

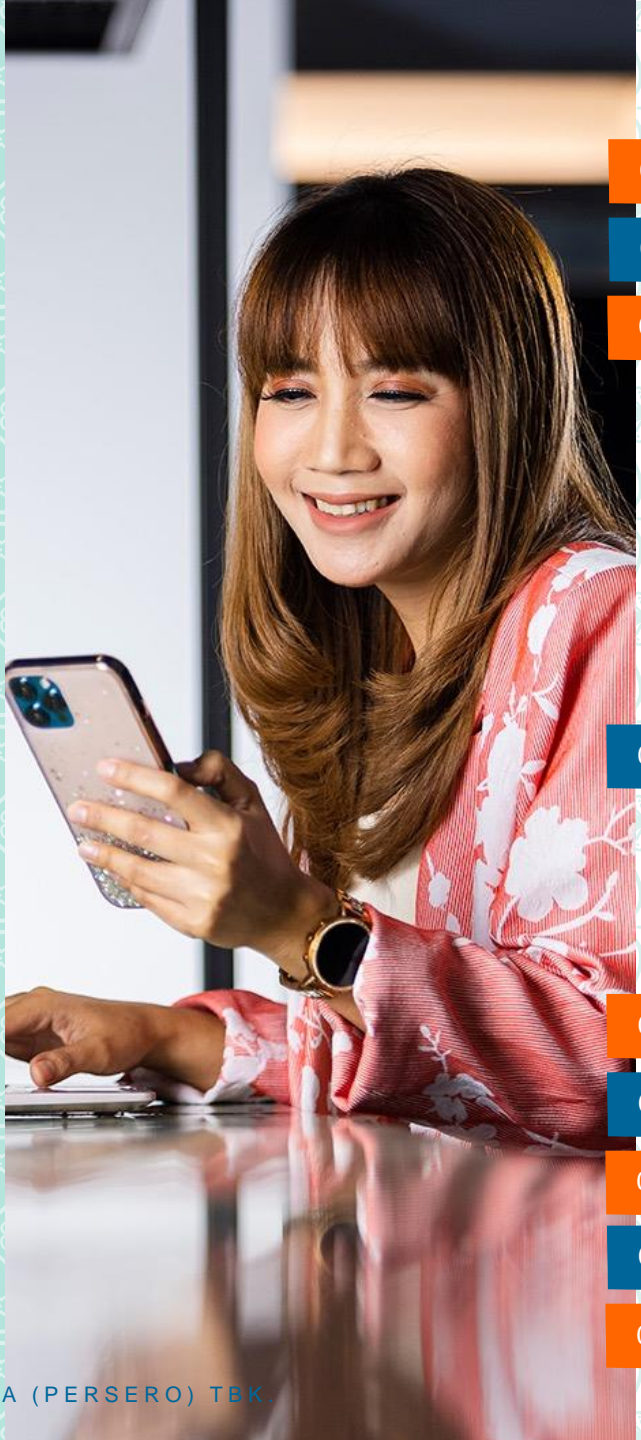


CORPORATE PRESENTATION

1Q2023

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Earnings Call
1Q2023
18 April 2023



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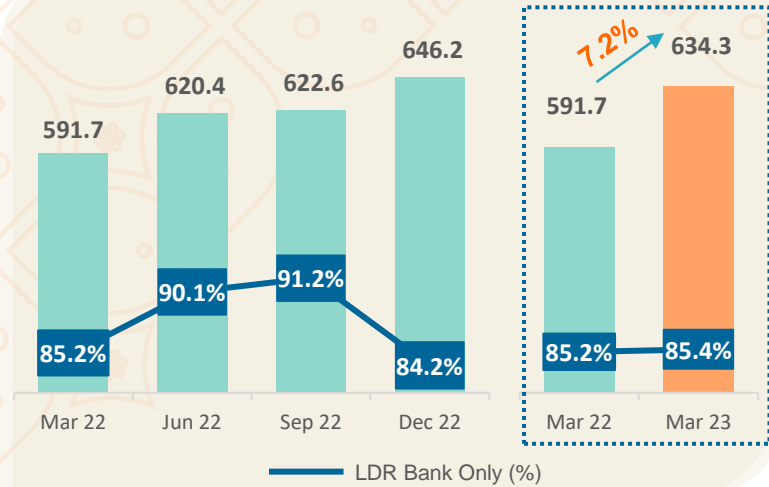
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Management Highlight

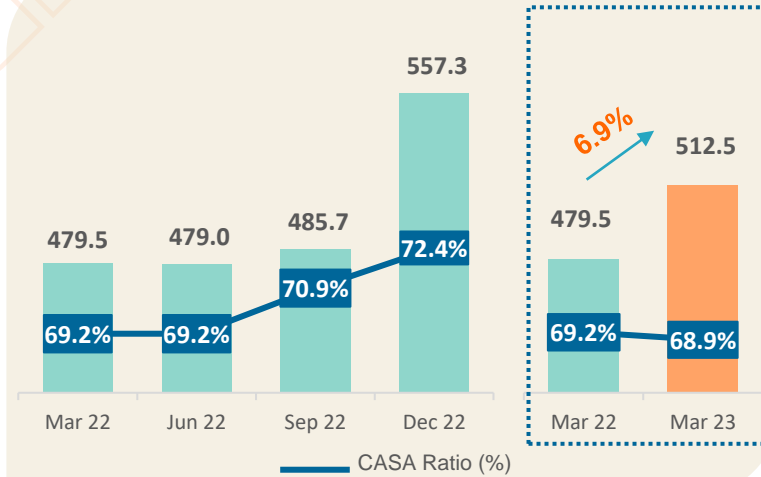


Strong EAT driven by quality-focused growth

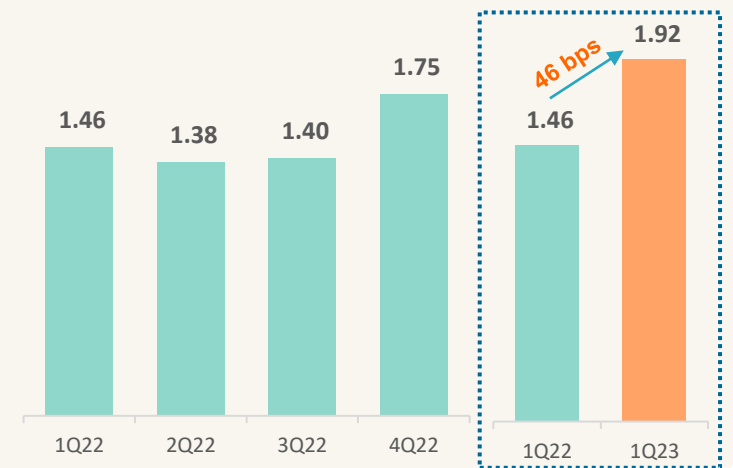
LOAN (IDR Tn)



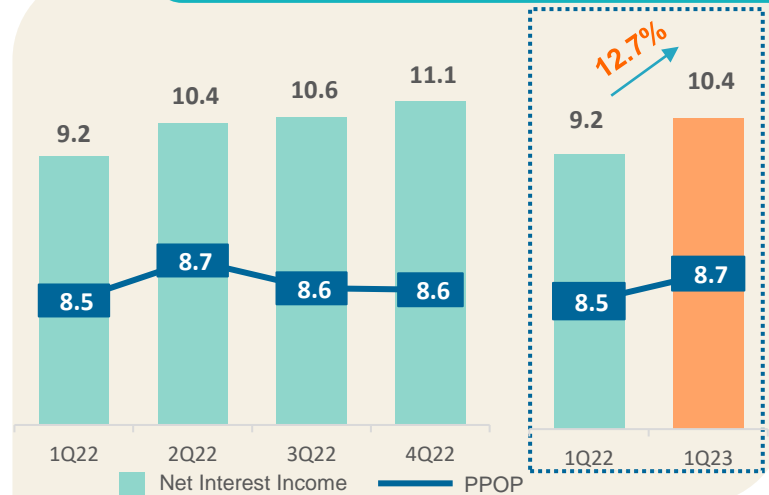
CASA (IDR Tn)



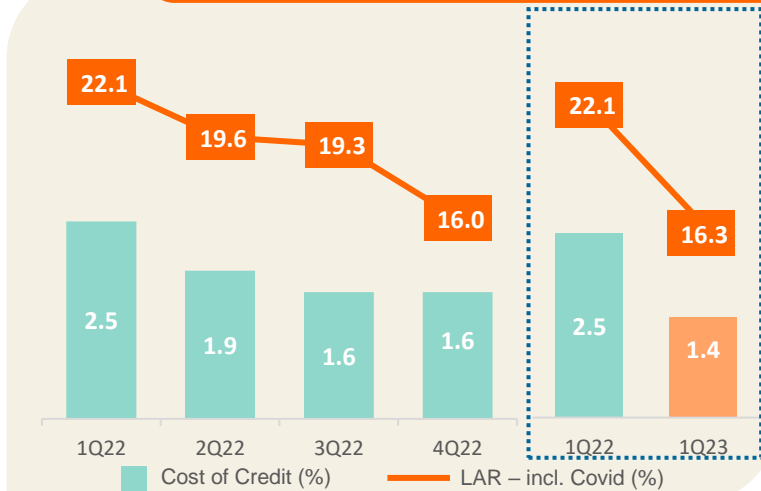
COST OF THIRD-PARTY FUND (%)



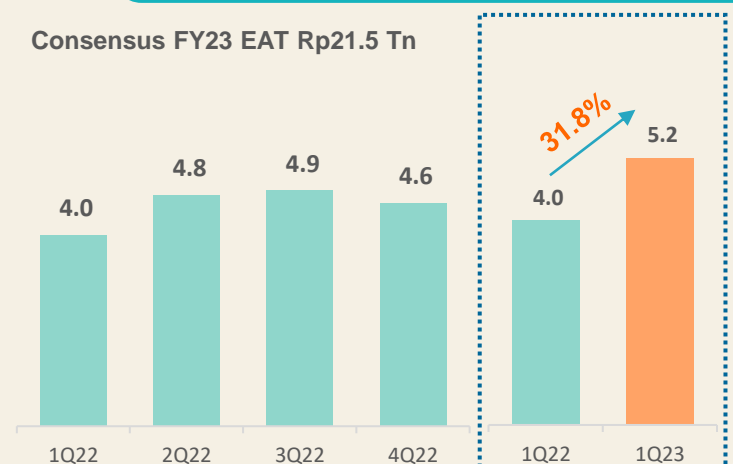
NII & PPOP (IDR Tn)



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



EARNING AFTER TAX (IDR Tn)



Sharpening organization structure aligned with business transformation

Based on BNI AGMS on 15 March 2023, aligned with the bank's strategic direction

Point of Change



Silvano Winston Rumantir

Corporate & International Banking Director to be Wholesale & International Banking Director

Focusing on end-to-end solution for wholesale clients by cross selling services in Corporate, International and Treasury



Corina Leyla Karnalies

New Role: Digital & Integrated Transaction Banking Director

Focusing on digital solution to strengthen transaction-based CASA and fee income contribution

New executive role structure

Wholesale & International Banking Director

- › Corporate Banking
- › Syndication & Structured Finance
- › International Banking
- › Treasury

Institutional & Banking Director

- › Institutional Banking (Govt Institution, Universities, etc)
- › Pension Fund

Enterprise & Commercial Banking Director

- › Enterprise Banking
- › Commercial Banking

Retail Banking Director

- › Wealth Management
- › Consumer Banking
- › Card Business
- › SME
- › KUR

Risk Management Director

- › Credit Risk
- › Enterprise Risk
- › Remedial & Recovery
- › Anti Fraud

Digital & Integrated Transaction Director

- › Retail Digital
- › Wholesale Digital
- › Marketing Communications

Technology & Operations Director

- › IT Strategy & Architecture
- › Application Development
- › IT Security
- › Banking & Digital Operations
- › Credit Operation

Services & Networks Director

- › Regional Offices
- › Distribution Network & Sales
- › Branchless Banking
- › Customer Experience

Finance Director

- › Planning & Performance Mgmt
- › Accounting
- › Procurement & FA
- › Investor Relations
- › Economist
- › Subsidiaries Mgmt
- › Data Mgmt & Analytics

Human Capital & Compliance Director

- › Human Capital
- › Corporate University
- › Compliance
- › Legal
- › Policy Governance

Investing in talent to accelerate transformation



**Victor
Korompis**

SEVP Information
Technology

27+ years of experience in banking with focus in IT and Digital Banking.



**Billie
Setiawan**

SVP – Head Of Data
Management & Analytics

18+ years of experience in Banking & Finance industry with strong capabilities in Analytical, Digital and Campaign Management, Customer Relationship Management (CRM), Data Warehousing, and Management Information Systems (MIS).



**Yogi Bima
Sakti**

SVP – Head Of
Enterprise Banking

23+ years of experience in banking industry skilled in credit risk, risk management, and corporate banking.



**Vilia
Husin**

General Manager Of
BNI New York
Agency

20+ years of experience for various industries in Indonesia, Hong Kong, and US focusing on Strategy, Capital Allocation, Treasury, Acquisition and Financial Planning & Analysis.

Previous Positions

Group head of Digital Banking
Delivery & IT at Bank Mandiri

(2018-2022)

Head of IT at DBS Bank

(2016-2018)

Various senior IT positions at Bank
Danamon

(2001-2016)

Previous Positions

Head of Enterprise Data Analytics of
Bank Mandiri

(2019-2022)

Head of Bankwide Data Analytics of
Bank Danamon

(2016-2019)

Various position at Citi

(2004-2016)

Previous Positions

Global Corporate Banking of Bank
of America

(2020-2022)

DBS

(2015-2020)

J.P. Morgan

(2013-2015)

Deutsche Bank

(2001-2013)

Citi

(2000-2009)

Previous Positions

Group CFO of Astra Infra

(2019-2022)

Group Treasurer of PT Astra
International, Tbk

(2013-2019)

Corporate Finance
Manager of Jardine
Pacific HK

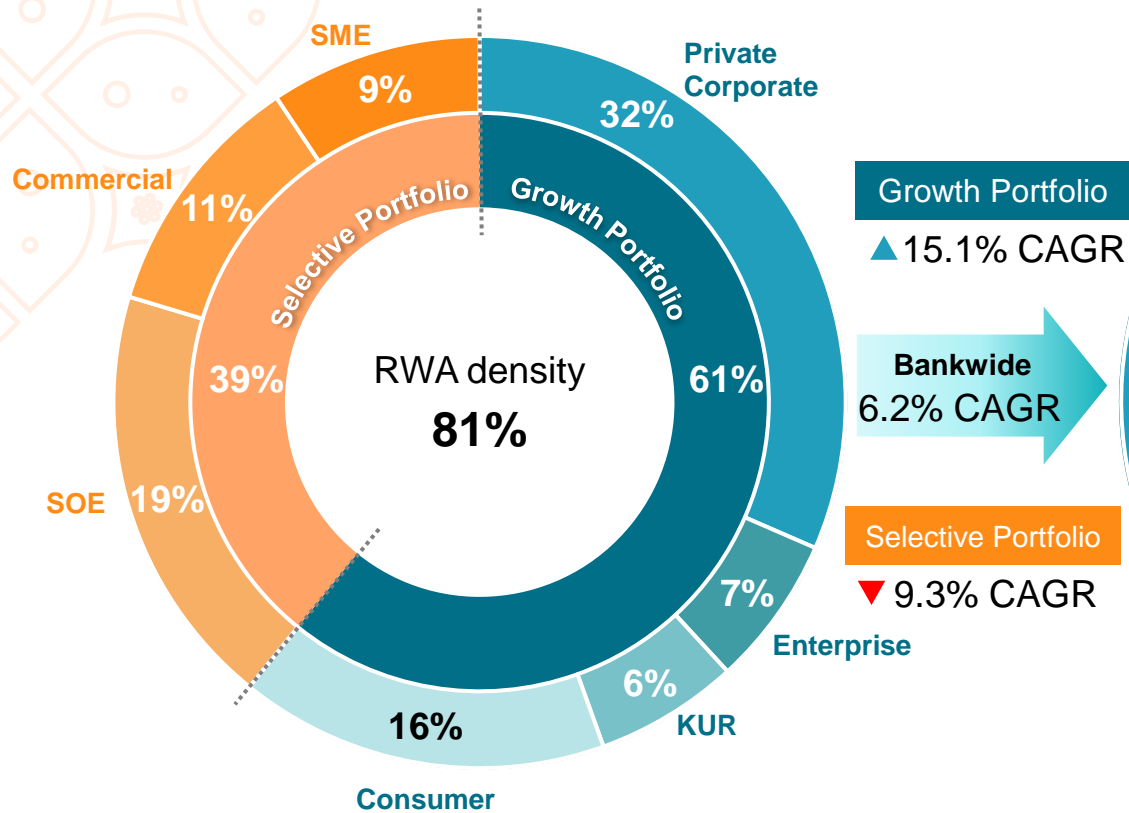
(2012-2013)

Senior Consultant
of EY USA

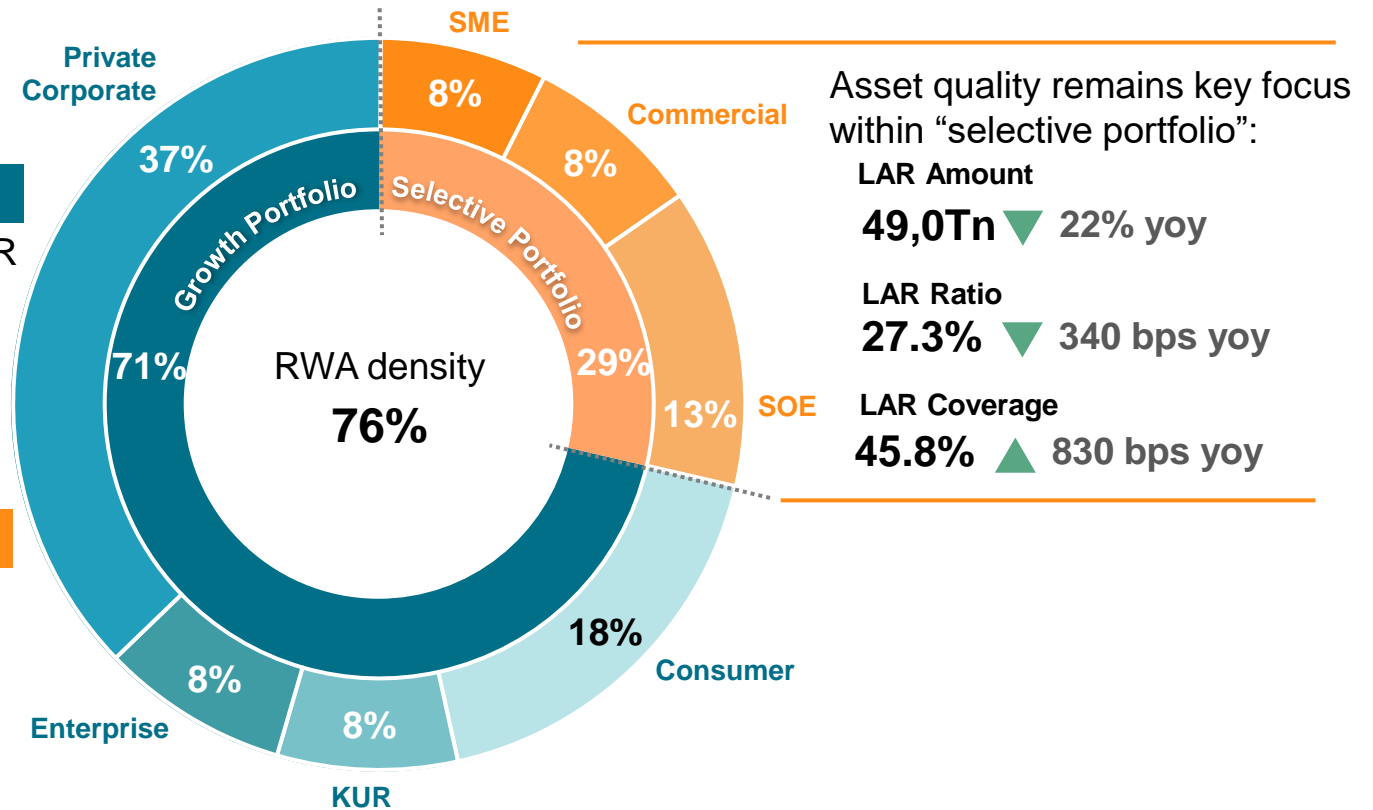
(2010-2011)

Discipline approach toward sustainably higher ROE

Loan Composition (Bank Only)
Mar 2021



Loan Composition (Bank Only)
Mar 2023



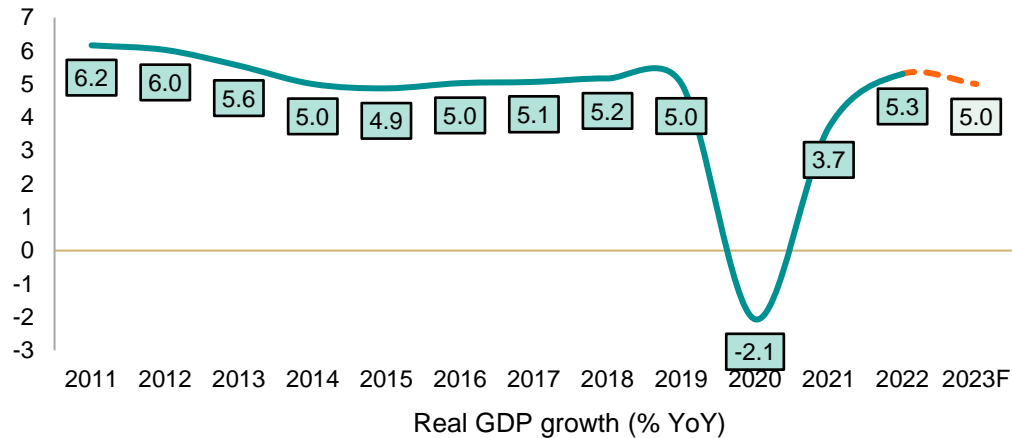
Growth portfolio contribution to total portfolio has increased from 61% (Mar-21) to 71% (Mar-23)

Macroeconomics Highlight

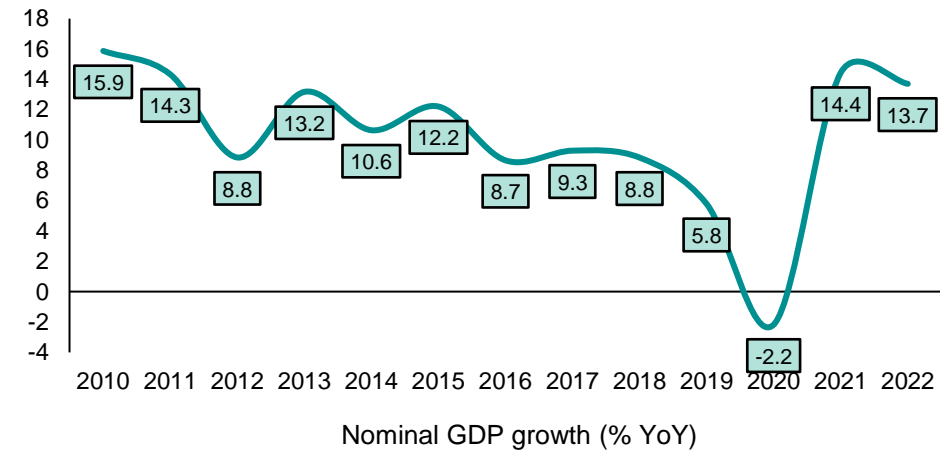


Global economy anticipates slowdown, Indonesia's economy to remain resilient

Robust growth in 2022 to still carry through 2023, although more moderately



Nominal growth was supported by high prices after the economy restarted and geopolitical tension



Expected slowdown to take place notably in the US and the Eurozone

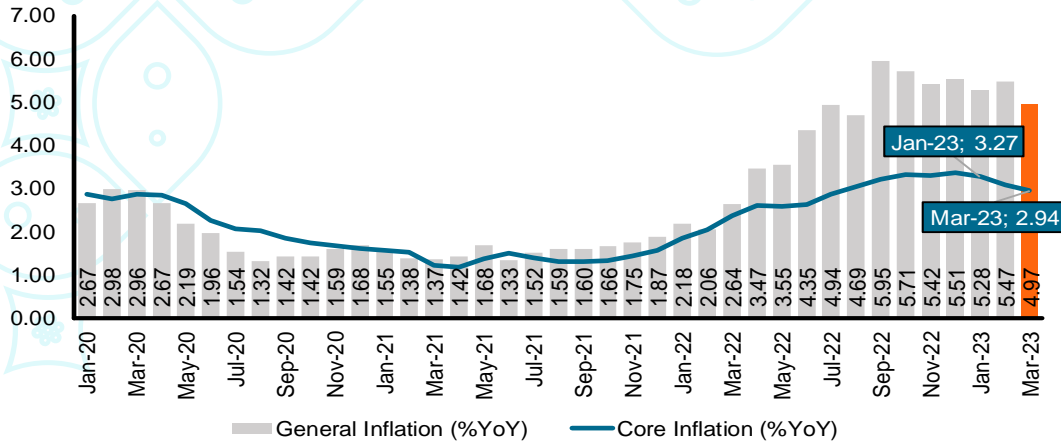
Growth Forecast (%)	2021	2022	2023F
Global	6.0	3.2	2.7
Advanced Economies	5.2	2.4	1.1
US	5.7	1.6	1.0
Eurozone	5.2	3.1	0.5
China	8.1	3.2	4.4
ASEAN-5	3.4	5.3	4.9
Indonesia	3.7	5.3	5.0

...with recession probability increasing after several banking emergencies in the US

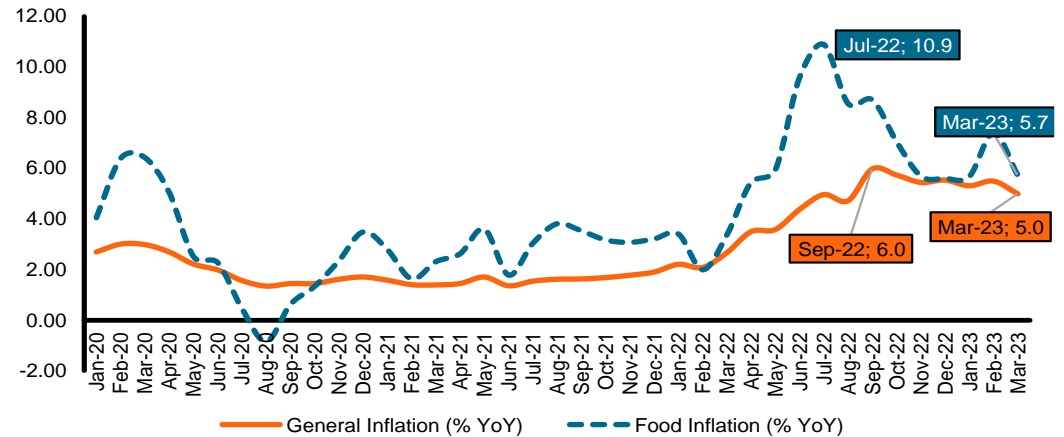


Recent inflation update supports a normalisation trend

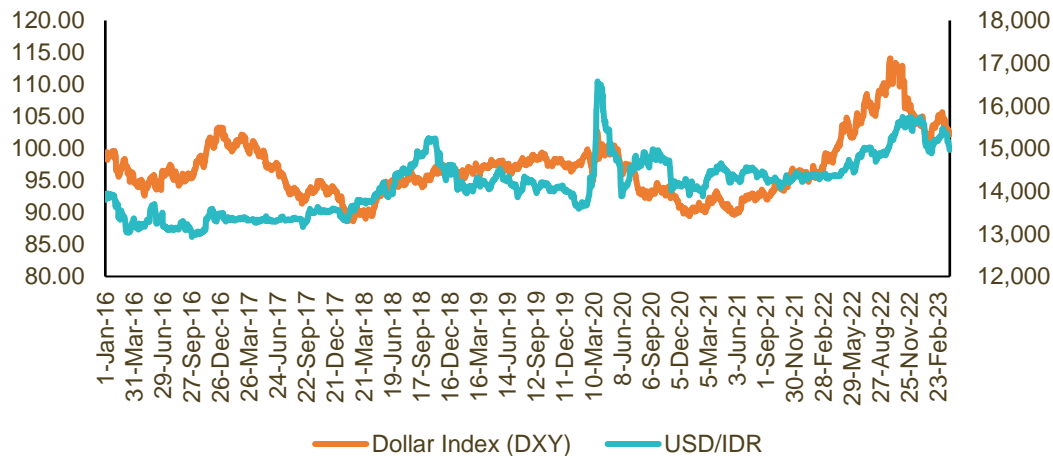
Inflation steadily lowers to achieve a target forecast of 3.75% FY23



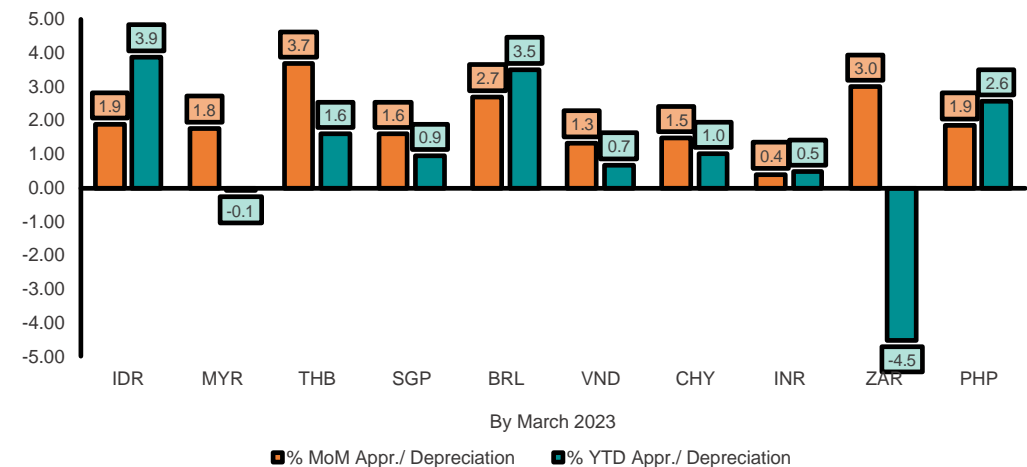
Manageable food inflation was key to pull down inflation



Rupiah strengthened in the 1Q23 along with dollar weakening



IDR appreciation was the strongest among peers



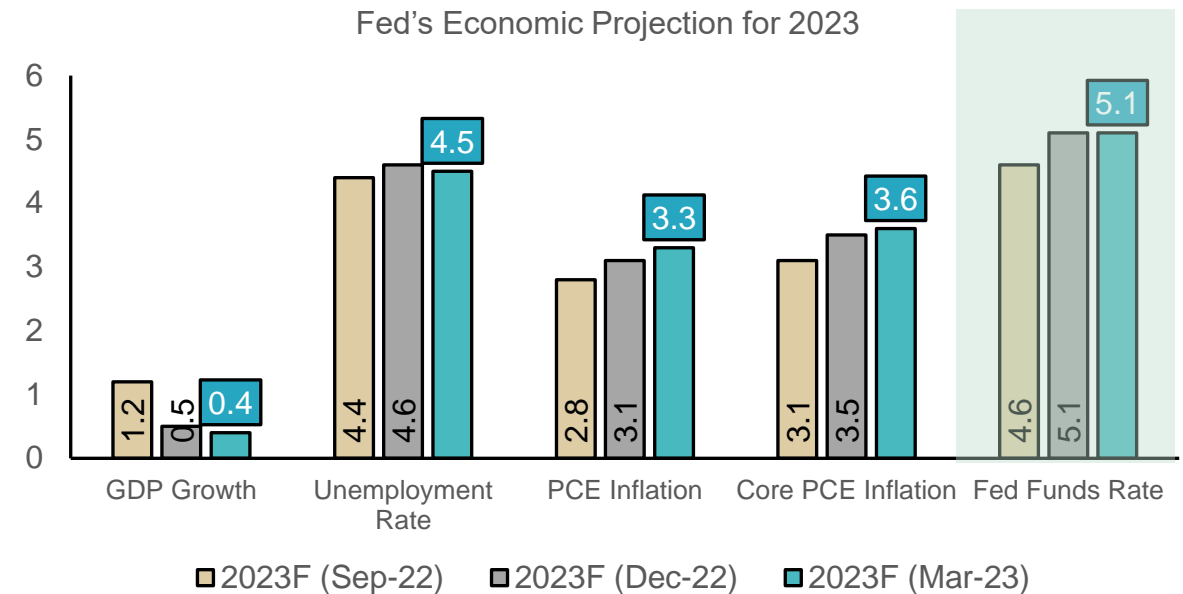
Indonesia's 7DRRR to remain steady until year end, despite recent market expectation of a trim

Market has predicted interest rate to close 50bps lower by 2023

	Cut 25 bps	Hold	Raise 25 bps
May-23			65.3
Jun-23		64.4	
Jul-23	49.3		
Sep-23	39.3		
Nov-23		38.6	
Dec-23	36.5		

Market sees FFR peaking at 5.1% before declining to 4.4% by 2023

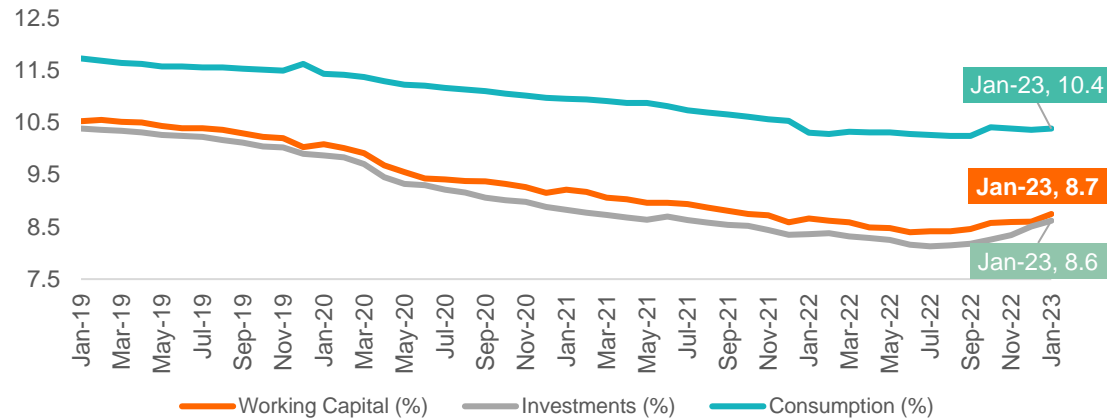
...but the Fed has remained adamant on holding rate high until FY23



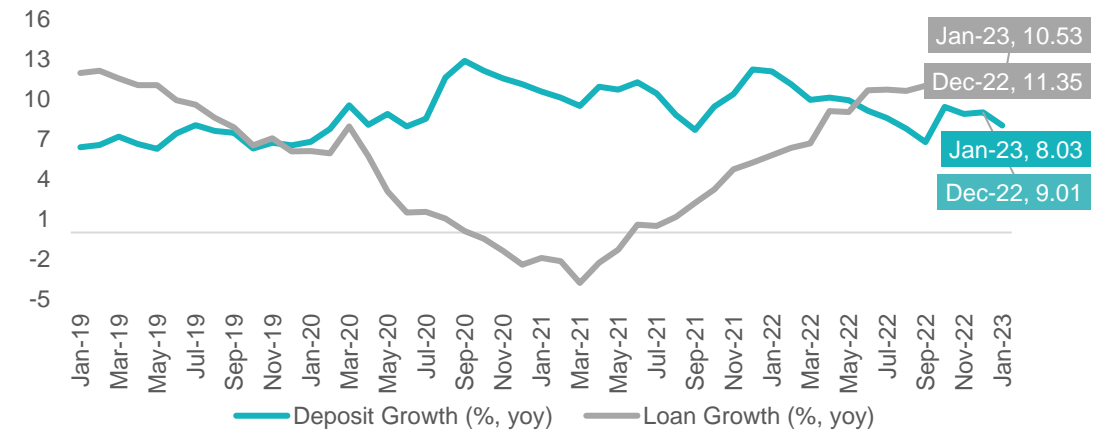
- Interest rate trajectory had turned around within the last month.
- Market expects the Fed to increase rate in May-23 and to start cutting rate in Jul-23 to achieve 4.25-4.50 by 2023. This is contrast with Feb-23's situation, where market had expected to see 5.4% median FFR by FY23.
- Despite ongoing market speculation of 2023's rate trajectory, BNI predicts BI7DRRR already peaked at 5.75% and to remain there until year end, given prospect of normalising inflation and stable exchange rate.

Rising interest rate has started to lower credit expansion

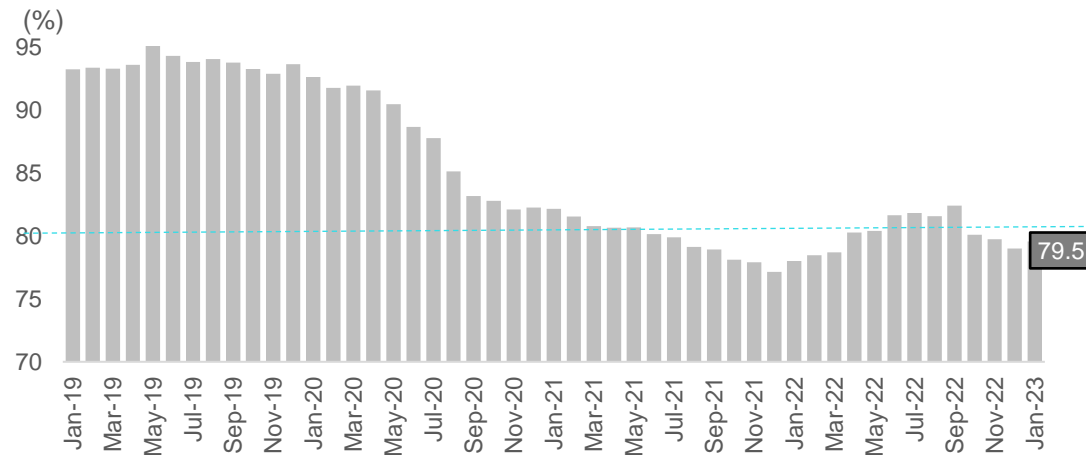
Interest rates have begun to rise



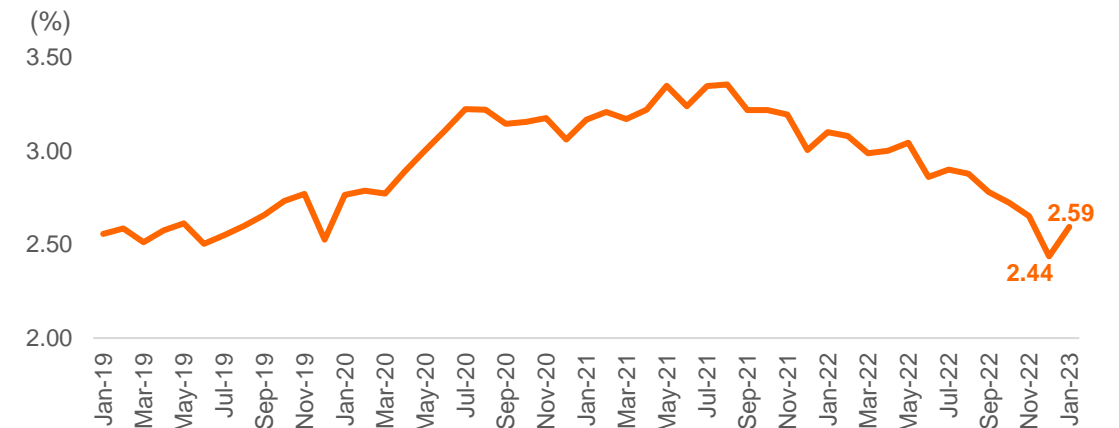
...which had decelerated deposit and credit growth expansion



LDR level has remained low at below 80%



NPL rose in Jan-23 but has overall remained low



Financial Performance



Highlighted results

HIGHLIGHTED RESULTS (IDR Bn)		1Q22	1Q23	YoY (%)	1Q22	2Q22	3Q22	4Q22	1Q23	QoQ (%)
B / S [Consolidated]	Total Asset	931,983	1,012,363	8.6	931,983	946,495	943,608	1,029,837	1,012,363	-1.7
	Loan	591,683	634,326	7.2	591,683	620,423	622,607	646,188	634,326	-1.8
	Third Party Funds	692,741	743,729	7.4	692,741	691,837	685,235	769,269	743,729	-3.3
	CASA	479,539	512,542	6.9	479,539	478,983	485,676	557,320	512,542	-8.0
	Time Deposit	213,202	231,187	8.4	213,202	212,854	199,559	211,949	231,187	9.1
P & L [Consolidated]	Net Interest Income	9,231	10,404	12.7	9,231	10,379	10,589	11,122	10,404	-6.5
	Interest Income	12,174	15,019	23.4	12,174	13,356	13,740	15,389	15,019	-2.4
	Interest Expense	(2,943)	(4,615)	56.8	(2,943)	(2,978)	(3,150)	(4,267)	(4,615)	8.2
	Non Interest Income	4,032	3,236	-19.7	4,032	3,520	3,462	3,806	3,236	-15.0
	OPEX	(6,145)	(6,503)	5.8	(6,145)	(6,387)	(6,829)	(7,698)	(6,503)	-15.5
	PPOP	8,536	8,652	1.4	8,536	8,708	8,588	8,581	8,652	0.8
	Provisioning Charges	(3,600)	(2,149)	-40.3	(3,600)	(2,803)	(2,525)	(2,586)	(2,149)	-16.9
	Net Profit	3,962	5,221	31.8	3,962	4,841	4,889	4,620	5,221	13.0

Key ratios – solid performances across major metrics

HIGHLIGHTED RESULTS (%)		1Q22	1Q23	YoY	1Q22	2Q22	3Q22	4Q22	1Q23	QoQ
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	69.2	68.9	-0.3	69.2	69.2	70.9	72.4	68.9	-3.5
	COF (Third Party Funds)	1.5	1.9	0.5	1.5	1.4	1.4	1.8	1.9	0.1
	NIM	4.50	4.67	0.2	4.50	4.90	5.01	4.85	4.67	-0.2
	Risk Adjusted NIM	2.8	3.7	0.9	2.8	3.5	3.8	3.7	3.7	0.0
	ROAE*	14.3	15.5	1.2	14.3	15.8	15.4	14.3	15.5	1.2
	Pre-tax ROAA	2.3	2.7	0.4	2.3	2.6	2.6	2.4	2.7	0.3
	CIR	39.7	41.7	1.9	39.7	41.1	43.2	46.1	41.7	-4.5
Asset Quality [Bank Only]	LaR - Incl Covid	22.1	16.3	-5.8	22.1	19.6	19.3	16.0	16.3	0.3
	NPL (Gross)	3.5	2.8	-0.7	3.5	3.2	3.0	2.8	2.8	0.0
	Credit Cost	2.5	1.4	-1.1	2.5	1.9	1.6	1.6	1.4	-0.2
	LAR Coverage Ratio (Inc. Covid)	39.3	48.9	9.6	39.3	42.3	42.7	48.8	48.9	0.1
	NPL Coverage Ratio	250.1	286.8	36.7	250.1	263.3	270.8	278.3	286.8	8.5
Liquidity [Bank Only]	LDR	85.2	85.4	0.2	85.2	90.1	91.2	84.2	85.4	1.2
	LCR	250.1	203.4	-46.7	250.1	215.3	193.1	219.0	203.4	-15.6
	NSFR	133.4	154.1	20.7	133.4	126.1	124.2	164.1	154.1	-10.0
Capital [Bank Only]	Tier-1 CAR	17.3	19.7	2.4	17.3	16.5	17.0	17.5	19.7	2.3
	Total CAR	19.3	21.6	2.3	19.3	18.4	18.9	19.3	21.6	2.3

*ROAE with average total equity as denominator ; 17.1% in 1Q23 if the denominator is Tier 1 Capital as reported to OJK

Healthy growth from lower risk segments

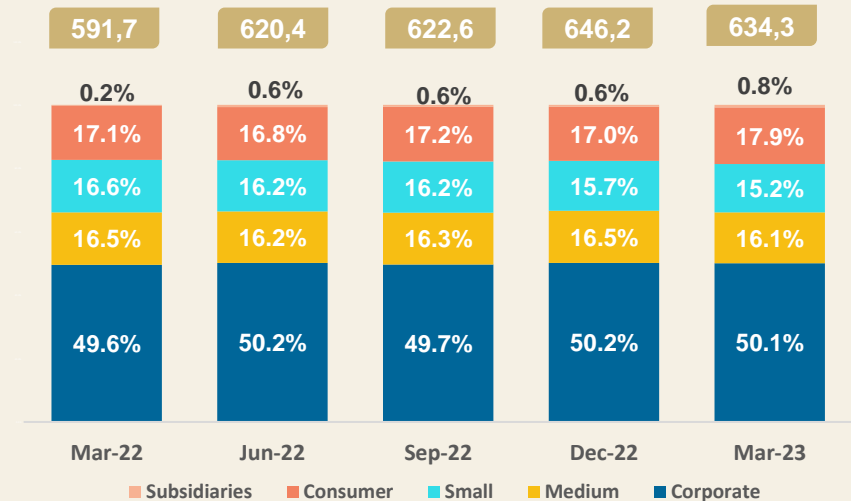
(IDR Tn)

SEGMENT		MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	GROWTH - %	
							QoQ	YoY
Business Banking	Corporate Private	193.2	205.3	211.9	232.7	234.0	0.6	21.1
	Corporate SOE	100.2	105.9	97.5	91.6	83.4	-8.9	-16.8
	Medium	97.9	100.8	101.7	106.3	101.9	-4.1	4.1
	Enterprise	46.1	48.5	49.4	53.1	52.2	-1.9	13.2
	Commercial	51.8	52.3	52.3	53.2	49.8	-6.4	-3.9
	Small	98.0	100.2	100.8	101.6	96.5	-5.1	-1.5
	Govt Subs Loan (KUR)	46.5	49.0	51.3	52.7	50.1	-5.0	7.8
	SME Non-KUR	51.5	51.2	49.5	48.9	46.4	-5.2	-9.9
	SUBTOTAL	489.3	512.3	511.9	532.2	515.8	-3.0	5.4
Consumer	Mortgage	50.5	51.2	51.9	53.5	54.5	1.9	8.0
	Personal Loan	37.4	39.1	41.4	43.1	44.5	3.4	19.2
	Credit Card	11.8	12.0	12.1	12.3	12.9	4.5	8.9
	Others	1.7	1.8	1.5	1.2	1.5	23.3	-11.0
	SUBTOTAL	101.4	104.2	106.9	110.1	113.4	3.0	11.9
Subsidiaries		1.0	4.0	3.8	3.9	5.0	30.3	413.6
Total		591.7	620.4	622.6	646.2	634.3	-1.8	7.2
Working Capital		334.1	357.3	355.9	375.1	364.6	-2.8	9.1
Investment Loan		155.9	158.6	159.5	160.7	155.9	-3.0	0.0

LOAN YIELD BY SEGMENT (%) – BANK ONLY

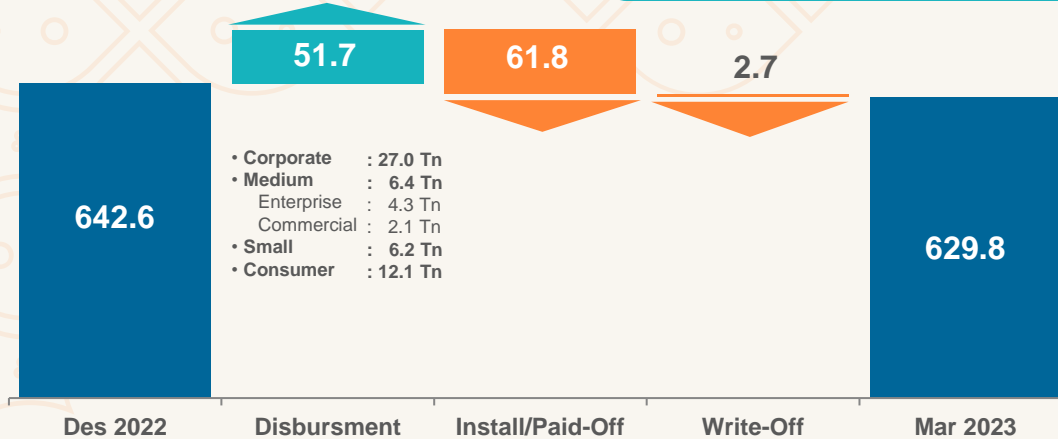
SEGMENT	1Q22	2Q22	3Q22	4Q22	1Q23
Blended Loan	7.29	7.43	7.51	7.76	7.65
Corporate	5.91	6.15	6.25	6.66	6.71
Medium	6.85	6.85	7.41	7.06	7.64
Small	9.33	9.84	9.50	10.23	9.03
Consumer	9.70	9.43	9.34	9.34	9.15
IDR Yield	8.16	8.33	8.19	8.39	8.10
FX Yield	3.74	3.82	4.69	5.27	5.81

LOAN COMPOSITION (IDR Tn)

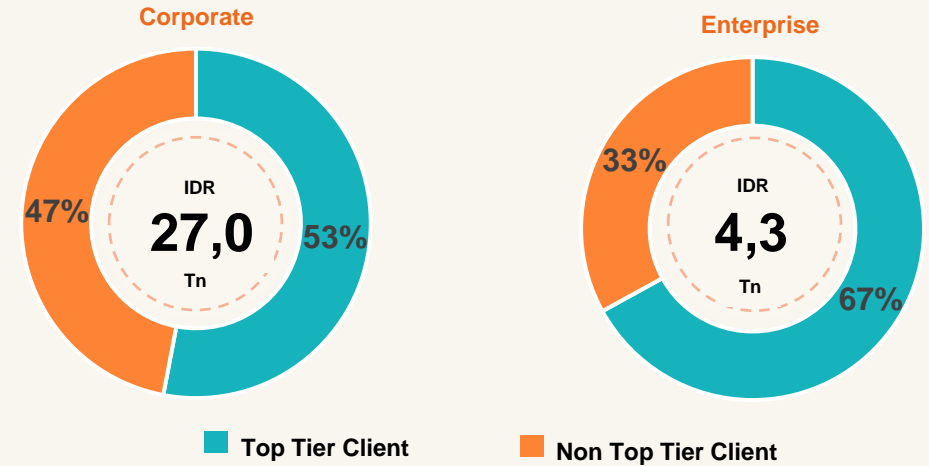


Rp51.7 trillion loans disbursed in Q1-2023 (bank only)

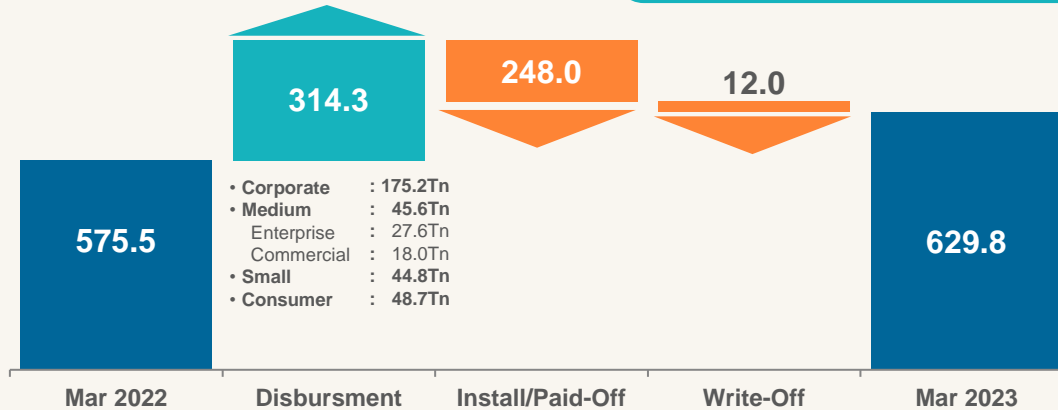
QoQ LOAN MOVEMENT (IDR Tn)



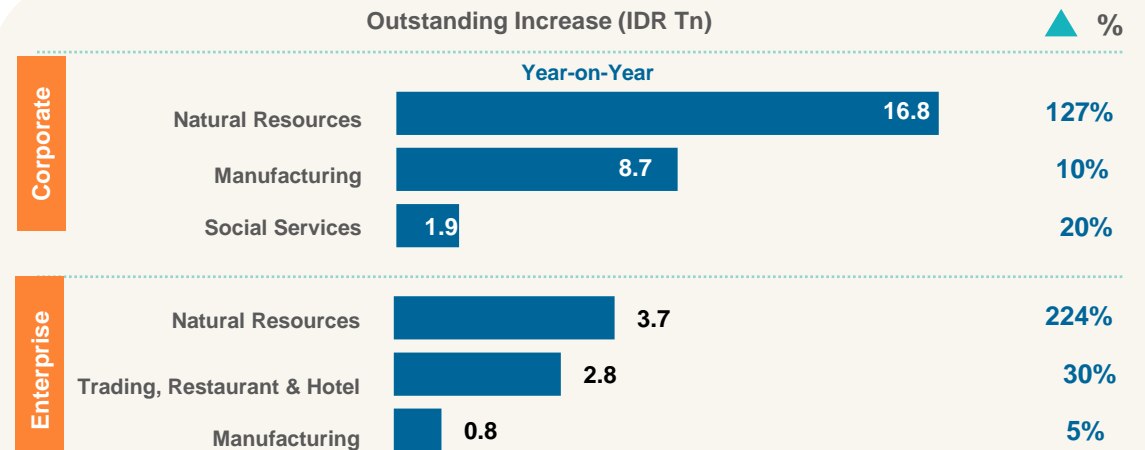
LOAN DISBURSEMENT IN Q1-23 CAME FROM TOP TIER CLIENTS



YoY LOAN MOVEMENT (IDR Tn)



TOP 3 INDUSTRIES CONTRIBUTING TO YoY LOAN GROWTH IN Q1-23



Better asset quality drives lower provisioning charges

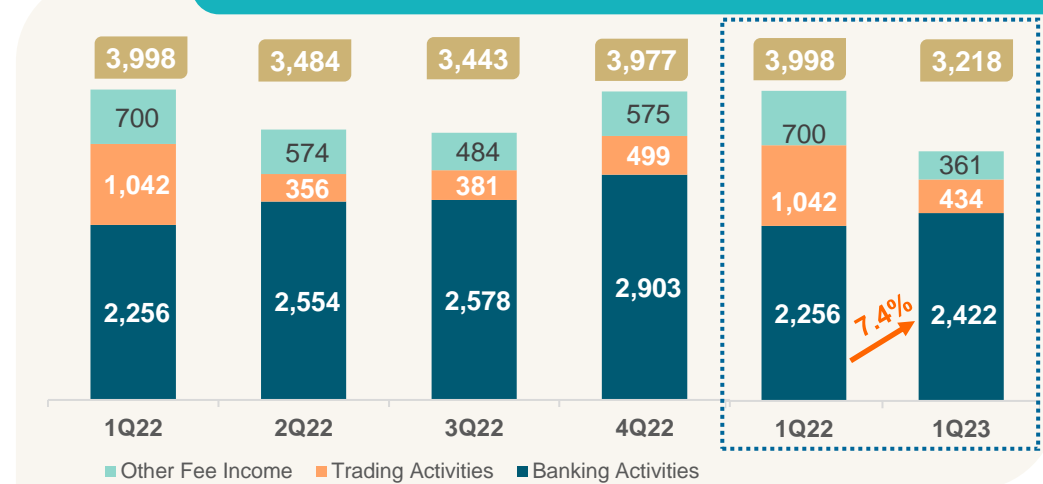
CONSOLIDATED PROFIT & LOSS (IDR Bn)	1Q22	1Q23	YoY (%)	1Q22	2Q22	3Q22	4Q22	1Q23	QoQ (%)
Interest Income	12,174	15,019	23.4	12,174	13,356	13,740	15,389	15,019	-2.4
Interest Expense	(2,943)	(4,615)	56.8	(2,943)	(2,978)	(3,150)	(4,267)	(4,615)	8.2
Net Interest Income	9,231	10,404	12.7	9,231	10,379	10,589	11,122	10,404	-6.5
Premium Income Net	309	377	21.8	309	399	401	443	377	-14.8
Non-Interest Income	4,032	3,236	-19.7	4,032	3,520	3,462	3,806	3,236	-15.0
Recovery	1,108	1,138	2.6	1,108	798	964	910	1,138	25.0
Operating Income	14,681	15,155	3.2	14,681	15,095	15,417	16,280	15,155	-6.9
Operating Expense	(6,145)	(6,503)	5.8	(6,145)	(6,387)	(6,830)	(7,697)	(6,503)	-15.5
Pre-Provision Income (PPOP)	8,536	8,652	1.4	8,536	8,708	8,588	8,581	8,652	0.8
Provisioning Charges	(3,600)	(2,149)	-40.3	(3,600)	(2,803)	(2,525)	(2,586)	(2,149)	-16.9
Non-Operational Inc/(Exp)	(65)	(46)	-29.2	(65)	43	(96)	(94)	(46)	-50.8
Net Income before Tax	4,871	6,457	32.6	4,871	5,948	5,966	5,902	6,457	9.4
Net Income	3,962	5,221	31.8	3,962	4,841	4,889	4,620	5,221	13.0

Seasonality in Fee Income due to Trading Activity

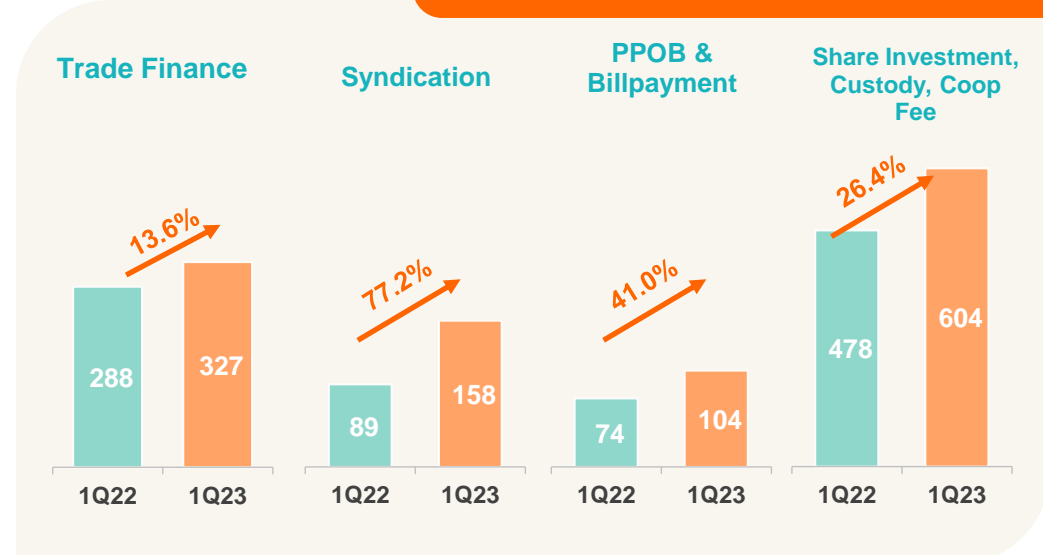
BREAKDOWN NON-INTEREST INCOME (IDR Bn)

NON – INTEREST INCOME	1Q-22	2Q-22	3Q-22	4Q-22	1Q-23	QoQ - %	YoY - %
Consumer Banking	1,623	1,719	1,747	1,834	1,652	-9.9	1.8
Account Maintenance	508	533	519	599	508	-15.2	0.0
ATM & e-Channel	371	379	375	370	315	-14.8	-15.1
Debit Card Maintenance	132	133	136	137	136	-0.7	3.0
PPOB & Billpayment	74	88	89	92	104	12.9	41.0
Remittance	50	60	59	67	64	-4.4	26.9
Card Business, Bancass, etc	488	526	568	569	526	-7.6	7.6
Business Banking	2,375	1,766	1,696	2,143	1,565	-27.0	-34.1
Trade Finance	288	301	299	376	327	-12.8	13.6
Marketable securities	873	196	241	279	223	-19.8	-74.4
FX Trading, Revaluation & Derivatives	591	387	201	415	191	-53.9	-67.7
Pension Fund	56	52	56	47	62	31.6	10.5
Syndication	89	264	258	332	158	-52.4	77.2
Share Investment, Custody, Coop Fee, Etc	478	565	643	694	604	-13.0	26.4
Total Non-Interest Income (Bank Only)	3,998	3,484	3,443	3,977	3,218	-19.1	-19.5
Other Subsidiaries	34	36	19	(171)	18	-110.8	-47.1
Total Non-Interest Income (Consolidated)	4,032	3,520	3,462	3,806	3,236	-15.0	-19.7

FEE INCOME FROM BANKING ACTIVITIES GREW BY 7.4% YoY



KEY FEE INCOME GROWTH CONTRIBUTORS

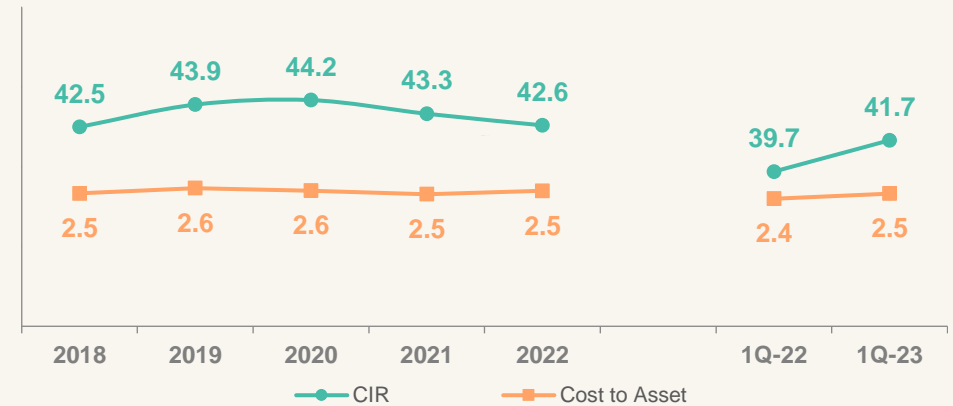


Opex realignment to support transformation agenda

OPEX COMPOSITION (IDR Bn)

OPERATING EXPENSES (OPEX)	1Q-22	2Q-22	3Q-22	4Q-22	1Q-23	QoQ - %	YoY - %
Personnel Expenses	2,939	2,902	3,242	3,374	3,122	-7.5	6.2
Base Salary	1,011	974	1,003	1,015	1,121	10.5	11.0
Other Allowance	790	1,020	1,442	1,466	763	-47.9	-3.4
Post Employee Benefits	966	662	530	522	1,018	95.1	5.4
Training	23	51	52	141	24	-82.9	5.5
Subsidiaries	149	195	214	230	195	-15.2	30.7
G&A Expenses	1,721	1,631	1,875	2,451	1,782	-27.3	3.6
IT & Telecommunication	312	167	361	538	327	-39.2	4.9
Occupancy Related	186	175	182	249	183	-26.5	-1.3
Promo Sponsor	137	261	256	422	170	-59.7	24.5
Transport & Travel	36	40	52	57	54	-5.7	48.2
Goods, Prof. Services & Others	978	874	918	1,034	953	-7.8	-2.6
Subsidiaries	72	114	106	151	95	-37.6	30.8
Other Expenses	1,398	1,747	1,610	1,761	1,495	-15.0	6.9
Other Subsidiaries	87	107	104	112	105	-6.7	19.7
Total Operating Expenses	6,145	6,387	6,830	7,697	6,503	-15.5	5.8

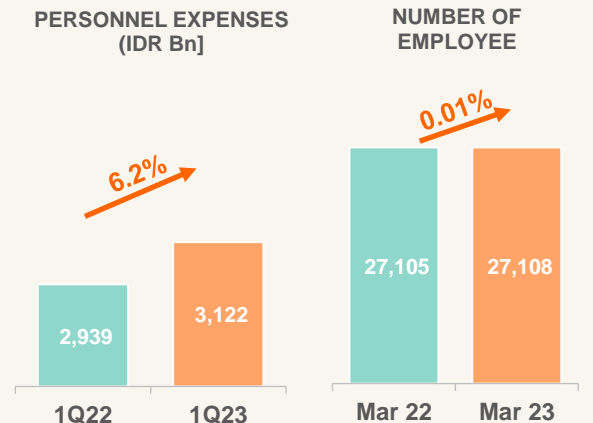
COST TO INCOME RATIO & COST TO ASSET BANK ONLY - %



QUALITY OVER QUANTITY

Zero-growth
Headcount
reprioritized to
business &
digital units

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



Liquidity buffer is temporarily parked on Central Bank placement

CONSOLIDATED BALANCE SHEET (IDR Bn)	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	GROWTH - %	
						QoQ	YoY
Total Assets	931,983	946,495	943,608	1,029,837	1,012,363	-1.7	8.6
Placement with other banks & BI	58,255	48,575	25,190	51,569	60,099	16.5	3.2
Current Account with Bank Indonesia	39,977	42,620	54,296	82,922	52,069	-37.2	30.2
Marketable Securities [market value]	27,578	27,715	26,821	28,556	30,823	7.9	11.8
Government Bonds [market value]	111,612	114,814	116,733	121,291	123,018	1.4	10.2
Loans (gross)	591,683	620,423	622,607	646,188	634,326	-1.8	7.2
Third Party Funds	692,741	691,837	685,235	769,269	743,729	-3.3	7.4
CASA	479,539	478,983	485,676	557,320	512,542	-8.0	6.9
- Current Account	258,135	249,734	255,256	314,625	285,076	-9.4	10.4
- Saving Account	221,404	229,250	230,420	242,695	227,466	-6.3	2.7
Time Deposits	213,202	212,854	199,559	211,949	231,187	9.1	8.4
Deposits from other Banks	15,827	18,436	15,164	15,245	21,753	42.7	37.4
Marketable Securities Issued	18,880	24,424	21,747	22,110	21,485	-2.8	13.8
Borrowings	31,541	35,626	37,693	35,654	34,597	-3.0	9.7
Shareholders' Equity	128,540	130,491	134,002	140,198	145,063	3.5	12.9

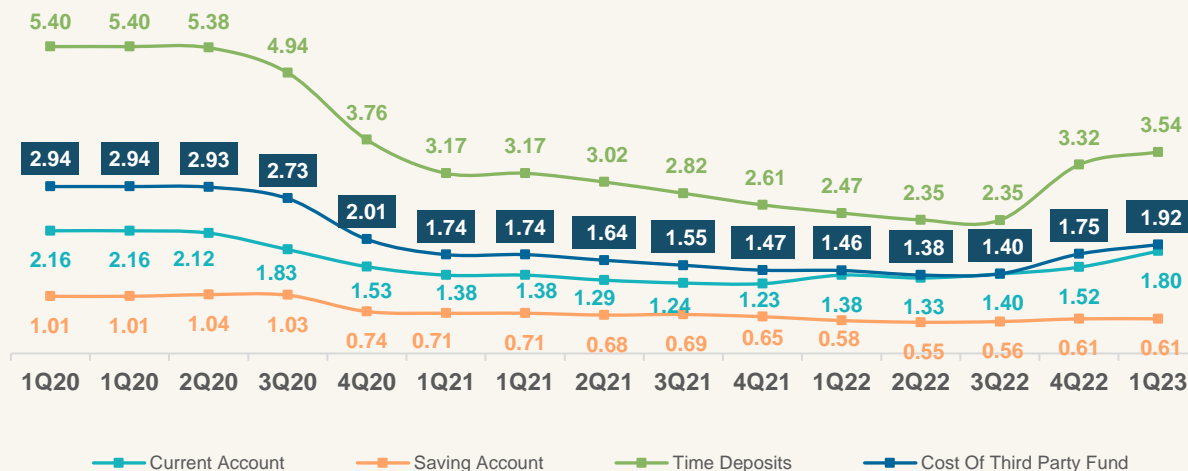
Maintain a healthy CASA level

THIRD PARTY FUNDS (IDR Tn)

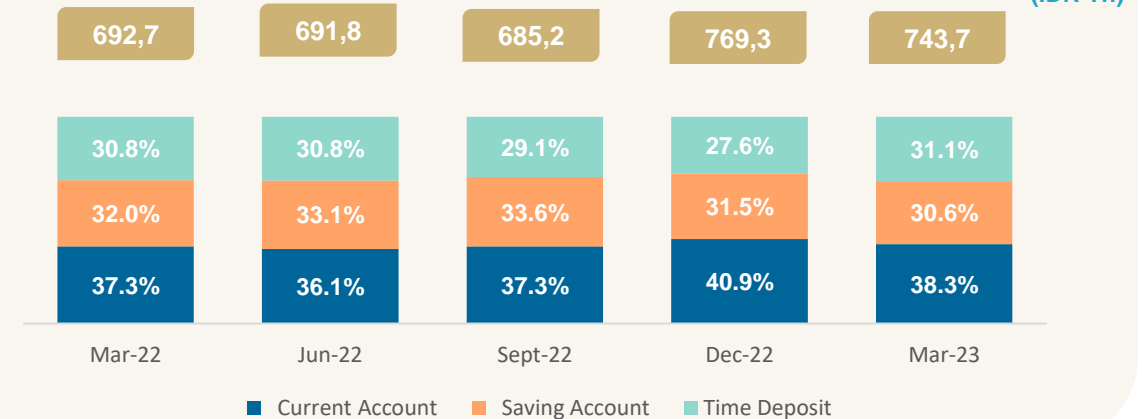
SEGMENT	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	GROWTH - %	
						QoQ	YoY
CASA	479.5	479.0	485.7	557.3	512.5	-8.0	6.9
Current Account	258.1	249.7	255.3	314.6	285.1	-9.4	10.4
Saving Account	221.4	229.2	230.4	242.7	227.5	-6.3	2.7
Time Deposit	213.2	212.9	199.6	211.9	231.2	9.1	8.4
Third Party Funds	692.7	691.8	685.2	769.3	743.7	-3.3	7.4
CASA Ratio*	69.2%	69.2%	70.9%	72.4%	68.9%	-4.9	-0.4

*Consolidated

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



THIRD PARTY FUNDS COMPOSITION (IDR Tn)



STICKY CASA STRATEGY BY FOCUSING ON TRANSACTION

Mobile Banking and Cash Management contributed significantly to CASA

As of Mar-23:

64%

retail saving balance comes from mobile apps users

90%

wholesale Current Account balance from cash management users

Transaction Value increased significantly YOY

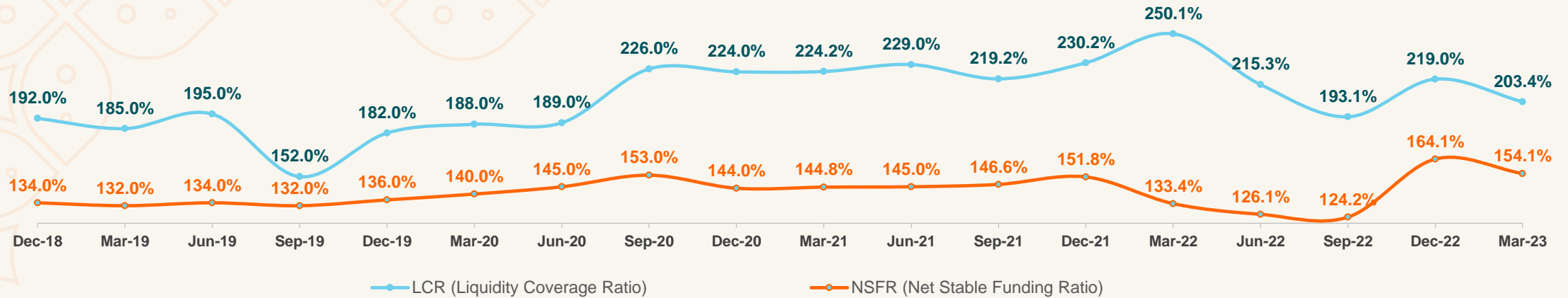
Mobile Banking IDR 252 Tn
+53% YoY

Cash Management IDR 1,583 Tn
+27% YoY

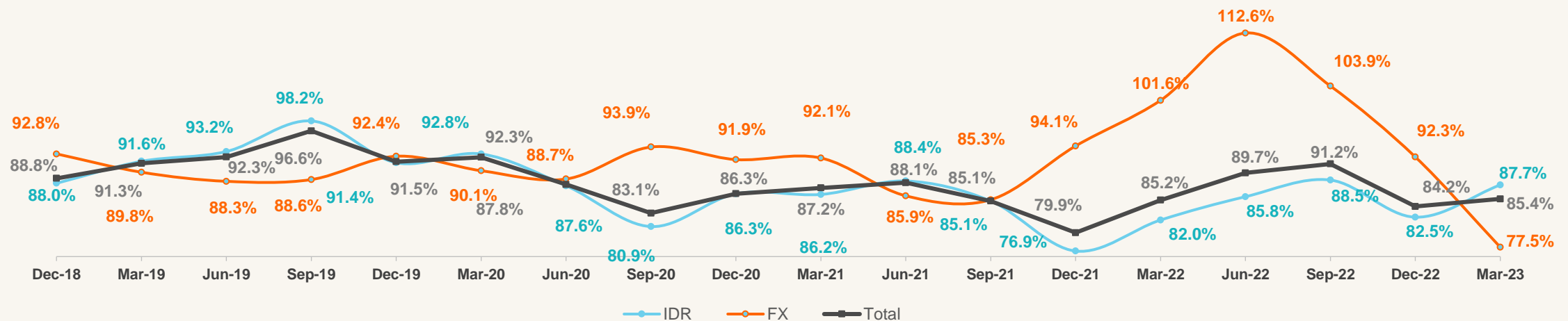
LCR and NSFR well above regulatory requirement (bank only)

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



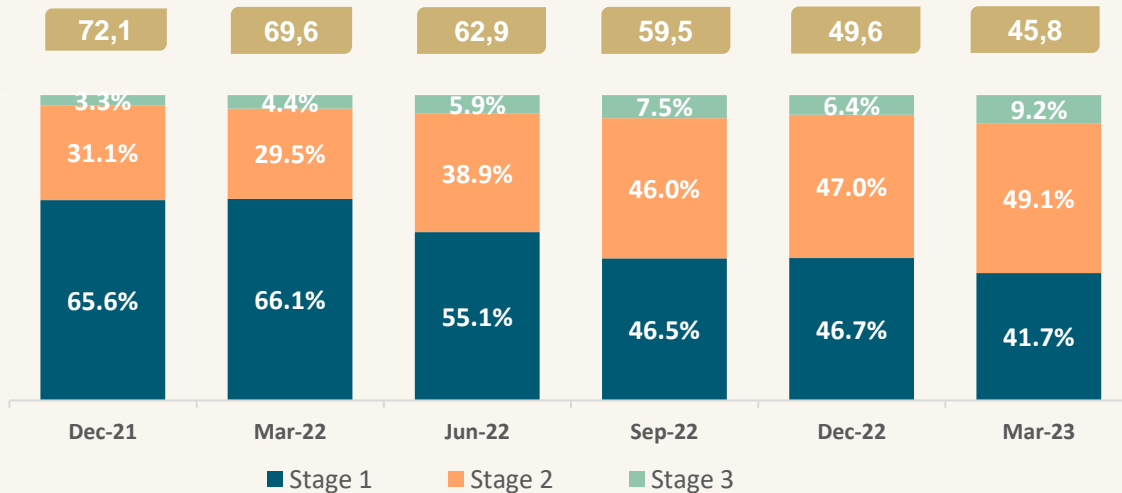
Improving risk profile of covid restructured book (bank only)

SEGMENT	LOAN MAR-23	COVID RESTRUCTURED LOAN (IDR Tn)					%
		MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	
Corporate	317,9	30,2	28,5	28,3	22,5	21,6	6.8
Medium	101,9	19,5	17,3	15,9	13,3	12,0	11.7
Small	96,5	13,6	11,6	10,4	9,1	8,0	8.3
Consumer	113,5	6,3	5,5	4,9	4,6	4,2	3.7
TOTAL	629,8	69,6	62,9	59,5	49,6	45,8	7.3

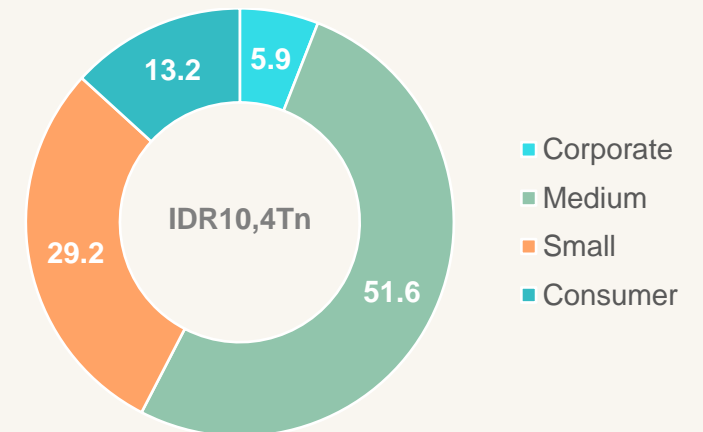
ASSIGNED LOAN LOSS RESERVE – COVID RESTRUCTURED LOAN

by Stage	Amount (IDR Tn)	LLR (%)	by Coll	Amount (IDR Tn)	LLR (%)
Stage 1	19,1	1.9	Current	38,7	22.9
Stage 2	22,5	41.6	SML	5,8	51.9
Stage 3	4,2	73.8	NPL	1,3	70.3
Total	45,8	28.0	Total	45,8	28.0

COVID RESTRUCTURED LOAN COMPOSITION BY STAGE (IDR Tn)

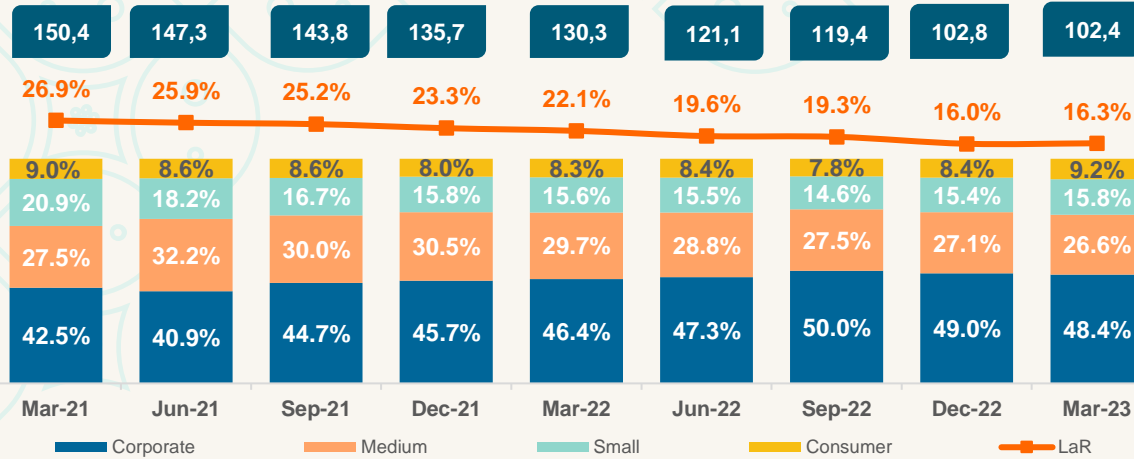


22.7% OF THE COVID RESTRUCTURED LOAN ARE ELIGIBLE TO GET STIMULUS EXTENSION UNTIL MARCH 2024

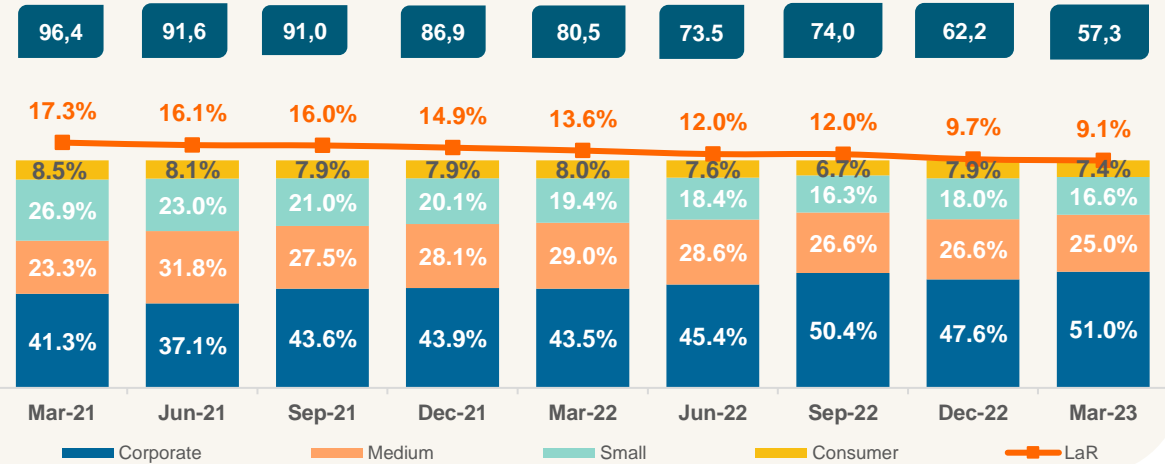


Loan at Risk remains low (bank only)

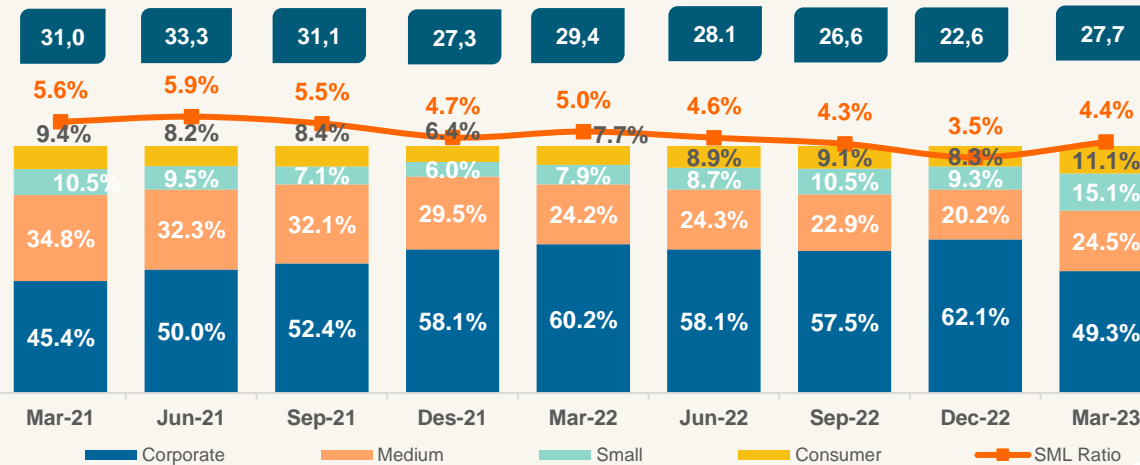
LOAN AT RISK INC COVID (IDR Tn)



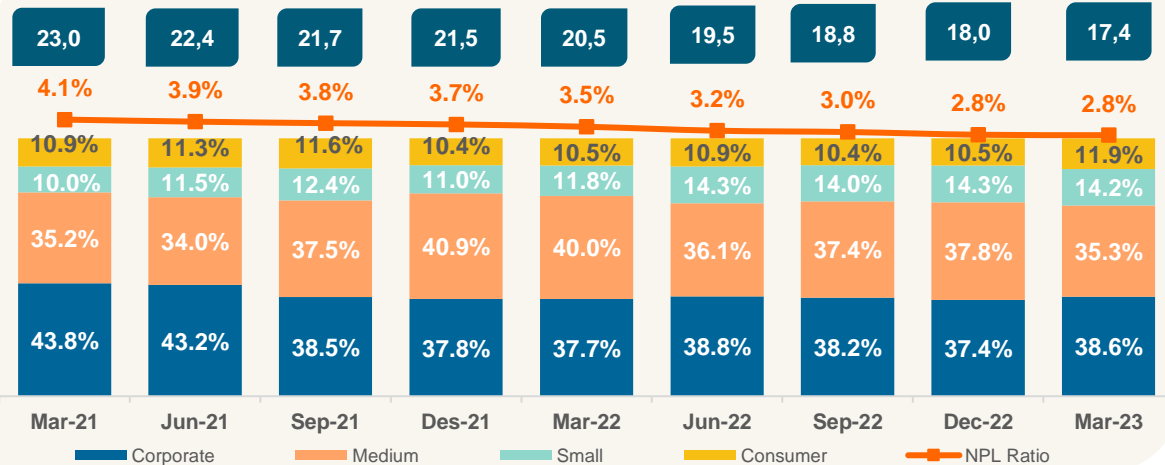
CURRENT RESTRUCTURED LOAN INCL COVID (IDR Tn)



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

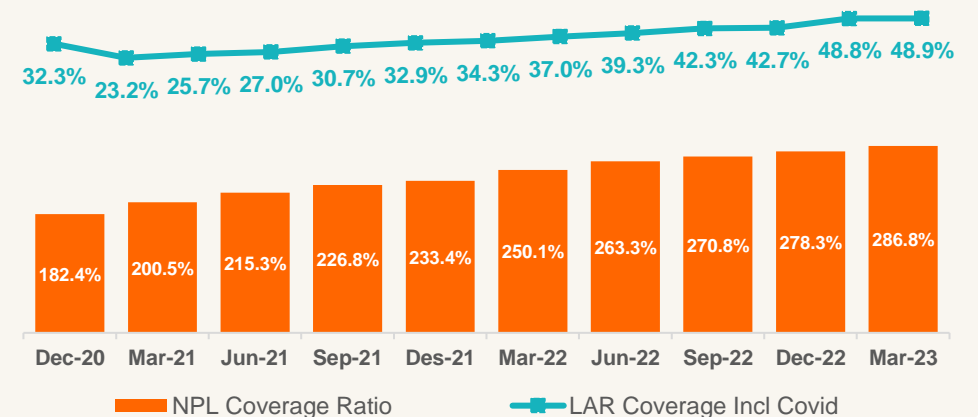
LOAN PROFILE	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	YoY - %	QoQ - %
Total Loans By Collectability							
Current	541,0	569,0	573,6	601,9	584,6	8.1	-2.9
Special Mention ^{a)}	29,4	28,1	26,6	22,6	27,7	-5.6	22.5
NPL ^{b)}	20,5	19,5	18,8	18,0	17,4	-14.7	-3.2
Total Loan	590,8	616,6	619,0	642,6	629,8	6.6	-2.0
Restructured Loan							
Current	80,5	73,5	74,0	62,2	57,3	-28.9	-7.9
Covid ^{c)}	59,3	52,5	49,4	42,6	38,7	-34.7	-9.2
Non Covid ^{d)}	21,2	21,0	24,6	19,6	18,6	-12.6	-5.1
Special Mention	25,7	24,7	22,6	19,1	21,3	-17.2	11.2
NPL	10,8	10,4	10,5	10,1	8,7	-20.0	-14.4
Total Restructured Loan	117,0	108,6	107,1	91,4	87,2	-25.5	-4.6

Total LAR (incl. Covid Restru) ^{e)}	130,3	121,1	119,4	102,8	102,4	-21.4	-0.4
e) = (a + b + c + d)							
LAR from Covid	69,6	62,9	59,5	49,6	45,8	-34.1	-7.6
LAR from BAU	60,7	58,2	59,9	53,3	56,6	-6.9	6.2
LAR Ratio (incl. Covid Restru) - %	22.1	19.6	19.3	16.0	16.3	-5.8	0.3

ASSIGNED LOAN LOSS RESERVE BY COLL & STAGE – %

COLLECTABILITY	MAR-22	MAR-23	STAGE	MAR-22	MAR-23
Current – Normal	1.5	1.2	Stage 1	0.9	0.8
LaR (Incl Covid)	33.5	42.5			
Current Restructured	14.7	24.0	Stage 2	26.6	27.7
Collectability 2 (SML)	54.1	56.7			
NPL	79.8	80.8	Stage 3	77.4	80.4
All Collectability	8.7	7.9	All Stage	8.7	7.9

NPL & LAR COVERAGE RATIO



SML, NPL, Write Off & Recovery

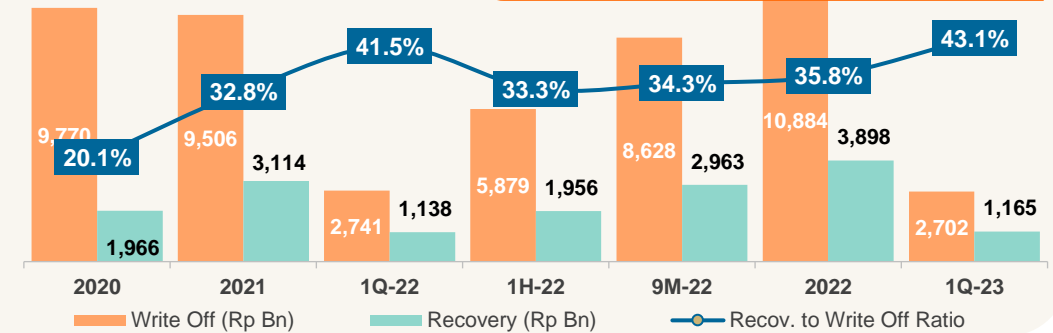
SPECIAL MENTION LOAN BY SEGMENT – BANK ONLY

SEGMENT	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23
Corporate	5.5%	6.0%	5.2%	4.9%	4.3%	4.3%
Medium	8.3%	7.3%	6.8%	6.0%	4.3%	6.7%
Small	1.7%	2.4%	2.5%	2.8%	2.1%	4.3%
Consumer	1.8%	2.2%	2.4%	2.3%	1.7%	2.7%
Total SML- %	4.7%	5.0%	4.6%	4.3%	3.5%	4.4%
Total SML- IDR Bn	27,302	29,352	28,136	26,589	22,606	27,702

NON-PERFORMING LOAN BY SEGMENT – BANK ONLY

SEGMENT	DEC-21	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23
Corporate	2.8%	2.6%	2.4%	2.3%	2.1%	2.1%
Medium	8.9%	8.4%	7.0%	6.9%	6.4%	6.0%
Small	2.5%	2.5%	2.8%	2.6%	2.5%	2.6%
Consumer	2.3%	2.1%	2.1%	1.9%	1.7%	1.8%
Total NPL- %	3.7%	3.5%	3.2%	3.0%	2.8%	2.8%
Total NPL- IDR Bn	21,516	20,456	19,467	18,836	18,031	17,449

WRITE OFF & RECOVERY – BANK ONLY



WRITE OFF & RECOVERY BY SEGMENT –BANK ONLY

YEAR	WRITE OFF (IDR Bn)				
	CORP	MEDIUM	SMALL	CONS	TOTAL
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
1Q-23	-	1,108	1,271	322	2,702

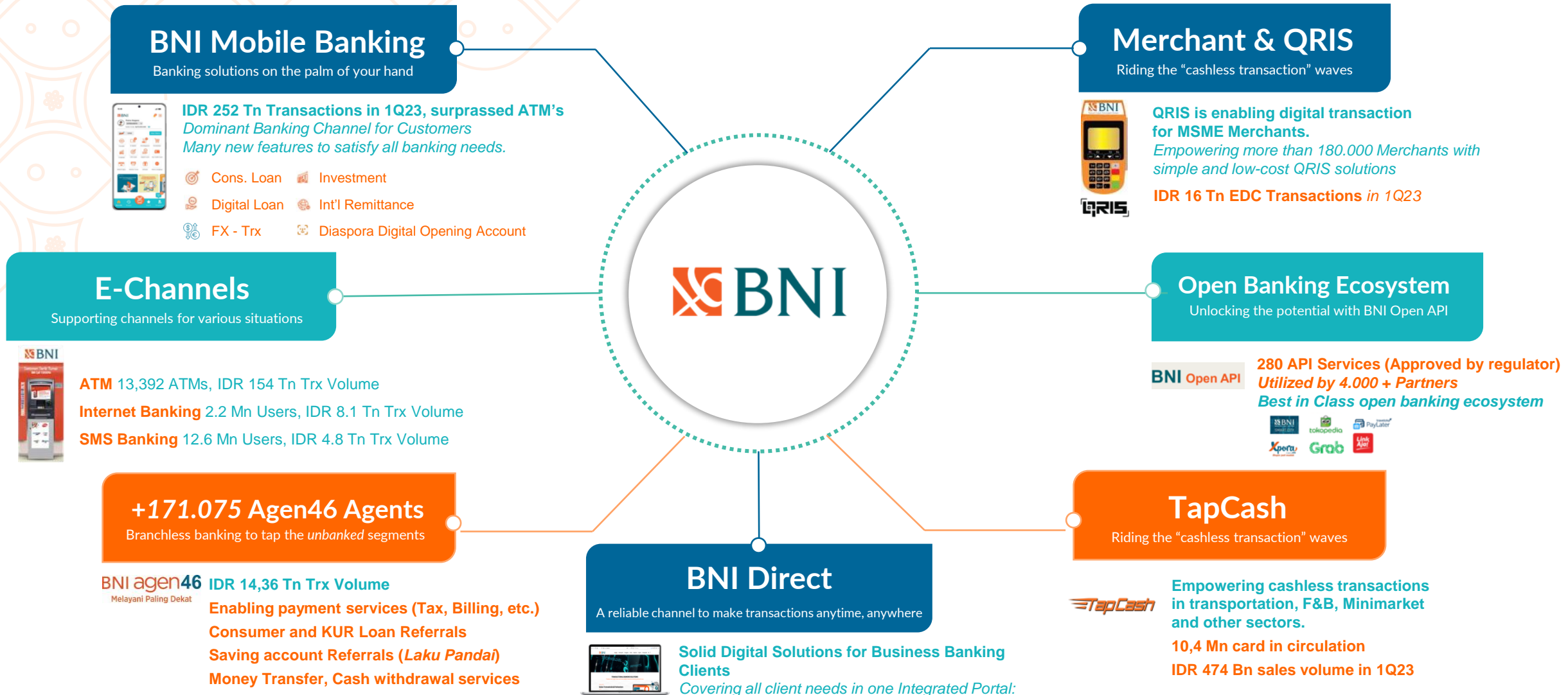
YEAR	RECOVERY (IDR Bn)				
	CORP	MEDIUM	SMALL	CONS	TOTAL
2021	572	635	1,266	641	3,114
1Q-22	561	136	299	142	1,138
1H-22	667	345	561	383	1,956
9M-22	873	558	890	643	2,963
2022	1,107	786	1,165	841	3,898
1Q-23	501	231	270	163	1,165

Digital Initiatives

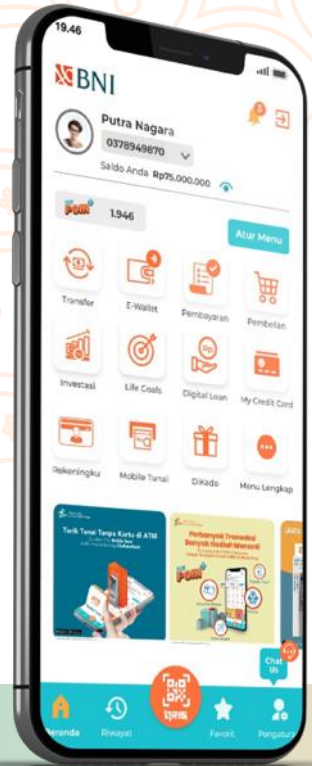


We're triumphing on every customer touch points

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



Poised to be the main banking channel for customers



App Store Ratings*

4,7/5,0
★★★★★

Google Play Ratings*

4,5/5,0
★★★★★



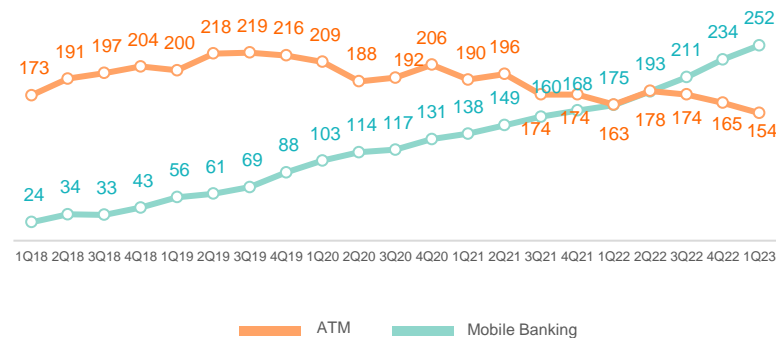
The 1st overall E-Banking and 1st Phone Banking in the National Banking Industry



Best Product and Business Model of BNI Mobile Banking Innovation

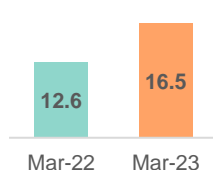
MOBILE APPS TRANSACTION VALUE HAS SURPASSED ATM'S

Quarterly Transaction Value (Rp. Tn)



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

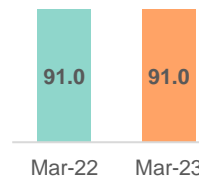
of Transaction per Active user per Month



Avg. Transaction Value (Rp. Mn)

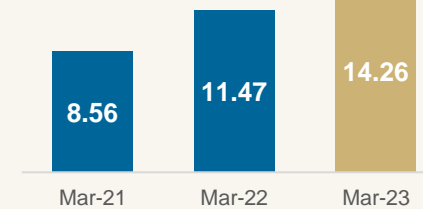
1,22

Retention Rate (%)**



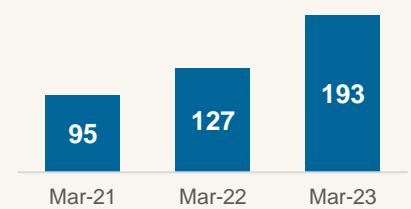
REGISTERED USERS (in Mn)

▲ 24,3 %
YoY



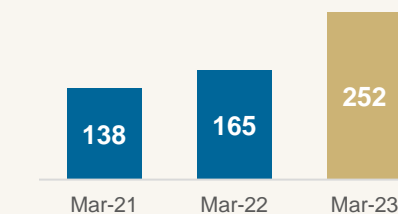
TRANSACTION FREQUENCY (in Mn)

▲ 52,0 %
YoY



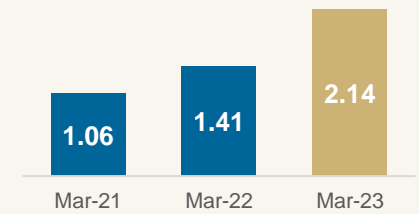
TRANSACTION VALUE (in IDR Tn)

▲ 52,7 %
YoY



AVERAGE DAILY MOBILE BANKING TRANSACTION FREQUENCY (in Mn)

▲ 52,0 %
YoY



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

*Data as of 31 Mar 2023

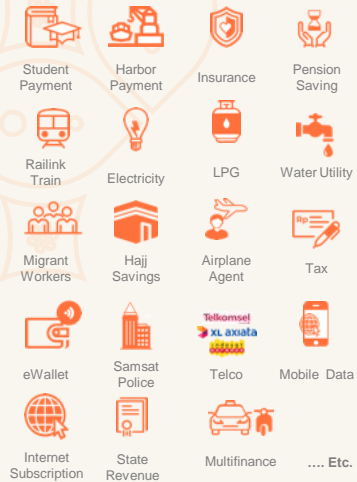
**% of users who return to perform transactions from the previous month

BNI Mobile Banking Super Apps Ecosystem

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.

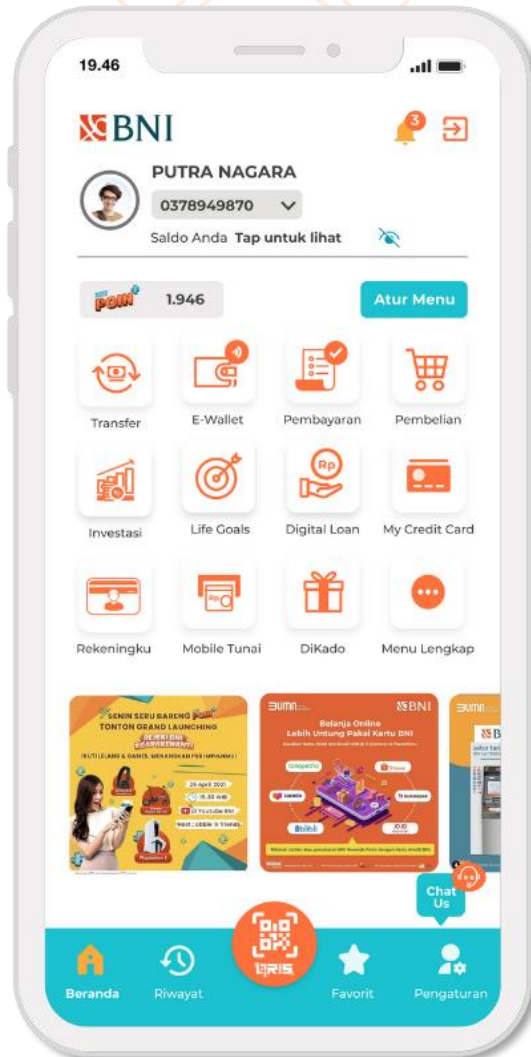
One Stop Comprehensive Financial Solutions for Everyday Needs with more than 6.500 Billers



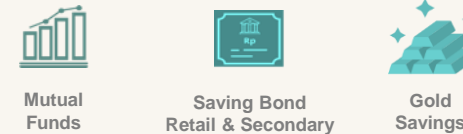
Value Added Services



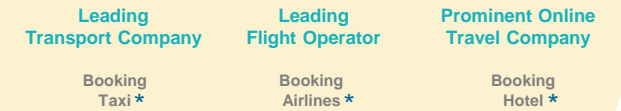
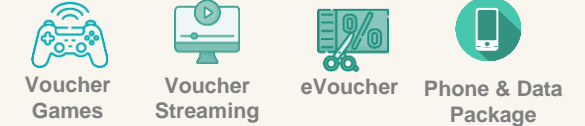
Providing services beyond transactions



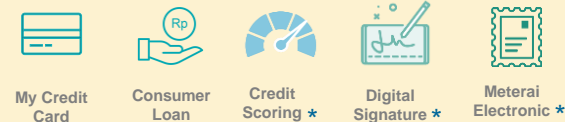
ALL IN ONE DIGITAL WEALTH MANAGEMENT



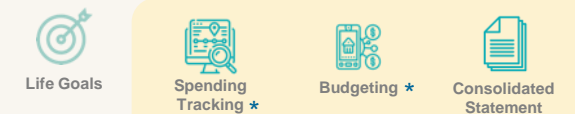
DIGITAL LIFESTYLE



DIGITAL LOAN & CREDIT CARD



PERSONAL FINANCIAL MANAGEMENT



IT'S ALL ABOUT EXPERIENCE & ENGAGEMENT



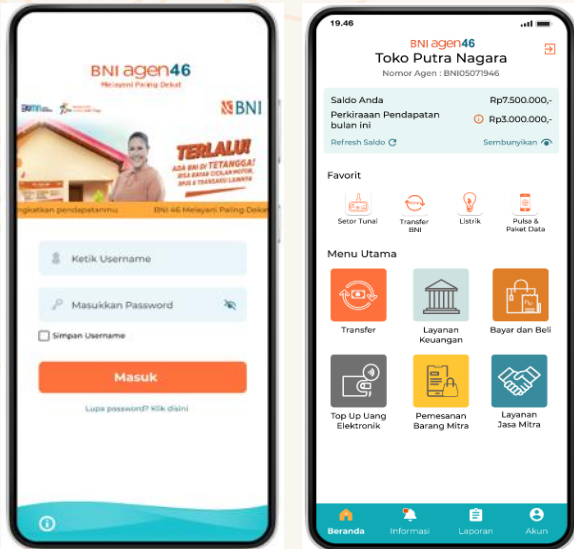
BRANCH ACTIVITIES



*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



171K +8,6% 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

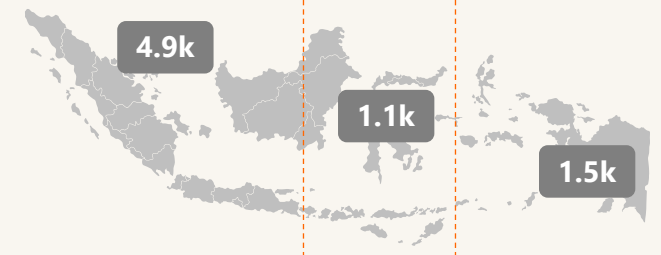
BNI AGEN46 IMPROVES THE QUALITY OF LIFE AND PRODUCTIVITY OF MSMEs



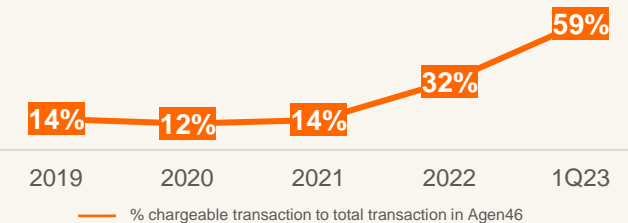
Grocery store, bundled with all-in-one
financial services of Agen46

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

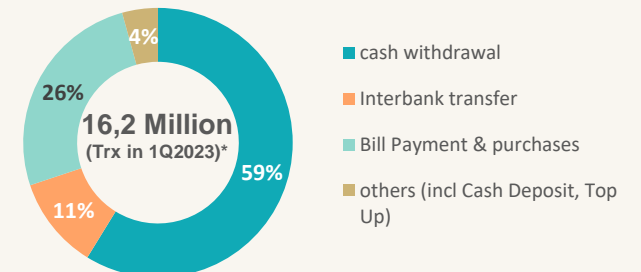
> 7.5K AGENTS ARE LOCATED IN FRONTIER,
REMOTE AND DISADVANTAGED AREAS



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* :
privyid

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 :
BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

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:
74% of total transaction value comes from Corporate Clients
- Corporate Clients' transaction value increased by **33%** 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)

▲ **32.9%**
YoY

76.6

Mar-22

101.8

Mar-23

TRANSACTION VALUE (in Rp Tn)

▲ **27.3%**
YoY

1,244

Mar-22

1,583

Mar-23

#TRANSACTION (in Mn)

▲ **25.3%**
YoY

162

Mar-22

203

Mar-23

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



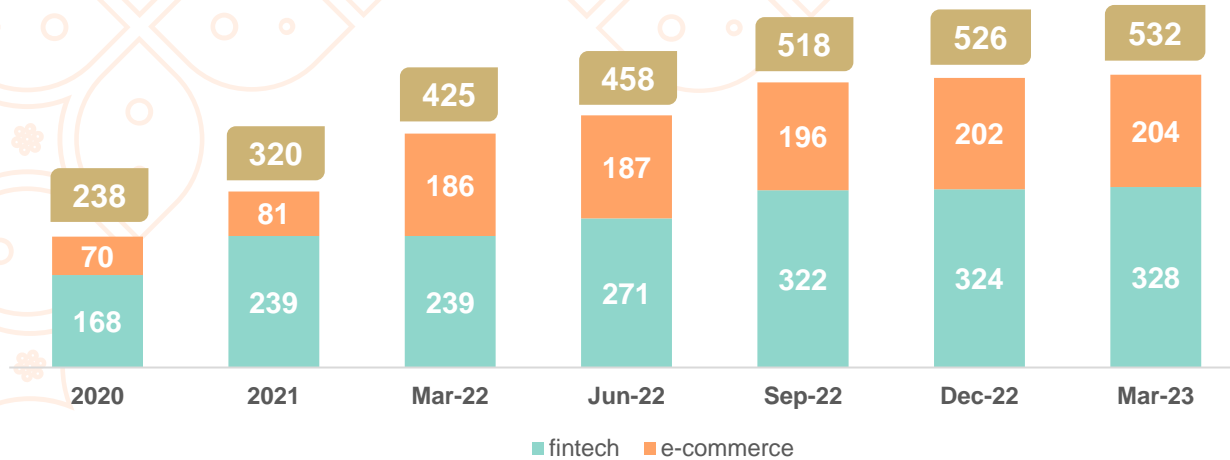
Chatbot



Lite Version

Riding The Wave of E-commerce & Fintech Boom

Number of Digital Clients



PLATFORM

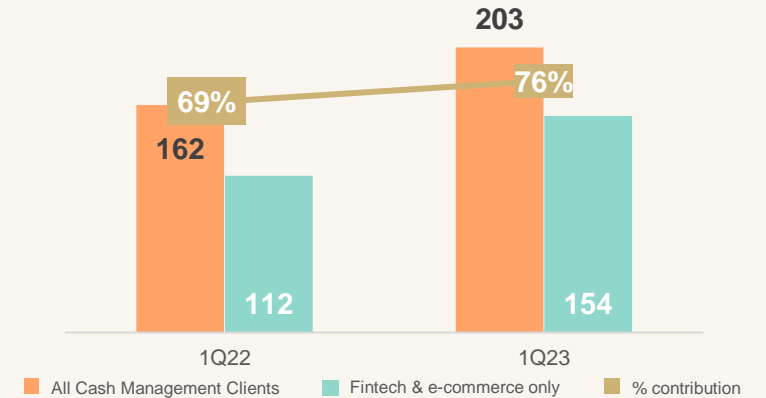


BNI Open API
BNI Direct

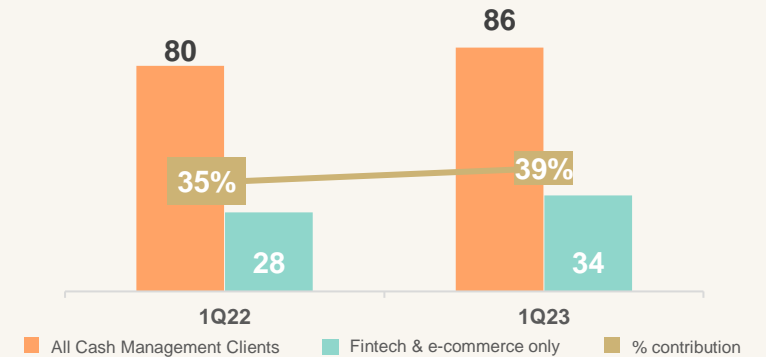
SOLUTION



#TRANSACTION (in Mn)



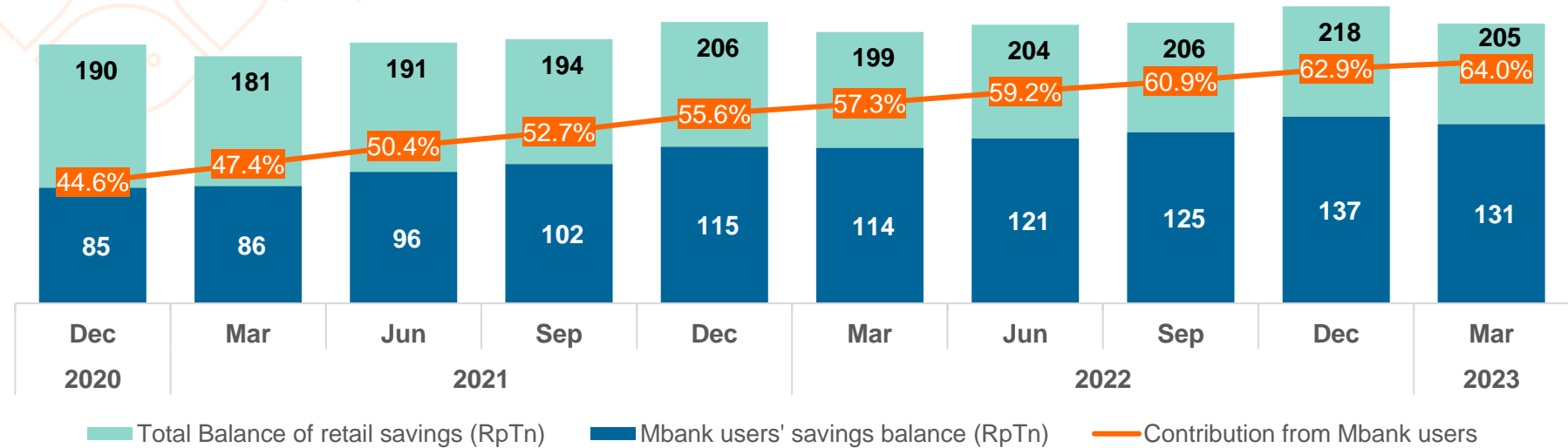
FEE BASED INCOME (IDR Bn)



Reliable transaction solution leads to a sticky relationship

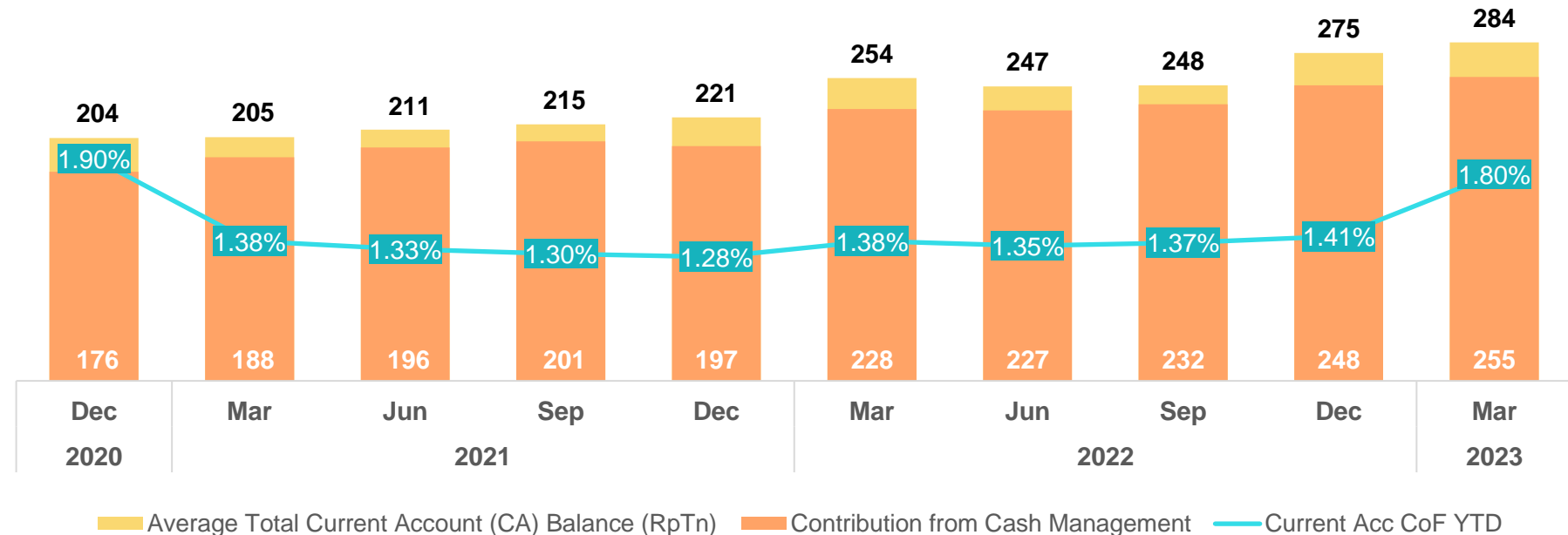
Mobile Banking

user savings balances continue to increase (reaching 64.0% of total retail savings)



Cash Management

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



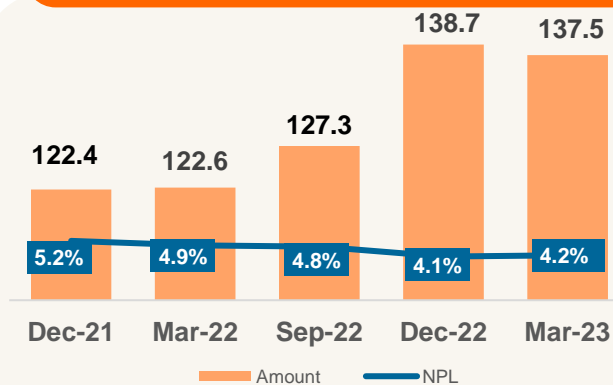
Business and Consumer Banking



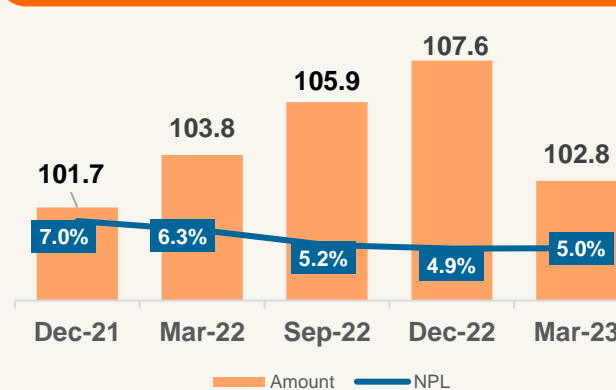
High quality growth on business banking

BUSINESS BANKING (IDR Tn)	MAR-22	JUN-22	SEP-22	DEC-22	MAR-23	GROWTH (%)		COMP (%)	NPL (%)				
						QoQ	YoY		MAR-22	JUN-22	SEP-22	DEC-22	MAR-23
Manufacturing	122.6	129.8	127.3	138.7	137.5	-0.9	12.2	26.7	4.9	4.6	4.8	4.1	4.2
Trading, Resto & Hotel	103.8	110.3	105.9	107.6	102.8	-4.5	-1.0	19.9	6.3	5.7	5.2	4.9	5.0
Agriculture	59.2	59.5	57.4	54.3	54.6	0.5	-7.8	10.6	1.7	1.3	1.3	1.9	1.1
Business Services	42.8	42.5	43.2	45.5	45.9	0.9	7.2	8.9	3.6	2.7	2.7	2.3	2.4
Construction	53.9	54.0	54.5	54.5	54.9	0.7	1.9	10.6	2.6	2.9	3.1	2.9	2.0
Transport, Warehouse & Communications	43.8	45.4	44.3	43.3	41.6	-3.9	-5.0	8.1	1.3	1.1	1.9	2.2	2.2
Social Services	23.3	21.7	22.1	23.4	17.0	-27.7	-27.2	3.3	1.4	1.1	1.2	1.1	0.8
Mining	15.2	24.6	31.6	39.4	37.4	-5.2	145.8	7.2	4.3	2.4	1.4	1.2	1.2
Electricity, Gas & Water	22.5	22.4	21.9	22.1	21.3	-3.8	-5.7	4.1	1.3	1.1	1.1	1.1	1.0
Others	2.3	2.2	3.7	3.4	3.0	-11.8	33.5	0.6	0.8	0.8	0.6	0.8	0.8
TOTAL	489.3	512.3	511.9	532.2	515.8	-3.1	5.4	100.0	3.7	3.4	3.3	3.1	3.0

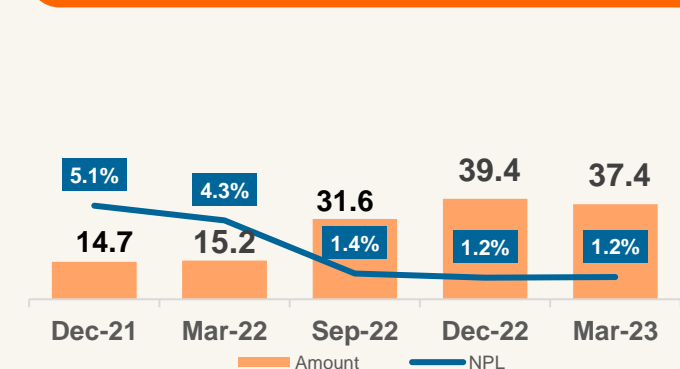
MANUFACTURE



TRADING, RESTAURANT & HOTEL



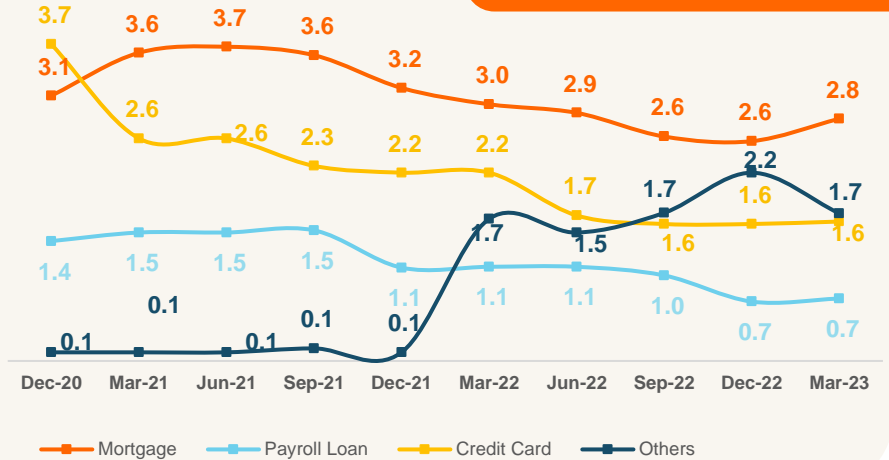
NATURAL RESOURCES



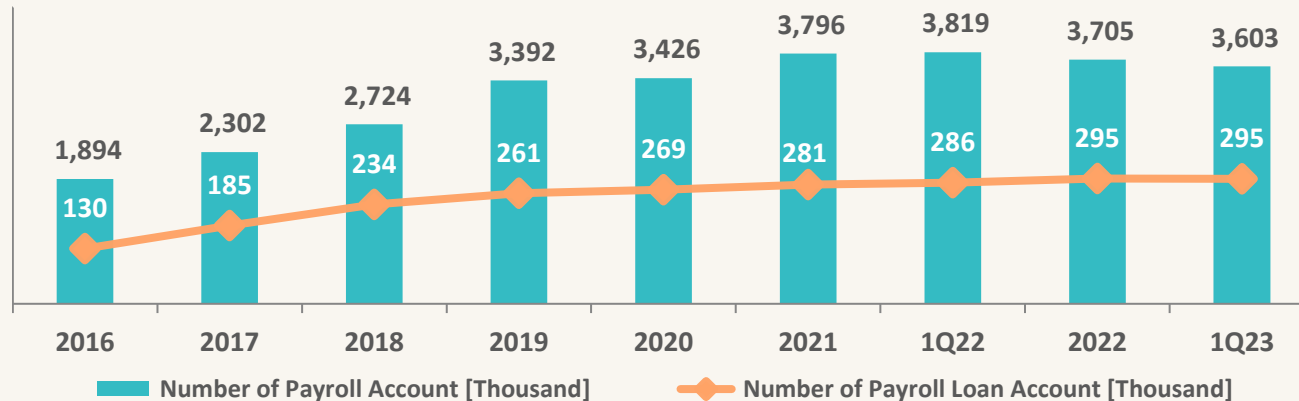
Consumer Business

Product (IDR Bn)	Dec-21	Mar-22	Dec-22	Mar-23	Growth YoY %	Composition %	NPL %	
							Mar-22	Mar-23
Mortgage	49.6	50.5	53.5	54.5	8.0	48.1	3.0	2.8
Personal Loan	35.8	37.4	43.1	44.5	19.2	39.3	1.1	0.7
Credit Card	11.9	11.8	12.3	12.9	8.9	11.4	2.2	1.6
Others	1.7	1.7	1.2	1.5	-11.0	1.3	1.7	1.7
Total	99.0	101.4	110.1	113.4	11.9	100.0	2.1	1.9

NPL MOVEMENT - %

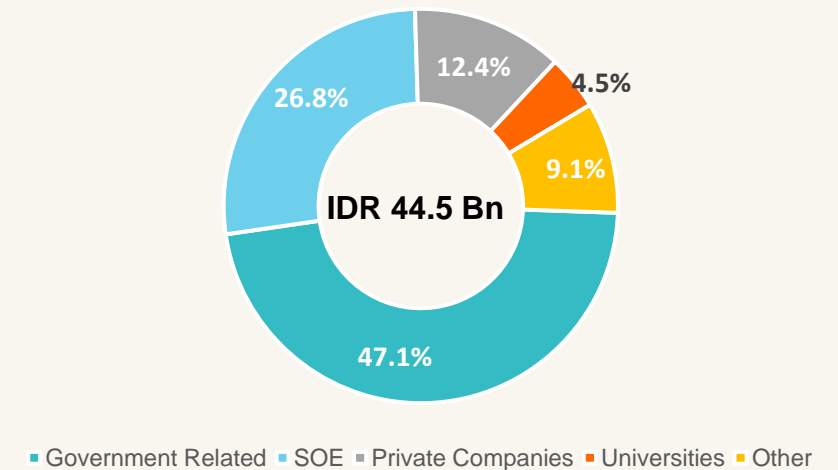


AMPLE ROOM FOR GROWTH FOR PERSONAL LOAN



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

PERSONAL LOAN DEBTORS COMPOSITION MAR-23



Well-established brand and strong consumer banking franchise



MARKET SHARE IN KEY PRODUCTS



Mortgages
8.7%

TOP-3



Personal Loan
12.2%

TOP-4



Credit Card
14.9%

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 Rp179.4 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

Use of proceeds of 2022 Green Bond issuances



HIGHLIGHT OF THE ISSUANCE

Issued Date

21 June 2022

Amount

IDR 5.0 Tn

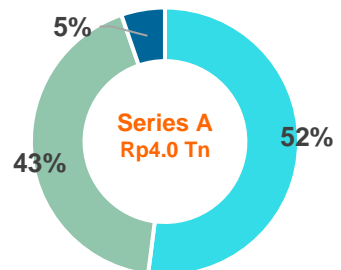
Rating

Id(AAA) from
Pefindo

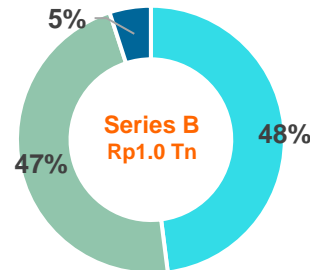
GREEN BOND INVESTORS BY CATEGORY

Tenure : 3 years

Tenure : 5 years













■ Bank ■ Non Bank ■ Retail



GREEN BOND FRAMEWORK

Proceeds will be used exclusively to finance/refinance assets directly related to "Eligible Green Projects" in accordance with the Green Bond Principles (related to 10 categories of green investment):

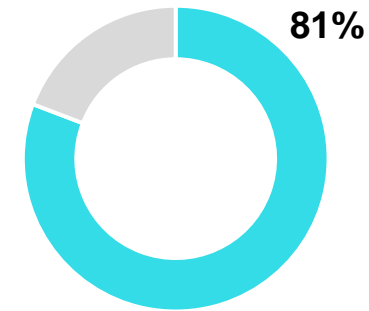
- | | |
|---|---|
|  Renewable Energy |  Sustainable Transportation |
|  Energy Efficiency |  Climate Change Adaptation |
|  Waste to Energy and Waste Management |  Sustainable Water and Wastewater Management |
|  Sustainable Natural Resources and Land Use |  Sustainable Agriculture |
|  Terrestrial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

SUSTAINALYTICS OPINION ON GREEN BOND FRAMEWORK

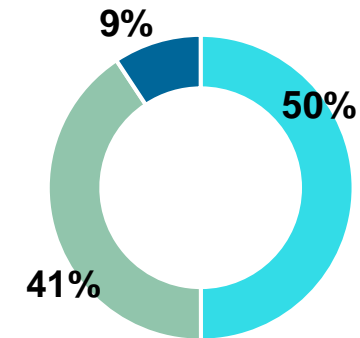
"BNI is adequately positioned to issue green bonds and that the Framework is robust, transparent, and in alignment with the four core components of the Green Bond Principles 2021"



USE OF PROCEED



81% of proceeds have been disbursed according to green bond project selection criteria and BNI ESG Committee review.



Sectorial distribution of the proceeds

In year 1, Bond's proceeds were spent on 3 sectors indicated in the framework. Most of the funds were allocated to sustainable transportation and green building

■ Sustainable Transportation ■ Green Building ■ Renewable Energy

Promoting Sustainability Linked Loan (SLL) On Top of Sustainable Portfolio

SUSTAINABLE PORTFOLIO IDR179.4 Tn OR 28.5% OF TOTAL LOAN (BANK ONLY)

Socioeconomic Advancement and Empowerment



Rp **119.7 Tn**

Through financing and empowerment of micro and SME.

Pollution Prevention



Rp **3.1 Tn**

Environmentally sustainable management of living natural resources and land use



Rp **19.4 Tn**

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

Others (Sustainable water and wastewater management, etc.)



Rp **26.1 Tn**

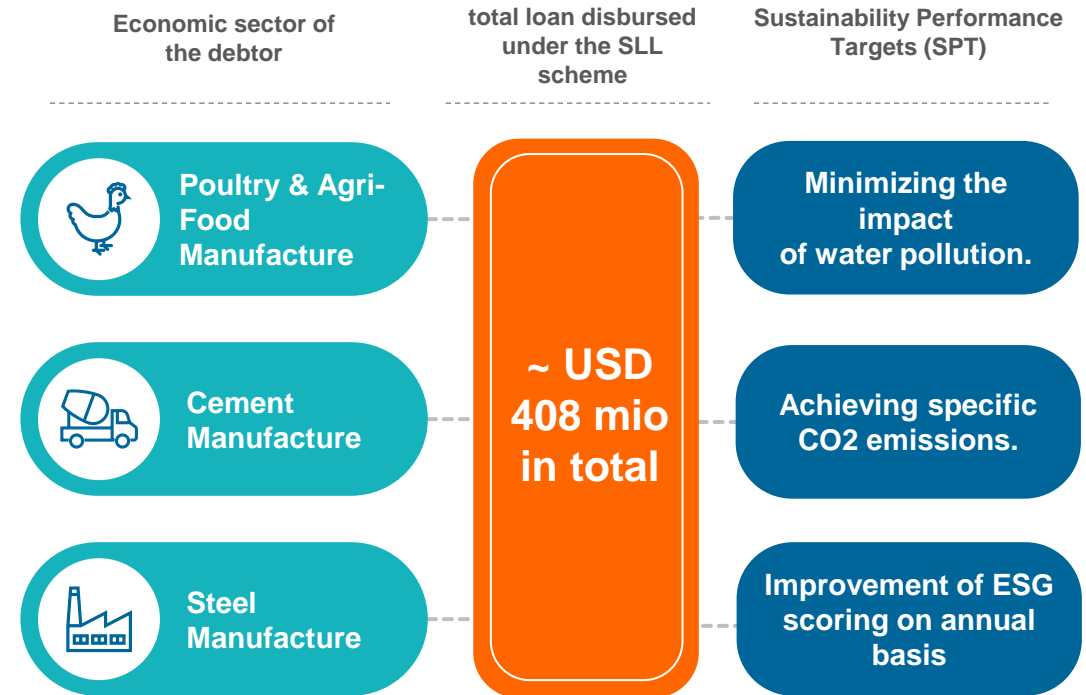
Renewable Energy



Rp **11.1 Tn**

Financing to hydro, solar & biogas power plant

We continue to push ourselves in global sustainability agenda by introducing Sustainability Linked Loan (SLL)



- Sustainability-linked loans (SLL) are starting to gain more interest
- SLL encourages borrowers to achieve ambitious Sustainability Performance Targets (SPT)

* sustainable portfolio is loan to business sectors that meet the requirements of The Sustainable Business Activities Category (KKUB) of OJK

Sector Guides of Responsible Financing

BNI CREDIT POLICY

NO EXPOSURE IN

-  Prohibited by the government
-  Illegal logging
-  Forced labor, child exploitation, human rights violation
-  Violating the rights of local community
-  Destroying world heritage sites
-  Narcotics productions & trading
-  Weapons
-  Gambling & money laundering
-  Politically Exposed Person (PEP)
-  Trading protected animals

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)

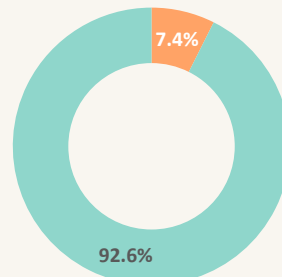


We require new palm oil debtors to have RSPO or ISPO, and request customers to achieve full RSPO certification within a timeframe in order to expand their target market.



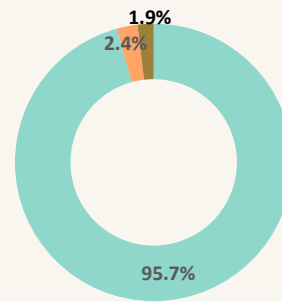
For Medium segment, requirement for ISPO is applied as affirmative covenant. the fulfilment of which will be monitored regularly by RM and become subject to periodic internal audit

% PALM OIL TO TOTAL LOAN
(BANK ONLY)



Palm Oil

PALM OIL LOAN BREAKDOWN

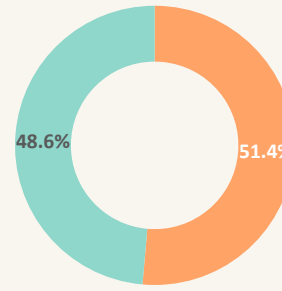


Plantation

Refinery & Palm Oil Mill

Trading

% PALM OIL CORPORATE CLIENTS
WITH RSPO AND/ OR ISPO



RSPO and/
or ISPO
Certified

In the certification
process

The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)



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)

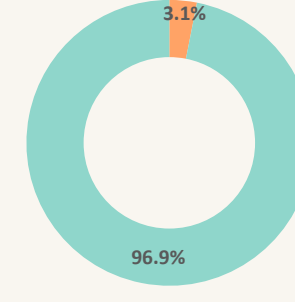


Debtors have at least a Blue PROPER (Environmental Performance Rating) from the Ministry of Environment Life and Forestry



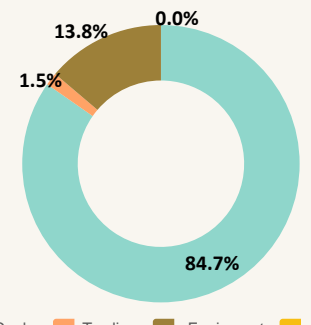
Debtors agree to comply with the loan agreement clause that they will comply with all applicable environmental regulations and required documentations. The failure to satisfy it will impact loan continuity

% COAL TO TOTAL LOAN
(BANK ONLY)



Coal others

COAL LOAN BREAKDOWN



Coal Mining

Trading

Equipment
Suppliers

Briquette
Industry

Best-in-class governance is a corporate priority

Top Management

The Board of Commissioners



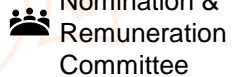
7 out of 10 are independent commissioners



Audit Committee



Risk Monitoring Committee



Nomination & Remuneration Committee



Integrated Governance Committee

All Committees under BOC are chaired by an independent commissioner

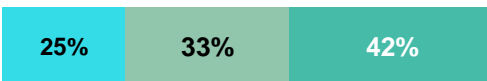
The Board of Directors

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 2023

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”

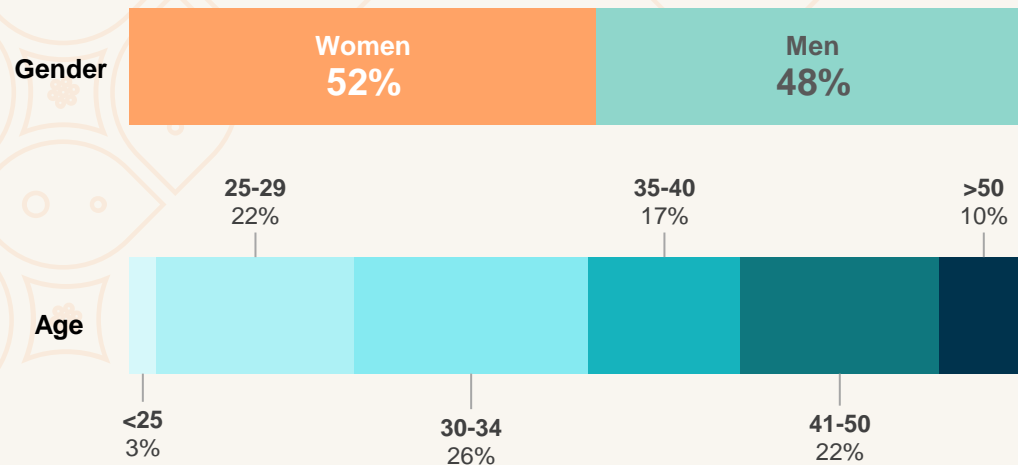
Based on the 2022 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD), improved from “Very Good”

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 March 2023 with the total number of full-time employees: 27.108

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:
03 April 2023

MSCI Indonesia ESG Leaders Index

MSCI
Indonesia
ESG Leaders Index



Last Update:
31 March 2022

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

SUSTAINALYTICS

ESG Risk Rating
25.7 Medium Risk



Ranking

INDUSTRY GROUP

Banks

404 out of 1001

UNIVERSE

Global Universe **7,337** out of 15,530

Last Update:
10 Feb 2023

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:
15 Mar 2023 – 19 Sep 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 – WHOLESALE & INTERNATIONAL BANKING DIRECTOR

- Corporate & International Banking Director, PT. Bank Negara Indonesia (Persero) Tbk (2020-2023)
- 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 – RETAIL BANKING DIRECTOR

- Treasury Director, PT. Bank Negara Indonesia (Persero) Tbk (2022-2023)
- 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 – ENTERPRISE & COMMERCIAL BANKING DIRECTOR

- Institutional Banking Director, PT. Bank Negara Indonesia (Persero) Tbk (2020-2023)
- 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 – INSTITUTIONAL BANKING DIRECTOR

- Enterprise & Commercial Banking Director, PT. Bank Negara Indonesia (Persero) Tbk (2020-2023)
- 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 – DIGITAL & INTEGRATED TRANSACTION BANKING DIRECTOR

- Consumer Banking Director, PT Bank Negara Indonesia (Persero) Tbk (2020-2023)
- General Manager of Data Management Division, PT Bank Negara Indonesia (Persero) Tbk (2019)
- General Manager of Consumer Product Management, PT Bank Negara Indonesia (Persero) Tbk (2018)

EDUCATION

- Bachelor's degree in Physics from University of Indonesia



RONNY VENIR – NETWORK & SERVICES DIRECTOR

- SEVP Network, PT Bank Negara Indonesia (Persero) Tbk (2019 – 2020)
- SEVP Medium Business PT Bank Negara Indonesia (Persero) Tbk (2018 – 2019)

EDUCATION

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



MUCHAROM – HUMAN CAPITAL & 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 & 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

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, Makassar



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



ROBERTUS BILITEA – INDEPENDENT COMMISSIONER*)

- President Director, PT Bahana Pembinaan Usaha Indonesia Persero (2020 – present)
- Independent Commissioner, PT Bank Mandiri (Persero) Tbk (2019 – 2020)
- Executive Director, Deposit Insurance Agency (LPS) (2012 – 2020)

EDUCATION

- Bachelor Degree of Law, University of Krisnadwipayana
- Magister Degree of Business Law, University of Padjadjaran

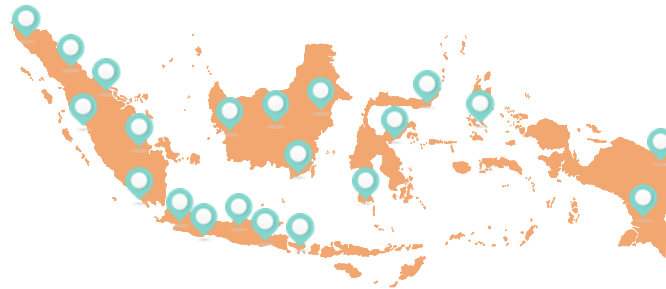
*)Waiting for Fit & Proper Test

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
Mar-23 171.075	Mar-23 13.392	Mar-23 20	Mar-23 27	Mar-23 12	Mar-23 1.803	Mar-23 27,108
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

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

68.5 million
FUNDING
ACCOUNTS

23.0 million
REGULAR SAVING
ACCOUNTS

1.9 million
CREDIT CARDS

231,317
MORTGAGE
COSTUMERS

CORPORATE/SME CUSTOMER HIGHLIGHTS

425,702
BUSINESS BANKING
DEBTORS

457
CORPORATE
DEBTORS

2,195
MEDIUM LOAN
DEBTORS

423,050
SMALL LOAN
DEBTORS



E-Banking (Bank Only)

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

E CHANNEL		1Q22	2022	1Q23	YoY (%)
	Mobile Banking				
	#User (Th)	11,474	13,632	14,264	24.32
	#Trx (Mn)	127	597	193	52.67
	Volume (IDR Tn)	165	802	252	52.88
	SMS Banking				
	#User (Th)	12,388	12,603	12,640	2.04
	#Trx (Mn)	173	698	169	-2.32
	Volume (IDR Tn)	7	27	5	-31.83
	Internet Banking				
	#User (Th)	2,142	2,176	2,189	2.25
	#Trx (Mn)	5	17	4	-20.22
	Volume (IDR Tn)	11	39	8	-25.12
	ATM				
	#Trx (Mn)	348	1,374	287	-17.52
	Volume (IDR Tn)	163	676	154	-5.18

EXPANDING THE NETWORK OF BANKING SERVICES
TO UNBANKED PEOPLE THROUGH AGEN46

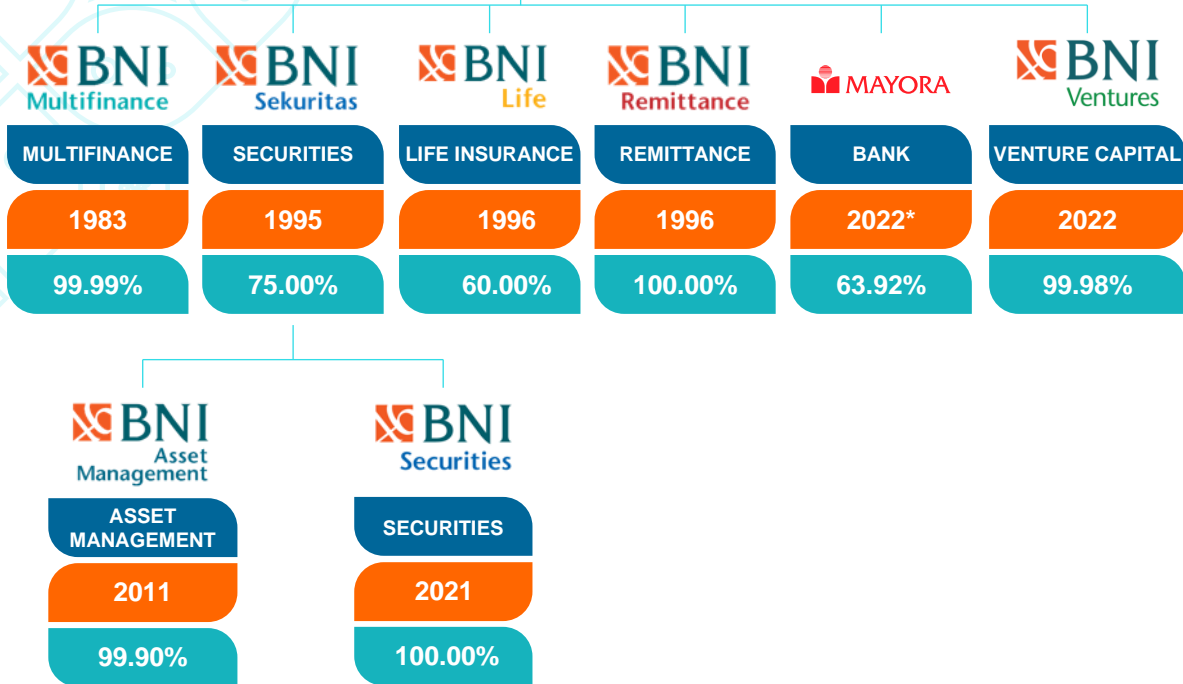
BRANCHLESS BANKING		1Q22	2022	1Q23	YoY (%)
	# Agent	157.464	164.979	171.075	8,6
	Agent Fund (IDR Bn)	2.218	2.711	2.715	12
	#Trx (Mn)	20,63	83,02	16,14	-21,7
	Volume (IDR Tn)	18,61	73,80	14,36	-22,8
	#Pandai Account (Th)	19.796	20.005	20.010	1,08
	Pandai Fund (IDR Bn)	1.144	920	1.195	4,46

RELIABLE TRANSACTION PLATFORM TO SUPPORT THE CASHLESS SOCIETY

ELECTRONIC MONEY & ACQUIRING		1Q22	2022	1Q23	YoY (%)
	BNI Tap Cash				
	#Card (Th)	8,540	9,710	10,440	22.25
	#Trx (Mn)	11	57	20	85.66
	Volume (IDR Bn)	310	1,530	474	53.00
	Acquiring (EDC + Online Merchant)				
	#Trx (Mn)	21	98	28	33,33
	Volume (IDR Tn)	18	83	20	11,11

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	2021 ¹⁾	2022 ²⁾	1Q22 ²⁾	1Q23 ²⁾	YoY
Total Asset	25,796.2	38,234.4	25,876.5	39,352.4	52.1%
Liabilities	18,221.5	25,955.2	18,544.0	26,833.5	44.7%
Equity	7,574.7	12,279.3	7,332.5	12,518.8	70.7%

Profit & Loss Summary	2021 ¹⁾	2022 ²⁾	1Q22 ²⁾	1Q23 ²⁾	YoY
Earning After Tax	284.3	307.3	36.7	111.6	203.7%
Fee Based Income ³⁾	409.5	478.0	122.7	107.4**	-12.5%
Dividen	28.6	220.8	-	-	-

Total Contribution (EAT + FBI + Div)	722.4	1,006.0	159.5	219.0	37.3%
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1) Include BNI Syariah YoY Calculation

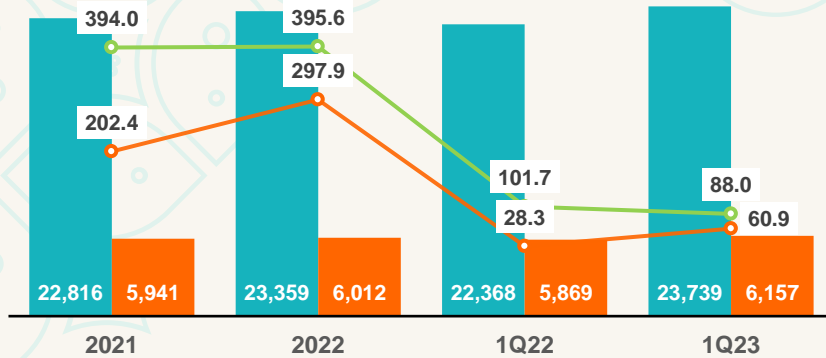
2) Exclude BNI Syariah YoY Calculation

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

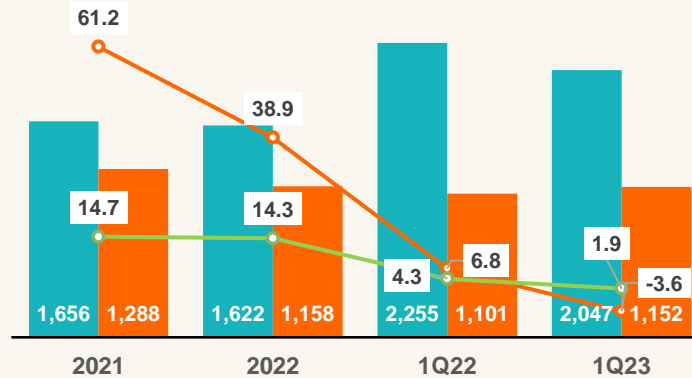
** Projection of Mar 2023

Subsidiaries

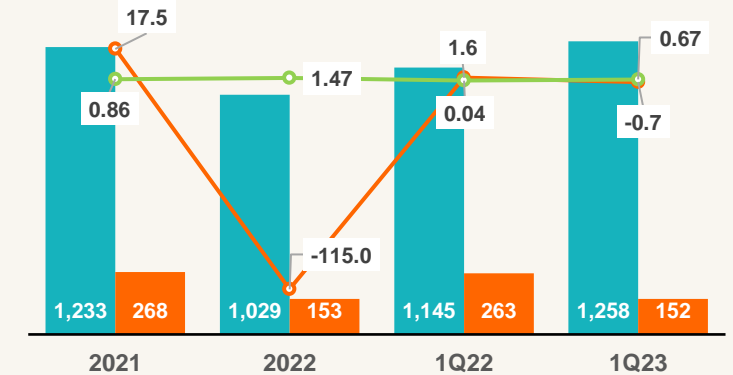
BNI LIFE**



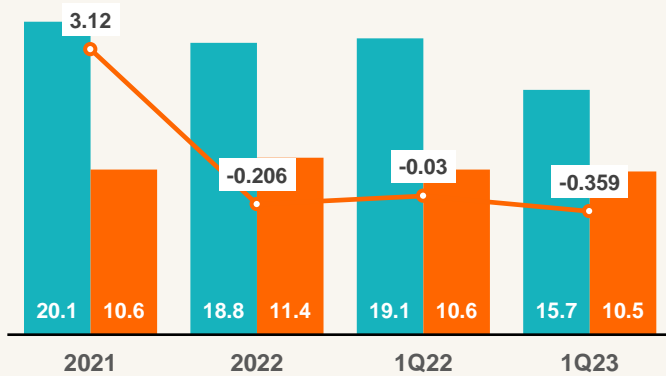
BNI SECURITIES CONSOLIDATED



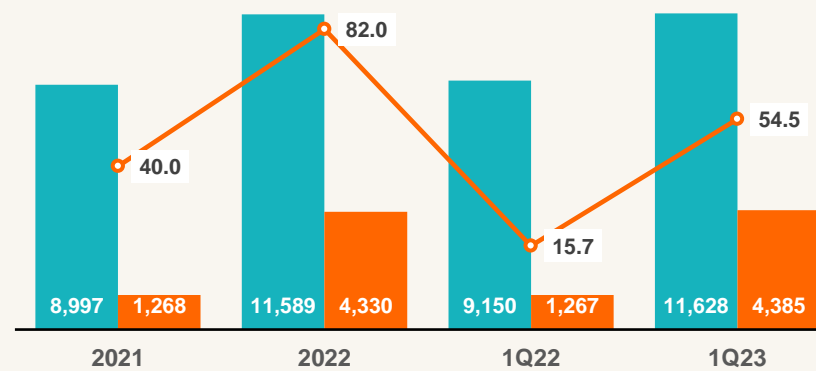
BNI MULTIFINANCE



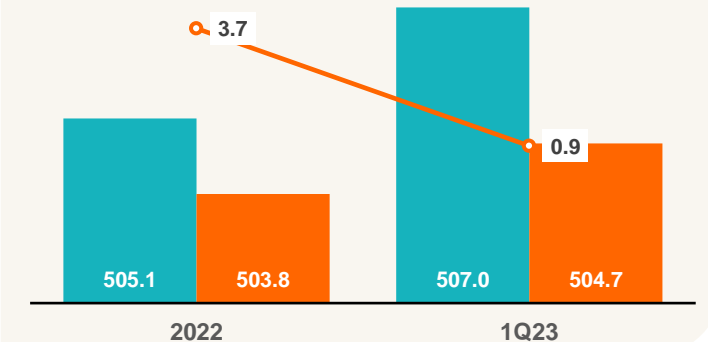
BNI REMITTANCE LTD



BANK MAYORA*

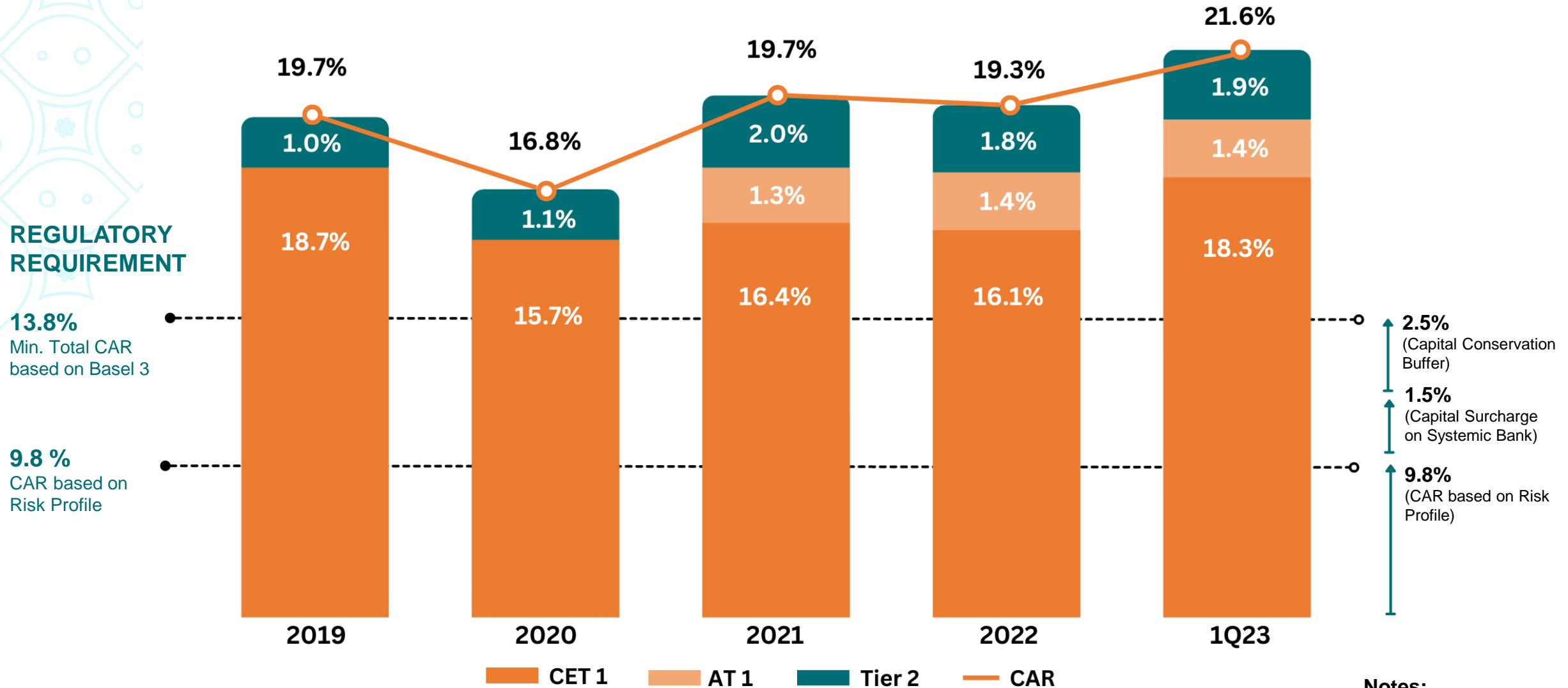


BNI VENTURES*



Asset (IDR Bn) Equity (IDR Bn) EAT (IDR Bn) FBI contribution to BNI (IDR Bn)*** * New Subsidiaries ** PSAK 71 *** Prognosa 1Q23

Capital Ratios are Well Above Minimum Requirement (Bank Only)



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	2021	2022	1Q23
I Common Equity Tier I Capital (%)			
Minimum Requirement	7.8	10.3	10.3
BNI Realization & Projection	16.4	16.0	18.3
II Tier I Capital (%)			
Minimum Requirement	9.3	11.8	11.8
BNI Realization & Projection	17.7	17.5	19.7
III Total CAR Based on Risk Profile + Add Buffers (%)			
1. BNI Risk Profile (Rating 2 Sound)	9.8	9.8	9.8
2. Capital Conservation Buffer	0	2.5	2.5
3. Countercyclical Buffer 0% - 2.5%	0	0	0
4. Capital Surcharge for DSIB Bucket	1.5	1.5	1.5
Minimum Requirement (%)	11.3	13.8	13.8
CAR BNI Realization & Projection (%)	19.7	19.3	21.6

RISK WEIGHTED ASSET (BANK ONLY – Rp Tn)

	2021	2022	1Q23
RWA - Credit Risk	547.2	586.2	586.9
RWA - Market Risk	1.7	2.2	4.1
RWA - Operational Risk	87.3	93.0	35.1
Total RWA	636.2	681.4	626.1
Total Capital	125.6	131.3	135.3
CAR - %	19.7	19.3	21.6

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 March 31, 2023 was Rp9,350, grew 13.3% Year on Year

- Issued shares 18,648,656,458 shares
- Price [31 March 2023] : Rp 9,350 [+13.3% YoY, +1.36% YtD]
- Market Capitalization : Rp 174.4 trillion [+/- US\$ 11.6 billion]

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

Public BBNI Shares Ownerships: 40.00%

Public Shareholders	Shares	Ownership
Foreign Institutions	4,735,886,662	63.49%
Pension Fund	859,920,054	11.53%
Private Stakeholders/ Investors	847,407,721	11.36%
Mutual Funds	516,701,302	6.93%
Insurance	416,067,316	5.58%
Private Limited	52,535,910	0.70%
Foundation	26,766,398	0.36%
Bank	3,265,557	0.04%
Union	443,097	0.01%
Other institution	5,133	0.00%

Floating Ownerships	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
Domestic	51%	42%	40%	39%	38%	36%
Foreign	49%	58%	60%	61%	62%	64%

5 Years Financial Data



5 Years Financial Data (1)

Balance Sheet (IDR Billion)	2018	2019	2020	2021	2022	1Q22	1Q23
Total Assets	808,572	845,605	891,337	964,838	1,029,837	931,983	1,012,363
Placement with other-Banks & BI	39,324	47,777	61,329	92,290	51,569	58,255	60,099
Marketable Securities (market value)	32,362	27,447	29,947	26,053	28,556	27,578	30,823
Government Bonds (market value)	86,791	81,029	90,661	111,430	121,291	111,612	123,018
Loan (Gross)	512,778	556,771	586,207	582,436	646,188	591,683	634,326
Third Party Funds	578,775	614,311	679,452	729,169	769,269	692,741	743,729
Deposit from other Banks	14,233	11,926	9,372	14,377	15,245	15,827	21,753
Marketable Securities Issued	3,087	3,085	3,085	18,751	22,110	18,880	21,485
Borrowings	52,025	57,236	44,114	32,458	35,654	31,541	34,597
Shareholder's Equity	110,374	125,004	112,872	126,520	140,198	128,540	145,063

Profit & Loss (IDR Billion)	2018	2019	2020	2021	2022	1Q22	1Q23
Interest Income	54,139	58,532	56,173	50,026	54,659	12,174	15,019
Interest Expense	(18,693)	(21,930)	(19,021)	(11,779)	(13,338)	(2,943)	(4,615)
Net Interest Income	35,446	36,602	37,152	38,247	41,321	9,231	10,404
Premium Income Net	1,712	1,697	1,471	1,399	1,552	309	377
Non-Interest Income	9,615	11,358	11,864	13,639	14,820	4,032	3,236
Recovery	1,997	2,354	1,549	2,581	3,780	1,108	1,138
Operating Income	48,771	52,012	52,036	55,865	61,472	14,681	15,155
Operating Expense	(21,783)	(23,687)	(24,214)	(24,801)	(27,059)	(6,145)	(6,503)
Pre-Provision Operating Profit	26,988	28,325	27,822	31,064	34,413	8,536	8,652
Provisioning Charges	(7,388)	(8,838)	(22,590)	(18,298)	(11,514)	(3,600)	(2,149)
Non-Operational Inc/(Exp)	221	(118)	(119)	(216)	(212)	(65)	(46)
Net Income Before Tax	19,821	19,369	5,113	12,551	22,687	4,871	6,457
Net Income	15,015	15,384	3,280	10,898	18,312	3,962	5,221

5 Years Financial Data (2)

Financial Ratios - %	2018	2019	2020	2021	2022	1Q22	1Q23
CAPITAL							
Shareholders equity to total asset	13.7	14.8	12.7	13.1	13.6	13.8	14.3
Tier I - CAR (include operational risk)	17.4	18.7	15.7	17.7	17.5	17.3	19.7
Tier II - CAR (include operational risk)	1.1	1.1	1.1	2.0	1.8	1.9	1.9
Total CAR (credit,market + operational risk)	18.5	19.7	16.8	19.7	19.3	19.3	21.6
ASSET QUALITY							
Net Non-Performing Loan	0.8	1.2	0.9	0.9	0.5	0.9	0.5
Gross Non-Performing Loan	1.9	2.3	4.3	3.7	2.8	3.5	2.8
Allowance for possible loan to gross NPL	152.9	133.5	182.4	233.4	278.3	250.1	286.8
RENTABILITY							
Pre-Tax ROAA	2.8	2.4	0.5	1.4	2.5	2.3	2.7
ROAE*	15.2	13.4	2.6	9.4	14.9	15.2	15.5
Net Interest Margin	5.3	4.9	4.5	4.7	4.8	4.5	4.7
EFFICIENCY							
Cost to Income Ratio	42.5	43.9	44.2	43.3	42.6	39.7	41.7
LIQUIDITY							
Loan to Deposit Ratio	88.8	91.5	87.3	79.7	84.2	85.2	85.4
COMPLIANCE							
Statutory Reserve Requirement (Rupiah)	6.5	6.7	5.4	7.7	11.9	5.9	7.8
Net Open Position	2.0	2.4	3.2	0.9	1.6	1.9	2.8
DIVIDEND							
Dividend Payout Ratio [%]	25.0	25.0	25.0	25.0	40.0		

*ROAE with average total equity as denominator ; 17.1% in 1Q23 if the denominator is Tier 1 Capital as reported to OJK

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Rounding

Please note that rounding differences may appear throughout the presentation.

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INDONESIA



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