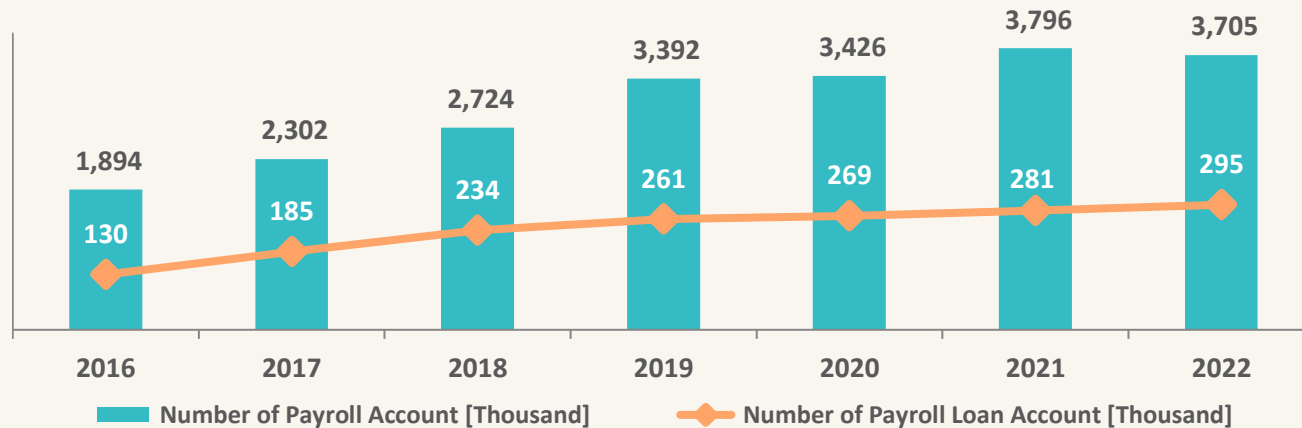
Consumer Business

Product (IDR Bn)	Dec-21	Jun-22	Sep-22	Dec-22	Growth YoY %	Composition %	NPL %	
							Dec-21	Dec-22
Mortgage	49.6	51.2	51.9	53.5	7,9	48,6	3,2	2,6
Personal Loan	35.8	39.1	41.4	43.1	20,3	39,1	1,1	0,7
Credit Card	11.9	12.0	12.1	12.3	4,0	11,2	2,2	1,6
Others	1.7	1.8	1.5	1.2	-31,1	1,1	0,1	2,2
Total	99.0	104.2	106.9	110.1	11,2	100,0	2,6	1,7

NPL MOVEMENT - %

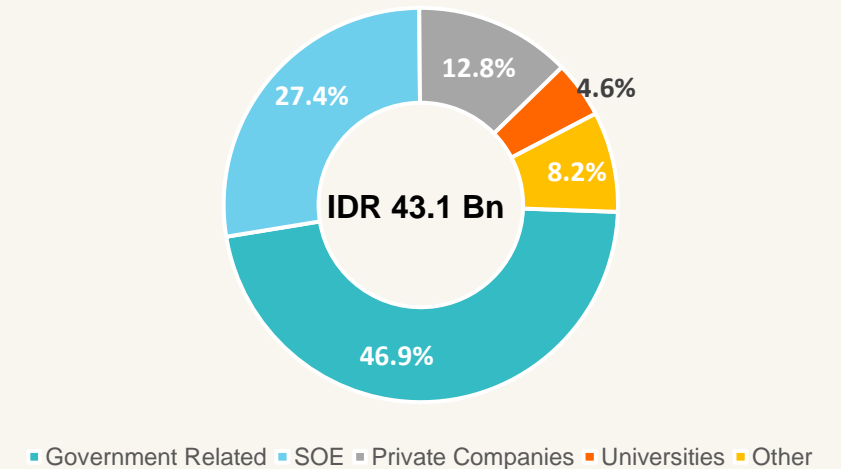


AMPLE ROOM FOR GROWTH FOR PERSONAL LOAN



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

PERSONAL LOAN DEBTORS COMPOSITION DEC-22



Well-established brand and strong consumer banking franchise



MARKET SHARE IN KEY PRODUCTS



Mortgages
8.6%

TOP-3



Personal Loan
12.1%

TOP-4



Credit Card
14.7%

TOP-3



**Extensive
Domestic Network**



**Lifetime Banking Partner
Proposition**



**Advisory &
proximity**



IT & digitalization

ESG



Best In Class ESG

Five Pillars of Sustainability, Aligning Business to UN SDGs

BNI FOR INDONESIA

Environmental preservation, improvement of social welfare, and community economic empowerment



BNI FOR CUSTOMERS

Establishing partnerships with customers while paying attention to ESG



BNI FOR THE ENVIRONMENT

Reduce environmental impact and embrace green business opportunities



BNI FOR THE COMMUNITY

Community Empowerment



BNI FOR EMPLOYEES

Providing the best conditions for employees as a place of pride for work and accomplishment.



First Mover and continue to be at the forefront of affecting sustainable finance

BNI is making good progress on its ESG ambition

- Strengthening ESG Governance by establishing an ESG Committee and dedicated ESG Work Unit
- MSCI ESG rating increased to "A" since November 2021
- Adapting International ESG Reporting Standards
- Won Gold Rank, Asia Sustainability Reporting Rating 2022 by National Center for Sustainability Reporting (NCSR)

We support solutions to address climate change

- Responsible financing to sustainable business activities including green portfolio amounted to Rp182.9 Tn or 28.5% of total loan
- Conducting GHG Emission Calculation
- Pioneer in the banking industry in Promoting Electric Vehicles and its ecosystem
- Specialized desk for sustainable finance in Corporate Segment
- Green Office Culture (BNI Go Green)

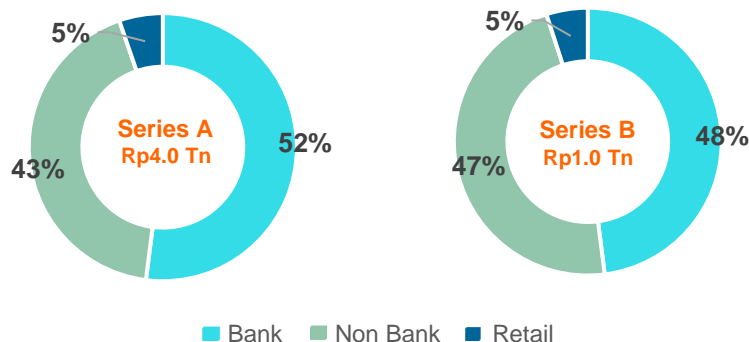
Responsible Business Operations

- Respectable Good Corporate Governance practices
- Constituent of Indonesia ESG Leader Index
- Fair operating, human rights, and labor practices
- High standard of customer data privacy and security protection to promote customers' trust
- Zero tolerance for fraud and financial crimes
- Effective CSR Program

As a pioneer in green banking, BNI issued the first green bonds denominated in Rupiah

Amount	Rp 5.0 Tn
Tenure	Series A : 3 years Series B : 5 years
Rating	Id(AAA) from PT Pemeringkat Efek Indonesia
Issued Date	21 June 2022

GREEN BOND INVESTORS BY CATEGORY



BNI Green Bond Framework

Use of Proceeds

Proceeds obtained will be used for investment in **10 categories of green areas** (based on OJK Regulation No. POJK 60/POJK.04/2017) and in line with the Green Bond Principles and the ASEAN Green Bond Standards :

-  Renewable Energy
-  Energy Efficiency
-  Waste to Energy and Waste Management
-  Sustainable Natural Resources and Land Use
-  Terrestrial and Aquatic Biodiversity Conservation
-  Sustainable Transportation
-  Climate Change Adaptation
-  Sustainable Water and Wastewater Management
-  Sustainable Agriculture
-  Green Buildings

Management of Proceeds & Reporting

BNI intends to reach full allocation within one year of issuance. Pending allocation, proceeds may be temporarily held in cash or cash equivalents. Reporting will be available on its website annually until full allocation, including the project selection criteria, net proceeds of the green bond, allocation to each project, and share of financing vs refinancing.



“BNI is adequately positioned to issue green bonds and that the Framework is robust, transparent and in alignment with the four core components of the Green Bond Principles 2021”

Sustainable Portfolio

SUSTAINABLE PORTFOLIO AMOUNTING TO RP182.9 Tn OR 28.5% OF TOTAL LOAN (BANK ONLY)

Socioeconomic Advancement and Empowerment



Rp **123.2 Tn** Through financing and empowerment of micro and SME.

Pollution Prevention



Rp **4.0 Tn**

Environmentally sustainable management of living natural resources and land use



Rp **19.7 Tn** 48% of our palm oil borrowers in corporate segment are already ISPO/RSPO certified

Others

(Sustainable water and wastewater management, etc.)



Rp **25.1 Tn**

Renewable Energy



Rp **10.9 Tn** Financing to hydro, solar & biogas power plant

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

Sector Guides of Responsible Financing

AGRICULTURE – PALM OIL

The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders



We require customers to demonstrate alignment with No Deforestation policies



Obligations to fulfill a mandatory business permits: Plantation Business Permit (IUP), Cultivation Business License (IUP-B), Plantation Business Registration (IUP-P), Plantation Business Registration (SPUP)

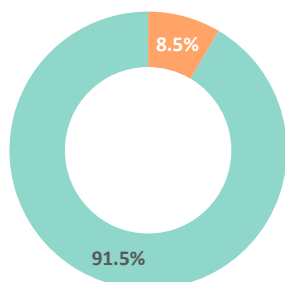


We require new palm oil debtors to have RSPO or ISPO, and request customers to achieve full RSPO certification within a timeframe in order to expand their target market.



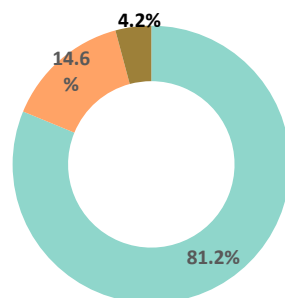
For Medium segment, requirement for ISPO is applied as affirmative covenant, the fulfilment of which will be monitored regularly by RM and become subject to periodic internal audit

% PALM OIL TO TOTAL LOAN
(BANK ONLY)



Palm Oil

PALM OIL LOAN BREAKDOWN

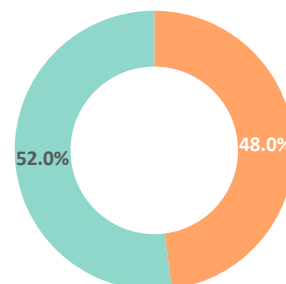


Plantation

Refinery & Palm Oil Mill

Trading

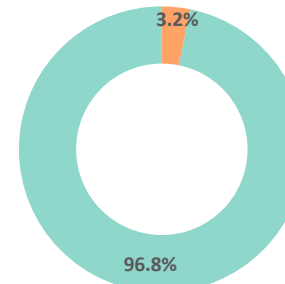
% PALM OIL CORPORATE CLIENTS
WITH RSPO AND/ OR ISPO



RSPO and/or ISPO Certified

In the certification process

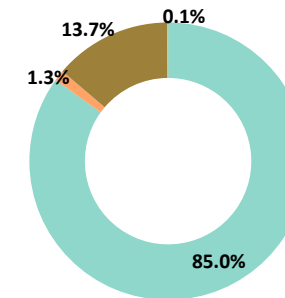
% COAL TO TOTAL LOAN
(BANK ONLY)



Coal

others

COAL LOAN BREAKDOWN



Coal Mining

Trading

Equipment Suppliers

Briquette Industry



Financing to coal mining is strictly for Top Tier Corporates with good ESG practices



Legal requirement for the debtor's business to have an Environmental Impact Analysis (AMDAL)



Debtors have at least a Blue PROPER (Environmental Performance Rating) from the Ministry of Environment Life and Forestry



Debtors agree to comply with the loan agreement clause that they will comply with all applicable environmental regulations and required documentations. The failure to satisfy it will impact loan continuity

Best-in-class governance is a corporate priority

Top Management

The Board of Commissioners



7 out of 10 are independent commissioners



Audit Committee



Risk Monitoring Committee



Nomination & Remuneration Committee



Integrated Governance Committee

All Committees under BOC are chaired by an independent commissioner

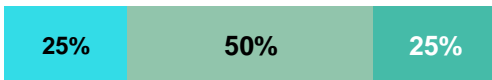
The Board of Directors

All BOD members are independent from the controlling shareholder

BNI fosters and supports the principles of diversity, equality and non-discrimination



25% (3 out of 12) BOD are female



<50 years old 50 - 55 >55 years old

distribution by age by 2022

Good Corporate Governance Practices

One share, one vote

ISO 37001:2016

Concerning Anti Bribery Management System

BNI Code of Ethics

Annual Declaration Training/Socialization

Protection of minority shareholders and initiatives to foster their involvement

Predicate as a “Leadership in Corporate Governance”

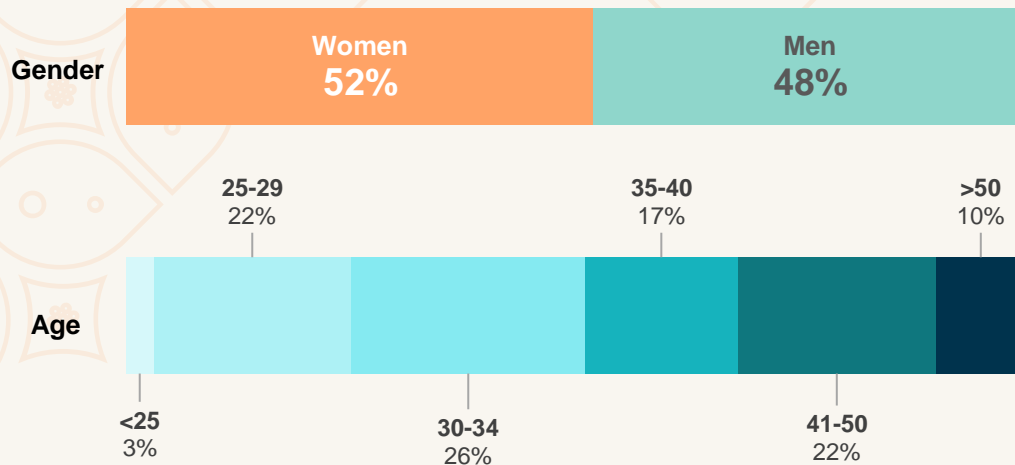
Based on the 2022 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD), improved from “Very Good”

Whistleblowing System



Embodying Sustainability Culture

EMPLOYEE DIVERSITY



EMPOWERING WOMEN IN TOP MANAGEMENT



Note:

- 1.Top Management defines as AVP, VP, SVP, EVP, and SEVP Level
- 2.All figures stated as of December 2022 with the total number of full-time employees = 27.170

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.

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
- Wastewater management systems in 2 HQ buildings (Menara BNI & Plaza BNI) equivalent to 40% of its total yearly water consumption
- Adopting a paperless office administration system (E-Office)

BNIgogreen

- Green campaign through various media



BNI Cybersecurity Framework

People

Security Policy

Strong cyber security policy and data classification implementation.

Security Awareness

- **Employees** : Anti-phishing awareness, Secure coding awareness, strong password, end-point security. Media : Online learning and test, certification, podcast, email blast, training.
- **Customers** : Anti-phishing awareness, secure banking transaction. Media : Website, social media, SMS & Email.

Attack Simulation

BNI employees actively participated in anti-phishing and malware simulations.

Cybersecurity Staff

Dedicated Cybersecurity Personnel.

Process

Security Assessment

- Self-assessment by security and risk team
- Cyber security & IT Maturity Assessment,
- Third party risk assessment
- Penetration testing on every application change
- Annual and ad-hoc penetration testing for the critical/transactional application.

Cybersecurity Operation & Threat Management

24x7 monitoring of the cyber security perimeter by a dedicated SOC team using a cybersecurity dashboard.

Attack Simulation

Anti-phishing and malware simulations were used to assess employee awareness.

Threat Intelligence

Actively collect the most up-to-date information regarding the threat, malware, attack techniques, and vulnerability in order to create a protection strategy and implement the countermeasure sooner.

Technology

Cybersecurity & Data Protections

Multi-layer security on the infrastructure and network (firewall, IPS, WAF, Database Monitoring, multisite datacenter, DRC), Application (Multi-factor Authentication, Encryption, Secure software development life cycle, Mobile Application protection), end-point protection (DLP, Antivirus, USB Port blocking, etc) and secure data transmission mechanism (GFX, Secure File Transfer Protocol (SFTP), Virtual Private Network (VPN), Hypertext Transfer Protocol Secure (HTTPS) to protect the customer data from cyber threat.

User Access Management

Identity access management (IAM), Single-sign on (SSO), Privileged access management (PAM), Active directory for end-point.

Strategic Partner



Standard & Best Practice



External Recognition of Our Best-in-Class ESG Practices

MSCI ESG RATING

MSCI
ESG RATINGS



CCC	B	BB	BBB	A	AA	AAA
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Last Update:
27 December 2022

MSCI Indonesia ESG Leaders Index

MSCI
Indonesia
ESG Leaders Index



Last Update:
30 December 2022

<https://www.msci.com/documents/10199/7502530d-0197-4e45-a6f9-290c1e8b2695>

SUSTAINALYTICS

ESG Risk Rating
25.5 Medium Risk



Ranking
INDUSTRY GROUP
Banks **395** out of 1013

UNIVERSE
Global Universe **7,259** out of 15,635

Last Update:
19 March 2022

SRI (KEHATI) INDEX Constituent of Sustainable Investment



Period:
Dec 2022 – May 2023

IDX ESG LEADER INDEX 1 of 30 Public Company Listed



IDX ESG star-listed companies:
<https://esg.idx.co.id/>

Period:
20 Sep 2022 – 14 Mar 2023

CORPORATE GOVERNANCE PERCEPTION INDEX (CGPI) AWARD 2022



The Most Trusted Company
20 December 2022

THE 13TH IICD CORPORATE GOVERNANCE AWARD 2021



The Best State-Owned Enterprise
Leadership in Corporate Governance*
27 May 2022

About BNI



Board of Director



ROYKE TUMILAAAR – PRESIDENT DIRECTOR

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

EDUCATION

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



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 Krisnadwipayana



NOVITA WIDYA ANGGRAINI – FINANCE DIRECTOR (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 – RISK MANAGEMENT DIRECTOR

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

EDUCATION

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



SILVANO WINSTON RUMANTIR – CORPORATE & INTERNATIONAL BANKING DIRECTOR

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

EDUCATION

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



PUTRAMA WAHJU SETYAWAN – TREASURY DIRECTOR

- President Director PT Jaminan Kredit Indonesia (2020 – 2022)
- Director of Treasury and International PT Bank Negara Indonesia (Persero) Tbk (2020)
- Director of Corporate Banking PT Bank Negara Indonesia (Persero) Tbk (2018 – 2020)

EDUCATION

- Master Degree in Accounting Management, Gadjah Mada University Yogyakarta (1996)
- Bachelor's Degree in Forestry Gadjah Mada University Yogyakarta (1994)

Board of Director



SIS APIK WIJAYANTO – INSTITUTIONAL BANKING DIRECTOR

- 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

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



MUHAMMAD IQBAL – ENTERPRISE & COMMERCIAL BANKING DIRECTOR

- 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

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



CORINA LEYLA KARNALIES – CONSUMER BANKING DIRECTOR

- 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 – SERVICES AND NETWORK DIRECTOR

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

EDUCATION

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



MUCHAROM – HUMAN CAPITAL AND COMPLIANCE DIRECTOR

- Corporate Secretary, PT Bank Negara Indonesia (Persero) Tbk (2020 - 2022)
- Head of Strategic Planning Division, PT Bank Negara Indonesia (Persero) Tbk (2017 - 2020)
- Head of Policy Governance Division, PT Bank Negara Indonesia (Persero) Tbk (2016 - 2017)

EDUCATION

- Master's Degree of Management – International Business, Gadjah Mada University
- Bachelor Degree Economy and Development Study, Gadjah Mada University



TOTO PRASETIO – TECHNOLOGY AND OPERATIONS DIRECTOR*

- SEVP Information Technology PT Bank Mandiri (Persero) Tbk (2019 - 2022)
- Group Head IT Application Support PT Bank Mandiri (Persero) Tbk (2017 - 2019)
- Head of IT Project Management PT Bank Mega Tbk (2015-2017)

EDUCATION

- Master's Degree Mechanical Engineering, University of Stuttgart
- Bachelor Degree Mechanical Engineering, University of Stuttgart

*Waiting for Fit & Proper Test

Board of Commissioners



AGUS DERMAWAN WINTARTO MARTOWARDOJO
PRESIDENT COMMISSIONER/INDEPENDENT COMMISSIONER

- Independent Commissioner, PT Sarana Multi Infrastruktur (2019 –present)
- 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 – present)
- Vice President Commissioner, PT. Bank Negara Indonesia (Persero) Tbk (2015 – 2018)

EDUCATION

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



SIGIT WIDYAWAN – INDEPENDENT COMMISSIONER

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

EDUCATION

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



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

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



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

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



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

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

Board of Commissioners



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)



FADLANSYAH LUBIS – COMMISSIONER

- Deputy Cabinet Secretary, Cabinet Secretariat of the Republic of Indonesia (2021 - present)
- Deputy for Political, Legal and Security Affairs, Cabinet Secretariat of the Republic of Indonesia (2015 - 2021)
- Expert Staff for Law and International Relations, Cabinet Secretariat of the Republic of Indonesia (2014 - 2015)

EDUCATION

- Doctoral Degree of Law, Gadjah Mada University
- Magister Degree Law Faculty, University of Wellington, New Zealand
- Bachelor Degree of Law, Padjadjaran University, Bandung



ASKOLANI – COMMISSIONER

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

EDUCATION

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



SUSYANTO – COMMISSIONER

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

EDUCATION

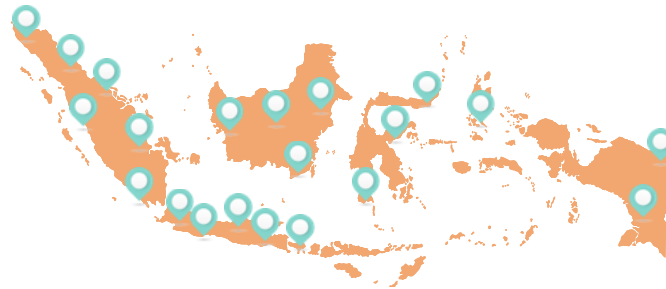
- Master's degree in Law from STIH IBLAM, Jakarta
- Bachelor's degree in Law from Universitas Kediri

Network and Distribution

BNI's Multiple Touch Points for Individual and Corporate Customers

Branchless Banking	ATM	Commercial Business Center	SME Business Center (SBE)	Consumer Loan Center (SKK)	Outlets (KC, KCP, KK)	Employee
2022 164.979	2022 16.125	2022 23	2022 27	2022 12	2022 1.808	2022 27,170
2021 157.632	2021 16.385	2021 23	2021 27	2021 12	2021 1.854	2021 27,177
2020 152.762	2020 18.230	2020 33	2020 25	2020 12	2020 1.889	2020 27,202
2019 157.144	2019 18.659	2019 33	2019 25	2019 12	2019 1.913	2019 27,211

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



OVERSEAS OFFICES

Singapore	Nov 1955
Hongkong	April 1963
Tokyo	Sept 1969
New York	April 1983
London	April 1984
Osaka	Dec 2012
Seoul	Feb 2016
Amsterdam	May 2022



INDIVIDUAL CUSTOMER HIGHLIGHTS

67.6 million
FUNDING
ACCOUNTS

22.4 million
REGULAR SAVING
ACCOUNTS

1.8 million
CREDIT CARDS

229,618
MORTGAGE
COSTUMERS

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

CORPORATE/SME CUSTOMER HIGHLIGHTS

448,476
BUSINESS BANKING
DEBTORS

453
CORPORATE
DEBTORS

2,321
MEDIUM LOAN
DEBTORS

445,702
SMALL LOAN
DEBTORS



E-Banking (Bank Only)

MOBILE BANKING IS SET TO BECOME
THE DOMINANT BANKING CHANNEL FOR CUSTOMERS

E CHANNEL		2020	2021	2022	YoY (%)
	Mobile Banking				
	#User (Th)	7,786	10,812	13,632	26.1
	#Trx (Mn)	302	434	597	37.6
	Volume (IDR Tn)	466	615	802	30.4
	SMS Banking				
	#User (Th)	11,837	12,258	12,603	2.8
	#Trx (Mn)	689	704	698	(0.9)
	Volume (IDR Tn)	31	29	27	(4.8)
	Internet Banking				
	#User (Th)	2,060	2,129	2,176	2.2
	#Trx (Mn)	29	23	17	(27.6)
	Volume (IDR Tn)	79	57	38	(33.3)
	ATM				
	#Trx (Mn)	1,534	1,533	1,374	(10.3)
	Volume (IDR Tn)	795	734	676	(7.8)

EXPANDING THE NETWORK OF BANKING SERVICES
TO UNBANKED PEOPLE THROUGH AGEN46

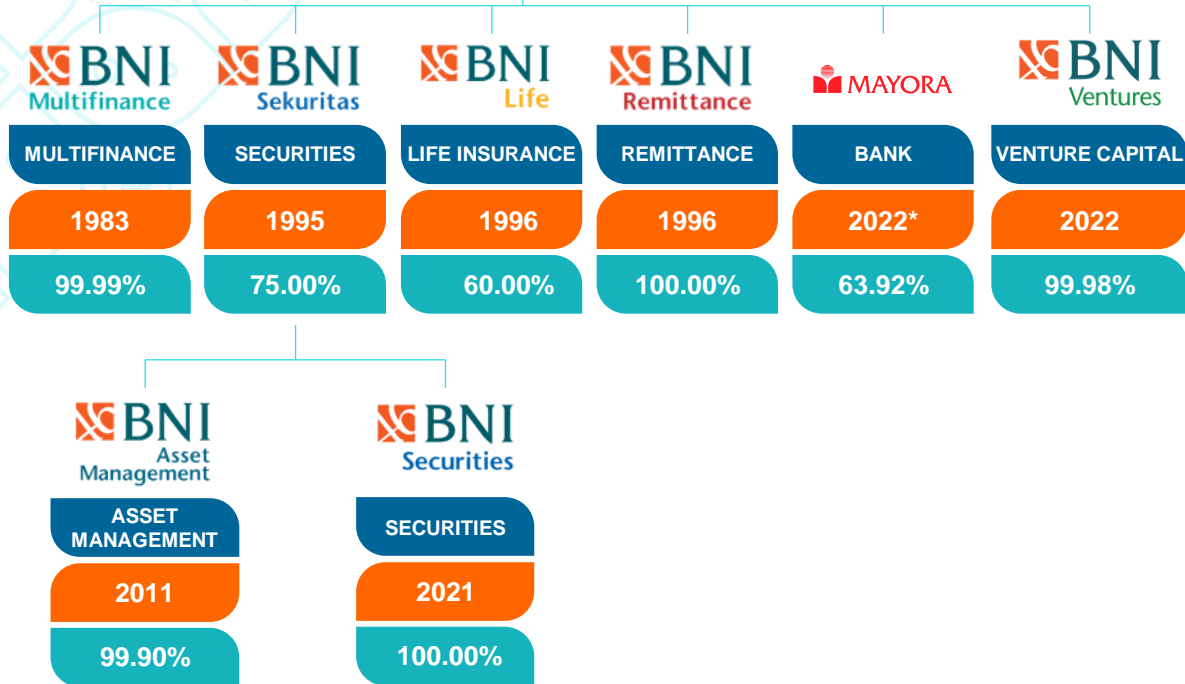
BRANCHLESS BANKING		2020	2021	2022	YoY (%)
	# Agent	152.762	157.632	164.979	4,7
	Agent Fund (IDR Bn)	1.935	3.548	2.711	(23,6)
	#Trx (Mn)	145,67	146,38	83,02	(43,3)
	Volume (IDR Tn)	82,54	92,31	73,80	(20,1)
	#Pandai Account (Th)	18.349	19.761	20.005	1,2
	Pandai Fund (IDR Bn)	3.102	1.387	920	(33,6)

RELIABLE TRANSACTION PLATFORM TO SUPPORT THE CASHLESS SOCIETY

ELECTRONIC MONEY & ACQUIRING		2020	2021	2022	YoY (%)
	BNI Tap Cash				
	#Card (Th)	7,483	8,368	9,710	16.1
	#Trx (Mn)	40	38	57	49.3
	Volume (IDR Bn)	1,009	1,034	1,530	48.1
	Acquiring (EDC + Online Merchant)				
	#Trx (Mn)	67	79	98	24.0
	Volume (IDR Tn)	70	69	83	19.2

Subsidiaries

GROUP STRUCTURE



■ Year of establishment ■ Shares ownership

Note: as of February 2021, the financial summary (report) is excluded BNI Syariah as a consolidated calculation.

* Year of joining BNI Group

FINANCIAL HIGHLIGHTS (IDR Bn)

Balanced Sheet Summary	2020 ¹⁾	2021 ¹⁾	2022 ²⁾	YoY
Total Asset	23,765.7	25,796.2	38,231.1	48.2%
Liabilities	16,597.0	18,221.5	25,958.0	42.5%
Equity	7,168.6	7,574.7	12,273.1	62.0%

Profit & Loss Summary	2020 ¹⁾	2021 ¹⁾	2022 ²⁾	YoY
Earning After Tax	132.6	284.3	314.0	10.4%
Fee Based Income ³⁾	397.2	409.5	412.1**	0.6%
Dividen	59.5	28.6	220.7	673.1%

Total Contribution (EAT + FBI + Div)	589.4	722.4	946.8	31.1%
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1) Include BNI Syariah YoY Calculation

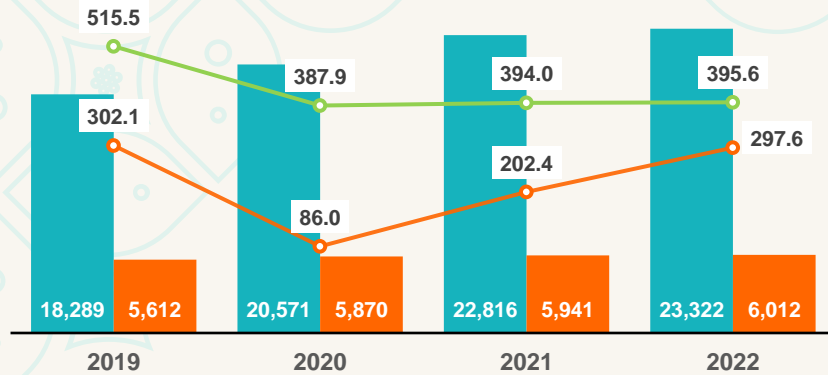
2) Exclude BNI Syariah YoY Calculation

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

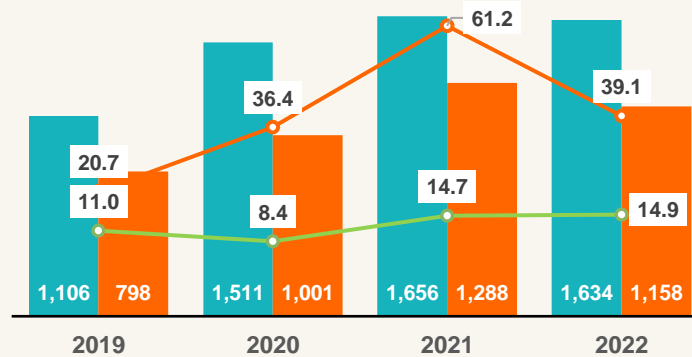
** Projection of Dec 2022

Subsidiaries

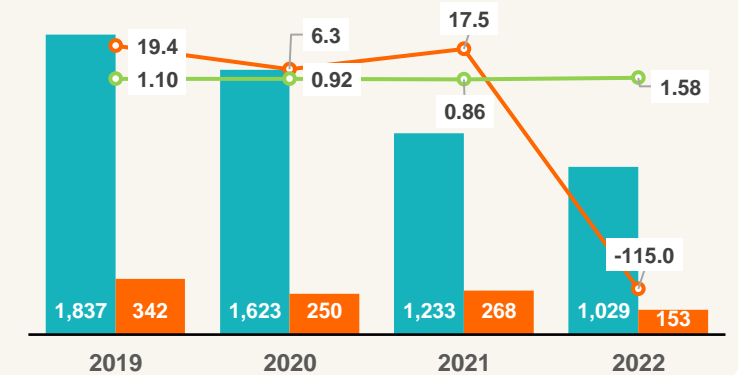
BNI LIFE**



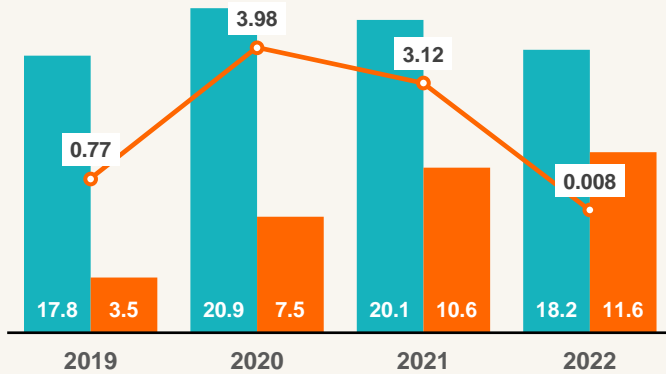
BNI SECURITIES CONSOLIDATED



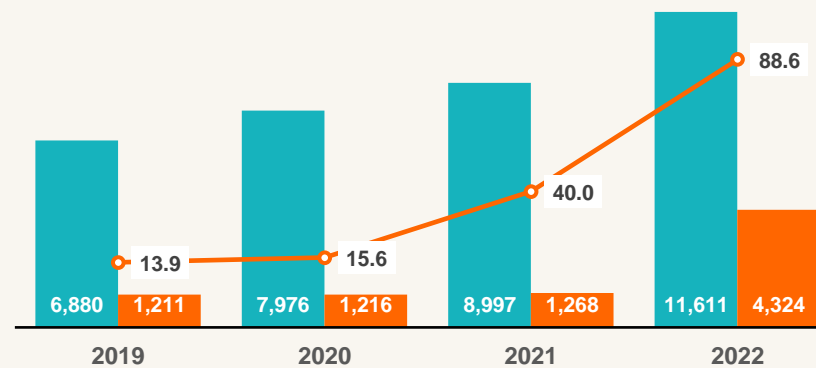
BNI MULTIFINANCE



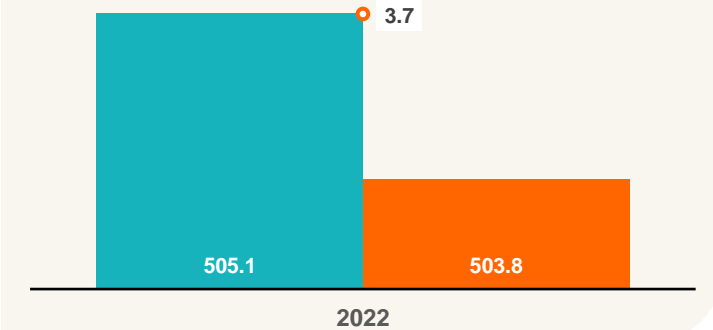
BNI REMITTANCE LTD



BANK MAYORA*



BNI VENTURES*



Notes : Business coverage only in Hong Kong

Asset (IDR Bn) Equity (IDR Bn) EAT (IDR Bn) FBI contribution to BNI (IDR Bn) * New Subsidiaries ** PSAK 71

BASEL 3 Capital Requirement and BNI Capital Realization

		2020	2021	2022
a	Add On based on Bank's Risk Profile	1.95%	1.80%	1.80%
b	Minimum Common Equity Tier 1 Capital	4.50%	4.50%	4.50%
c	Tier 1 Capital Minimum	6.00%	6.00%	6.00%
d	Capital Conservation Buffer	0.00%	0.00%	2.50%
e	Countercyclical Buffer (Applied to all bank)	0.00%	0.00%	0.00%
f	Capital Surcharge for DSIB (Bank with systemic risk)	1.50%	1.50%	1.50%
g	Minimum Common Equity Tier 1 + Risk Profile + Additional Buffers	7.95%	7.80%	10.30%
h	Minimum Tier 1 Capital based on Risk Profile + Additional Buffers	9.45%	9.30%	11.80%
i	Minimum CAR + Risk Profile + Additional Buffers	11.45%	11.30%	13.80%

BBNI CAPITAL REALIZATION

CAPITAL	2020	2021	2022
I Common Equity Tier I Capital (%)			
Minimum Requirement	8.0	7.8	10.3
BNI Realization & Projection	15.7	16.4	16.0
II Tier I Capital (%)			
Minimum Requirement	9.5	9.3	11.8
BNI Realization & Projection	15.7	17.7	17.5
III Total CAR Based on Risk Profile + Add Buffers (%)			
	10	9.8	9.8
1. BNI Risk Profile (Rating 2 Sound)	0	0	2.5
2. Capital Conservation Buffer	0	0	0
3. Countercyclical Buffer 0% - 2.5%	1.5	1.5	1.5
4. Capital Surcharge for DSIB Bucket			
Minimum Requirement (%)	11.5	11.3	13.8
CAR BNI Realization & Projection (%)	16.8	19.7	19.3

RISK WEIGHTED ASSET (BANK ONLY – Rp Tn)

	2020	2021	2022
RWA - Credit Risk	528.9	547.2	586.2
RWA - Market Risk	3.3	1.7	2.2
RWA - Operational Risk	82.5	87.3	93.0
Total RWA	614.6	636.2	681.4
Total Capital	103.1	125.6	131.3
CAR - %	16.8	19.7	19.3

BNI Shares & Rating

BBNI Shares Performance

Fitch Rating	Long Term Foreign Currency	BBB-
	Long Term Local Currency	BBB-/Stable
	Short Term Foreign Currency	F3
	Viability Rating	bb+
	National Long Term Rating	AA+/Stable
	National Short Term Rating	F1+
Standard & Poor's	Outlook	Stable
	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
Moody's	Outlook	Stable
	Foreign Long Term Bank Deposits	Baa2
	Local Long Term Bank Deposits	Baa2
	Baseline Credit Assessment	Baa3
	Adjusted Baseline Credit Assessment	Baa3
	Counterparty Risk Assessment	Baa2/p-2
Pefindo	Corporate Rating	AAA/Stable

BBNI's closed price December 30, 2022 (Rp9,225) was +36.7% Year on Year

- Issued shares 18,648,656,458 shares
- Price [30 December 2022] : Rp 9,225 [+36.7% YoY]
- Market Capitalization : Rp 172.0 trillion [+/- US\$ 11.2 billion]

Government of Indonesia (GOI) BBNI Shares Ownership: 60.00%

Public BBNI Shares Ownerships: 40.00%

Public Shareholders	Shares	Ownership
Foreign Institutions	3,967,551,556	21.28%
Domestic Institutions	1,756,685,732	9.42%
Private Stakeholders/ Investors	647,167,891	3.47%
Unidentified holdings	559,038,427	3.00%
Unanalysed (holdings below threshold)	300,712,136	1.61%
Foreign Brokers	177,182,827	0.95%
Domestic Brokers	21,702,672	0.12%
Hedge Funds	15,566,600	0.08%
Corporate Stakeholders	13,576,100	0.07%
Employees etc.	278,523	0.00%

Floating Ownerships	Dec-20	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
Domestic	54%	51%	42%	40%	39%	38%
Foreign	46%	49%	58%	60%	61%	62%

5 Years Financial Data



5 Years Financial Data (1)

Balance Sheet (IDR Billion)	2018	2019	2020	2021	2022
Total Assets	808,572	845,605	891,337	964,838	1,029,837
Placement with other-Banks & BI	39,324	47,777	61,329	92,290	51,569
Marketable Securities (market value)	32,362	27,447	29,947	26,053	28,556
Government Bonds (market value)	86,791	81,029	90,661	111,430	121,291
Loan (Gross)	512,778	556,771	586,207	582,436	646,188
Third Party Funds	578,775	614,311	679,452	729,169	769,269
Deposit from other Banks	14,233	11,926	9,372	14,377	15,245
Marketable Securities Issued	3,087	3,085	3,085	18,751	22,110
Borrowings	52,025	57,236	44,114	32,458	35,654
Shareholder's Equity	110,374	125,004	112,872	126,520	140,198

Profit & Loss (IDR Billion)	2018	2019	2020	2021	2022
Interest Income	54,139	58,532	56,173	50,026	54,659
Interest Expense	(18,693)	(21,930)	(19,021)	(11,779)	(13,338)
Net Interest Income	35,446	36,602	37,152	38,247	41,321
Premium Income Net	1,712	1,697	1,471	1,399	1,552
Non-Interest Income	9,615	11,358	11,864	13,639	14,820
Recovery	1,997	2,354	1,549	2,581	3,780
Operating Income	48,771	52,012	52,036	55,865	61,472
Operating Expense	(21,783)	(23,687)	(24,214)	(24,801)	(27,059)
Pre-Provision Operating Profit	26,988	28,325	27,822	31,064	34,413
Provisioning Charges	(7,388)	(8,838)	(22,590)	(18,298)	(11,514)
Non-Operational Inc/(Exp)	221	(118)	(119)	(216)	(212)
Net Income Before Tax	19,821	19,369	5,113	12,551	22,687
Net Income	15,015	15,384	3,280	10,898	18,312

5 Years Financial Data (2)

Financial Ratios - %	2018	2019	2020	2021	2022
CAPITAL					
Shareholders equity to total asset	13.7	14.8	12.7	13.1	13.6
Tier I - CAR (include operational risk)	17.4	18.7	15.7	17.7	17.5
Tier II - CAR (include operational risk)	1.1	1.1	1.1	2.0	1.8
Total CAR (credit,market + operational risk)	18.5	19.7	16.8	19.7	19.3
ASSET QUALITY					
Net Non-Performing Loan	0.8	1.2	0.9	0.9	0.5
Gross Non-Performing Loan	1.9	2.3	4.3	3.7	2.8
Allowance for possible loan to gross NPL	152.9	133.5	182.4	233.4	278.3
RENTABILITY					
Pre-Tax ROAA	2.8	2.4	0.5	1.4	2.5
ROAE*	15.2	13.4	2.6	9.4	14.9
Net Interest Margin	5.3	4.9	4.5	4.7	4.8
EFFICIENCY					
Cost to Income Ratio	42.5	43.9	44.2	43.3	42.6
LIQUIDITY					
Loan to Deposit Ratio	88.8	91.5	87.3	79.7	84.2
COMPLIANCE					
Statutory Reserve Requirement (Rupiah)	6.5	6.7	5.4	7.7	11.9
Net Open Position	2.0	2.4	3.2	0.9	1.6
DIVIDEND					
Dividend Payout Ratio [%]	25.0	25.0	25.0	25.0	

*ROAE with average total equity as denominator ; 16.4% in FY22 if the denominator is Tier 1 Capital as reported to OJK

Equity Research Contact Details

NO	BROKERAGE	ANALYST	EMAIL
1	Bahana Securities	Yusuf Ade	Yusuf.ade@bahana.co.id
2	BCA Sekuritas	Johanes Prasetya	johanes.prasetya@bcasekuritas.co.id
3	CGS-CIMB	Handy Noverdanius	handy.noverdanius@cgs-cimb.com
4	Ciptadana Sekuritas	Erni M Siahaan	Siahaanerni@ciptadana.com
5	Citi Investment Research	Ferry Wong	Ferry.wong@citi.com
6	CLSA	Sarina Lesmina	Sarina.Lesmina@clsa.com
7	Credit Suisse	Hanel Topada	hanel.topada@credit-suisse.com
8	Danareksa Sekuritas	Eka Savitri	Eka.Savitri@danareksa.com
9	DBS Bank	Rui Wen Lim	ruiwenlim@db.com
10	Goldman Sachs	Melissa Kuang	Melissa.kuang@gs.com
11	HSBC Singapore	Weldon SNG	Weldon.sng@hsbc.com.sg
12	Indo Premier Securities	Jovent Muliadi	Jovent.muliadi@ipc.co.id
13	JP Morgan	Harsh Wardhan Modi	Harsh.w.modi@jpmorgan.com
14	KB Valbury Securities	Akhmad Nurcahyadi	Akhmad.nurcahayadi@kbvalbury.com
15	Korea Investment & Securities Co Ltd.	Edward Ariadi Tanuwijaya	Edward.t@kisi.co.id
16	Macquarie	Jayden Vantarakis	Jayden.vantarakis@macquarie.com
17	Mandiri Sekuritas	Kresna Hutabarat	Kresna.hutabarat@mandirisek.co.id
18	Mirae Asset Daewoo Securities	Handiman Soetoyo	handiman.soetoyo@miraeasset.co.id
19	MNC Securities	Victoria Venny	Victoria.nawang@mncgroup.com
20	Morgan Stanley	Selvie Jusman	Selvie.Jusman@morganstanley.com
21	Nomura Verdhana	Raymond Kosasih	Raymond.kosasih@verdhanaindonesia.com
22	RHB Research	Fiona Leong	Fiona.leong@rhbgrou.com
23	Samuel Securities	Suria Dharma	Suria.dharma@samuel.co.id
24	Sanford C. Bernstein	Kevin Kwek	Kevin.kwek@bernstein.com
25	Sucorinvest Central Gani	Edward Lowis	Edward.lowis@sucorsekuritas.com
26	Trimegah Securities	Willinoy Sitorus	willinoy.sitorus@trimegah.com
27	UOB Kay Hian	Posmarito Pakpahan	posmarito@uobkayhian.com
28	UBS	Joshua Tanja	Joshua.tanja@ubs.com

PT. Bank Negara Indonesia (Persero) Tbk.

Investor Relations Group

BNi Building, 24th Floor

Jl Jend Sudirman kav. 1 Jakarta 10220

T: 62-21-572-8449/8909/9279

E: ir@bni.co.id

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INDONESIA



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