



9M 2022
FINANCIAL UPDATE
PRESENTATION

PT Bank Rakyat Indonesia (PERSERO) Tbk.



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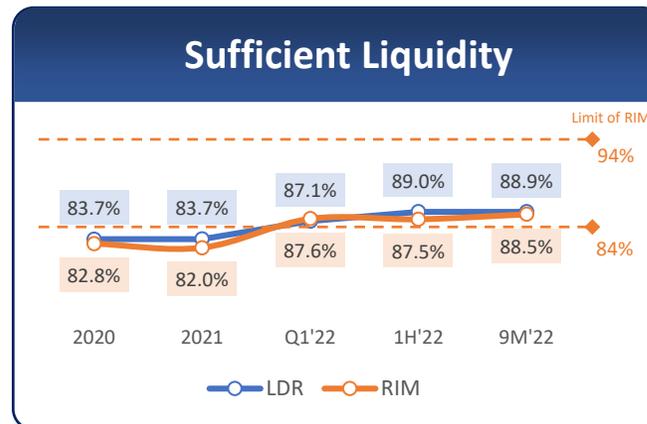
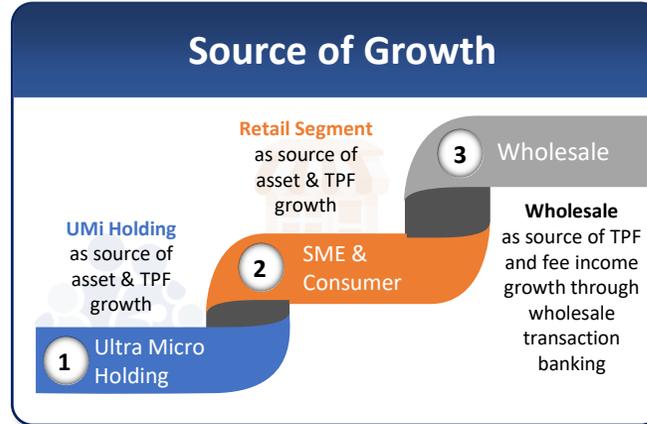
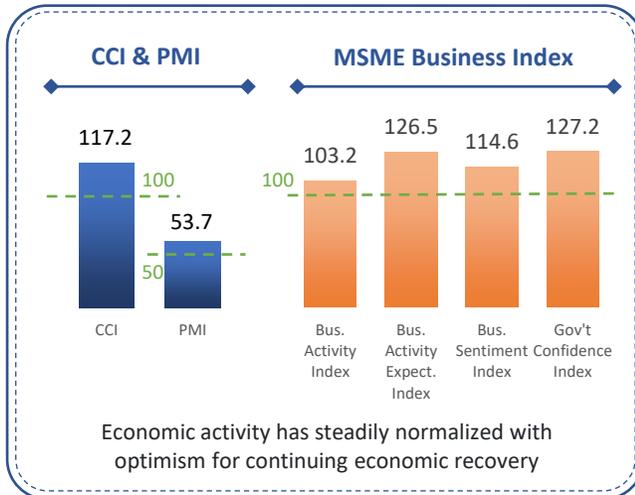
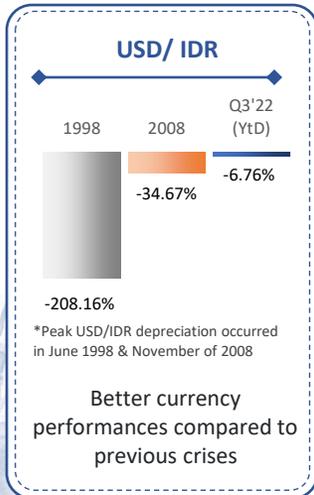
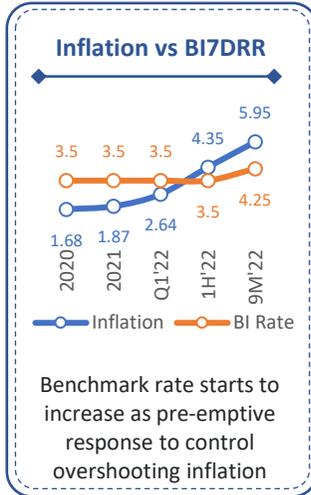
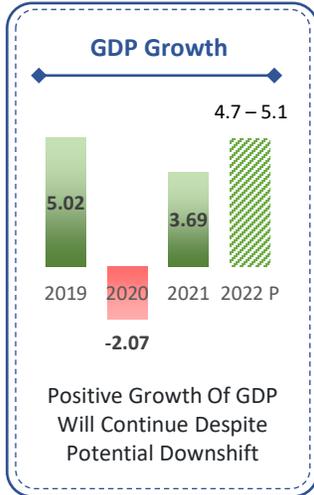


MANAGEMENT HIGHLIGHTS



Recovering Macro Environment Amid Anticipated Turbulences

Strategic Responses to Secure Sustainable Business Growth and Deliver Sustainable Profit*



*Bank only numbers

MACRO ECONOMY





MACRO ECONOMIC UPDATE

Optimism for Economic Upturn Remains Intact, Supported by Persistent Macro Indicators



Recovering GDP Growth

GDP Growth

Full-Year



Quarterly



GDP Composition



Household & Investment Growth



Indonesian GDP continue to grow strongly in Q3'22, supported by strong household consumption as MSME continue its recovery

Continuing Optimism from Recovery

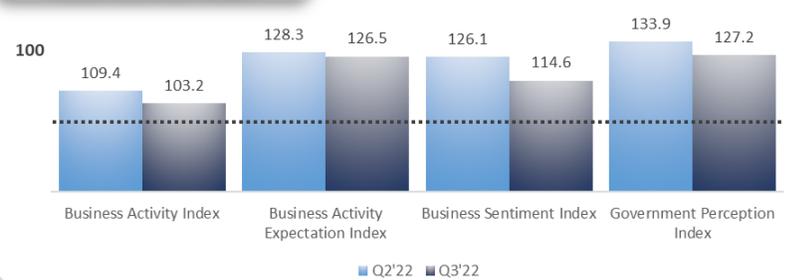
Google Mobility Index



Trade Balance & Foreign Reserves



MSME Business Index



Consumer Confidence Index



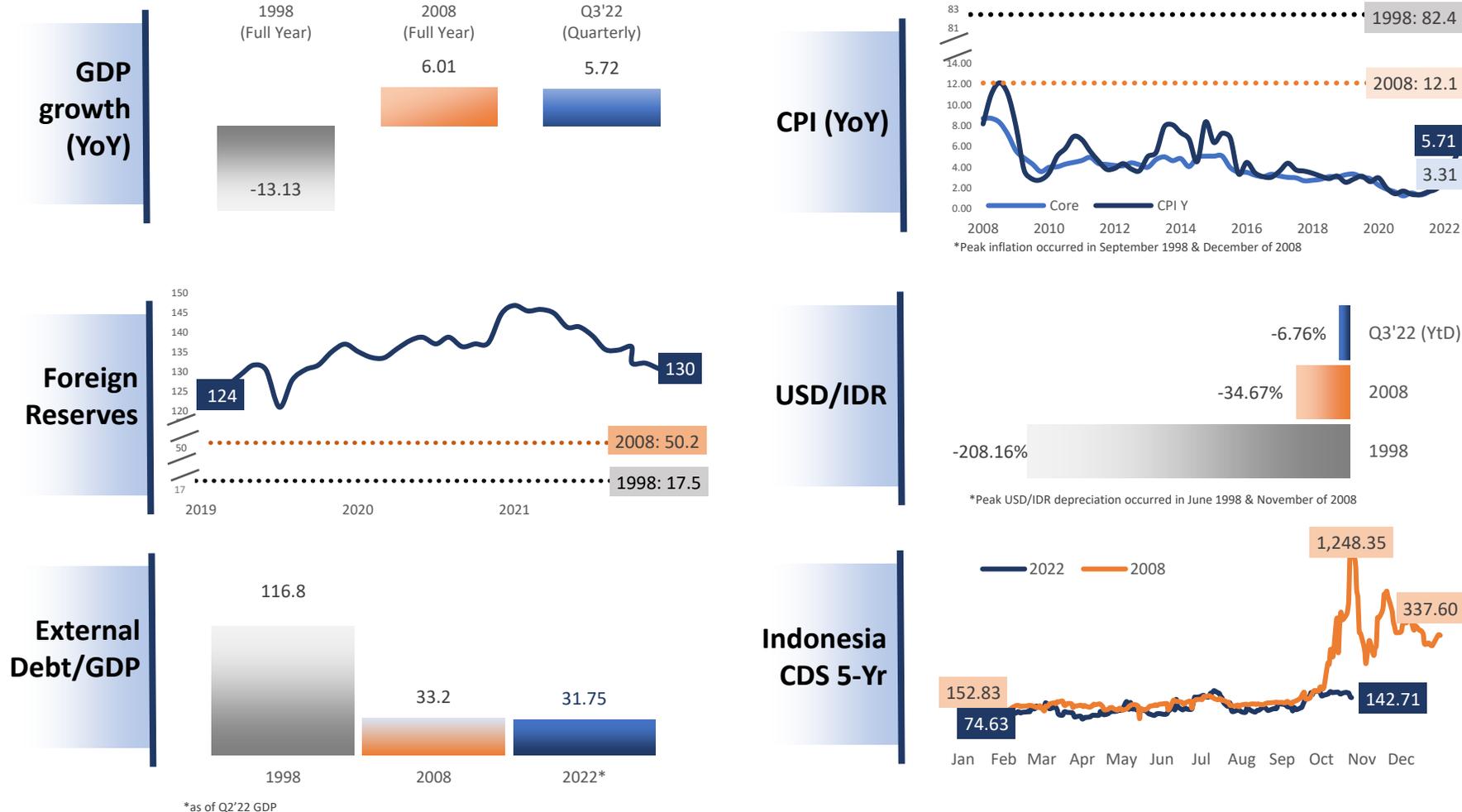
Retail Sales Index



PMI



Current Macroeconomic Indicators vs Previous Crises (1998 & 2008)



All macroeconomic indicators has shown that Indonesia has better fundamentals than in previous crises, allowing the country to be in better condition to weather upcoming external challenges

9M'22 KEY HIGHLIGHTS





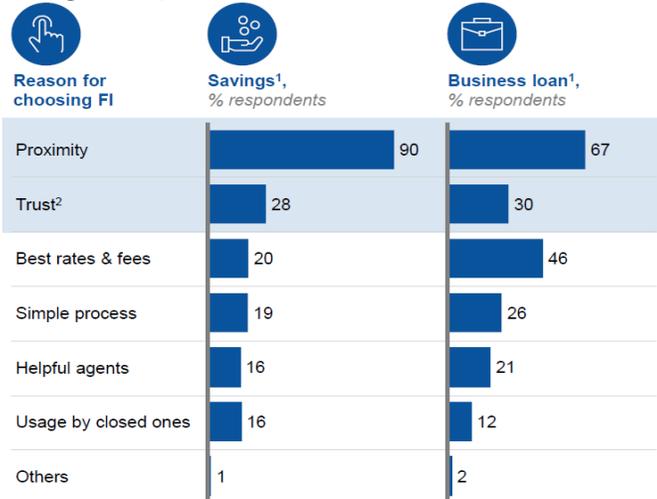
FOCUS TO GROW ON HIGH YIELD ASSET



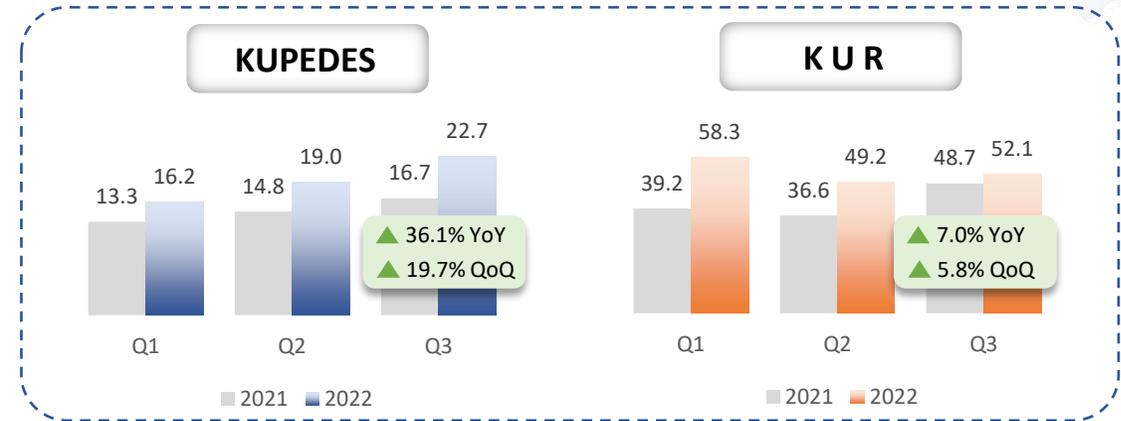
Overarching Strategy to Boost Micro loans Growth Which Offers Higher Profitability From Other Segments

Research on Main Factors of UMi/Micro Customers in Choosing Financial Institution (% Respondents)

Source: Company's Customer Survey conducted with Mckinsey, 2020



Quarterly Disbursement



Comprehensive Strategy to Boost Kupedes Growth

BUSINESS PROCESS REENGINEERING



Enhancing Digital Micro Loan Underwriting Application Sales Management, Monitoring & Evaluation, Cross Selling, Origination & Approval



Integrated Digital Sales Platform ("Senyum Mobile") for BRI, Pegadaian & PNM to enabling cross selling & joint acquisition

PRODUCT INNOVATION & ALIGNMENT

KUPEDES Rejuvenation

- Grace period scheme
- Hybrid scheme (Kupedes Utama)
- Auto renewal
- Pre-approval

KECE (Kupedes Extra Cepat)

- Lower ticket size
- Shorter Tenor
- Faster approval

SIMPEDES BISA

- Micro Savings product with investment and protection features

Product Re-Alignment

Aligning micro loan product within BRI, PNM (Ulaam) and Pegadaian (Kreasi)

NEW BUSINESS MODEL



Sharing networks for Pegadaian & PNM to give wider access for UMi Customers and enhance joint acquisition & cross selling

BRILink Mitra UMi

Re-define BRILink agent's roles as the primary loan acquisition and to empower ultra micro segment



MICRO HYPERLOCAL ECOSYSTEM

Develop micro payment ecosystem to capture micro transaction, boosting CASA and Fee Income

NEW RULES OF KUR DISBURSEMENT

KUR Allocation Breakdown Parameter: New KUR Borrowers, Kupedes Growth, KUR Loan Quality

The KUR Allocation was determined quarterly based on several parameter

Breakdown Mechanism



...The new mechanism encourages the distribution of Micro KUR in 2022 to remain maximal but still maintains Micro yields by growing customer base and high Kupedes growth...

LOAN OFFICERS' BUSINESS COVERAGE



Loan Officer Designated Coverage Area

Designated Coverage Area prevents overlapping customers and enables loan officers to work more efficiently with a better familiarity to maximize the potential of an area

BRIKODES

BRIKODES as BRI's inclusion management tools which produces recommendation matrices up to sub-district level (inclusion, product holding, digital literacy & risk management)

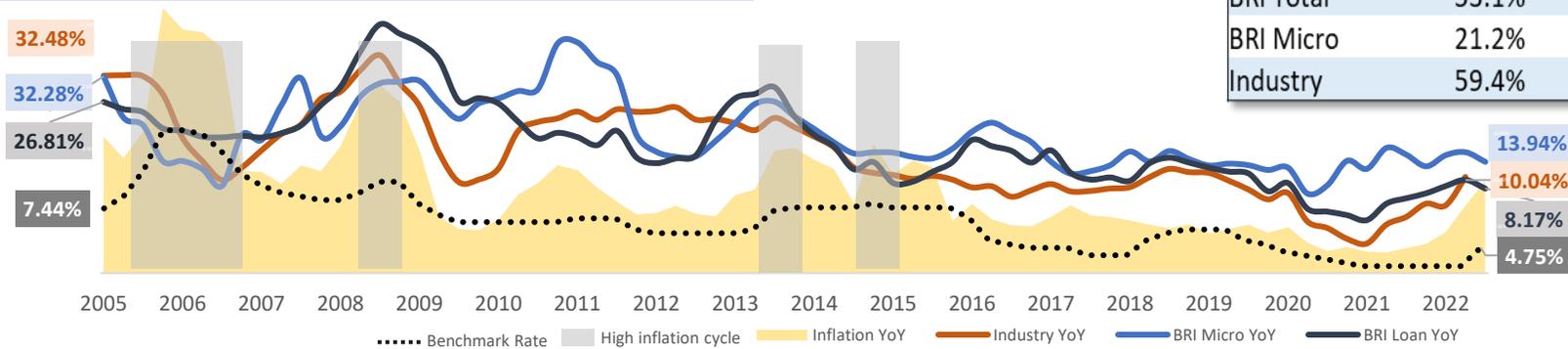


RESILIENT PERFORMANCE DURING INFLATIONARY CYCLE

Unwavering Loan Growth and Quality During Past Inflation Cycles Inciting Confidence for Upcoming Challenges

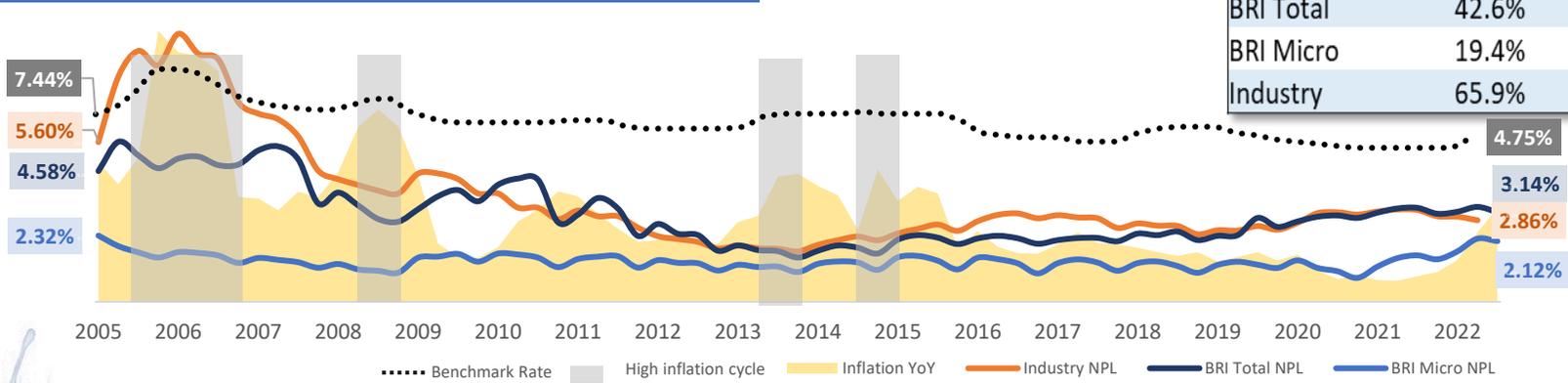


Inflation vs Industry & BRI Loan Growth



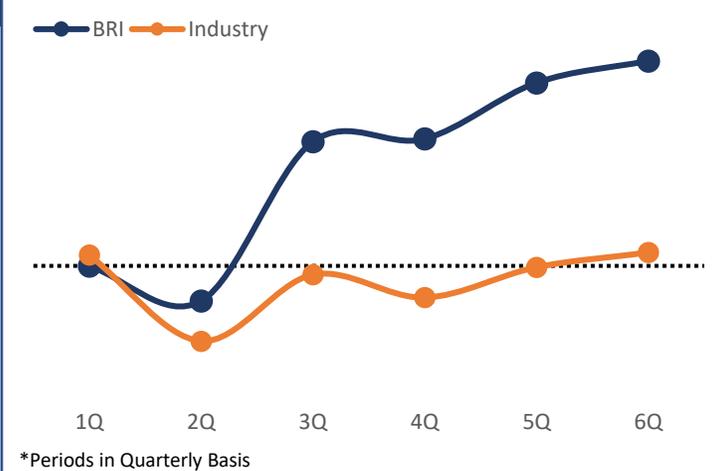
Correlation	
BRI Total	53.1%
BRI Micro	21.2%
Industry	59.4%

Inflation vs Industry & BRI Loan Quality



Correlation	
BRI Total	42.6%
BRI Micro	19.4%
Industry	65.9%

Impulse Response Function: Inflation Impact to BRI & Industry Loan Growth



Impulse Response Function (IRF) analysis shows that high inflation slightly reduces loan growth, both for BRI & the Industry.

BRI exhibits a better ability to recover to baseline loan growth within 2 Quarter compared to the industry, which requires 5-6 Quarter

Indonesia has experienced various inflationary cycles in the past decades, mainly due to rising fuel prices (2005, 2008, 2013, and 2014). Historically, BRI has been able to maintain positive loan growth and relatively manageable loan quality during those inflationary cycles, primarily attributable to the micro loan stable performance



MANAGING ASSET QUALITY THROUGH SOFT LANDING STRATEGY

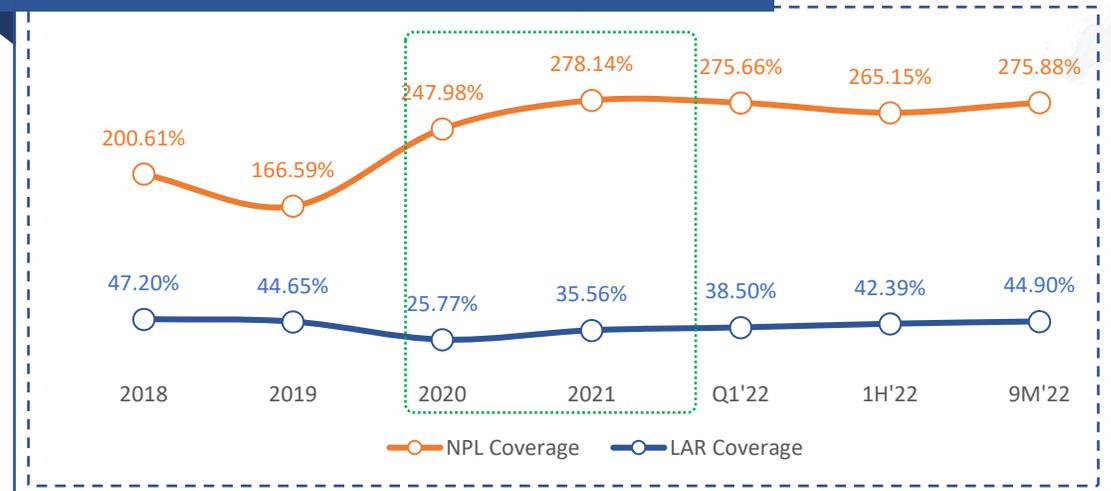
Improving Loan Quality and Adequately Built Provision Provide Ground to Rule Out Relaxation Policy



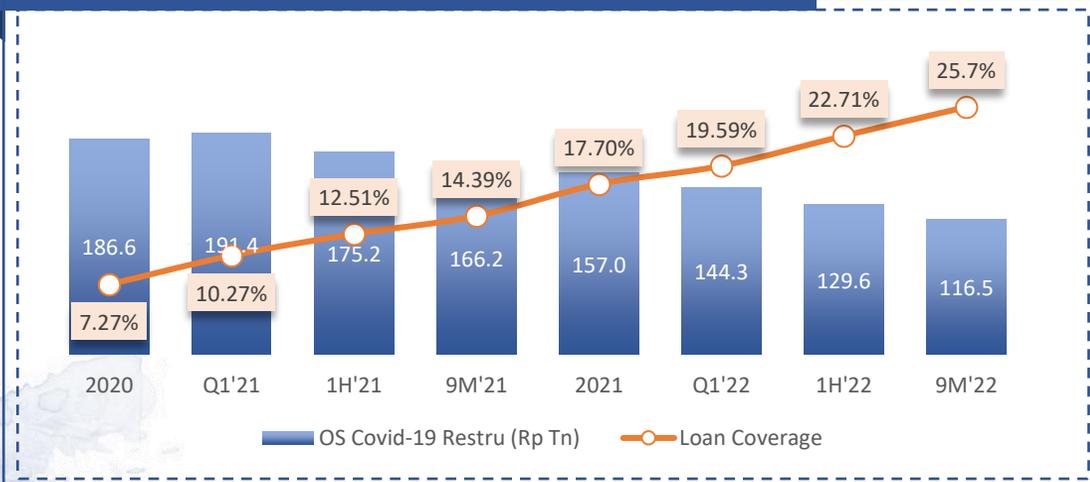
LAR Improvement with Manageable NPL



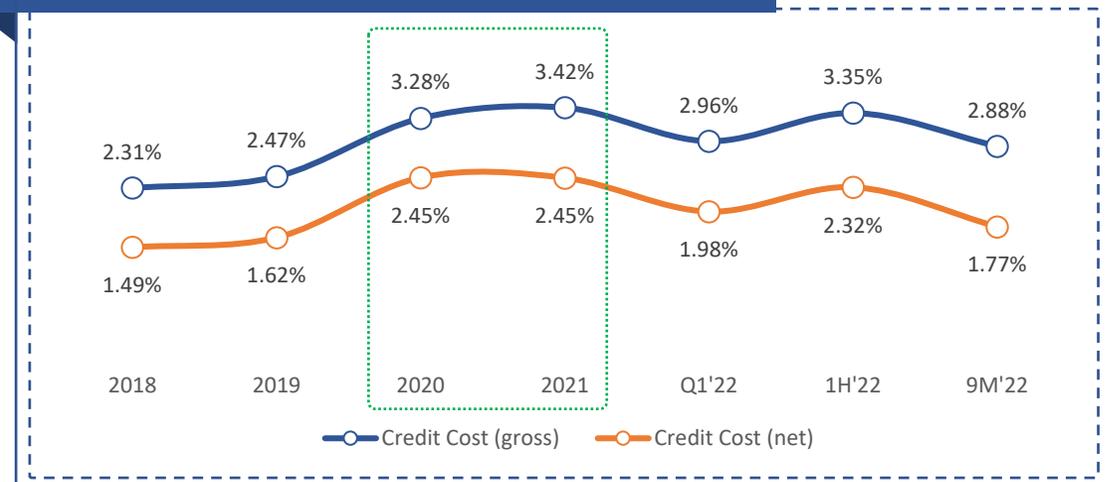
More Adequate LAR and NPL Coverage



Declining Covid-19 Restructured Loan with Higher Provisions



Normalizing Credit Cost



Note: all numbers are bank only, unless stated as consolidated



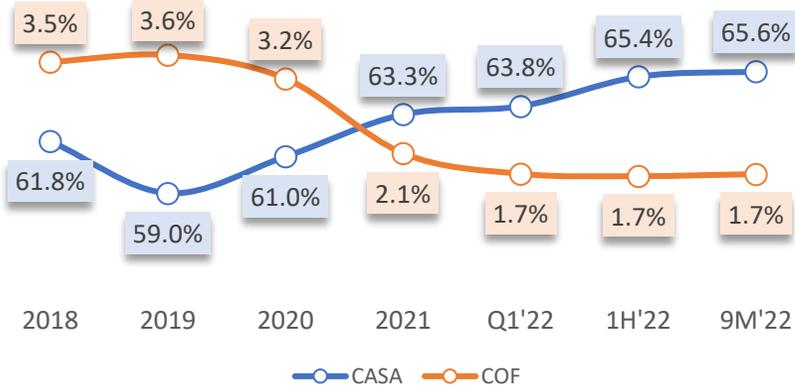
RETAINS CASA GROWTH MOMENTUM

Maintaining CASA Growth by Optimizing Wholesale Banking and BRIMO Penetration

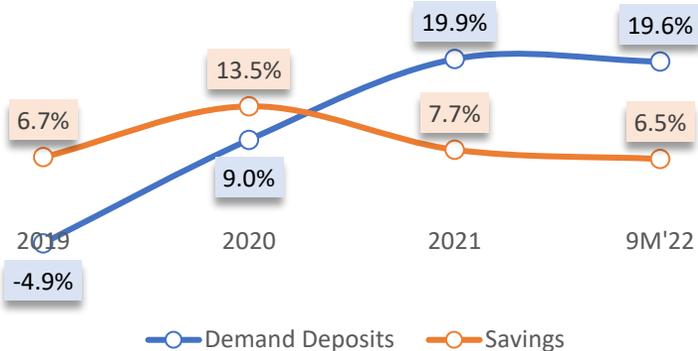


CASA vs COF

BRI's CASA showed an upward trend to drive the downward trend of CoF



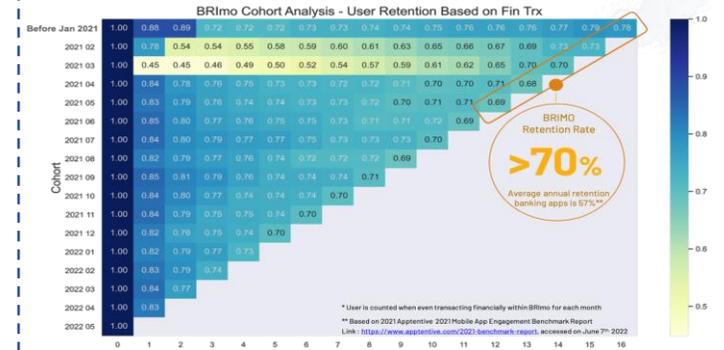
CASA Product YoY Growth



CASA Ecosystem

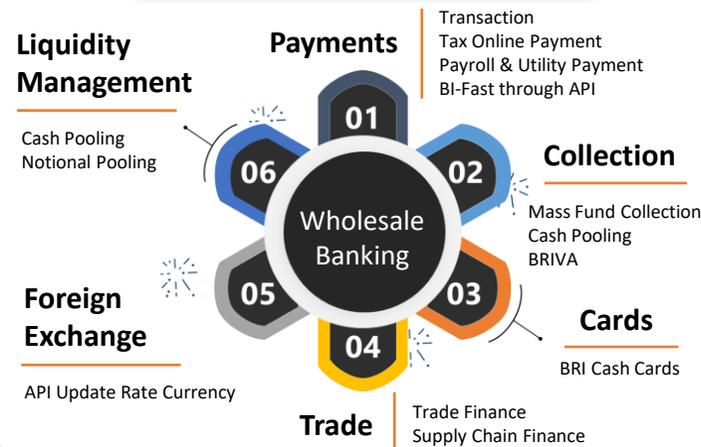


BRIMO Engagement Rate

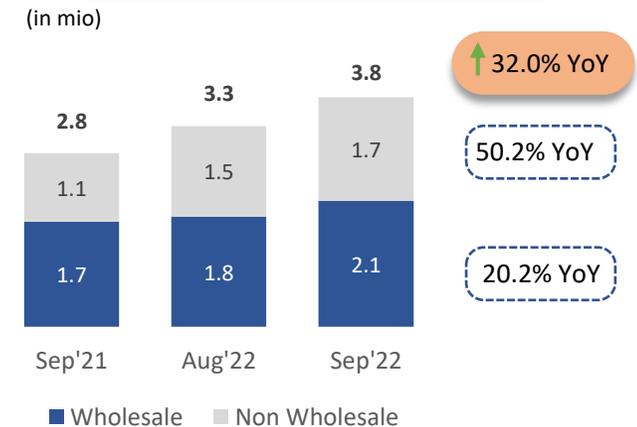


In average, around 70% of users remain using BRIMO features for their financial transaction, reflects high user engagement

Wholesale Banking



Cash Mgt. System - # Transaction

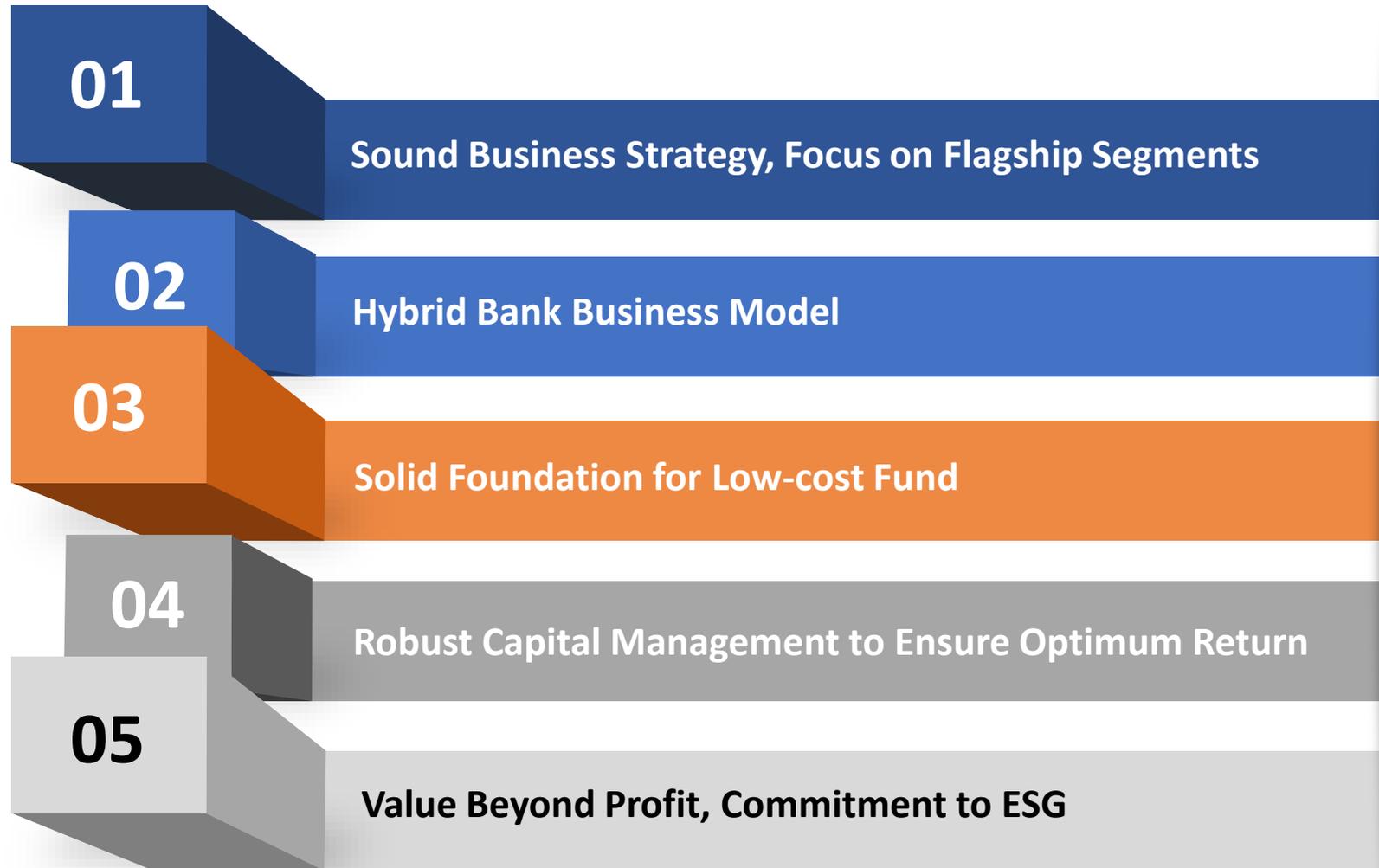


INVESTMENT PROPOSITIONS





BRI INVESTMENT PROPOSITIONS





SOUND BUSINESS STRATEGY, FOCUS ON FLAGSHIP SEGMENT

Leading and Well-positioned To Serve The Ultra Micro & Micro Segment



BRI Well-Positioned to Serve The Ultra Micro & Micro Segment

National Posture of Indonesian Enterprises and Individuals

1 Corporation

- c. 5.5k businesses
- Price sensitive and has easy access to capital markets and banking

2 Medium

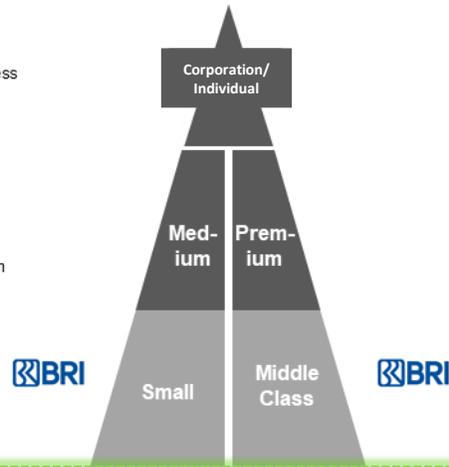
- 60k businesses with assets, >IDR500mn - IDR10bn and sales >IDR2.5bn - IDR50bn
- Limited production and distribution network
- High NPL

3 Small

- c. 785k businesses with assets >IDR50-500mn and sales >IDR300mn - IDR2.5bn

4 Micro & Ultra-Micro

- Total c. 62mn businesses, including ~57mn businesses eligible for ultra micro loans
- Access to group loans or KUR only
- Limited players in this segment



1 HNWI(*)

- 129k people with assets of USD500bn
- 50% family-owned businessmen and conglomerates, 15% investors

2 Premium

- c. 1.1mn people with assets >IDR500mn
- Fairly small market, but contributes significantly to financial industry in Indonesia

3 Middle Class

- c. 90mn people with assets of IDR50mn - IDR500mn
- High knowledge of products and services

4 Micro & Ultra-Micro

- Micro**
 - c. ~ 165 million people with Ample knowledge of basic saving product, but low for investment and insurance
 - Start using digital banking technology
- Ultra Micro**
 - Mostly reliant on informal funding
 - BRI, BPRs dominant in this segment

~15K
Micro
Outlets⁽¹⁾

+597K
BRILink
Agents

~68K
Micro
Financial Advisors⁽²⁾

Source: BRI's public filings

Notes: (*) High Network Individual

(1) Micro outlets include BRI Unit, Teras BRI, Pegadaian Outlets & PNM Outlets.

(2) Micro Financial Advisors Include BRI's Micro Financial Advisor, AO Pegadaian & AO PNM

BRI Comprehensive Ultra Micro and Micro Business



Large Customer Base

+34 Mn Borrowers
(+14.0 Mn BRI, +13.2 Mn PNM, +6.8 Mn Pegadaian borrowers)

+142 Mn depositors (based on account numbers) and **+124 Mn** (based on CIF)



Comprehensive Product Offerings

Lending: Individual (Secured & Unsecured), Group Lending, Pawn Lending

Deposits: Saving Account, Current Account, Time Deposit

Insurance: Life and Health Insurance, General insurance

Investment: Gold Savings



Community-based Business Model

From Locals to Locals: Ultra Micro & Micro business employees (from salesforces to the head of BRI Units) are from local community to build trust with local customers and support local development.



Extensive Banking Networks

6,716 BRI Micro Outlets **597,177** BRILink Agents

4,086 Pegadaian Outlets **4,151** PNM Outlets



Experienced Financial Advisors

~68k Financial Advisors (+27k BRI, +1.9K Pegadaian & +39k PNM) to serve and empower the ultra micro & micro customers



Digitized Business Process

BRISpot Micro, Pegadaian Selena, PNM Digi (Digital Loan Underwriting System)

BRILink Mobile (Mobile App for Brilink Agents)



Micro Payment Ecosystem

Pasar ID (Payment ecosystem for traditional market merchants and buyers)

Stroberi Cashier (Integrated electronic transaction solutions for micro customers)

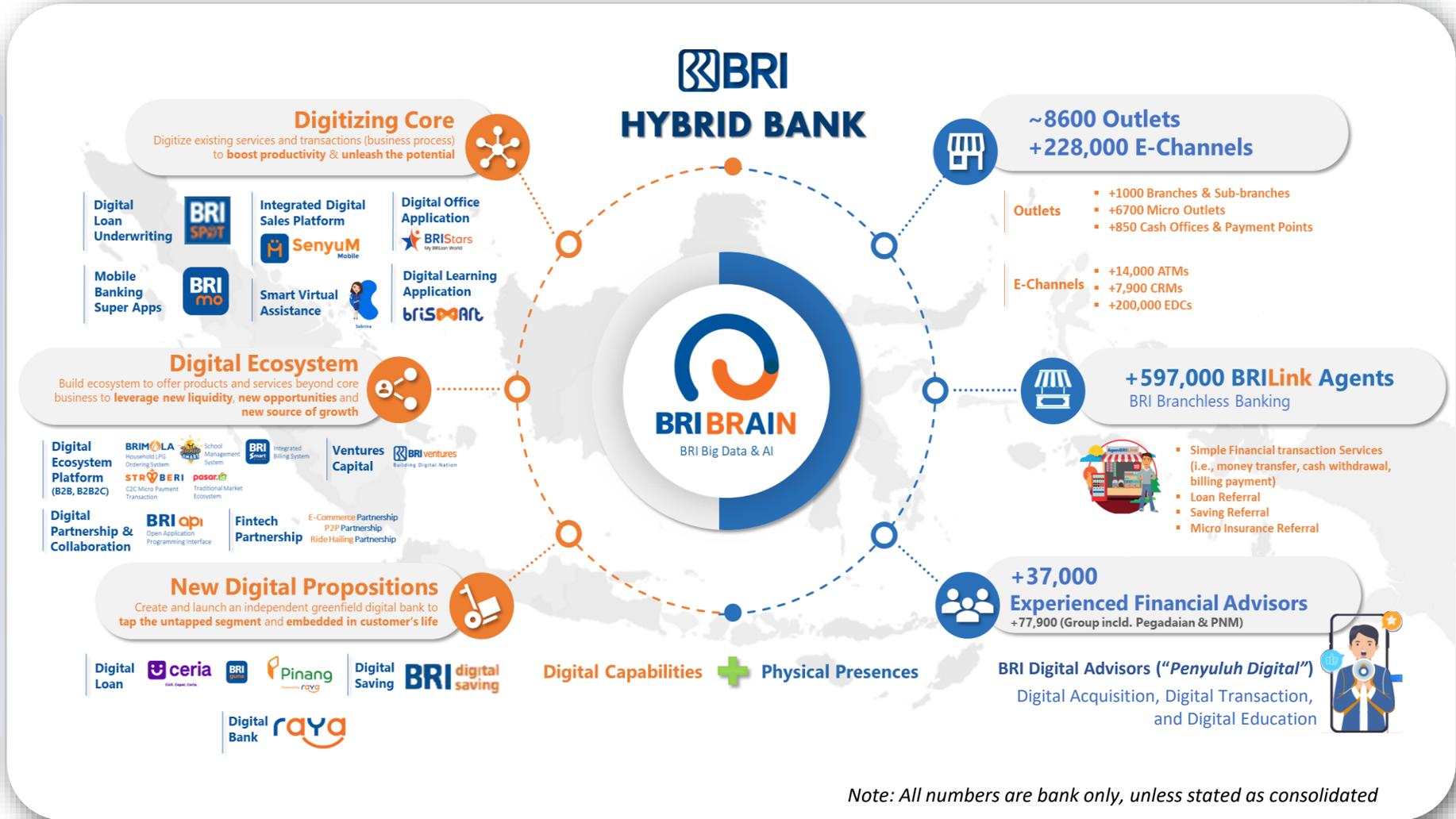


HYBRID BANK BUSINESS MODEL

Combining Physical Presence and Digital Capabilities (Phygital) to Match Customer Journey

Key Characteristics of Ultra Micro & Micro Customers

- 1 Familiar with digital platforms, although smartphone penetration remains low
- 2 Limited knowledge of financial products beyond savings account
- 3 Cash still being the dominant chosen method of transactions
- 4 Need a financial institution that is "locally embedded" and is able to "gain their trust"
- 5 Majority without stable income
- 6 Prefers banking via an agent rather than digital banking model
- 7 Open to beyond banking offerings to help grow the business



Source: Company's Research and Surveys, 2020



SOLID FOUNDATION FOR LOW-COST FUND

BRI CASA Focus Strategies to Optimize Market Potential and BRI Large Customer Base



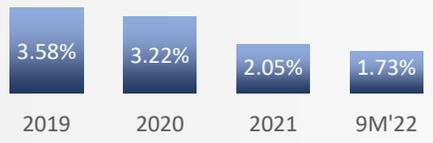
BRI CASA Performance

CASA Growth (IDR Trillion)



Sustain **double digit** CASA growth of 10.0% (CAGR 2.75%)

Cost of Fund



Aggressive efficiency efforts lead decreasing **COF ratios** to 1.73%

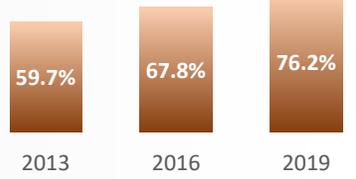
CASA Velocity



Optimum Transaction to strengthen CASA Composition

CASA Potential

Financial Inclusion Index



Source: National Survey of Financial Literacy & Inclusion 2019 by Financial Services Authority

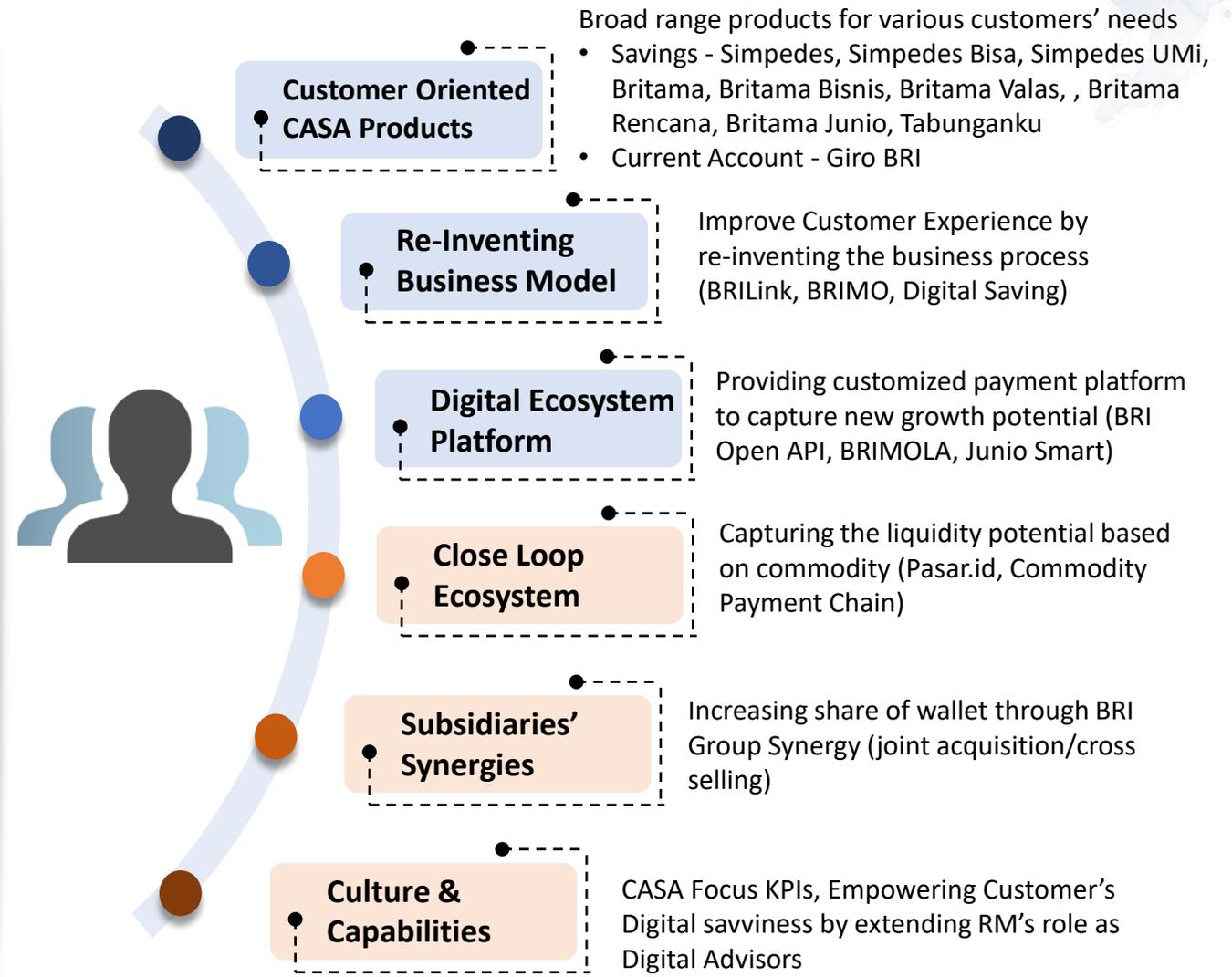
Money Outside Banks (IDR Tn)



Source: Indonesia Financial Statistic Sept 2022;

New Cross Selling Potential

Source of new CASA growth

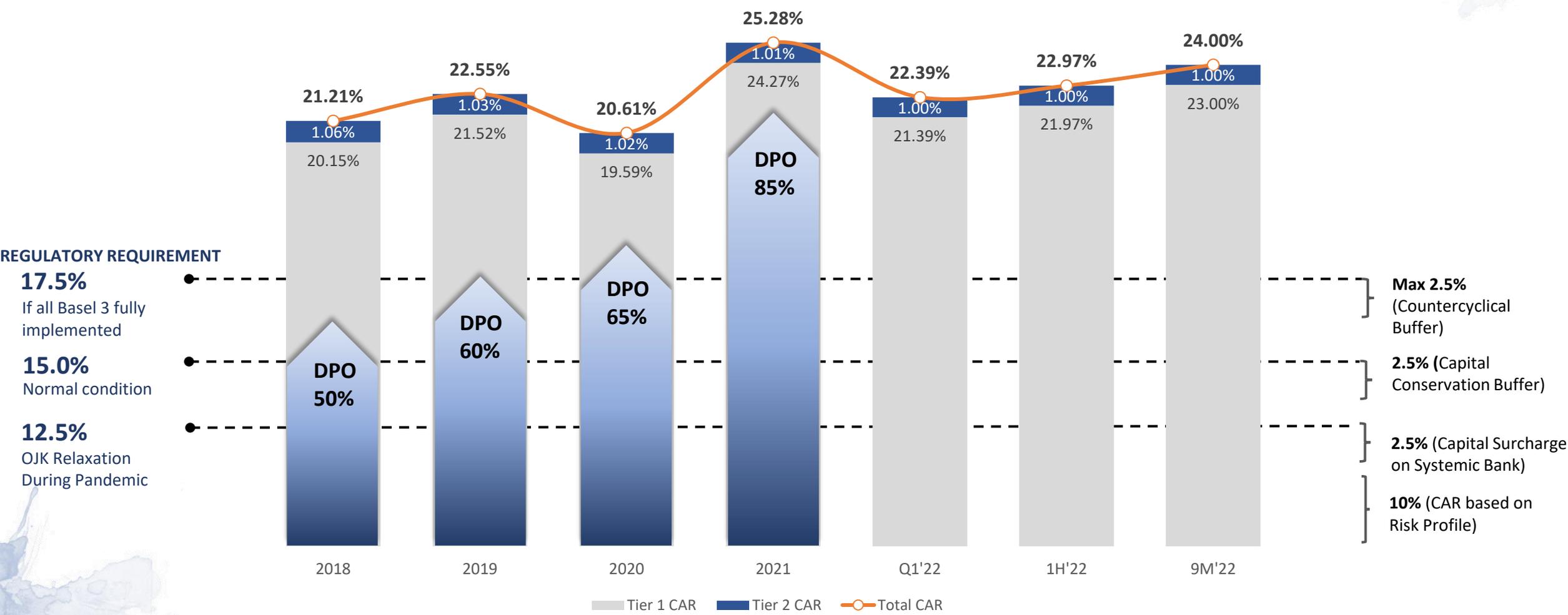




ROBUST CAPITAL MANAGEMENT TO ENSURE OPTIMUM RETURN

Optimizing Capital for Sustainable Business Growth and Shareholders' Return

04



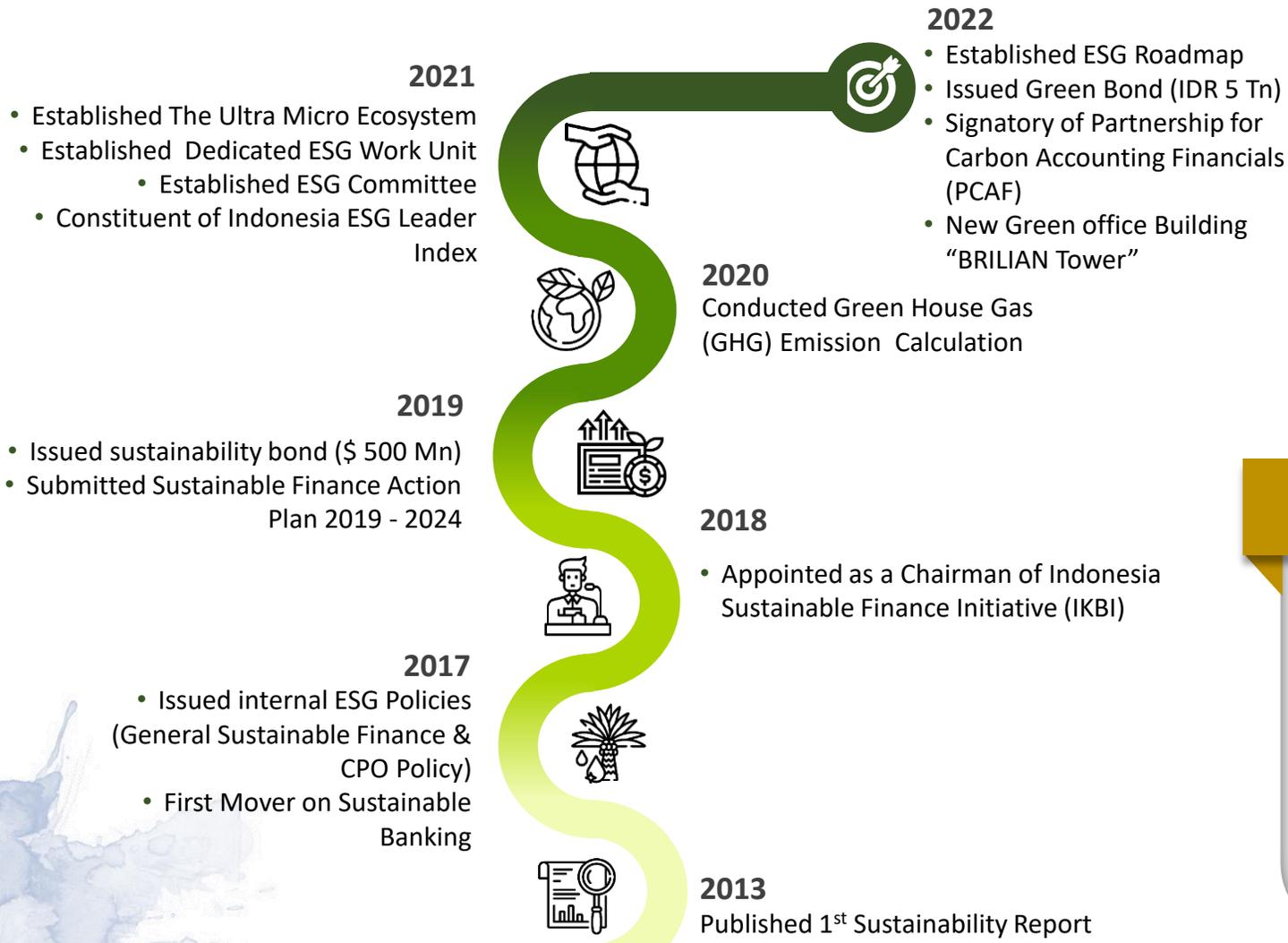
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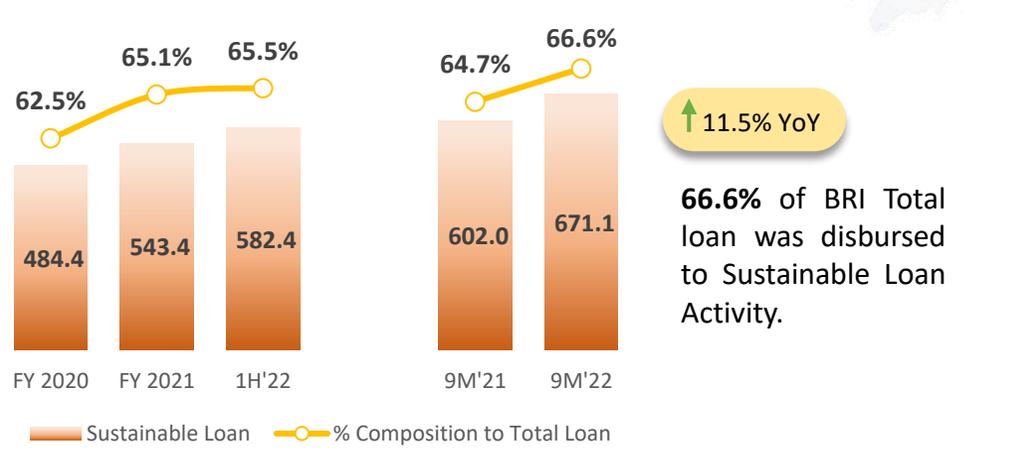
VALUE BEYOND PROFIT, COMMITMENT TO ESG

At The Forefront of ESG Implementation

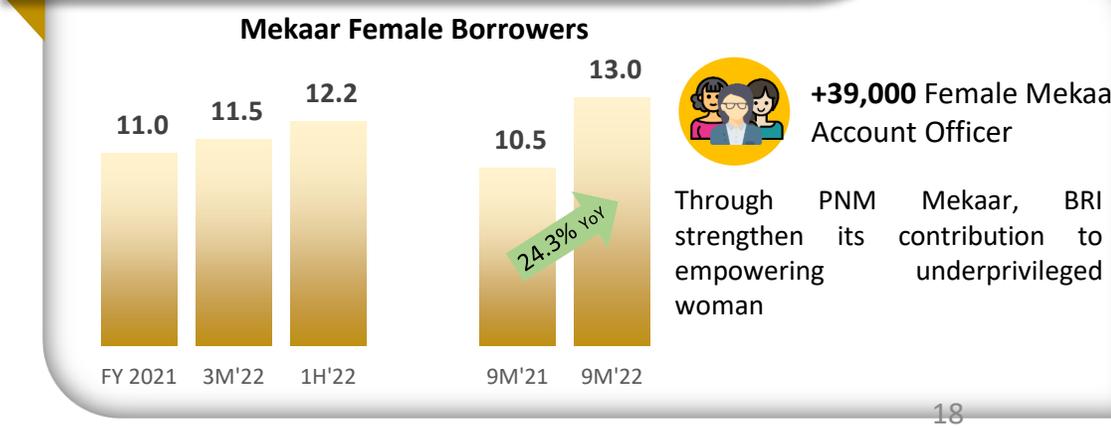
BRI Sustainability Journey



BRI Sustainable Loan Portfolio



Empowering Women Through Ultra Micro Ecosystem



BRI 9M'22 PERFORMANCE HIGHLIGHT





Performance Highlight: Consolidated vs Bank Only



(IDR Billion)

Description	9M'21		9M'22		Growth YoY 9M'22	
	Bank Only	Consolidated	Bank Only	Consolidated	Bank Only	Consolidated
Asset/Liabilities						
Total Assets	1,538,516	1,619,766	1,575,760	1,684,604	2.4%	4.0%
Total Loans & Financing (Gross)	931,051	1,029,939	1,007,118	1,111,478	8.2%	7.9%
Total Deposits	1,121,024	1,135,305	1,132,673	1,139,765	1.0%	0.4%
Net Profit	20,415	19,070	37,185	39,311	82.1%	106.1%
NPL (gross)	3.29%	3.27%	3.14%	3.09%	-0.15%	-0.18%
Credit Cost	3.79%	3.80%	2.88%	3.02%	-0.90%	-0.78%
CASA	60.05%	59.60%	65.65%	65.43%	5.60%	5.83%
LDR	83.05%	82.92%	88.92%	88.51%	5.86%	5.58%
COF	2.14%	2.39%	1.73%	1.94%	-0.41%	-0.45%
NIM	6.86%	7.38%	7.23%	8.21%	0.37%	0.83%
Cost to Income Ratio (CIR)	42.07%	47.74%	38.99%	45.07%	-3.08%	-2.67%
Operating Expense to Operating Income	76.37%	79.83%	62.59%	68.36%	-13.78%	-11.47%
ROA after tax	1.94%	1.61%	3.21%	3.15%	1.27%	1.53%
ROE B/S	13.24%	10.53%	17.58%	18.16%	4.34%	7.63%
Total CAR	24.37%	25.97%	24.00%	26.14%	-0.37%	0.17%

Financial figures for 9M'21 is restated to include Pegadaian and PNM in accordance with PSAK 38



BRI CONSOLIDATED PERFORMANCE HIGHLIGHT



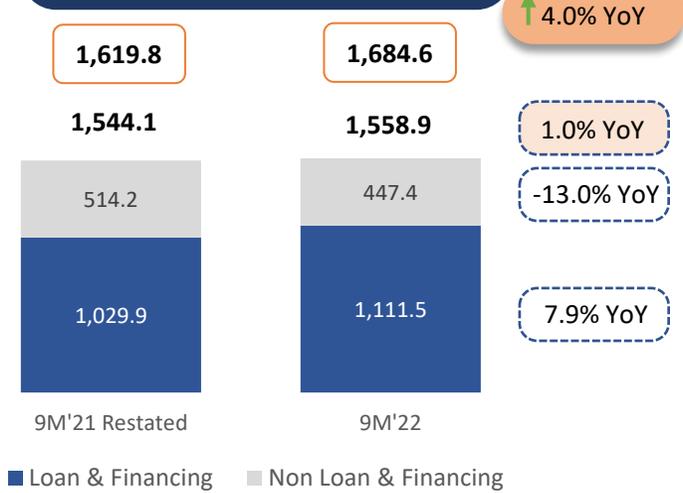
BALANCE SHEET HIGHLIGHT – CONSOLIDATED

Positive Loan & Financing Growth Along with Improving CASA Composition

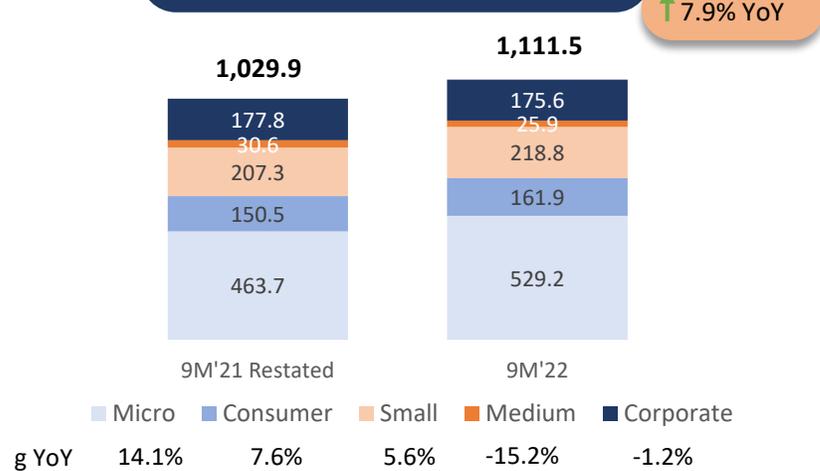


Total Assets (IDR Trillion)

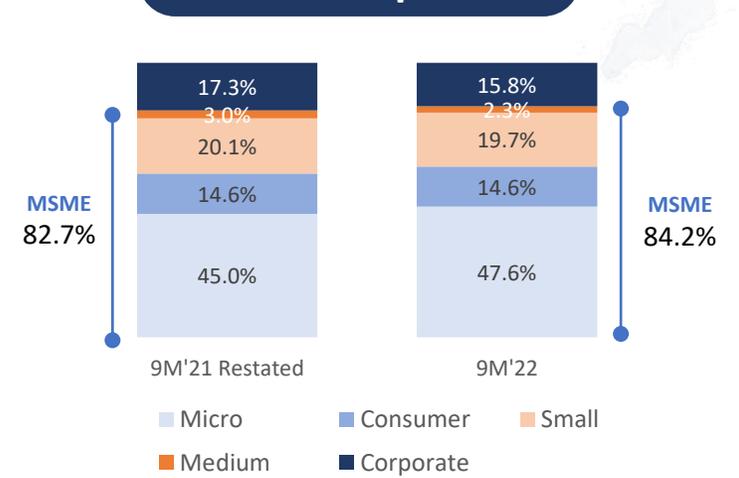
Total Assets
Total Earning Assets



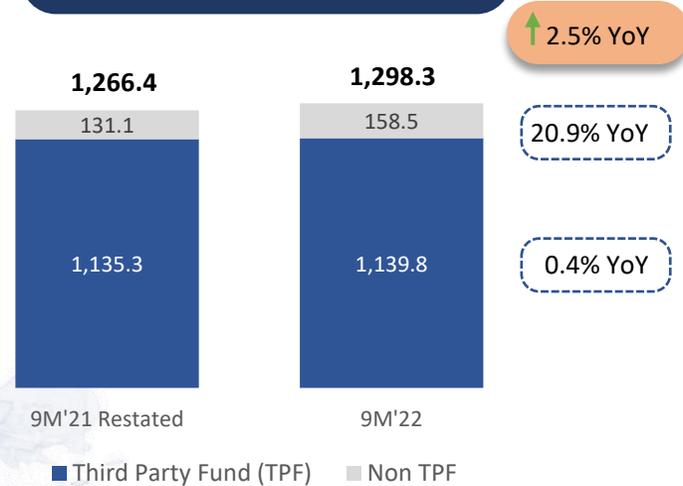
Loan & Financing Composition



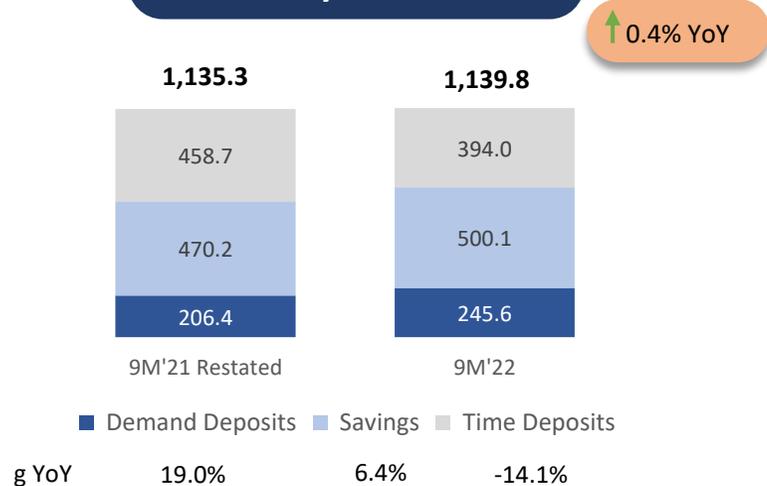
MSME Composition



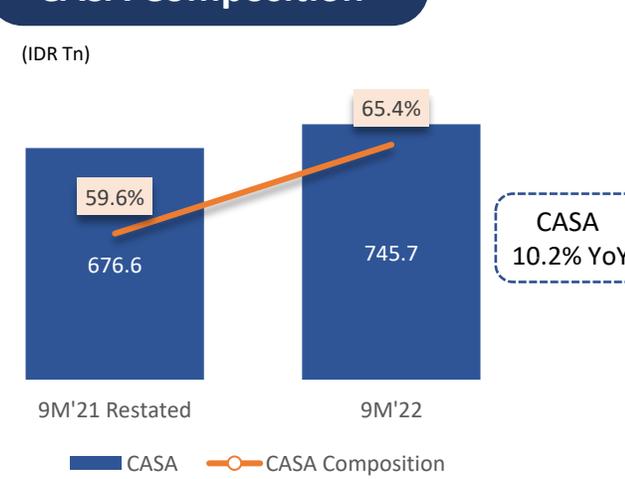
Source of Funding (IDR Trillion)



Third Party Fund (IDR Trillion)



CASA Composition (IDR Tn)



Financial figures for 9M'21 is restated to include Pegadaian and PNM in accordance with PSAK 38



PROFITABILITY HIGHLIGHT – CONSOLIDATED

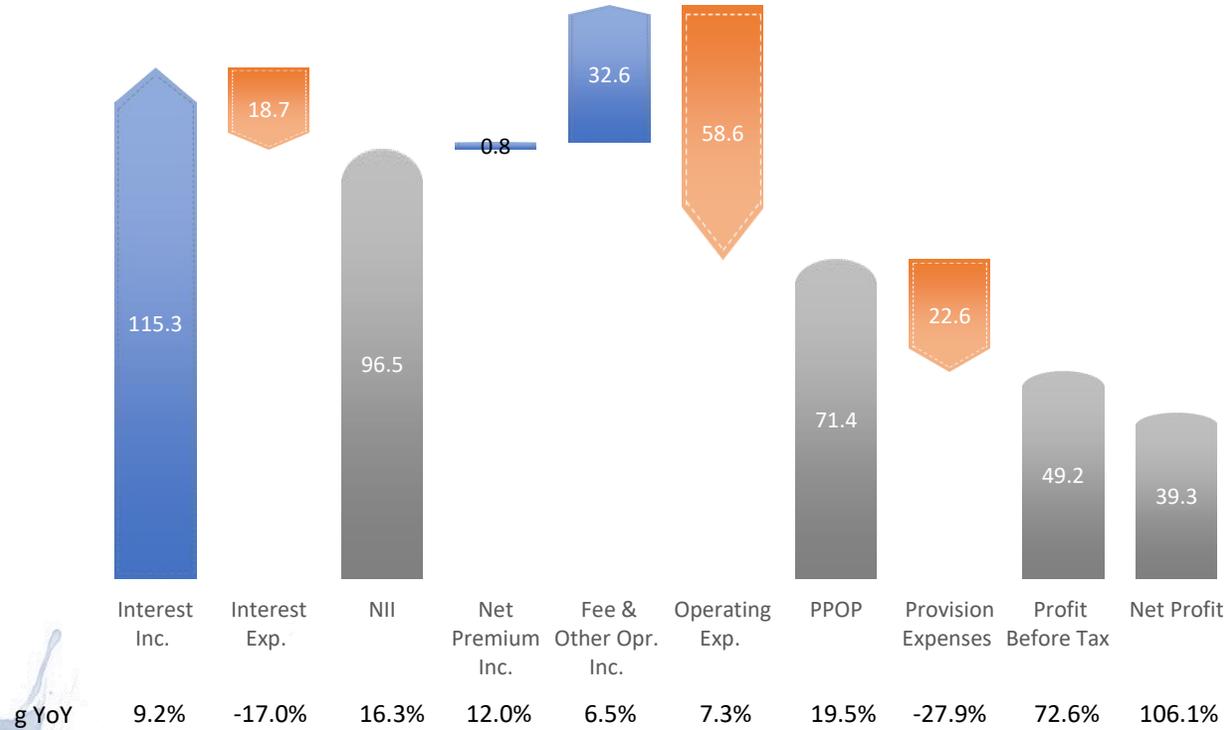
High PPOP Growth Coupled with More Efficient Provision Expense Drives Strong Net Profit Growth



(IDR Trillion)

P&L Movement

(IDR Trillion)



*Other Operating Expense includes COGS of PGDE (Gold business)

**Profit attributable to parent company as of 9M'22 is Rp39.2 Tn

Financial figures for 9M'21 is restated to include Pegadaian and PNM in accordance with PSAK 38





KEY RATIOS – CONSOLIDATED

Solid Performance across Major Metrics



NPL & Coverage

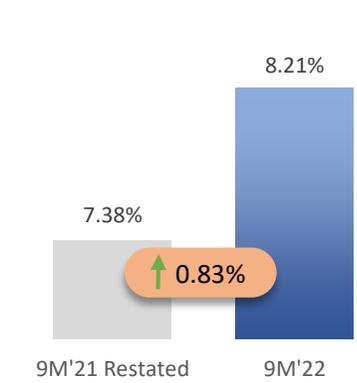
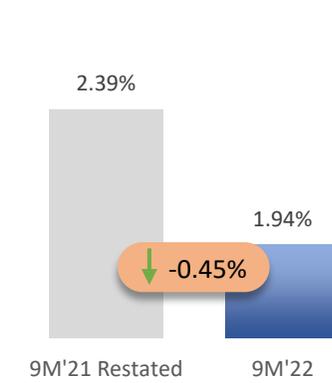
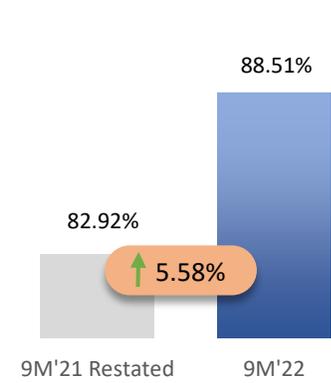
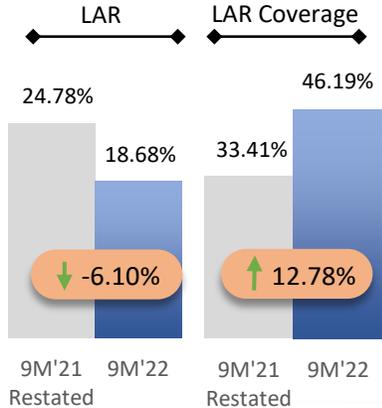
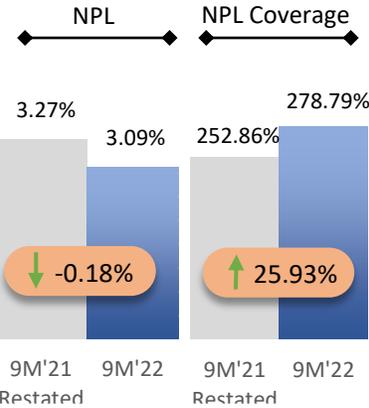
LAR & Coverage

LDR*

Cost of Fund

NIM

Credit Cost



CIR

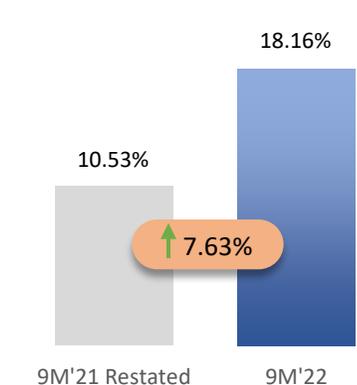
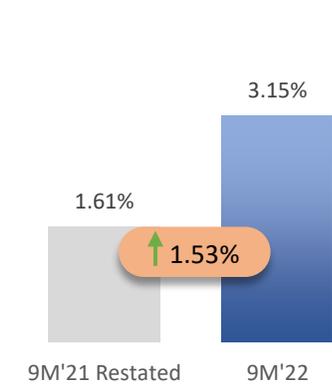
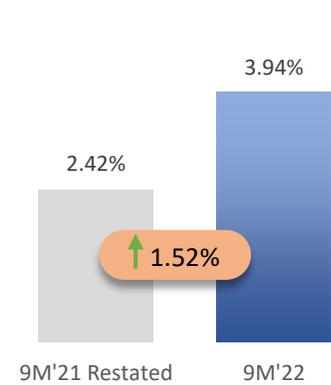
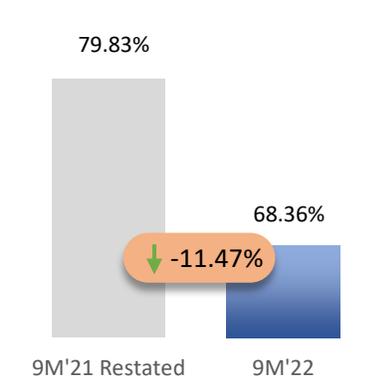
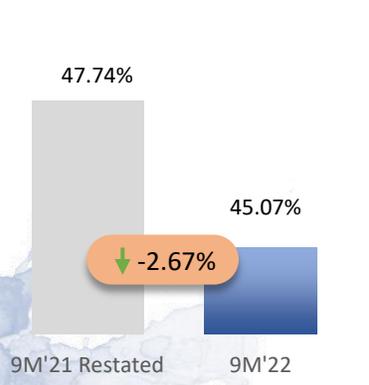
Operating Expense to Operating Income

ROA BT

ROA AT

ROE B/S

Total CAR



*Only calculated BRI and Raya financial numbers. If loan & financing of all subsidiaries are calculated, LDR is 90.72% in 9M'21 and 97.51% in 9M'22

Financial figures for 9M'21 is restated to include Pegadaian and PNM in accordance with PSAK 38



BRI BANK ONLY PERFORMANCE HIGHLIGHT



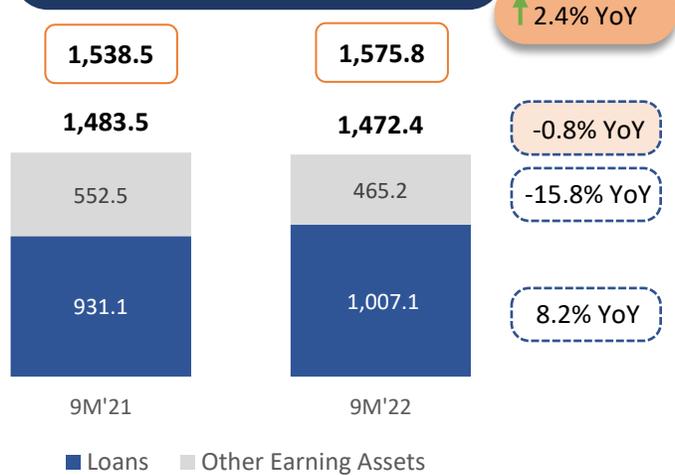
BALANCE SHEET HIGHLIGHT – BANK ONLY

Solid Loan Growth Driven by Micro Loan, Coupled by Improving CASA Composition

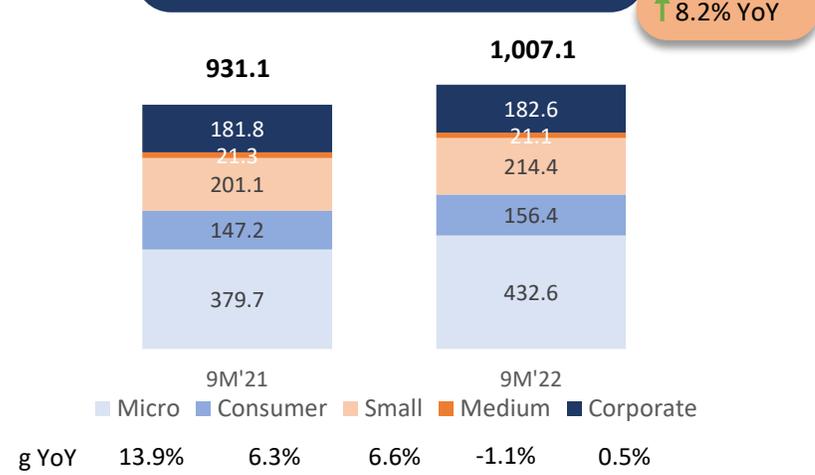


Total Assets (IDR Trillion)

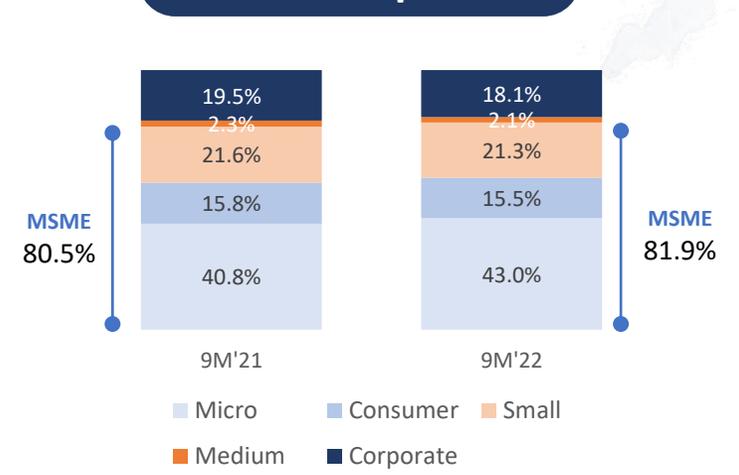
Total Assets
Total Earning Assets



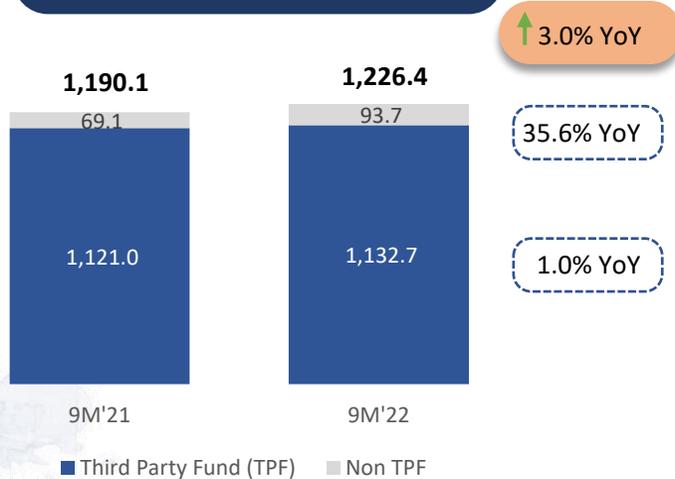
Loan & Financing Composition



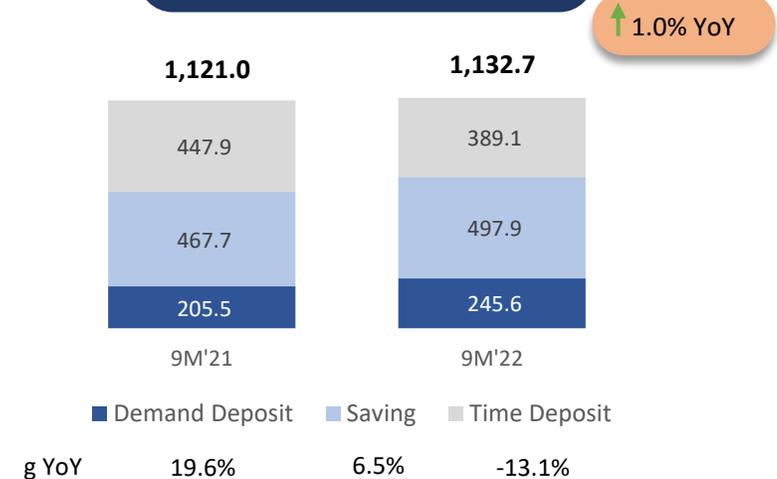
MSME Composition



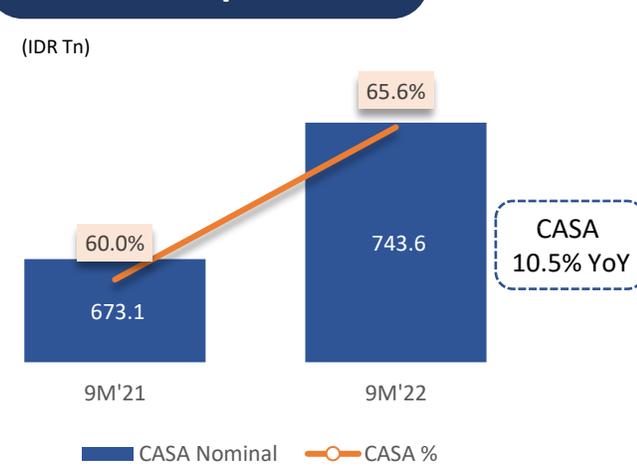
Source of Funding (IDR Trillion)



Third Party Fund (IDR Trillion)



CASA Composition (IDR Tn)





PROFITABILITY HIGHLIGHT – BANK ONLY

Strong Net Profit Growth Driven by High Double Digit PPOP Growth and More Efficient Provision Expenses



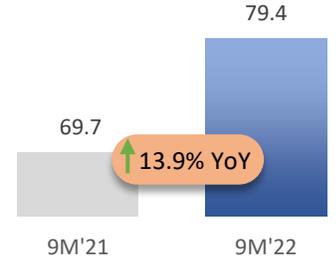
(IDR Trillion)

P&L Movement

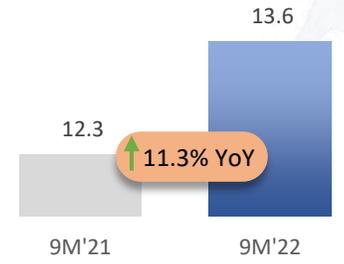
(IDR Trillion)



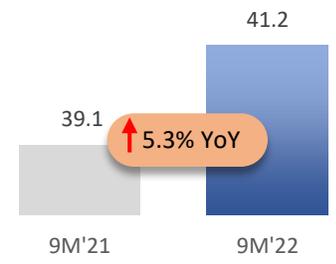
NII



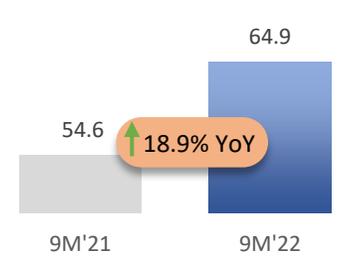
Fee Income



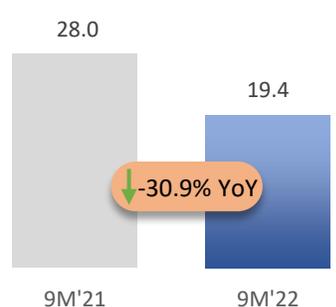
Opr Expense



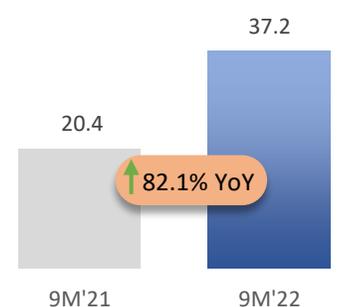
PPOP



Provision Expense



Net Profit



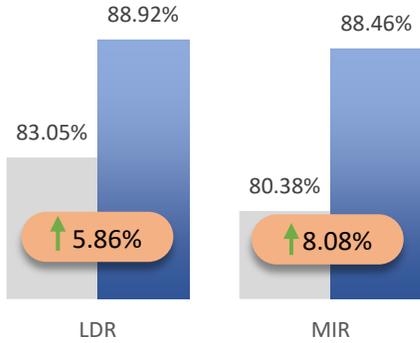


KEY RATIOS – BANK ONLY

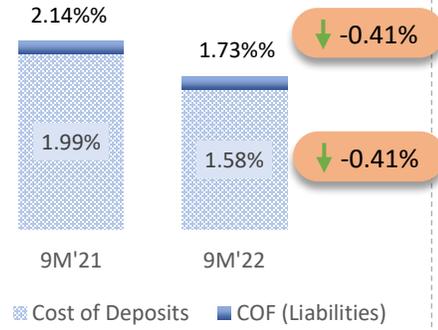
Improving Major Key Matrics



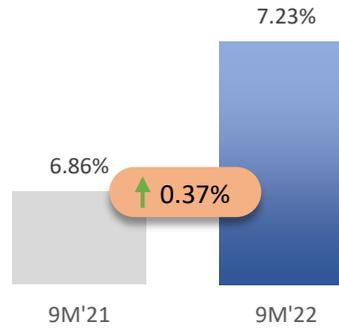
LDR & MIR



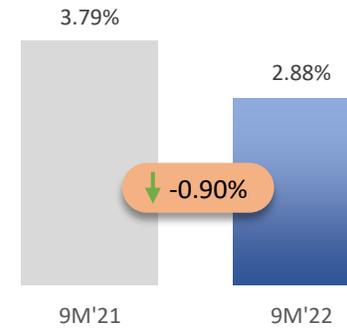
Cost of Fund



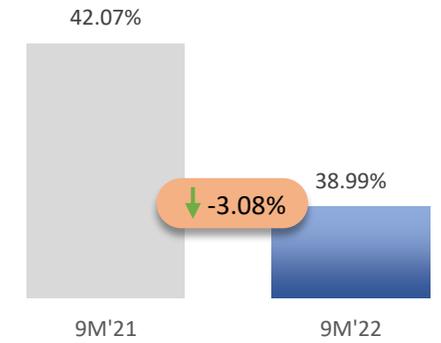
NIM



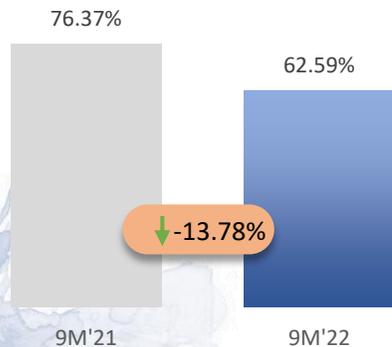
Credit Cost



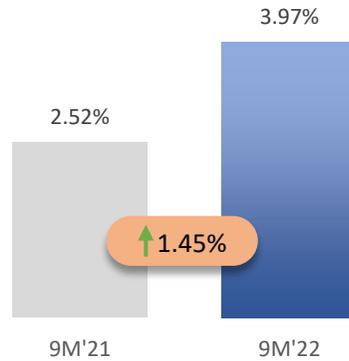
CIR



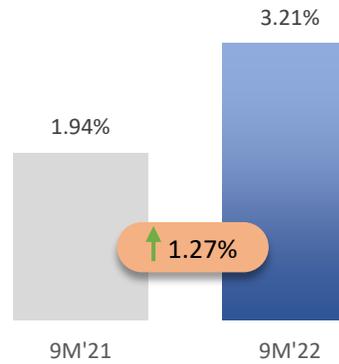
Operating Expense to Operating Income



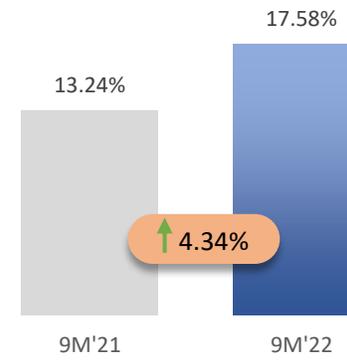
ROA BT



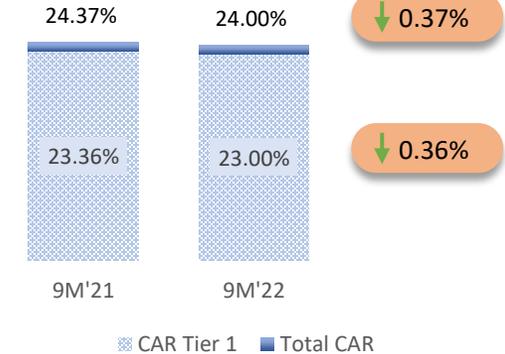
ROA AT



ROE B/S



Total CAR

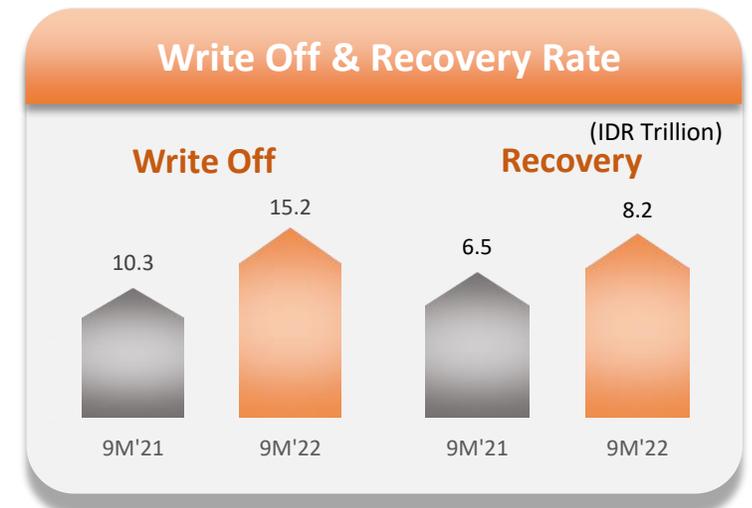
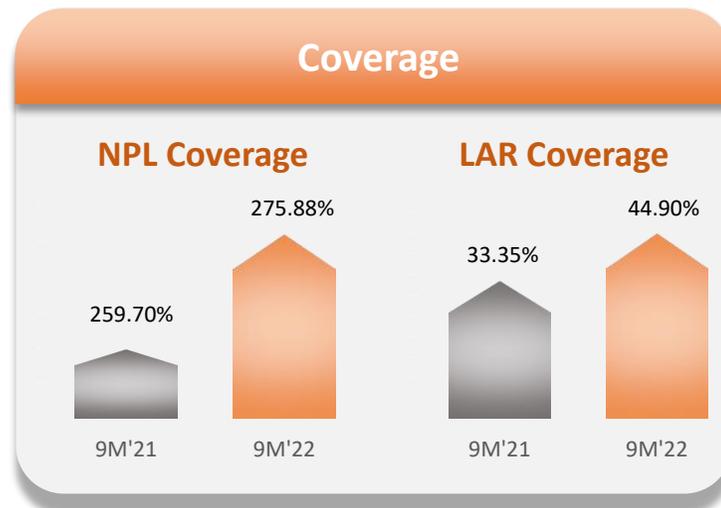
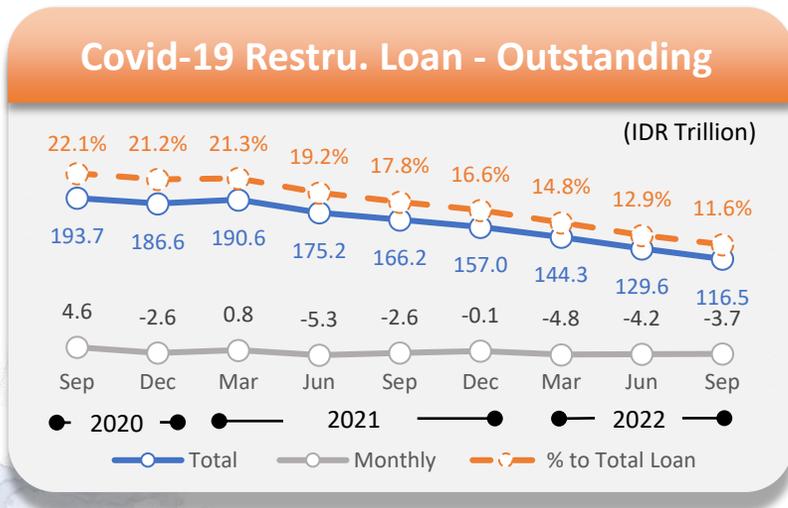
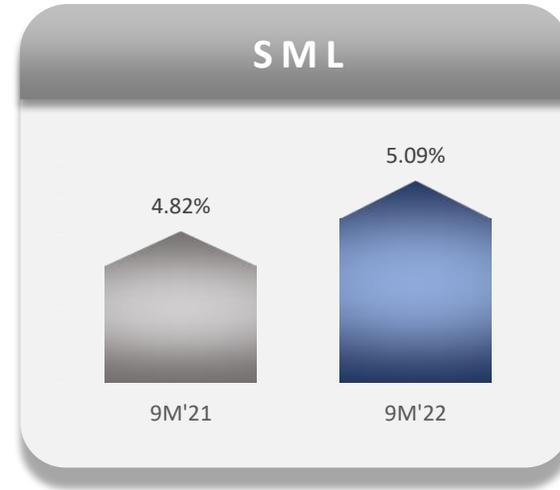


* MIR: Macprudential Intermediary Ratio



LOAN QUALITY – BANK ONLY

Improving LAR with More Adequate Provisioning



Note: All numbers are bank only, unless stated as consolidated

GUIDANCE & KEY TAKEAWAYS





	9M'22 (Consolidated)	FY'22 Guidance
Loan Growth (YoY)	7.9%	9% - 11%
Net Interest Margin	8.21%	7.7% - 7.9%
Cost of Credit	3.02%	2.7% - 2.9%
OHC Growth	7.3%	6% - 8%
NPL	3.09%	2.8% - 3%



KEY TAKEAWAYS

-  **01**  Securing and Leveraging New Source of Growth by Focus on Growing Micro & Ultra Micro Loans
-  **02**  Managing the Quality of Growth through Loan Quality Improvement and Adequate Provisioning
-  **03**  Maintaining Sufficient Liquidity and Transforming to Low-cost Liabilities Structure
-  **04**  Optimizing Strong Capital to Support Business Growth and Deliver Value



SUPPORTING MATERIAL

9M'22
CONSOLIDATED
PERFORMANCE





FINANCIAL HIGHLIGHTS - CONSOLIDATED



(IDR Billion)

Description	2020 Restated	2021	Q1'22	1H'22	9M'21	9M'22	g YoY	
							Nom	%
Asset/Liabilities								
Total Assets (IDR Billion)	1,610,065	1,678,098	1,650,279	1,652,839	1,619,766	1,684,604	64,838	4.0%
Total Loans & Financing (Gross) (IDR Billion)	1,020,193	1,042,867	1,075,927	1,104,785	1,029,939	1,111,478	81,538	7.9%
Total Deposits (IDR Billion)	1,120,922	1,138,743	1,126,495	1,136,982	1,135,305	1,139,765	4,460	0.4%
Asset Quality								
NPL (gross)	2.88%	3.00%	3.09%	3.26%	3.27%	3.09%		-0.18%
NPL Coverage	239.20%	281.16%	286.23%	266.26%	252.86%	278.79%		25.93%
Liquidity								
CASA	59.66%	63.08%	63.63%	65.12%	59.60%	65.43%		5.83%
LDR*	83.45%	83.53%	86.96%	88.45%	82.92%	88.51%		5.58%
Profitability								
Net Profit (IDR Billion)	18,660	30,756	12,220	24,876	19,070	39,311	20,241	106.1%
Cost of Fund (CoF)	3.53%	1.97%	1.97%	1.91%	2.39%	1.94%		-0.45%
NIM	6.90%	7.70%	7.72%	8.24%	7.38%	8.21%		0.83%
Cost to Income Ratio (CIR)	50.92%	48.56%	44.62%	44.30%	47.74%	45.07%		-2.67%
Operating Expense to Operating Income	83.46%	78.54%	69.34%	69.56%	79.83%	68.36%		-11.47%
ROA before tax	2.08%	2.64%	3.69%	3.76%	2.42%	3.94%		1.52%
ROA after tax	1.46%	2.13%	2.94%	3.00%	1.61%	3.15%		1.53%
ROE Tier 1	11.58%	16.04%	19.00%	19.36%	12.81%	20.12%		7.31%
ROE BS	10.52%	13.86%	17.22%	17.48%	10.53%	18.16%		7.63%
Capital								
Tier1 CAR	19.06%	26.16%	23.61%	24.05%	24.97%	25.14%		0.17%
Total CAR	20.14%	27.16%	24.61%	25.06%	25.97%	26.14%		0.17%

*Only calculated BRI and Raya financial numbers. If loan & financing of all subsidiaries are calculated, LDR is 90.72% in 9M'21 and 97.52% in 9M'22

Note - the figures of 9M'21 includes Pegadaian & PNM in full (9 months performance) for balance sheet and proportional for net profit



BALANCE SHEET - CONSOLIDATED



Description	2020	2021	Q1'22	1H'22	IDR Billion			
					9M'21 Restated	9M'22	g YoY	
Nom	%							
Total Assets	1,610,065	1,678,098	1,650,279	1,652,839	1,619,766	1,684,604	64,838	4.0%
- Gross Loans & Financing	1,020,193	1,042,867	1,075,927	1,104,785	1,029,939	1,111,478	81,538	7.9%
- Other Earnings Assets	491,729	546,047	485,882	451,412	514,204	447,448	(66,756)	-13.0%
Total Earning Assets	1,511,922	1,588,914	1,561,809	1,556,197	1,544,144	1,558,926	14,782	1.0%
Earning Assets Provision	(72,747)	(89,821)	(93,962)	(97,760)	(87,280)	(98,130)	(10,850)	12.4%
Total Earning Assets (net)	1,439,174	1,499,093	1,467,848	1,458,437	1,456,864	1,460,796	3,932	0.3%
Total Non-Earning Assets	170,891	179,004	182,432	194,402	162,902	223,808	60,906	37.4%
Total Liabilities & S.E	1,610,065	1,678,098	1,650,279	1,652,839	1,619,766	1,684,604	64,838	4.0%
Total Customer Deposits	1,120,922	1,138,743	1,126,495	1,136,982	1,135,305	1,139,765	4,460	0.4%
- Demand Deposits	192,730	220,590	227,551	240,047	206,443	245,644	39,200	19.0%
- Savings	476,066	497,677	489,258	500,372	470,156	500,083	29,927	6.4%
- Time Deposits	452,126	420,476	409,687	396,563	458,705	394,038	(64,667)	-14.1%
Other Interest-Bearing Liabilities	195,651	167,005	141,070	142,287	131,103	158,497	27,394	20.9%
Non-Interest-Bearing Liabilities	64,025	80,563	106,727	87,305	73,076	86,007	12,932	17.7%
Tier I Capital	187,205	266,166	248,252	256,619	253,112	270,798	17,686	7.0%
Total Shareholder's Equity	229,467	291,787	275,986	286,265	280,283	300,336	20,053	7.2%



INCOME STATEMENT - CONSOLIDATED



Description	2020 Restated	2021	Q1'22	1H'22	IDR Billion			
					9M'21 Restated	9M'22	g YoY	
							Nom	%
Interest Income	135,765	143,523	36,732	76,861	105,543	115,252	9,708	9.2%
Interest Expense	(42,180)	(29,429)	(6,325)	(12,247)	(22,585)	(18,744)	3,841	-17.0%
Net Interest Income	93,584	114,094	30,407	64,614	82,958	96,507	13,549	16.3%
Net Premium Income	879	1,043	278	855	742	830	89	12.0%
Fee & Other Opr. Income	38,100	41,216	10,474	20,828	30,637	32,643	2,005	6.5%
Gross Operating Income	180,070	191,729	49,967	102,319	141,140	154,338	13,198	9.4%
Other Operating Expenses	(67,504)	(75,918)	(18,365)	(38,225)	(54,581)	(58,578)	(3,997)	7.3%
Pre-Provision Operating Profit	65,059	80,435	22,794	48,071	59,756	71,403	11,646	19.5%
Provision Expenses	(35,280)	(39,291)	(7,474)	(16,926)	(31,285)	(22,565)	8,721	-27.9%
Non-Operating Income (Net)	215	(152)	40	79	56	401	344	609.4%
Profit Before Tax n Minor. Int.	29,993	40,992	15,360	31,224	28,527	49,238	20,711	72.6%
Income Before Pro Forma Net Income Arising From Acquisition Transaction With Entities Under Common Control	21,041	33,156	12,220	24,876	21,471	39,311	17,841	83.1%
Pro Forma Net Income Arising From Acquisition Transaction With Entities Under Common Control	(2,381)	(2,401)	-	-	(2,401)	-	-	-
Net Profit - full year 12 months	18,660	30,756	12,220	24,876	19,070	39,311	20,241	106.1%

9M'22
BANK ONLY
PERFORMANCE





FINANCIAL HIGHLIGHT – BANK ONLY



Description	2020	2021	Q1'22	1H'22	IDR Billion			
					9M'21	9M'22	g YoY	
							Nom	%
Asset/Liabilities								
Total Assets (IDR Billion)	1,421,785	1,572,761	1,540,856	1,542,793	1,538,516	1,575,760	37,244	2.4%
Total Loans (Gross) (IDR Billion)	880,675	943,703	974,802	1,003,616	931,051	1,007,118	76,067	8.2%
Total Deposits (IDR Billion)	1,052,664	1,127,849	1,118,705	1,128,249	1,121,024	1,132,673	11,649	1.0%
Asset Quality								
NPL (gross)	2.94%	3.08%	3.15%	3.32%	3.29%	3.14%		-0.15%
NPL Coverage	247.98%	278.14%	275.66%	265.15%	259.70%	275.88%		16.18%
LAR	28.26%	24.11%	22.58%	20.78%	25.62%	19.28%		-6.35%
LAR Coverage	25.77%	35.56%	38.50%	42.39%	33.35%	44.90%		11.56%
Credit Cost	3.28%	3.42%	2.96%	3.35%	3.79%	2.88%		-0.90%
Liquidity								
CASA	61.00%	63.30%	63.75%	65.36%	60.05%	65.65%		5.60%
LDR	83.66%	83.67%	87.14%	88.95%	83.05%	88.92%		5.86%
Profitability								
Net Profit (IDR Billion)	18,353	32,215	10,903	23,826	20,415	37,185	16,770	82.1%
Cost of Fund (CoF)	3.22%	2.05%	1.73%	1.70%	2.14%	1.73%		-0.41%
NIM	6.00%	6.89%	6.85%	7.35%	6.86%	7.23%		0.37%
Cost to Income Ratio (CIR)	45.40%	43.26%	38.37%	37.11%	42.07%	38.99%		-3.08%
Operating Expense to Operating Income	81.22%	74.30%	64.26%	63.98%	76.37%	62.59%		-13.78%
ROA before tax	1.98%	2.72%	3.56%	3.82%	2.52%	3.97%		1.45%
ROA after tax	1.39%	2.23%	2.84%	3.11%	1.94%	3.21%		1.27%
ROE Tier 1	11.05%	16.87%	19.11%	21.38%	15.28%	22.00%		6.72%
ROE B/S	9.91%	14.09%	15.39%	17.08%	13.24%	17.58%		4.34%
Capital								
Tier1 CAR	19.59%	24.27%	21.39%	21.97%	23.36%	23.00%		-0.36%
Total CAR	20.61%	25.28%	22.39%	22.97%	24.37%	24.00%		-0.37%



BALANCE SHEET – BANK ONLY

Balance Sheet Optimization Supported by High Growth in Low-Cost Fund



IDR Billion

Description	2020	2021	Q1'22	1H'22
Total Assets	1,421,785	1,572,761	1,540,856	1,542,793
- Gross Loans	880,675	943,703	974,802	1,003,616
- Government Bonds (Recap)	-	-	-	-
- Other Earnings Assets	467,502	561,094	503,679	468,812
Total Earning Assets	1,348,177	1,504,797	1,478,481	1,472,428
Earning Assets Provision	(66,444)	(82,868)	(86,837)	(90,315)
Total Earning Assets (net)	1,281,733	1,421,928	1,391,643	1,382,113
Total Non-Earning Assets	140,052	150,833	149,213	160,681
Total Liabilities & S.E	1,421,785	1,572,761	1,540,856	1,542,793
Total Customer Deposits	1,052,664	1,127,849	1,118,705	1,128,249
- Demand Deposits	183,002	219,397	227,276	239,990
- Savings	459,148	494,576	485,911	497,473
- Time Deposits	410,513	413,876	405,518	390,786
Other Interest-Bearing Liabilities	134,912	103,204	77,055	78,088
Non-Interest-Bearing Liabilities	39,850	55,291	76,552	57,496
Tier I Capital	174,757	231,397	212,728	221,101
Total Shareholder's Equity	194,359	286,418	268,544	278,961

9M'21	9M'22	g YoY	
		Nom	%
1,538,516	1,575,760	37,244	2.4%
931,051	1,007,118	76,067	8.2%
-	-	-	-
552,482	465,239	(87,243)	-15.8%
1,483,533	1,472,357	(11,175)	-0.8%
(81,391)	(89,389)	(7,998)	9.8%
1,402,142	1,382,969	(19,173)	-1.4%
136,374	192,791	56,417	41.4%
1,538,516	1,575,760	37,244	2.4%
1,121,024	1,132,673	11,649	1.0%
205,457	245,628	40,171	19.6%
467,688	497,942	30,254	6.5%
447,879	389,103	(58,776)	-13.1%
69,095	93,694	24,598	35.6%
50,689	57,390	6,701	13.2%
221,387	233,847	12,459	5.6%
297,708	292,003	(5,705)	-1.9%



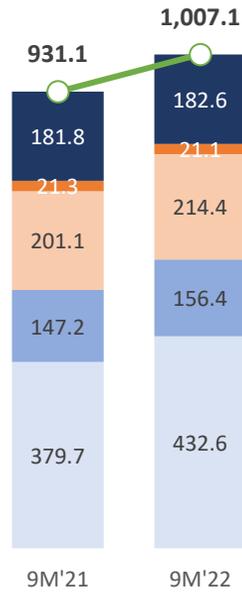
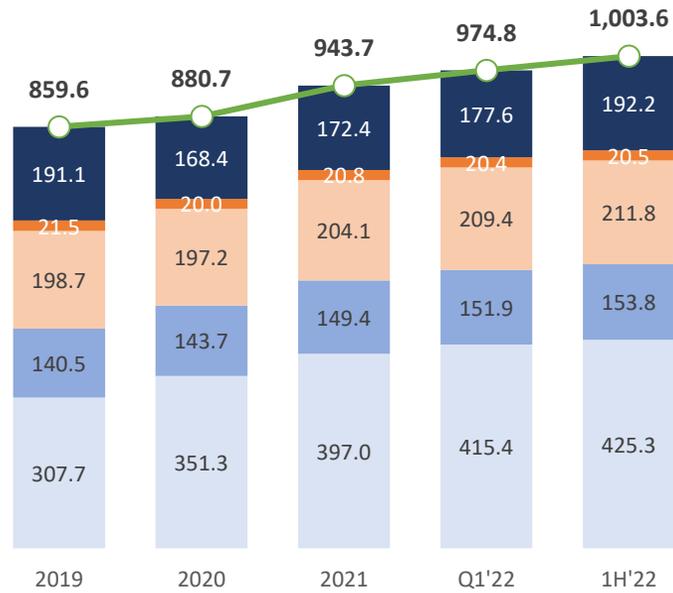
LOAN PORTFOLIO – BANK ONLY

Micro Driven Persistent Loan Growth Capitalizing On Economic Recovery Momentum

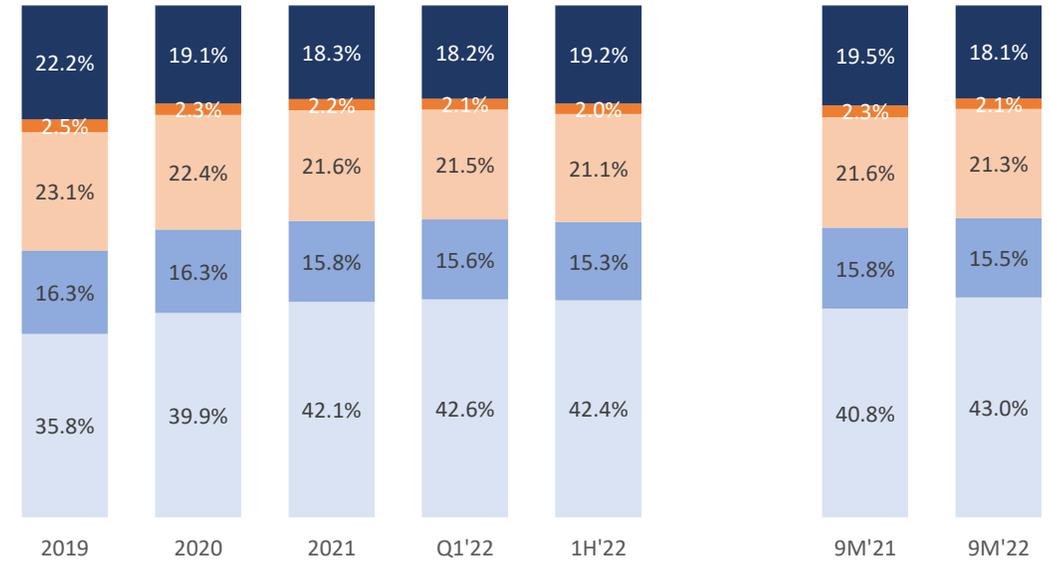


Loan Outstanding – by business segment

(IDR Trillion)



Composition – by business segment (%)



	Micro	Consumer	Small	Medium	Corporate	Total
YoY Growth (%)	13.9	6.3	6.6	-1.1	0.5	8.2
(IDR Tn)	52.9	9.3	13.3	-0.2	0.8	76.1

√ Since 2022, BRI has classified SOE and Corporate non-SOE into Corporate Segment



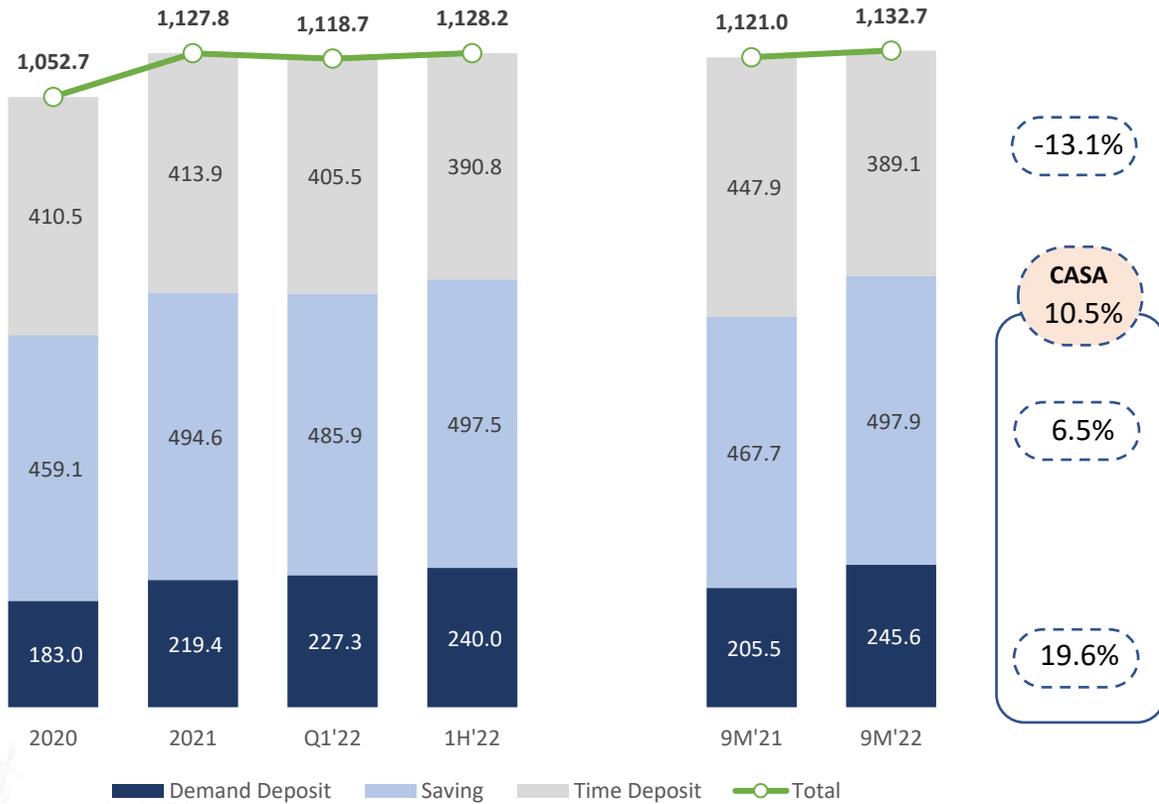
DEPOSIT – BANK ONLY

Strong CASA Growth with Manageable Cost of Fund

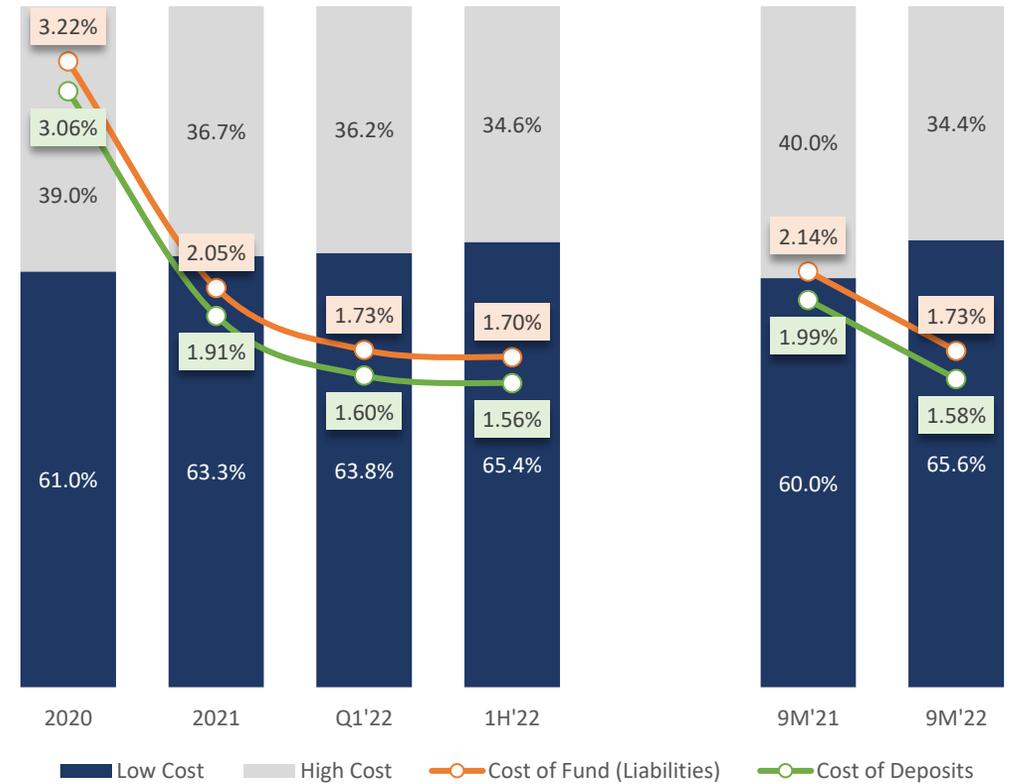


Deposits Growth (IDR Trillion)

YoY
1.0%



Deposits Composition, COF





INCOME STATEMENT – BANK ONLY

Stronger Profitability From Streamlined Business Operation and Moderated Credit Cost



Description	2020	2021	Q1'22	1H'22	IDR Billion			
					9M'21	9M'22	g YoY	
							Nom	%
Interest Income	109,959	119,828	30,216	63,621	88,019	94,784	6,765	7.7%
Interest from Loans	95,626	104,883	26,263	55,955	77,754	83,187	5,433	7.0%
Int. from Other Earning Assets	14,333	14,945	3,953	7,667	10,265	11,596	1,331	13.0%
Interest Expense	(34,812)	(24,008)	(5,127)	(9,915)	(18,339)	(15,384)	2,955	-16.1%
Net Interest Income	75,147	95,819	25,089	53,707	69,680	79,400	9,720	13.9%
Fee & Other Opr. Income	28,430	32,401	7,827	17,533	24,059	26,703	2,644	11.0%
Gross Operating Income	103,577	128,220	32,916	71,239	93,739	106,103	12,363	13.2%
Operating Expenses	(46,396)	(54,778)	(12,618)	(26,401)	(39,120)	(41,182)	(2,063)	5.3%
Pre Provision Operating Profit	57,181	73,442	20,298	44,838	54,620	64,920	10,301	18.9%
Provision Expenses	(30,989)	(34,018)	(6,695)	(15,589)	(28,007)	(19,364)	8,643	-30.9%
Non Operating Income (Net)	(31)	(203)	28	51	(61)	375	436	-715.7%
Profit Before Tax n Minor. Int.	26,161	39,221	13,631	29,300	26,552	45,931	19,379	73.0%
Tax Expense	(7,808)	(7,005)	(2,728)	(5,474)	(6,137)	(8,746)	(2,609)	42.5%
Net Profit	18,353	32,215	10,903	23,826	20,415	37,185	16,770	82.1%
EPS*	150	263	356	389	222	405		

*Annualized

Note: all numbers are bank only, unless stated as consolidated



OTHER OPERATING INCOME & OPERATING EXPENSES – BANK ONLY

Positive Other Operating Income Growth with Manageable Operating Expenses



Fee & Other Operating Income

Description	2020	2021	Q1'22	1H'22
Gain Fr Sales of Securities (realized)	2,513	3,190	433	852
Increase in Fair Value of Securities (unrealized)	285	-	75	43
Fees and Commissions	15,183	16,548	4,271	8,798
Gain fr Forex	1,252	1,736	411	602
Recovery	7,161	8,918	2,336	5,022
Others	2,035	2,008	301	2,215
Total Other Operating Income	28,430	32,401	7,827	17,533

IDR Billion

9M'21	9M'22	g YoY	
		Nom	%
2,571	1,154	-1,417	-55.1%
-	20	20	-
12,263	13,644	1,380	11.3%
1,253	1,067	-186	-14.8%
6,507	8,245	1,738	26.7%
1,465	2,573	1,109	75.7%
24,059	26,703	2,644	11.0%

Operating Expenses

Description	2020	2021	Q1'22	1H'22
Personnel	24,980	29,961	7,179	14,458
General and Administration	16,107	17,693	3,798	8,293
Losses fr decrease of Securities and Govt. Bonds value	-	-	-	-
Losses fr sale of Securities and Govt. Bonds	-	34	-	-
Losses from forex transaction	-	-	-	-
Premium Paid on Govt Guarantees	-	-	-	-
Promotion	2,146	2,005	309	926
Others	3,163	5,085	1,332	2,724
Total Other Operating Expenses	46,396	54,778	12,618	26,401

IDR Billion

9M'21	9M'22	g YoY	
		Nom	%
21,967	20,949	(1,018)	-4.6%
11,919	13,133	1,214	10.2%
-	-	-	-
68	-	-	-
-	-	-	-
-	-	-	-
1,165	1,437	273	23.4%
4,001	5,664	1,663	41.6%
39,120	41,182	2,063	5.3%

Note: all numbers are bank only, unless stated as consolidated



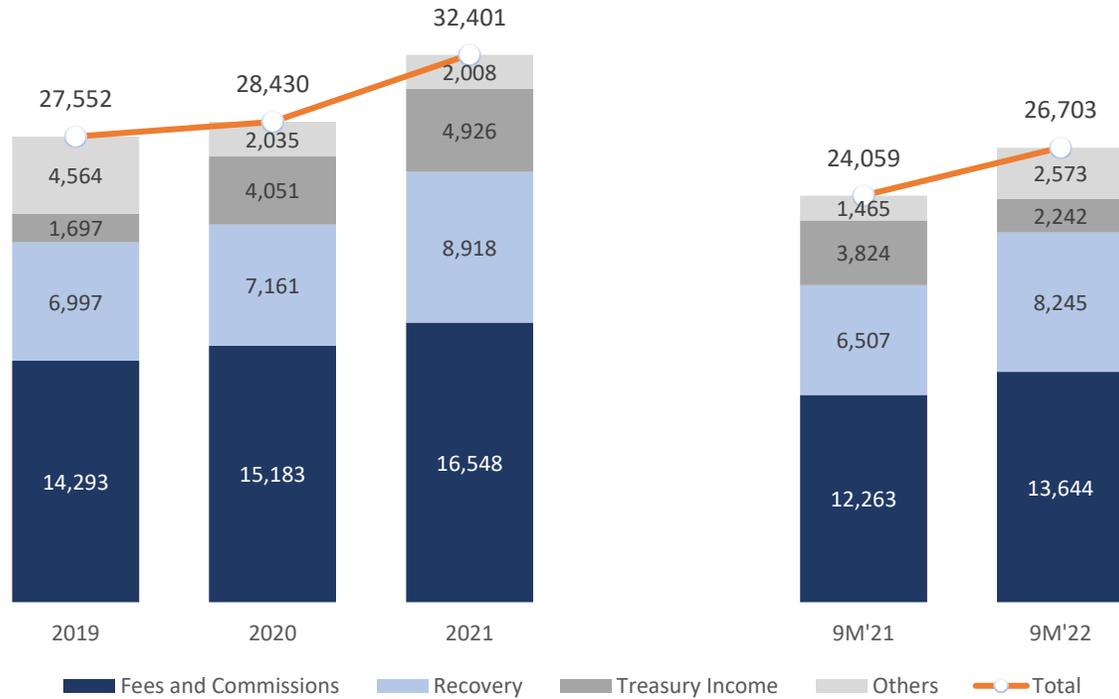
FEE & OTHER OPERATING INCOME – BANK ONLY

Optimizing Subsidiaries Roles Through Cross-Selling Potential



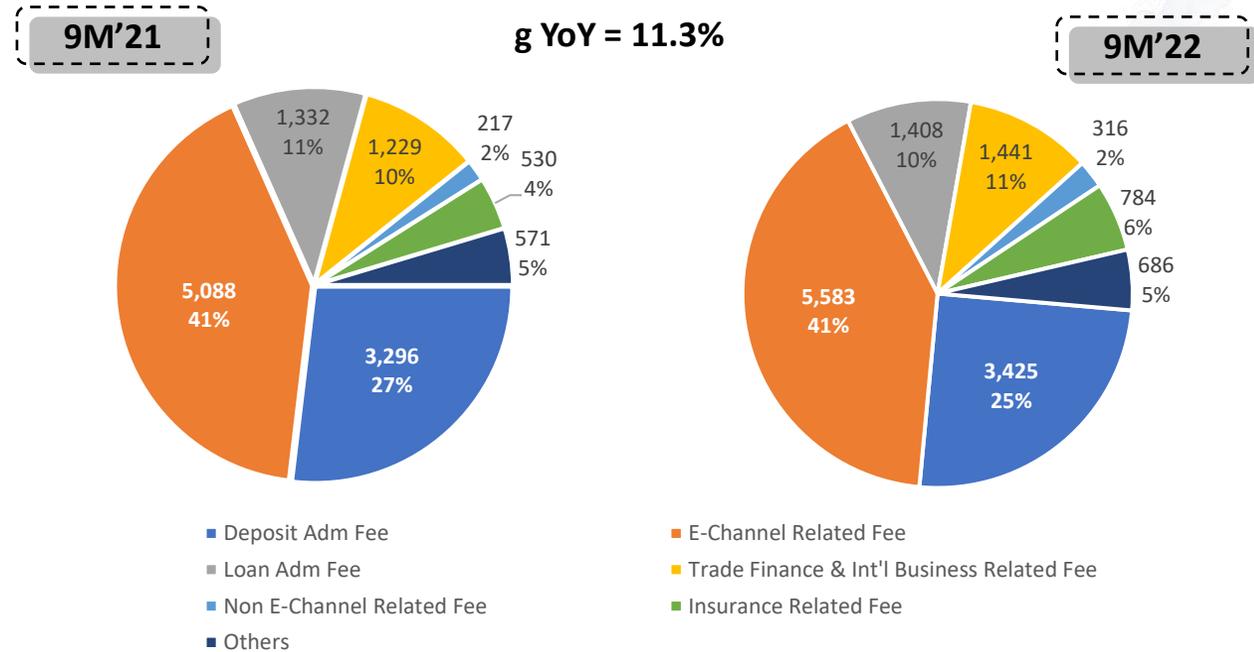
Fee and Other Operating Income

(IDR Billion)

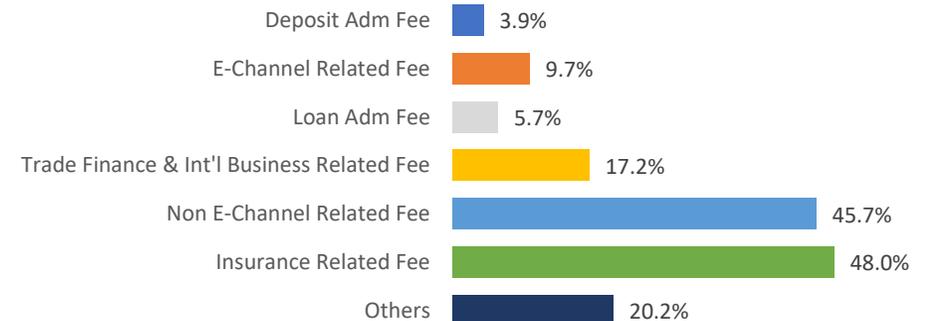


Fee and Commission – Composition

(IDR Billion)



YoY Growth



Fee & Other Operating Income growth driven by Recovery Income and Fee Based Income.

Ratio of Fee Based Income to Total Income reached 11.2%.



FINANCIAL RATIOS – BANK ONLY

Solid Performance in Host Metrics



Description	2020	2021	Q1'22	1H'22
CASA	61.00%	63.30%	63.75%	65.36%
Cost of Fund (Liabilities)	3.22%	2.05%	1.73%	1.70%
LDR	83.66%	83.67%	87.14%	88.95%
Net Interest Margin (NIM)	6.00%	6.89%	6.85%	7.35%
Cost to Income Ratio (CIR)	45.40%	43.26%	38.37%	37.11%
Opr. Expense to Opr. Income	81.22%	74.30%	64.26%	63.98%
NPL ratio - Gross	2.94%	3.08%	3.15%	3.32%
NPL Coverage	247.98%	278.14%	275.66%	265.15%
LAR	28.26%	24.11%	22.58%	20.78%
LAR Coverage	25.77%	35.56%	38.50%	42.39%
Credit Cost	3.28%	3.42%	2.96%	3.35%
Return on Assets (ROA) - b.t	1.98%	2.72%	3.56%	3.82%
Return on Assets (ROA) - a.t	1.39%	2.23%	2.84%	3.11%
Return on Equity (ROE) - Tier I	11.05%	16.87%	19.11%	21.43%
Return on Equity (ROE) - B/S	9.91%	14.09%	15.39%	17.08%
Tier I CAR	19.59%	24.27%	21.39%	21.97%
Total CAR	20.61%	25.28%	22.39%	22.97%

9M'21	9M'22	Δ YoY
60.05%	65.65%	5.60%
2.14%	1.73%	-0.41%
83.05%	88.92%	5.86%
6.86%	7.23%	0.37%
42.07%	38.99%	-3.08%
76.37%	62.59%	-13.78%
3.29%	3.14%	-0.15%
259.70%	275.88%	16.18%
25.62%	19.28%	-6.35%
33.35%	44.90%	11.56%
3.79%	2.88%	-0.90%
2.52%	3.97%	1.45%
1.94%	3.21%	1.27%
15.28%	22.00%	6.72%
13.24%	17.58%	4.34%
23.36%	23.00%	-0.36%
24.37%	24.00%	-0.37%

BRI 9M'22 LOAN QUALITY





LOAN QUALITY – BANK ONLY

Classified Loan, Write Off, and Recovery



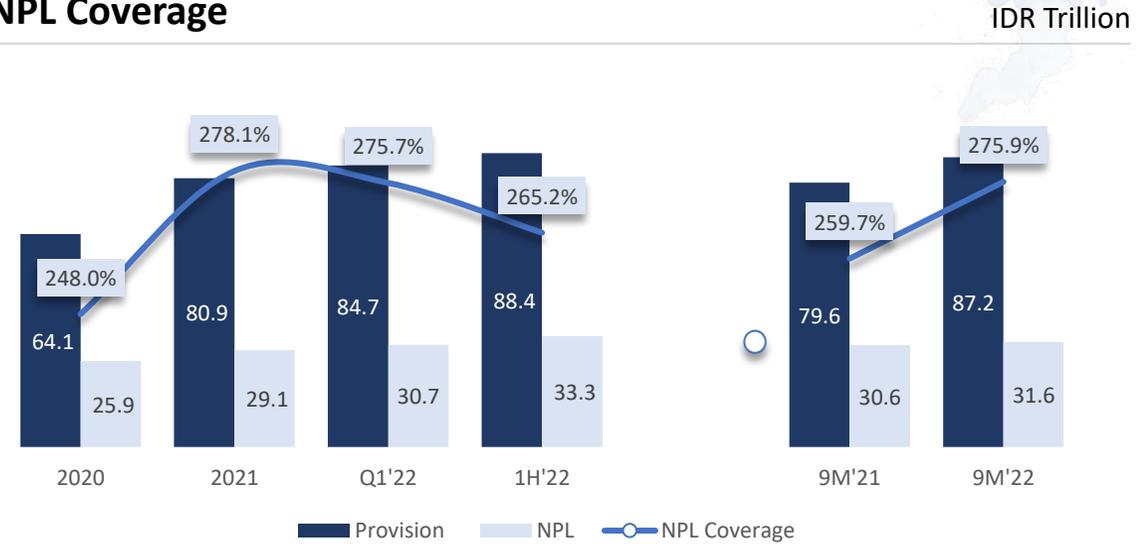
Non-Performing Loan – by segment

NPL	2020	2021	Q1'22	1H'22	9M'21	9M'22
Micro	0.83%	1.49%	1.77%	2.21%	1.62%	2.12%
Consumer	1.49%	1.78%	1.93%	2.00%	1.87%	1.98%
Small	3.61%	4.05%	4.39%	4.71%	4.27%	4.81%
Medium	4.61%	3.57%	3.95%	3.83%	3.40%	2.53%
Corporate	7.57%	6.68%	5.89%	5.25%	6.82%	4.64%
Total NPL	2.94%	3.08%	3.15%	3.32%	3.29%	3.14%

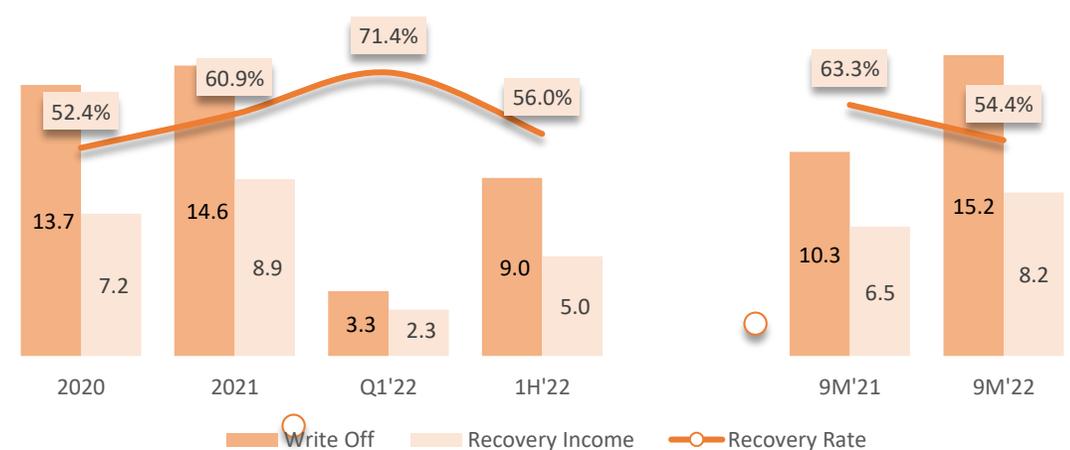
Special Mention – by segment

SML	2020	2021	Q1'22	1H'22	9M'21	9M'22
Micro	2.47%	3.03%	4.44%	5.06%	4.54%	4.63%
Consumer	2.69%	2.20%	2.95%	2.92%	2.92%	3.04%
Small	3.19%	3.42%	5.46%	5.79%	5.15%	5.69%
Medium	3.07%	3.08%	3.14%	2.78%	4.66%	2.66%
Corporate	2.85%	6.94%	7.25%	7.37%	6.60%	7.53%
Total SML	2.75%	3.70%	4.91%	5.28%	4.82%	5.09%

NPL Coverage



Write Off & Recovery



Note: All numbers are bank only, unless stated as consolidated



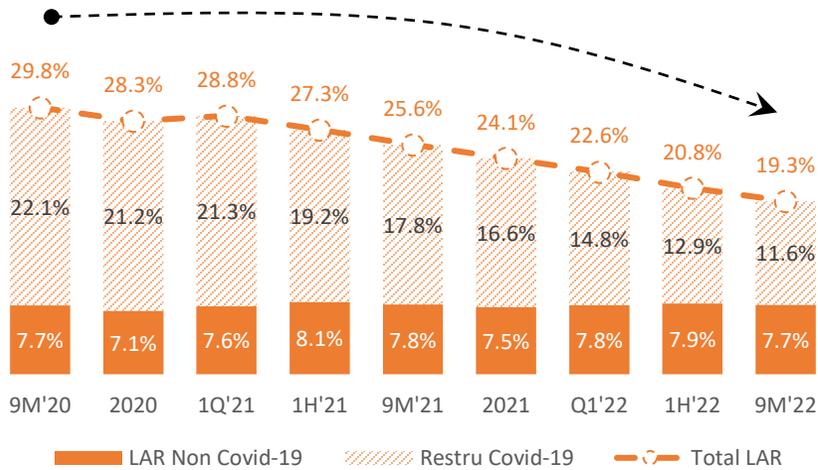
LOAN QUALITY – BANK ONLY

Loan at Risk Continues to Decline Coupled with More Adequate Provisioning

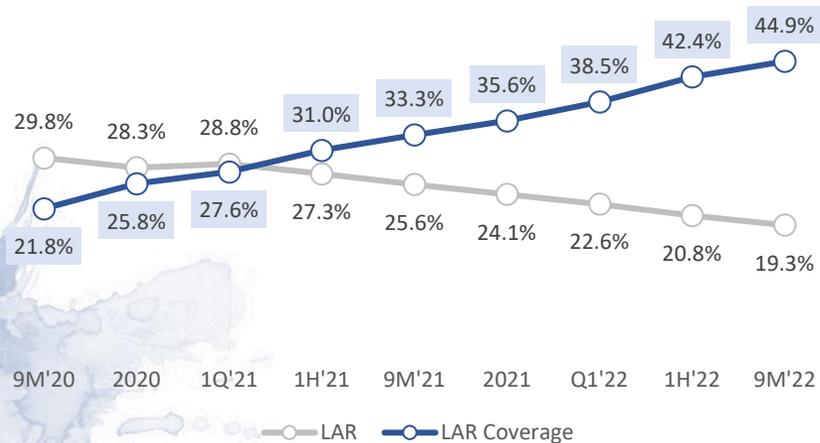


Loan At Risk

% to Total Loan

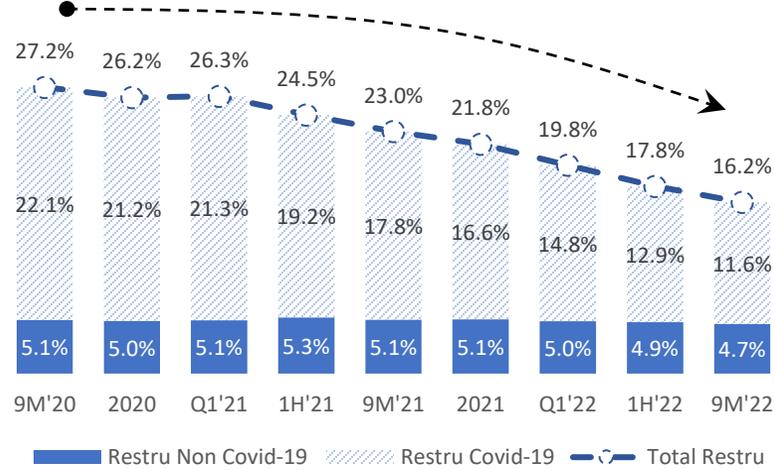


LAR & LAR Coverage (Inc. Covid-19)

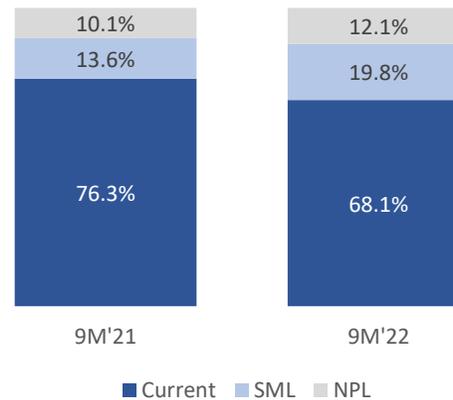


Total Restructured Loans

% to Total Loan



Total Restructured Loans by Collectability



Credit Risk Management Strategy

Preventive and anticipative ways to mitigate uncertainties

- 01** Build adequate provision in accordance with borrowers' risk classification
- 02** Conduct stress tests and portfolio review periodically
- 03** Closely monitor borrowers' capacity, soft lending strategy, to anticipate cliff effect at the end of OJK relaxation
- 04** Early detection to see potential restructuring failures and develop strategy
- 05** Selective loan growth based on Loan Portfolio Guideline and "business follow stimulus"



COVID-19 RESTRUCTURED LOAN – BANK ONLY

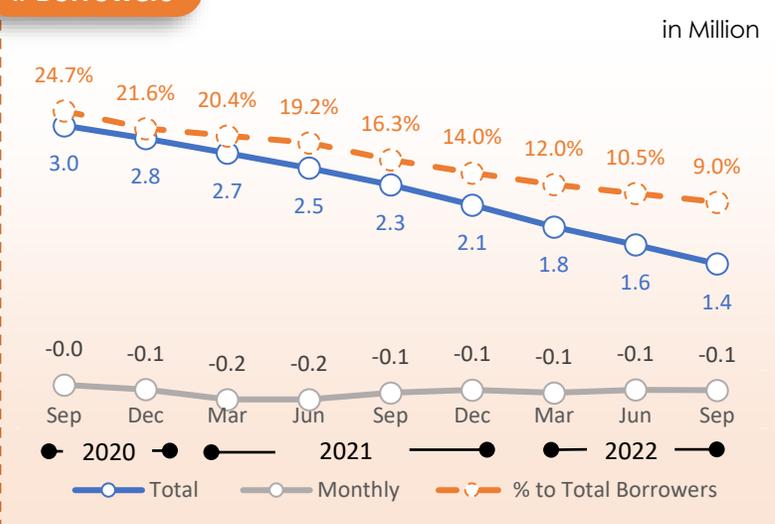
Declining Restructured Loan Outstanding and Borrowers



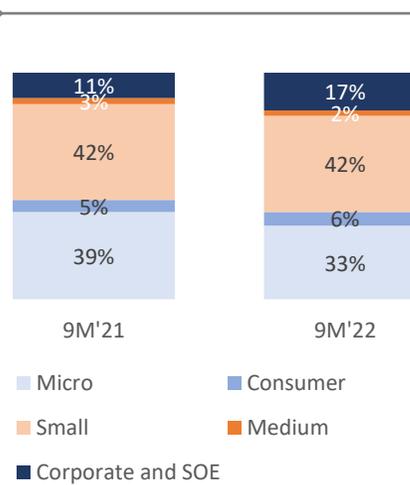
Outstanding



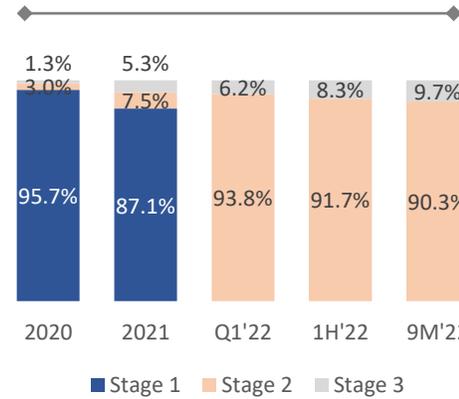
Borrowers



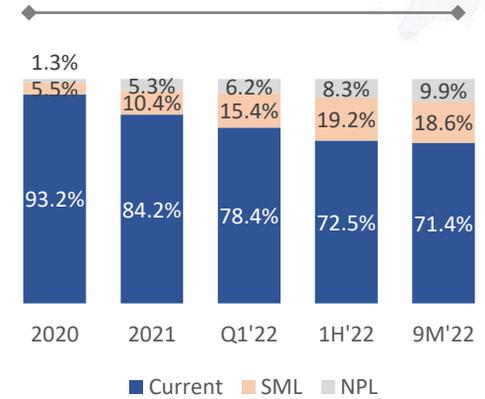
Outstanding Composition by Segment



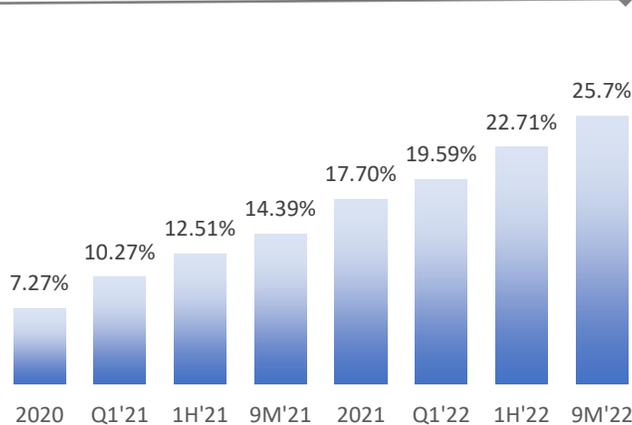
Covid-19 Restru by Stage



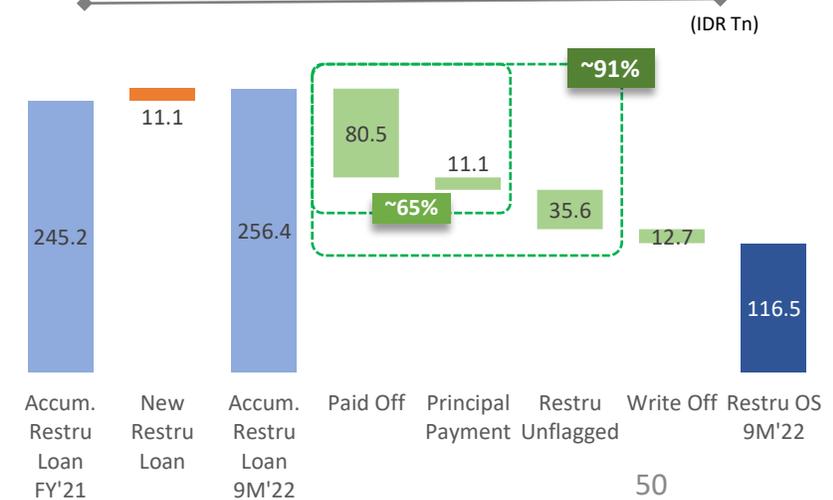
Covid-19 Restru by Collectability



Covid-19 Loan Provisioning



Covid-19 Restru Loan Movement



BUSINESS UPDATES





ULTRA MICRO & MICRO BUSINESS



ULTRA MICRO & MICRO ECOSYSTEM

Comprehensive Financial Products & Services Offer Huge Potential for Cross Selling and Joint Acquisition



Access to comprehensive Ultra Micro & Micro Financing Products

- **Group Lending (PNM Mekaar):**
IDR 33.3 Tn (9.10% QoQ), 13.0 mn borrowers (7.04% QoQ)
- **Pawn Lending (Pegadaian):**
IDR 49.6 Tn (1.37% QoQ), 6.5 mn borrowers (2.57% QoQ)
- **Micro Loan:**
IDR 375.0 Tn (2.37% QoQ), 13.79 mn borrowers (0.85% QoQ)
 - BRI KUR: IDR 234.4 Tn (3.99% QoQ), 10.7 mn borrowers (0.88% QoQ)
 - Kupedes: IDR 127.9 Tn (0.02% QoQ), 2.6 mn borrowers (0.90% QoQ)
 - PNM Ulamm: IDR 6.3 Tn (-7.34% QoQ), 197.2K borrowers (-1.66% QoQ)
 - Pegadaian (Non-Pawn Lending): IDR 6.4 Tn (2.67% QoQ), +272.1K borrowers (7.72% QoQ)



+33mn (3.53% QoQ)
Umi & Micro Borrowers

+142mn
Micro Deposit Account

~30 mn Umi customers still need additional financing*

Comprehensive Savings and Beyond Banking Products

- **Micro Savings:** IDR 355.5 Tn (-0.09% QoQ)
- **Micro Insurance (Life/ Health, House & Property):** 24.5 mn insurance policies (20.31% QoQ)
 - **Life/ Health:** 11.6 mn policies (40.99% QoQ)
 - **House:** 7.1 mn policies (1.55% QoQ)
 - **Property:** 5.7 mn policies (6.60% QoQ)
- **Gold Savings & Investment:**
9.2 mn customers (1.47% QoQ) & 18,870 kg gold (5.63% QoQ)
- **Mobile Banking (BRIMo):** 21.5 mn users (16.49%)

Wider Points of Access

Physical Outlets
+16,910 units (0.06% QoQ)
(BRI +8,629 (-1.99% QoQ); Pegadaian +4,086 (0% QoQ); PNM +4,195 (1.06% QoQ))

Co-Location (Senyum Outlets)
1,010 units (0.80% QoQ)

BRILink Agents
597K Agents (4.81% QoQ)

BRI E-Channels
+229K units (3.10% QoQ)

Financial Advisors
~68K (3.97% QoQ)
(BRI +27K (0.49% QoQ); Pegadaian +1,896 (-6.51% QoQ); PNM +39K (7.09%))

*Based on Company's Internal research as of 2020



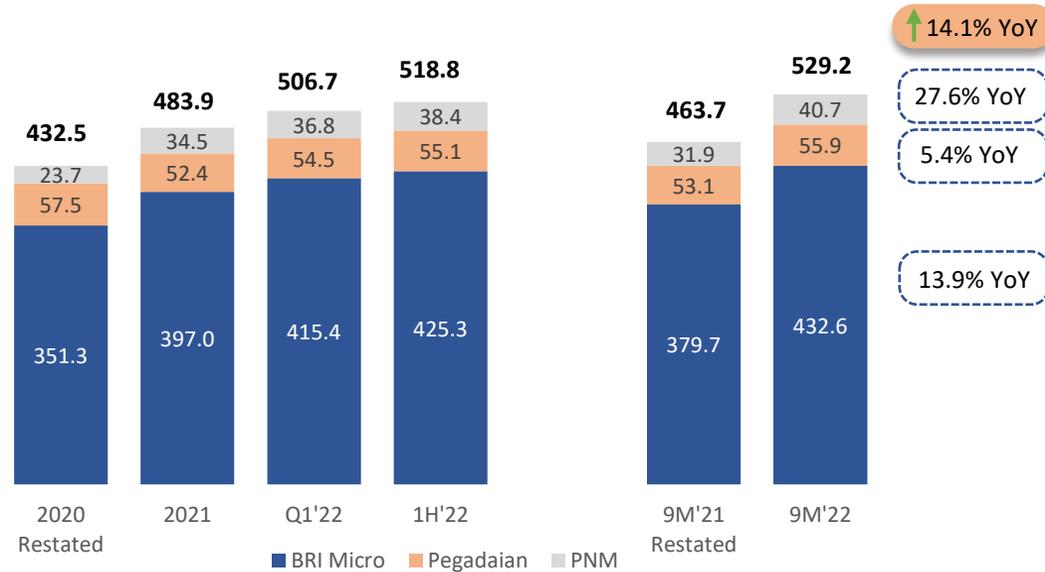
THE ULTRA MICRO ECOSYSTEM

UMI Holding Integration Synergies Impact on Financial Performance



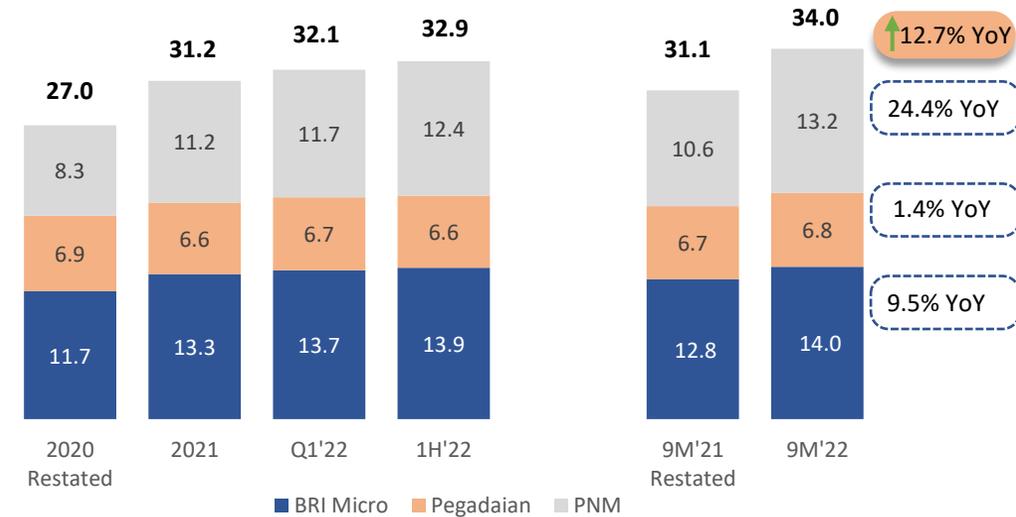
Loan Composition - Outstanding

Business Performance



Borrowers

(in Mio)

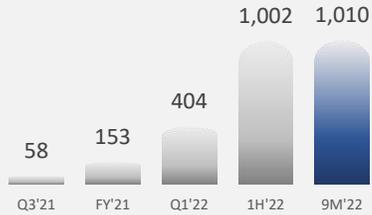


Key Ratios

Description	BRI					Pegadaian					PNM				
	9M'21	FY'21	Q1'22	1H'22	9M'22	9M'21	FY'21	Q1'22	1H'22	9M'22	9M'21	FY'21	Q1'22	1H'22	9M'22
Cost of Fund	2.1%	2.1%	1.7%	1.7%	1.7%	6.2%	6.0%	4.8%	4.8%	4.7%	8.7%	8.6%	8.9%	8.1%	7.8%
Opt. Expenses to Opt. Income	76.4%	74.3%	64.3%	64.0%	62.6%	75.5%	77.5%	70.1%	68.6%	71.9%	88.1%	88.3%	89.4%	89.7%	89.7%
CIR	42.1%	43.3%	38.4%	37.1%	38.9%	63.0%	62.8%	66.9%	62.8%	60.1%	76.6%	74.5%	60.5%	62.6%	62.0%

Pegadaian, PNM's Cost Of Fund (COF) calculated by dividing annualized interest expense with average monthly Interest Bearing Liabilities

Co-Location



+1,000

Established co-location (Senyum outlet) across Indonesia as of Q3'22

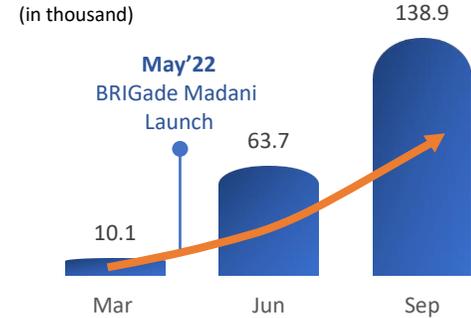
Acceleration of co-location synergy between BRI, Pegadaian & PNM to widen customer point of access

BRIGade Madani



BRIGade Madani reflects the movement of three entities' employee to foster sustainable performance and strengthen Ultra Micro economy

Total Senyum Mobile Referrals



Total referrals through Senyum Mobile shows an increasing trend (138.9 thousand referrals on Sep'22), accelerate after the launching of BRIGade Madani

Simpedes UMi Account Opening

+ 6.9 Mio

As of Sep 2022, Simpedes UMi Account opening reached 6.9 Mio, generated CASA of Rp678.6 bio and pave the way for PNM Cashless disbursements

Senyum Mobile

Number of BRI, Pegadaian & PNM's sales force with access to Senyum Mobile



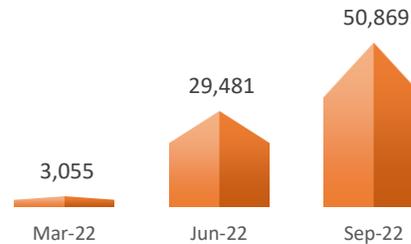
Integrated digital sales platform to enable joint acquisition between BRI, PGDN and PNM

+68,000

Loan officers

Gold Savings - Pegadaian

Gold Savings Referral



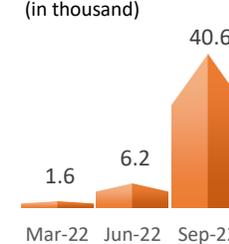
Gold Savings referrals shows positive trend with the increase of number of referrals

Cashless Disbursement - PNM

Trx Value (Rp bio)



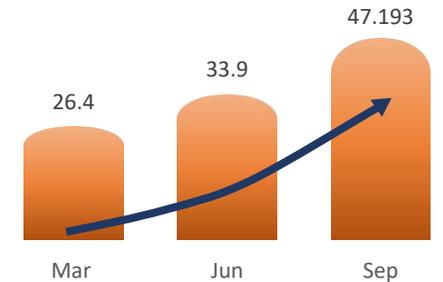
Borrowers



Cashless disbursements begins to increase during the last three quarters to reach total disbursement value of IDR 245 Bio for more than 40 thousand borrowers

BRILink Mekaar

(in thousand)



The number of BRILink Mekaar keep increasing to reach 47.2 thousand agents in Sep 2022

Data Analytics

Integrated Database
(Customers, in Million)



Continuous development of data analytics for sales lead generation and strengthened risk management



BRI MICRO BUSINESS PERFORMANCE (BANK ONLY)

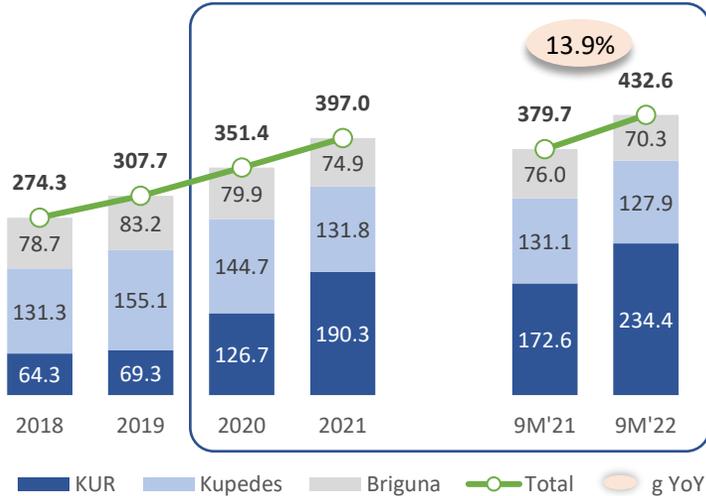
Double Digit Loan Growth Supporting by Better CASA



Micro Loan Outstanding

(in Rp Tn)

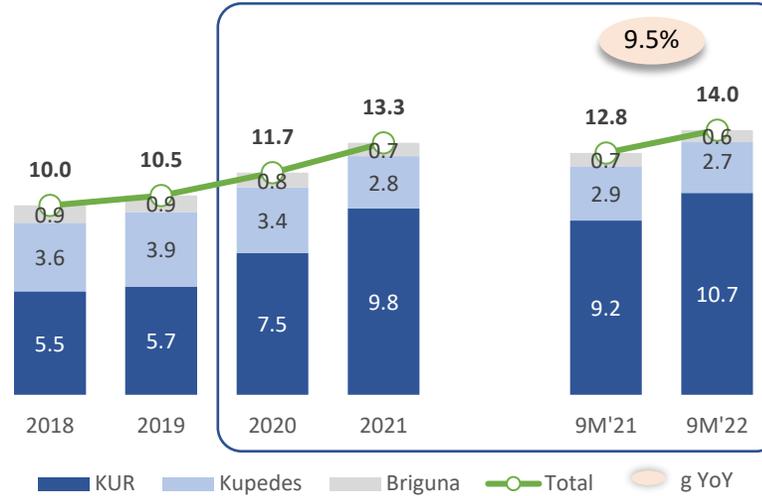
Pandemic



Borrowers

(in Mio)

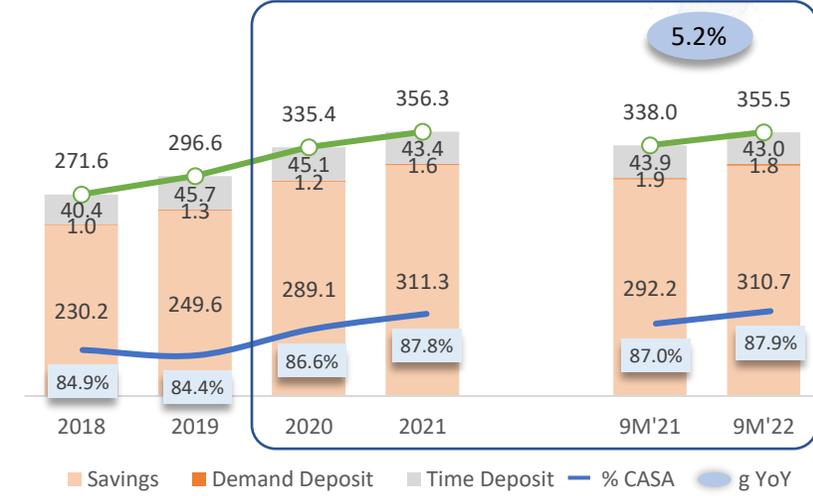
Pandemic



Third Party Fund

(in Rp Tn)

Pandemic



Growth YoY

	2018	2019	2020	2021	9M'21	9M'22
KUR	8.5%	7.9%	82.8%	50.1%	74.8%	35.8%
Kupedes	20.6%	18.1%	-6.7%	-8.9%	-12.3%	-2.4%
Briguna	10.4%	5.8%	-4.0%	-6.3%	-5.7%	-7.5%
Total	14.5%	12.2%	14.2%	13.0%	15.5%	13.9%

Growth YoY

	2018	2019	2020	2021	9M'21	9M'22
KUR	7.4%	4.5%	31.4%	31.1%	48.3%	16.0%
Kupedes	7.2%	8.7%	-12.8%	-19.5%	-22.2%	-6.7%
Briguna	-1.9%	-3.9%	-9.8%	-10.1%	-11.8%	-10.2%
Total	6.5%	5.3%	11.4%	13.5%	19.5%	9.5%

Growth YoY

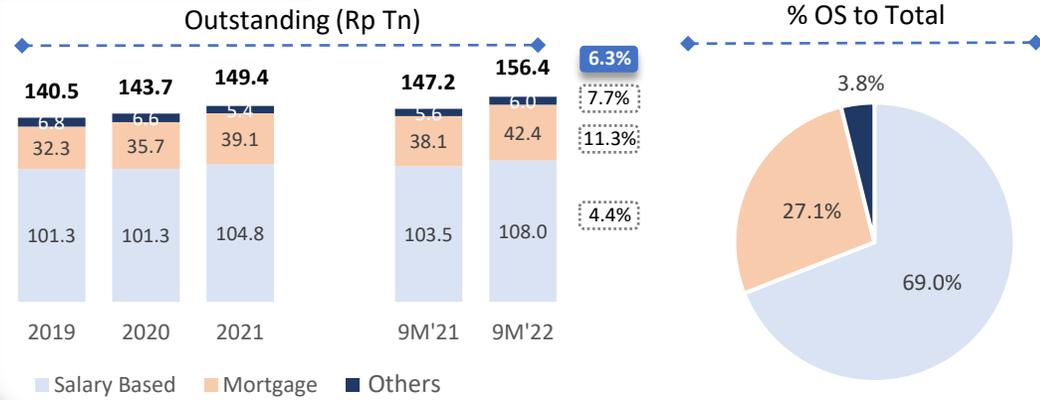
	2018	2019	2020	2021	9M'21	9M'22
Savings	10.9%	8.4%	15.8%	7.7%	10.2%	6.3%
Demand Deposit	-6.6%	23.0%	-3.5%	30.9%	-2.5%	-2.6%
Time Deposit	9.6%	12.9%	-1.3%	-3.7%	-9.0%	-2.1%
Total	10.7%	9.2%	13.1%	6.2%	7.2%	5.2%



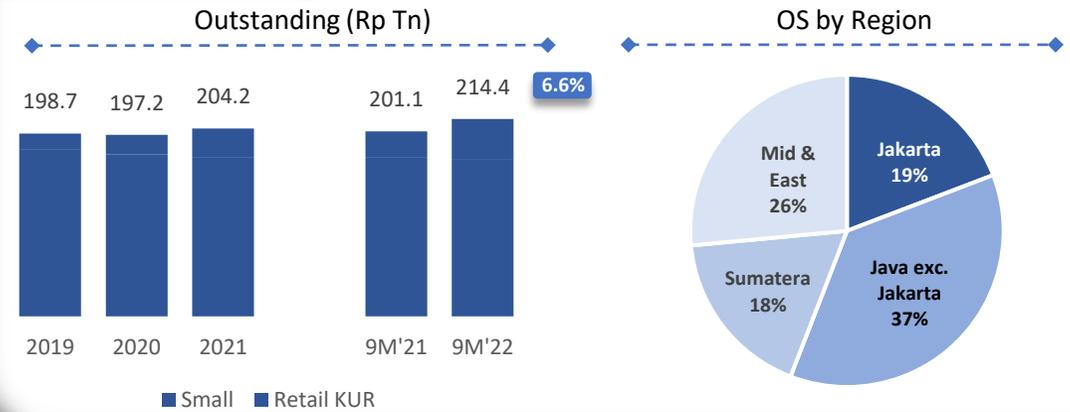
OTHER BUSINESS SEGMENTS



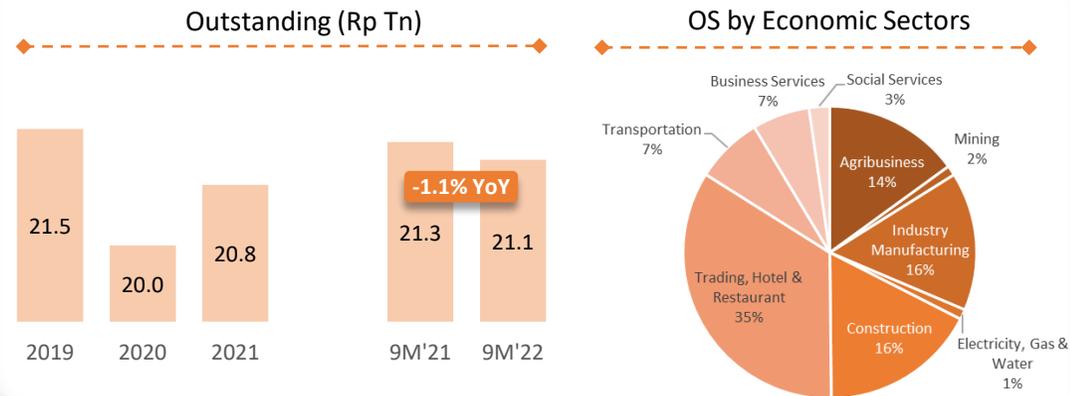
CONSUMER



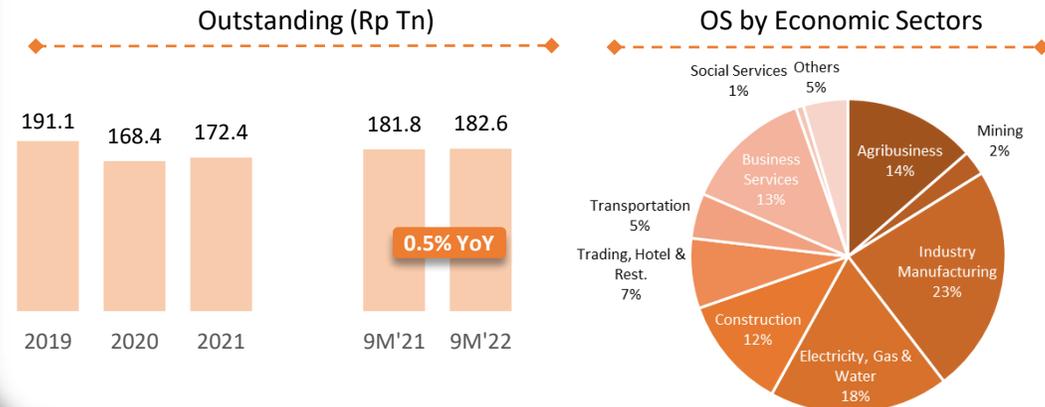
SMALL



MEDIUM



CORPORATE



DIGITAL INITIATIVES



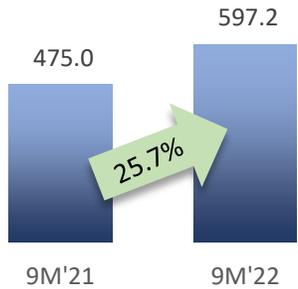


BRILINK AGENT

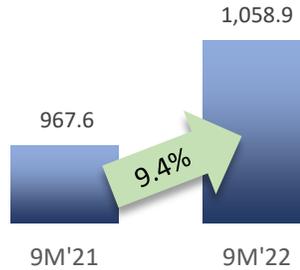
Redefining Agent's Roles to Tap The Untapped



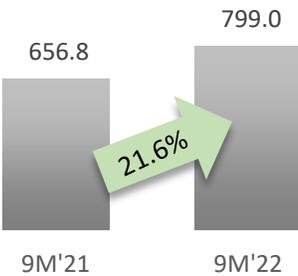
Agents (Thousand)



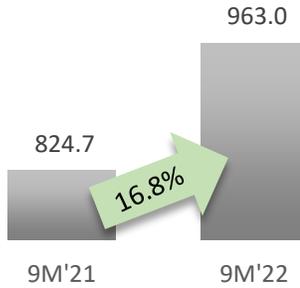
FBI (IDR Billion)



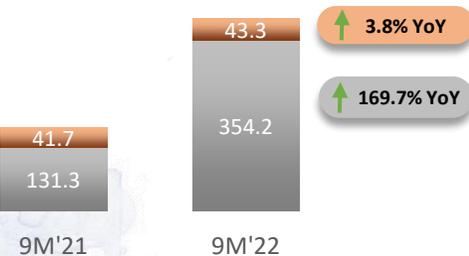
of Transaction (Million)



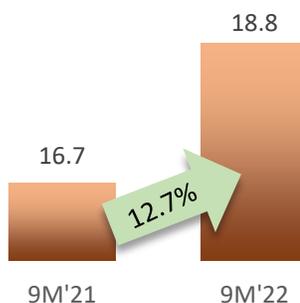
Transaction Value (IDR Trillion)



Loan & Saving Referrals (Thousand)



CASA (IDR Trillion)

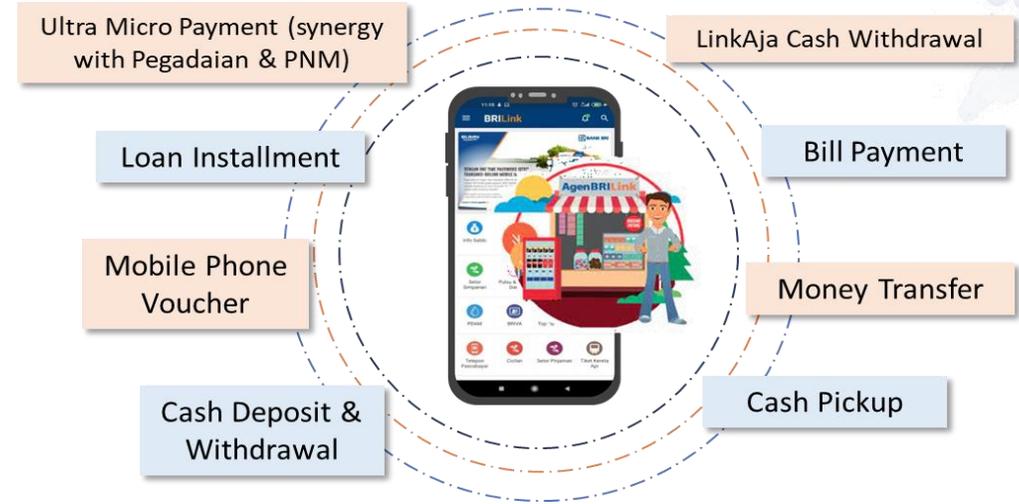


58,095 villages covered by BRILink Agents (77.8% out of total villages)

SERVICES

STRATEGY

SERVICES PROVIDED



STRATEGY





BRIMO

Accelerating the Shift of Transaction into Digital

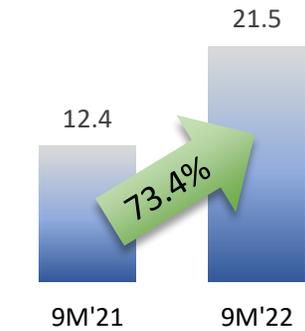


BRIMO



Users

(in Million)



Financial Trx

(in Million)



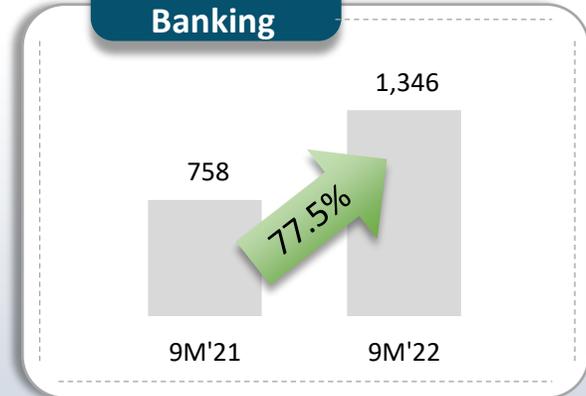
Transaction Value

(IDR Trillion)



of Financial Trx (in Million)

Internet Banking



*internet banking numbers shown incl. BRIMO transactions

ATM





BRISPOT

Digitalize Business Process through BRISPOT, to Increase Productivity and Efficiency



Boost Productivity & Unleash The Potential

DIGITALIZATON

BEFORE

- Double work
- Variative Financial Assessment
- No Cross Selling Modul



AFTER

- All in one go
- Standardized Template
- Build-in Cross Sell Module

AUTOMATION

BEFORE

- Manual Prescreening
- Manual Disbursement
- Manually notify by loan officer



AFTER

- Automated Pre-screening
- Automatic Disbursement
- SMS & Email Notifications

SIMPLIFICATION

BEFORE

- Paper Based
- Manual Mapping Approval Process in 20 days



AFTER

- Paperless
- Geo-tagging Technology
- Less in 1 day

...“ WHAT’S ON BRISPOT?”...



+ 100 K USERS
(LOAN OFFICERS & APPROVERS)



BRISPOT FEATURES BY SEGMENT
MICRO **+65**
SMALL **+34**
CONSUMER **+43**



+140
IMPACTFULL FEATURES



BRISPOT Features

Boost Productivity

- Sales & Pipeline
- Portfolio Balancing Dashboard
- Profit and Loss Portfolio
- Working Area Mapping
- UMi Corner Integration
- BRILink Partnership

Increase Efficiency

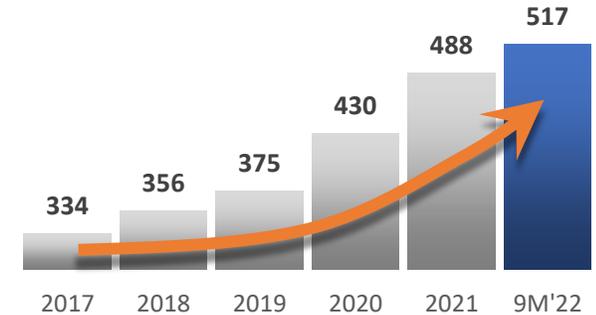
- Automated Pre-Screening
- Less Paper
- All in one Application
- Pick Up Transaction
- BRISURF Integration
- Online Loan Application Letter Register

Strengthen Risk Management

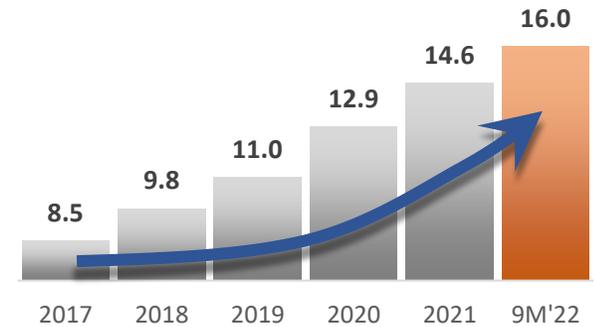
- Monitoring & Evaluation
- Monitoring Point to Point
- “Activity Today”
- Assistance
- Early Warning System
- Loan Collection
- KUR Limit Monitoring

Micro Productivity

Borrowers per Loan Officer

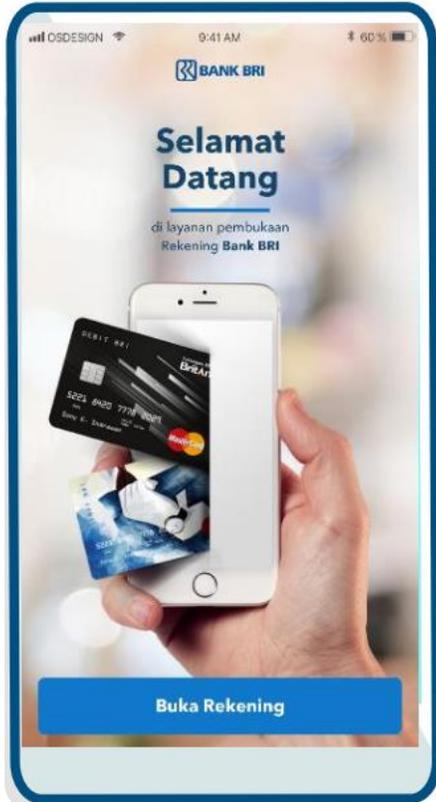


Loan Outstanding per Loan Officer



DIGITAL SAVING

...Create account anytime anywhere...



Web Browser
www.bukarekening.bri.co.id

Digital Onboarding through BRIMO Apps

BRI Digital Saving Advantages

- Easily accessed
- User Friendly
- Quick Approval Process
- No Visit Outlet
- Bundled with BRIMO & Internet Banking

Tabungan BRI
BritAma

BritAmaX

**BritAma
Bisnis**

Tabungan BRI
**BritAma
pro**

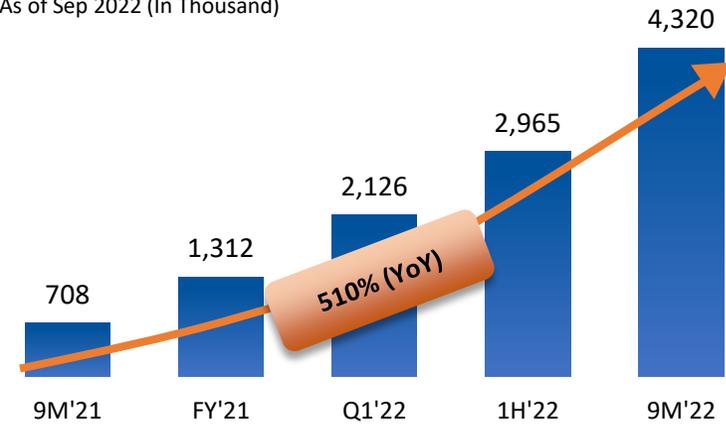
**Simpedes
BISA**

Tabungan BRI
Simpedes
Si Serba Bisa

Giro BRI
Transaksi Bisnis Anda

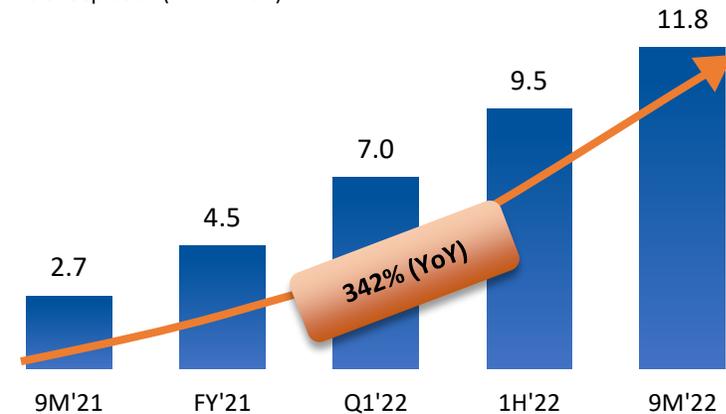
Total Account

As of Sep 2022 (In Thousand)



Deposit Amount

As of Sep 2022 (IDR Trillion)





DIGITAL PLATFORM ECOSYSTEM

Leverage New Liquidity, New Opportunities and New Source of Growth



BRIAPI

Execute Digital Partnership with Precision & Speed (OpenAPI)

API which stands for 'Application Programming Interface' connects business processes, services, content, and data to channel partners, internal teams, and independent developers in an easy and secure way.



As of Sep, 2022



Digital Ecosystem Platform

Build ecosystem to offer products and services beyond core business to leverage new liquidity, new opportunities and new source of growth

As of Sep, 22

Platform	User	#Transaction	Volume
BRIMOLA (for LPG Agent & Distributor)	~125K (20.0% YoY)	~6Mn (37.7% YoY)	IDR 9Tn (30.1% YoY)
BRI Smart Billing	~377K (110.1% YoY)	~383K (48.9% YoY)	IDR 528Bn (25.8% YoY)
Junio Smart	~360K (57.6% YoY)	~323K (155.7% YoY)	IDR 388Bn (130.8% YoY)

Online Traditional Market Platform



Launched on Jun 2020

#Registered Market	6,630 (1.1% YoY)
#Market Traders	213K (27.4% YoY)
#Transaction	491K
Transaction Volume	IDR 66.6 Bn

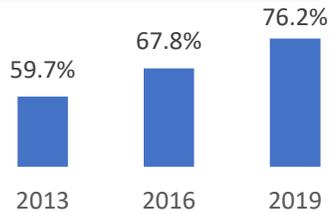


DIGITAL ADVISOR

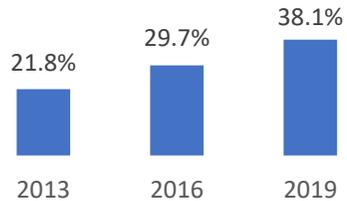
...Follow Customer's Digital Journey...



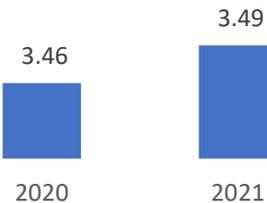
Financial Inclusion Index



Financial Literacy Index



Digital Literacy Index



“To increase the financial and digital literacy of its customers, BRI introduced the role of Digital Advisors to increase customers' digital savviness and to assist them along the continuum of their digital journey”

- Based on The OJK's survey, Indonesia Financial Inclusion Index shown increasing trend reach 76.19% in 2019. However, the Financial Literacy Index remain relatively low at 38.09%.
- The survey held by The Ministry of Information and Communication in 2021 also shown that National Digital Literacy Index still in Medium category (score 3.49 out of 5)



Digital Advisors

Digital Acquisition

Encourage customers to **do** banking transaction through BRI digital platform, e.g. opening digital saving, using BRIMO for daily financial transaction, etc.

Digital Transaction

Assist customers to **perform** Financial transactions through IB, Mobile Banking & BRIMO, etc.

Secured Digital Transaction

Educate customers to have **secure** financial transactions, ie. by maintaining personal data confidentiality such as biological mother's name, PIN, OTP, CVV, avoid using wifi in public areas, etc.

“Digital Advisor proactively educate BRI customers to prevent Social Engineering”



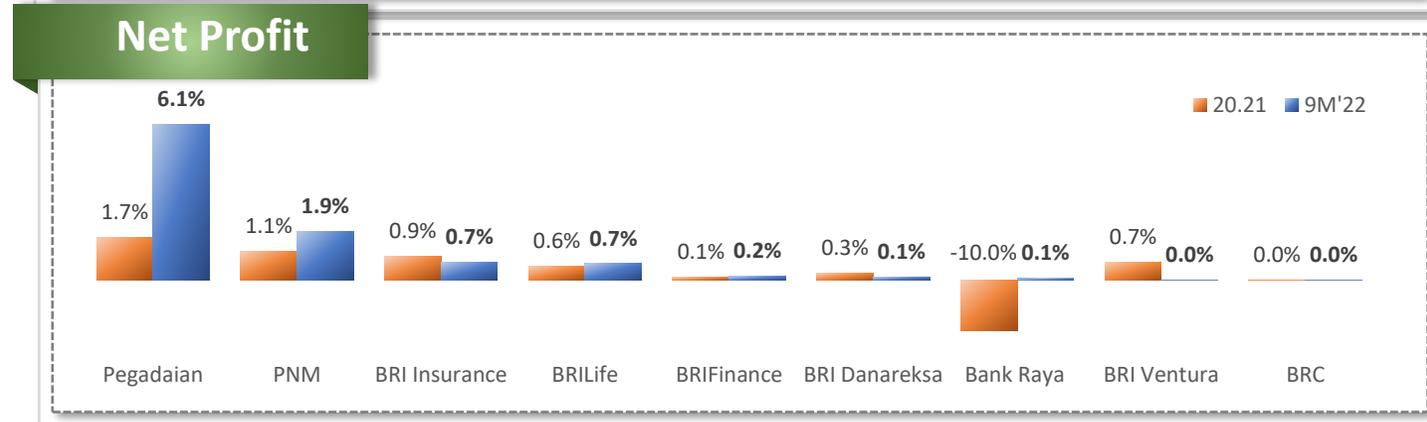
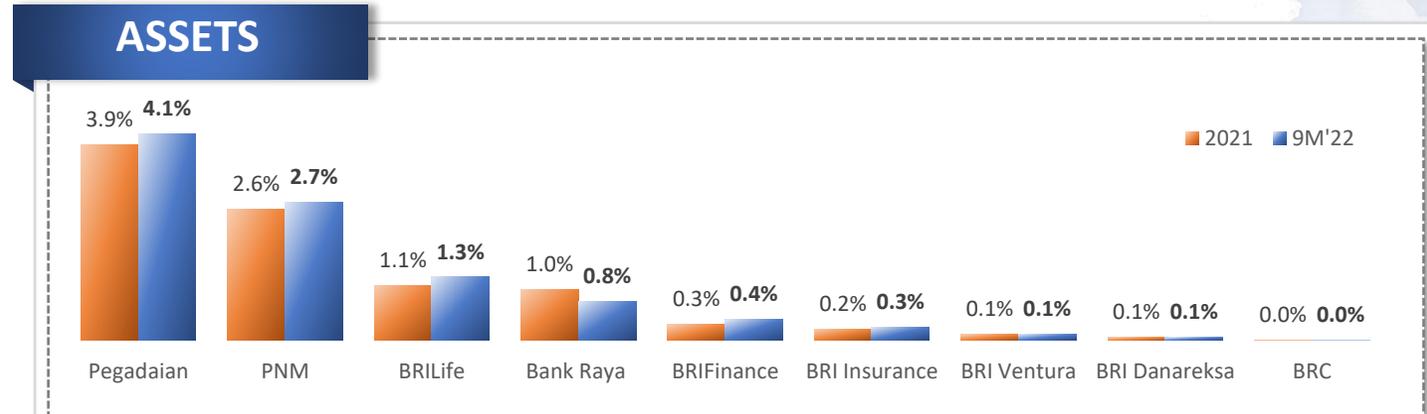
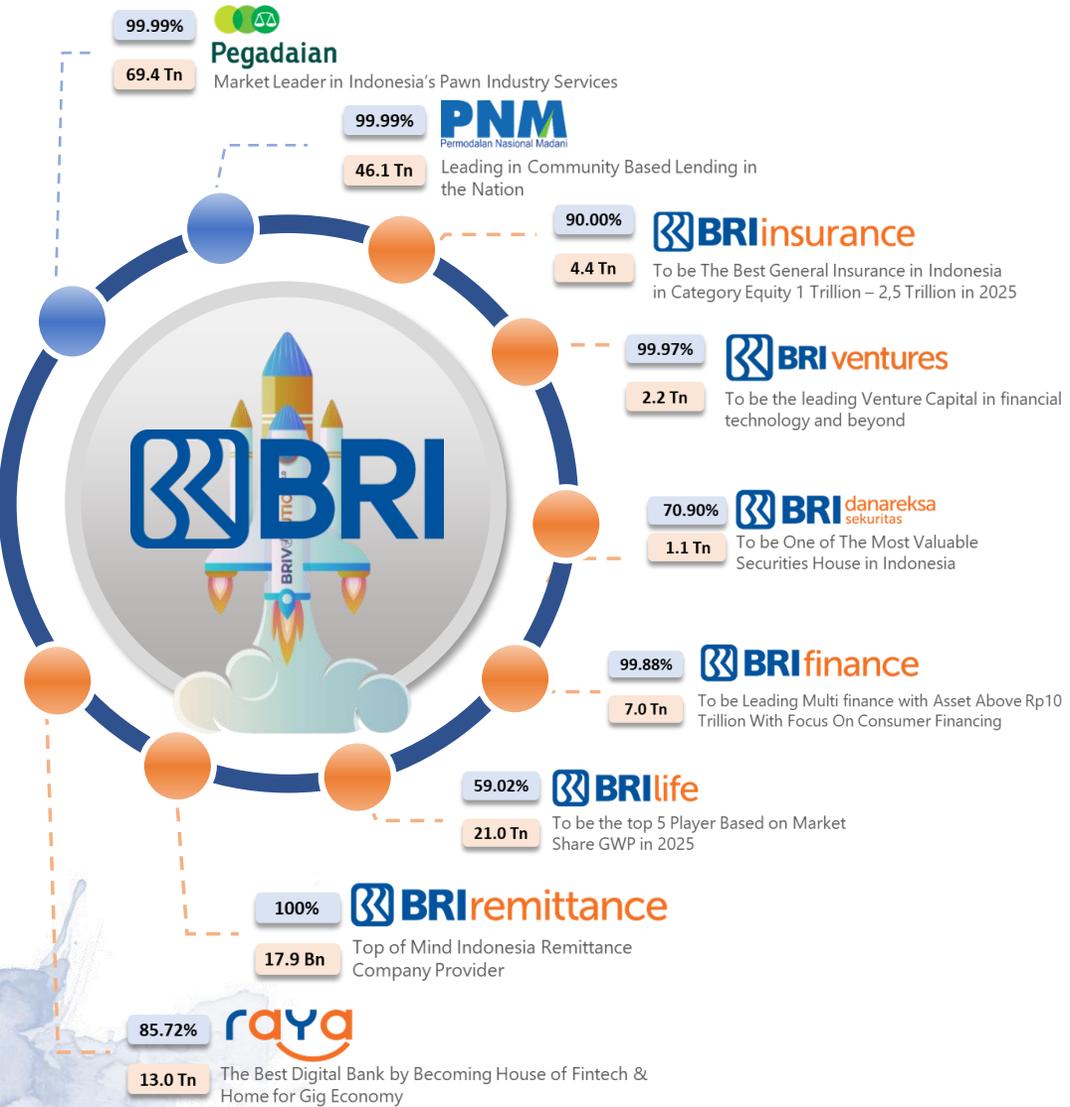
Source :

- National Survey of Financial Literacy and Inclusion 2019 by Financial Services Authority
- National Digital Literacy Index Survey Results 2021 by Ministry of Information and communication Indonesia

SUBSIDIARIES



SUBSIDIARIES CONTRIBUTION TO BRI GROUP





Pegadaian

The oldest pawn service provider with more than 120 years experience

- The largest pawn service provider based on Asset & Loan
- Leader in pawn lending with market share of more than 95%, catering to more than 6.9 mio borrowers

Balance Sheet Highlight

	2021	1H'22
Total Assets	65,776	68,744
Loan Outstanding (Gross)	52,420	55,113
Total Liability	39,517	41,907
Total Equity	26,259	26,837

*Excluding Cost of Good Sold for gold

Income Statement Highlight

	2021	1H'22
Net Interest Income	10,622	5,754
Other Operating Income	1,523	803
Overhead Cost*	7,627	4,120
Net Income After Tax	2,427	1,774

Key Ratios

	2021	1H'22
NIM	19.6%	21.5%
COF	6.0%	4.8%
BOPO	77.5%	68.6%
CIR	62.8%	62.8%

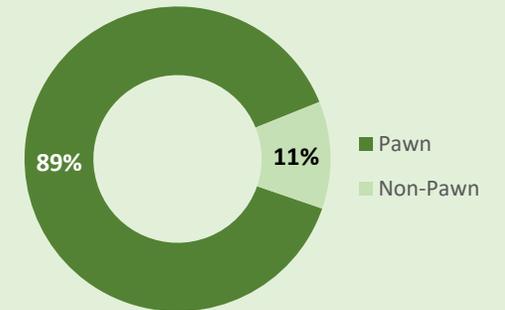
	9M'21	9M'22	g YoY
Total Assets	66,268	69,407	4.7%
Loan Outstanding (Gross)	53,105	55,947	5.4%
Total Liability	40,296	41,969	4.2%
Total Equity	25,972	27,438	5.6%

	9M'21	9M'22	g YoY
Net Interest Income	7,953	8,715	9.6%
Other Operating Income	1,115	1,220	9.4%
Overhead Cost*	5,716	5,967	4.4%
Net Income After Tax	2,025	2,375	17.3%

	9M'21	9M'22	YoY
NIM	19.2%	21.4%	2.3%
COF	6.2%	4.7%	-1.4%
BOPO	75.5%	71.9%	-3.6%
CIR	63.0%	60.1%	-3.0%

Loan Composition

As of 9M'22



Products & Services

- Pawn financing
- Gold savings
- Micro-fiduciary financing
- Others (e.g., money transfers, payments)

Extensive Network & Sales Force



+ 4,000 Outlets



+2,000 Sales Force



+6.9 Mio Active Borrowers



Gold Savings
+9 Mio Cust.
+18,8 Tonne gold

PNM

Permodalan Nasional Madani



Balance Sheet Highlight

	2021	1H'22	9M'21	9M'22	g YoY
Total Assets	43,712	45,470	38,787	46,051	18.7%
Loan Outstanding (Gross)	34,523	38,391	31,876	40,672	27.6%
Total Liability	37,274	38,576	32,670	38,877	19.0%
Total Equity	6,438	6,894	6,117	7,174	17.3%

Income Statement Highlight

	2021	1H'22	9M'21	9M'22	g YoY
Net Interest Income	6,115	4,353	4,110	7,169	74.4%
Other Operating Income	247	133	177	168	-5.3%
Overhead Cost	4,739	2,808	3,285	4,549	38.5%
Net Income After Tax	845	458	525	736	40.3%

Key Ratios

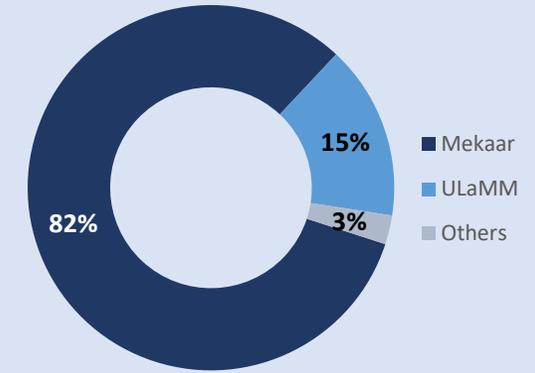
	2021	1H'22	9M'21	9M'22	g YoY
NIM	20.2%	23.6%	18.9%	25.2%	6.3%
COF	8.6%	8.1%	8.7%	7.8%	-1.0%
BOPO	88.3%	89.7%	88.1%	89.7%	1.6%
CIR	74.5%	62.6%	76.6%	62.0%	-14.6%

One of the largest group lending provider in Indonesia

- Catering more than 13 Mio borrowers
- Providing loans that are mostly aimed to empower underprivileged women

Loan Composition

As of 9M'22



Products & Services

- Mekaar group lending for female borrowers
- ULaMM Micro lending

Extensive Network & Sales Force



Extensive network with +4,000 outlets across Indonesia



Strong sales force with +39,000 account officers

ESG INITIATIVES





SUSTAINABLE BUSINESS ACTIVITIES

Financing For Sustainable Development



Sustainable Business Activities*

Loan Portfolio

As of Sep 30, 2022

*Based on Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.

Micro & SMEs

Rp595.0T

Renewable Energy

Rp6.8 T

Pollution Prevention & Control

Rp1.8 T

Clean Transportation

Rp13.6 T

Green Building

Rp1.7 T

Rp602.0 T
64.7% of Total Loans

11.5% YoY growth

Rp671.1 Trillion

66.6% of Total Loans

“The BRI Sustainable Business Activities Loan Portfolio **has sustainably increased** and **the highest among peers**”

Environmentally Sustainable Management of Living Natural Resources & Land Use

Rp47.7T

Terrestrial & Aquatic Biodiversity Conservation

Rp602.0 B

Sustainable Water and Wastewater Management

Rp5.0 B

Eco-efficient Product, Production Technologies and Processes

Rp3.8T

Other Sustainability-related projects

Rp114.0 B

BRI Loan Policy

BRI Negative List Loan Policy, BRI is committed to have no exposure in several sectors including but not limited to:

- X Illegal Logging
- X Cultivation of Marijuana & Narcotics productions and trading
- X Forced labor, child exploitation, human rights violation
- X Money Laundering
- X Destroying historical and archaeological building
- X Trading protected animals
- X Fishing business using fishing gear that is prohibited by regulation
- X Other fields/sector according to applicable law

Specific Loan Policy to CPO Sector

CPO borrower is required to has an ISPO/RSPO certificate or at least has registered in the ISPO certification process

Other Loan Policy

- No borrowers with Black PROPER rating (Company Performance Rating Assessment by Ministry of Environment and Forestry)
- Other requirements in accordance with the applicable law



BRI ESG PERFORMANCE HIGHLIGHT



Environmental Highlights

Assets BRI Green Loan Portfolio (as of Sep 2022)

IDR 76.1T Loans disbursed to Green Sectors
7.6% of BRI total loan disbursement

Renewable Energy: **IDR 6.8 T** | Green Transportations: **IDR 13.6 T**
Green Building: **1.7 T** | Other Environmentally-Friendly Business: **IDR 54.0 T**

Liabilities

BRI Sustainability Bond 2019 **BRI Green Bond 2022**
31% of total bond proceeds in 2021 were used for **Green Projects** | **70%** total bond proceed allocated for **Green Project** (based on POJK POJK 60/2017)

BRI Digital Savings BRI Digital Savings has the potential to reduce emissions from customers' commutes & less use of paper

Human Capital & Operations (as of December 2021)

Green House Gas (GHG) Emissions
↓ 1.4% Gross Emission Reduction from Scope 1 & Scope 2 (fuel & electricity)
↓ 97.4% Gross Emission Reduction from business travels
↓ 5.5% Gross Emission Reduction from paper usage

BRI Green Building

BRILIAN Tower received a gold category greenship certificate from the Green Building Council Indonesia

BRI Green Operation

Public Vehicle Charging Station (SPKLU)
Electric vehicles as operational vehicles

*Percent reduction represents FY2021 performance vs FY2019 baseline

Social Highlights

Assets BRI Social Loan Portfolio (as of Sep 2022)

IDR 595.0T Loans disbursed to Social Sectors
59.1% of BRI total loan disbursement

PNM Mekaar Empowering underprivileged women through the ultra micro ecosystem
13.0 million Women Borrowers
IDR 33.3T Total Outstanding

Liabilities

BRI Sustainability Bond 2019 **BRI Green Bond 2022**
69% of total bond proceeds in 2021 were used for **Social Projects** | **30%** total bond proceed allocated for other sectors i.e. MSMEs (based on POJK POJK 60/2017)

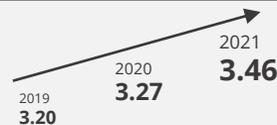
Operation

Ultra Micro Holding
Senyum Mobile ~68,000 Number of BRI, PGD, PNM sales forces with access to Senyum mobile
Co-Location +1000 units across Indonesia
Data Analytics ~26.3 million customers database identified

Human Capital & Operations (as of December 2021)

Employee Breakdown By Gender
42% Women Employee Composition
Board of Management ~18% (2020 Women ~18%, 2021 Women ~23%)
Senior Management (VP-SVP-SEVP) ~16% (2020 Women ~18%, 2021 Women ~18%)

Employee Engagement Survey



Governance Highlights

BRI Governance Rating

Corporate Governance Perception Index (CGPI)
95.10 "Most Trusted Company"
The higher CGPI Score among others SOE Bank, with an increase in score from 93.25 (2019) to 95.10 (2021).
Top 3 Public Listed Companies in ASEAN Corporate Governance Scorecard
110.2
Increased from 93.5 in 2019

ESG Governance at BRI

Dedicated ESG Division

Established an ESG Division, a dedicate team that is responsible for ESG and Sustainable Finance implementation at BRI

ESG Committee

Established a dedicated ESG Committee lead by CEO. The Committee is responsible in Review and evaluate the implementation of ESG policies and initiatives. Establish and recommend ESG work programs.

Customer's Data Privacy & IT Security Management

- Dedicated Data Privacy & IT Security Division**
 - Enterprise Data Management Division** a Division that specifically handles Data Management
 - Information Security Division** a Division that specifically handles Cyber Security
- IT Security Certified**
 - certified PA-DSS** (Payment Application-Data Security Standard) for BRI's Direct Debit API
 - ISO 27001:2013** For Big Data, Open API, Card Production Managing Event & Cyber Threat Monitoring, Spacecraft Operation & Data Center Facilities



BRI ESG FUNDING



SUSTAINABILITY BOND

First Sustainability Bond
in Southeast Asia with RegS Format



Transaction Highlight

- **Issue date:** 21 March 2019
- **Size:** \$500 Million
- **Maturity:** 5 years
- **Rating:** Baa2 by Moody's
BBB- by Fitch

Proceeds Allocation

69% for Social Projects
31% for Green Projects

SUSTAINALYTICS **Second-Party Opinion**
"BRI's Sustainability Bond Framework is credible and impactful"

GREEN BOND

Green Bond Framework

The Framework adapt Green Bond Principles of ICMA, Indonesia FSA Regulation and Indonesia Green Taxonomy

Transaction Highlight

- **Listing date :** 21 July 2022
- **Size Phase I :** IDR 5 trillion
- **Maturity**
 - **Serie A :** 370 days
 - **Serie B :** 3 years
 - **Serie C :** 5 years
- **Rating:** idAAA (Pefindo)

Proceeds Allocation

70% for Green Project based on POJK 60/2017
30% for other sectors i.e. MSMEs

SDGS HUB UI **Second-Party Opinion**
5.0 Environmentally Friendly /Sustainable

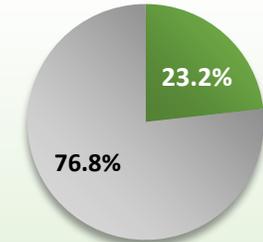
SUSTAINABLE REPO

In addition to the ESG Bond issuance, on February 2022, BRI has executed USD 104,1 Million sustainable repo transaction on a one-year tenor. The proceed is allocated **100%** for social project.

BRI ESG Bond Issuance

As of 31st December, 2021

Total Bond Issuance Rp 30,68 Tn

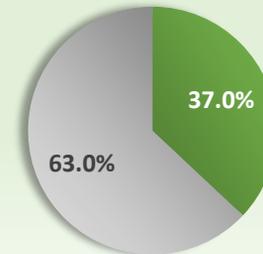


■ ESG Themed Bond ■ Other Bond

As of 30th September, 2022

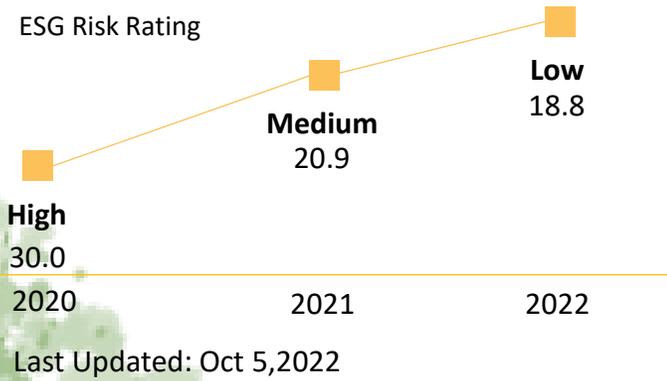
Total Bond Issuance Rp 34,08 Tn

Growth ESG Bond:
↑ 77.0% YtD

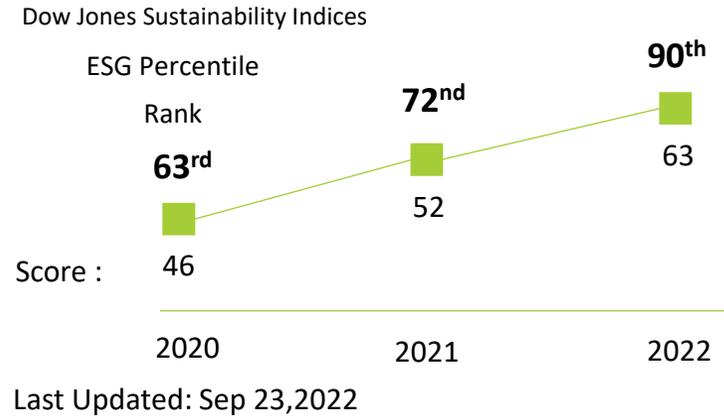
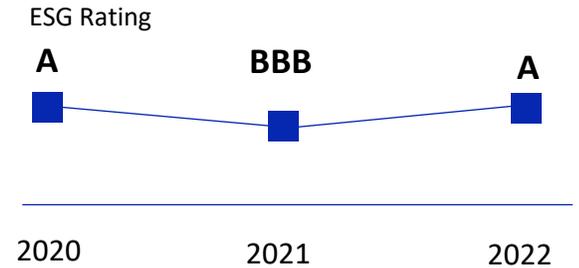


■ ESG Themed Bond ■ Other Bond

BRI issued Green Bond in July 2022 with total amount of IDR 5 Trillion, this increased the outstanding of BRI's ESG bonds by 77.0% Ytd.



CORPORATE SUSTAINABILITY ASSESSMENT (CSA)

OVERALL SCORE **110.2**

Top 3 Public Listed Company in Indonesia with Top Score above 97

CGPI SCORE **95.10**
Most Trusted Company

Increased from 93.25 in 2019



KEHATI

SRI-KEHATI Index is the Sustainable and Responsible Investment (SRI) Biodiversity index that uses the principles of ESG

- ✓ SRI-KEHATI
- ✓ ESG Quality 45 IDX KEHATI
- ✓ ESG Sector Leaders IDX KEHATI



IDX ESG Leaders

IDX ESG Leaders index measures the performance of companies that have good ESG assessments and are not involved in significant controversy

BRI has been a constituent of the IDX ESG Leaders Index (ESGL) since March 2021

BRILIAN VILLAGE EMPOWERMENT



village empowerment program with the aim of creating economically independent villages and able to grow sustainably

Ketapanrame Village, Mojokerto



Sukalaksana Village, Garut



Butuh "Nepal van Java" Village, Magelang



Empowerment Aspects



Innovation

Creative in creating solutions to the challenges of village development



Sustainability

Building resilience & sustainability in village



Digitalization

Implementation of digital activities & products in village empowerment activities



Economic Independence (Bumdes)

Increasing the role of BUMDES (village owned enterprise) as the center of the village economy

DESA BRILIAN Profile in 2022

As of Sep 2022

1.881
Desa Brilian

257 Trading

98 Fisheries

353 Service

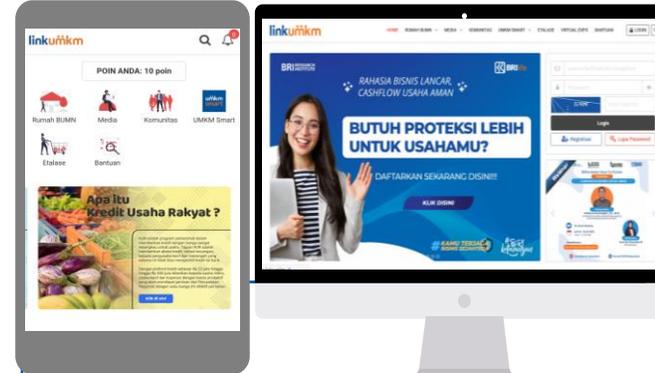
32 Husbandry

429 Village Tour

198 Others

111 Plantation

MSMEs UPSCALE PLATFORM



linkumkm

The Online Platform, which can be accessed through the website & application, aims to upscale MSME through a series of integrated empowerment programs

Menu: Rumah BUMN, MSME Media, **UMKM Smart**, Community, Digital Showcase & Dashboard

- Application based: Available @Playstore / @Appstore
- Web based: linkumkm.id



MSME Assessment Competency Certificate

UMKM Smart menu on Link UMKM application is for MSMEs to find out their business category through the activities of "Assessment of MSMEs Upscale" & "Programs and training modules".

Business Category Output:

Traditional Developing Modern

Linkumkm features highlight:

LINK UMKM USERS
2.710.079

462 X
Module Expert

Storefort
11.095

Community
796

Top Module

- #1 Overview Export Business
- #2 Selling Preparation
- #3 Determination of search for market access



ULTRA MICRO ECOSYSTEM EMPOWERING UNDERPRIVILEGED WOMEN



PNM Mekaar provide access to capital, assistance, & capacity building programs for Underprivileged Community & SME, especially female housewives.

As of June'22



+39,000 Mekaar Account Officer



+13.0Mn Female Borrowers

↑ 24.3% YoY

All Mekaar Account Officers are female



+IDR 33.3 Tn Loan Outstanding

↑ 41.6% YoY

PNM Mekaar provides 3 (three) types of capital for underprivileged women to create sustainable and independent customer's business.



PNM Mekaar Business Capacity Development Initiatives

Training for Borrower Preparation

Training Program for prospective customers of PNM Mekaar

Carried out for 3 days prior to loan disbursement

Meaningful Weekly Group Meeting

Meaningful Weekly Group Meeting (PKM Bermakna) is carried out by AO Mekaar through weekly group meeting activities.

Basic Material

- Importance of saving
- Reading business opportunities
- Managing business and family finances, etc.

Customer Business Meetings

Training Activities by Mekaar Branch at least 3x in a year

As of Sep 2022

Event Highlight

- **6.323 x** Customers Business Meeting
- **+300,000** Participant

Clustering

Group training program based on certain approaches, such as regional similarities, types of businesses, and/or different types of businesses but synergized.

As of Sep 2022

Event Highlight

- **32 x** Clustering Training
- **+4000** Participant



BRILIAN TOWER
BRI's Green Building

BRI Green Transportation



BRI continues to support emission reduction through several initiatives :

- Installation of the Public Electric Vehicle Charging Station (SPKLU)
- Electric vehicles as operational vehicles in Regional Office and for Loan Officer mobility (30 electric cars & 50 electric motorcycles as of Nov'22)

BRI Paperless Operations



Digital Office App



Digital Learning App



Digital Loan Underwriting App



Digital Operational Risk Management Information System



Digital Management Information System



BRI Document Management System

BRI Green Office

Solar Panels as alternative for energy source

8 work units spread across several areas, namely Bandung, Semarang, Jakarta, Malang, and Yogyakarta already used Solar Panel as energy source



- BRILIAN Tower is 37th floor Building with the Green Building concept on Jl. Gatot Subroto Kav. 62 South Jakarta
- BRILIAN Tower received a gold category greenship certificate from the Green Building Council Indonesia

ESG AWARDS 2022



GOLD WINNER – CATEGORY ENVIRONMENT, GOLD WINNER – CATEGORY SOCIAL IDEAS AWARD 2022



BEST BANK FOR DIVERSITY & INCLUSION, BEST BANK FOR ESG IN INDONESIA ASIA MONEY AWARD 2022



PRIMARY AWARD IN SUSTAINABILITY CATEGORY, SPECIAL AWARD: INTEGRATED GREEN ECONOMY PROGRAM IDX CHANNEL ANUGERAH INOVASI INDONESIA 2022

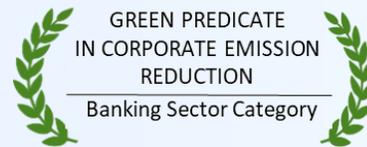
ESG AWARDS 2021



TOP 5 STAR CSR 2021, TOP LEADER ON CSR COMMITMENT TOP BUSINESS AWARD 2021



INTEGRATED CSR STRATEGY FOR BRILIAN TOURISM VILLAGE DEVELOPMENT ANUGERAH CSR IDX CHANNEL 2021



BERITASATU AWARD 2021

BEST ESG DISCLOSURE AWARD



LEADERSHIP AAA ESG Disclosure Awards 2022 B UNIVERSE & BUMI GLOBAL KARBON (BGK)



PLATINUM RANK ASIA SUSTAINABILITY REPORTING RATING (ASRRAT) AWARDS 2021



BEST ESG DISCLOSURE SOE Bank Category BERITASATU AWARD

OTHERS





BRI NETWORKS

The Most Extensive Networks Across Indonesia

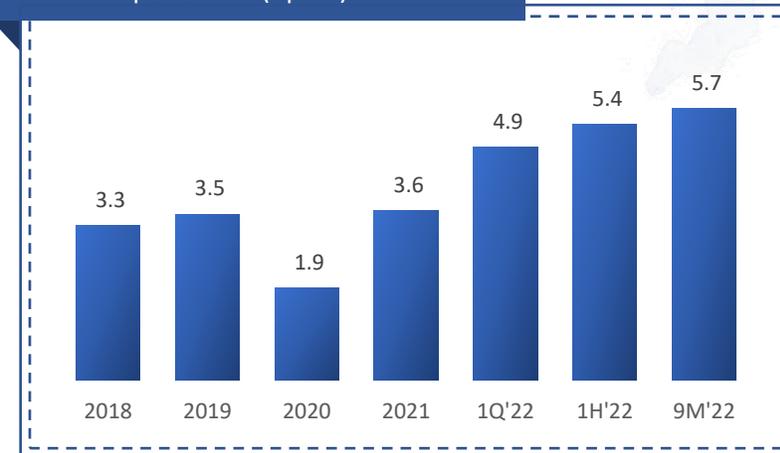


Branchless Network	2019	2020	2021	1Q'22	1H'22	9M'22	YtD
Brilink Agents	422,160	504,233	503,031	539,705	569,761	597,177	94,146

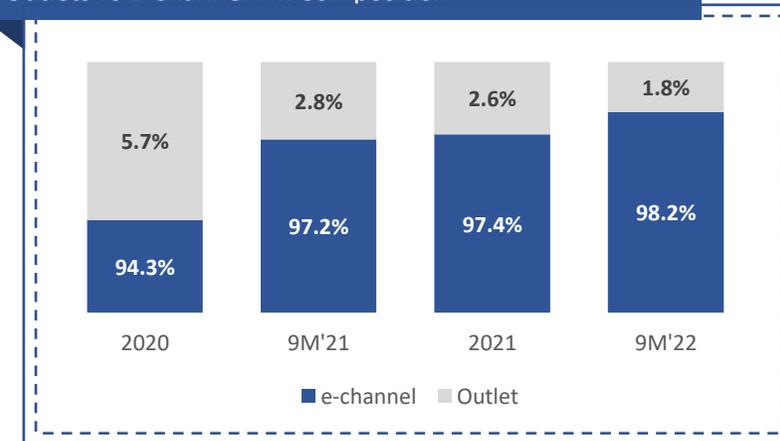
Branch Network	2019	2020	2021	1Q'22	1H'22	9M'22	YtD
Head Office	1	1	1	1	1	1	0
Regional Offices	19	19	19	18	18	18	-1
Branches	467	467	450	450	450	449	-1
Sub Branches	611	611	588	582	581	580	-8
BRI Units	5,382	5,382	5,222	5,181	5,176	5,169	-53
Cash Offices	952	547	525	517	515	512	-13
Teras BRI	2,049	1,867	1,697	1,614	1,576	1,421	-276
Teras Mobile	137	136	136	135	134	126	-10
Payment Point	54	397	355	354	353	353	-2
Total	9,672	9,427	8,993	8,852	8,804	8,629	-364

E-channel	2019	2020	2021	1Q'22	1H'22	9M'22	YtD
ATM	19,184	16,880	14,463	14,425	14,417	14,018	-445
EDC	204,386	198,785	203,027	207,288	199,775	206,528	3,501
CRM	3,809	5,809	7,407	7,407	7,407	7,917	510
e-Buzz	57	57	57	57	57	57	0
Total	227,436	221,531	224,954	229,177	221,656	228,520	3,566

Net Profit per Outlet (Rp Bn)



Outlets vs E-Channel Trx Composition



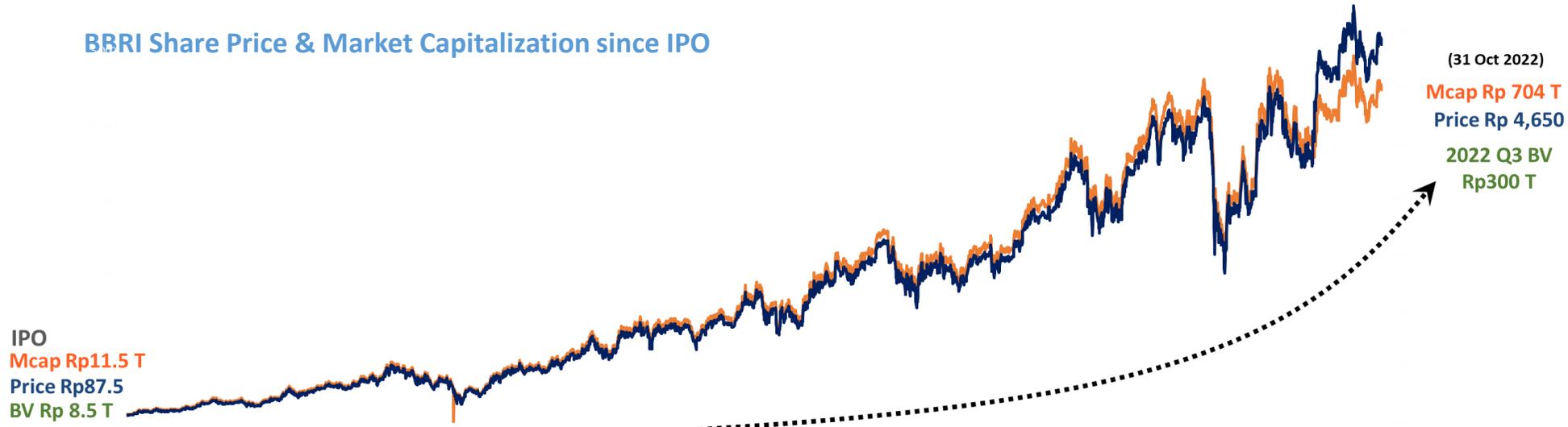
E-Channel transaction including: ATM, CDM, BRilinks, BRIMO, and Internet Banking.



BBRI OVER THE YEARS



BBRI Share Price & Market Capitalization since IPO

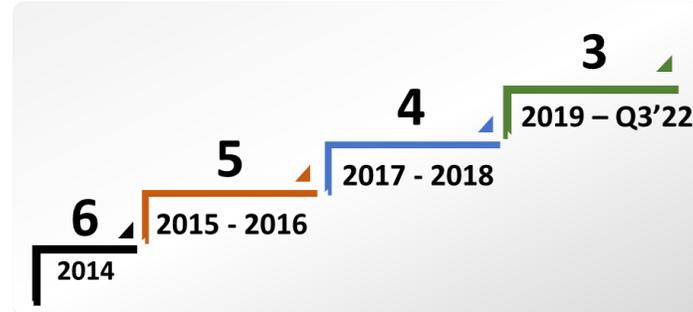


	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021
EPS →		30	40	59	124	172	206	237	281	205
DPO →		50%	50%	30%	20%	30%	30%	45%	60%	85%
DPS →		Rp15.62	Rp19.63	Rp17.78	Rp24.46	Rp51.47	Rp62.33	Rp106.75	Rp168.20	Rp174.25

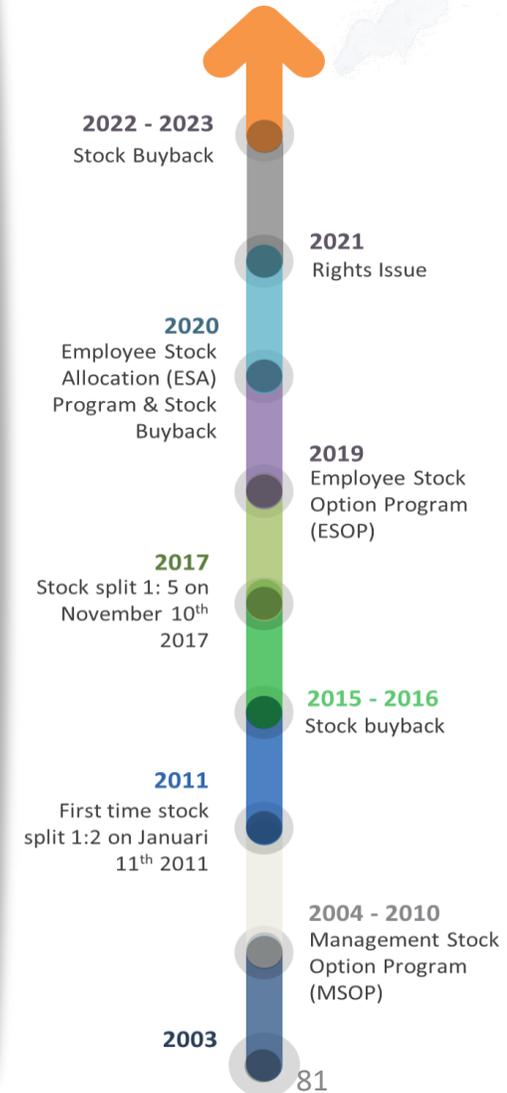
Shareholders Composition

Shareholder	2015	2016	2017	2018	2019	2020	2021	Q3 2022
Government	56,75%	56,75%	56,75%	56,75%	56,75%	56,75%	53.19%	53.19%
Public	43,25%	43,25%	43,25%	43,25%	43,25%	43,25%	46.81%	46.81%
Foreign	78,12%	80,12%	84,33%	79,48%	80,68%	77,39%	74.68%	76.66%
Domestic	21,88%	19,88%	15,67%	20,52%	19,31%	22,61%	25.32%	23.34%

BBRI Market Cap Rank in South East Asia Bank



BBRI Shares-Related Corporate Action





BRI CREDIT RATINGS



BRI International & Domestic Ratings

FitchRatings

- Long Term Rating : BBB-
- Short Term Rating : F3
- Viability Rating : bb+
- Government Support Rating : bbb-
- National Long-Term Rating : AA+
- National Short-Term Rating : F1+
- Outlook : Stable

MOODY'S

- Long Term Counterparty Risk – Fgn Curr : Baa1
- Long Term Deposit – Fgn Curr : Baa2
- Long Term Debt – Fgn Curr : Baa2
- Short Term Counterparty Risk – Fgn Curr : P-2
- Short Term Deposit – Fgn Curr : P-2
- Baseline Credit Assessment : baa2
- Adj Baseline Credit Assessment : baa2
- Outlook : Stable

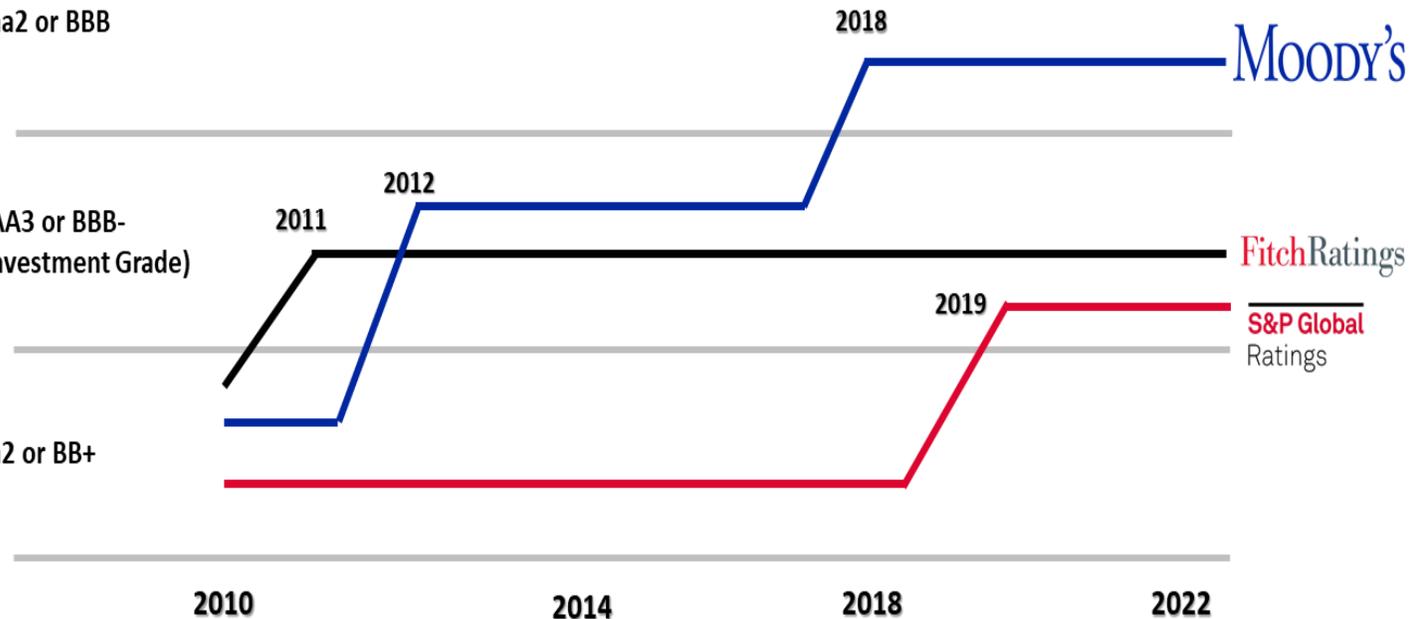
S&P Global Ratings

- Issuer Credit Rating : BBB-
- Stand-Alone Credit Profile : bbb-
- Outlook : Stable

Baa2 or BBB

BAA3 or BBB-
(Investment Grade)

Ba2 or BB+



- National Rating : id AAA
Stable Outlook



SME Banker of the Year & Best in Treasury and Working Capital - SME's
The Asset Triple A Treasury, Trade, Sustainable Supply Chain & Risk Management Awards 2022



The World's Best Bank 2022
FORBES



Best Companies to Work for in Asia
HR Asia Award 2022



Best GCG, Best Corporate, Best CEO, Best Growth & Survival Strategy
11th Anugerah BUMN 2022 (SOE Award)



The Best Government Bank in Service Excellence: Commercial Bank
Infobank 19th Service Excellence Awards 2022



Best IT Planning & Project Portfolio, Best Transformation & Digital Innovation, Best Digital Readiness for G20,
Digital Technology & Innovation Award 2022



The Best Bank 2022: Capital Tier 1 more than IDR 70 trillion
Investor Magazine Award 2022



Marketeers OMNI Brand of The Year 2022

Thank You

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