



FY 2022 FINANCIAL UPDATE PRESENTATION

PT Bank Rakyat Indonesia (PERSERO) Tbk.



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CEO MESSAGE

Targeting Sustainable Growth in a Higher Rate Environment



Sunarso, CEO

The Indonesian government has done excellent work through its measures to safeguard and stabilize the domestic economy from the lingering effects of the pandemic and the pressure of surging global inflation. The improving trend continues to receive support from strong domestic demand as GDP Growth in 2022 already surpassed the pre pandemic 2019 level. Moreover, inflation has gradually begun to decline after a modest increase due to pressure from the fuel price increase, while leading macro indicators such as CCI and PMI persistently remained in optimistic territory. Furthermore, the BRI MSME Business Index remains in optimistic territory as the government has announced the discontinuation of Covid-related movement restrictions.

The improved condition has enabled Indonesian banks to perform positively and deliver strong results. Correspondingly, BRI has reported stellar performance. Micro lending's composition increased to 48% from 40% of our total loans with the integration and ongoing synergies of the Ultra Micro (UMi) Holding. Throughout the year, our loan quality improved, and our balance sheet, shown by provisioning level remained conservatively positioned. Moreover, liquidity remains ample as our LDR stands at 78.82%, with well-controlled OPEX and positive subsidiaries contribution producing solid double-digit net profit growth of 67.1%, reaching an all-time high of Rp51.4 trillion.

While conditions continue to improve, we remain cautious on upcoming challenges. From a macro standpoint, there remain uncertainties due to inflation, higher interest rates globally, geopolitical tension, and supply chain disruptions that could potentially lead prognosticators to forecast a global economic slowdown in 2023. Nevertheless, we maintain our optimism for 2023. In our view, the Indonesian economy will remain resilient, supported by strong domestic consumption from recovering economic activities and the optimism of MSME's to support economic expansion.

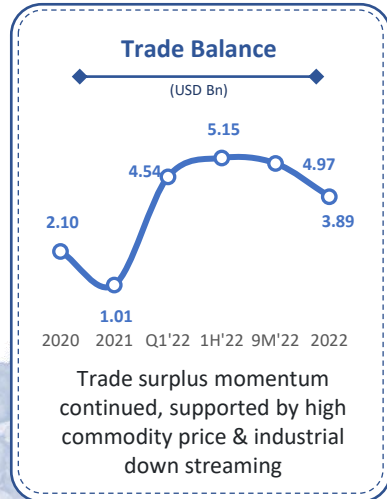
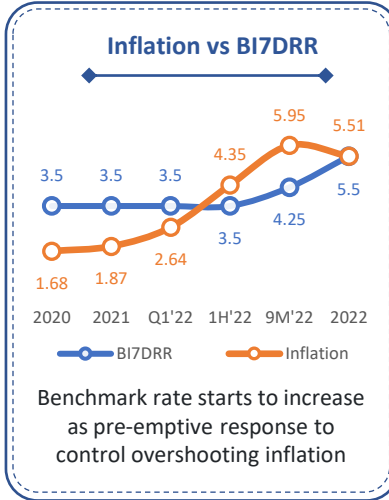
We continue to strive towards sustainable growth. First, we have secured a new source of growth through the UMi Holding Company that provides growth opportunities on assets, liabilities, and revenues. This will further strengthen our core capabilities in micro as we rebalance the growth of Kupedes as a commercialization strategy for KUR. This is in line with the government's aspiration to migrate KUR borrowers to Kupedes. Second, we maintain a strong capital position that will support our business' growth and deliver optimum returns to shareholders, including through an elevated dividend payout ratio in the near term. Third, we have ample liquidity and continue to progressively transforming our funding structure to increase our CASA Ratio and lower our COF. In 2023 we will focus on shifting Micro growth to Kupedes, strengthening our retail banking capabilities, which are highly important to connecting all segments as an integrated ecosystem. Fourth, we maintained our asset quality through a proper risk management strategy as our LAR declined, with coverage already returning to pre-pandemic levels. Lastly, we continue to improve our ESG implementation with the aspiration to become a World Class Sustainable Banking Group focusing to become a leader on Environmental, Social, and Governance issues.



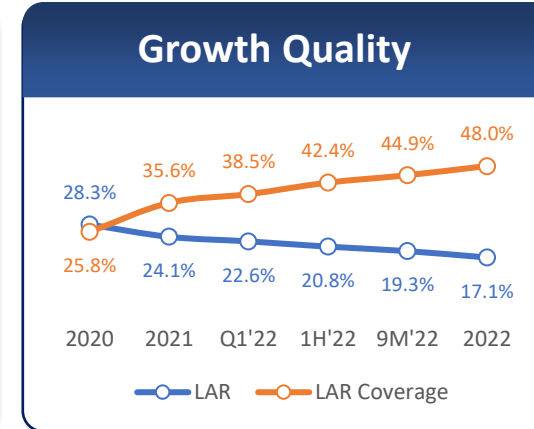
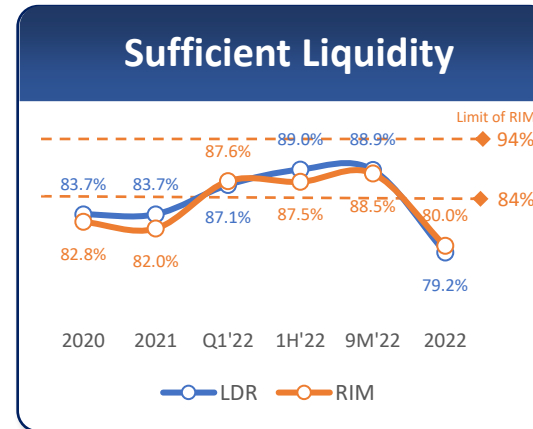
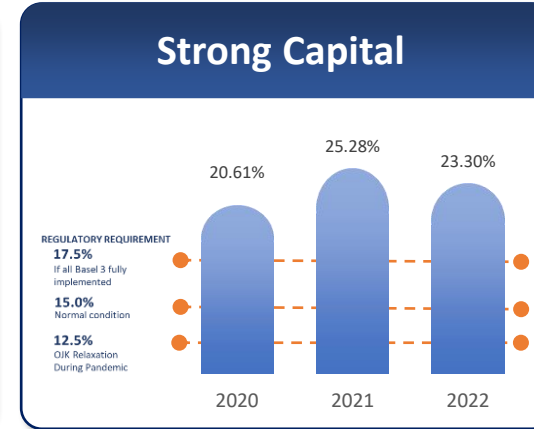
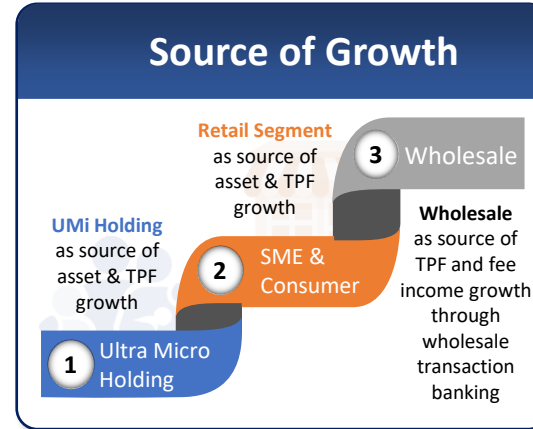
MANAGEMENT HIGHLIGHTS



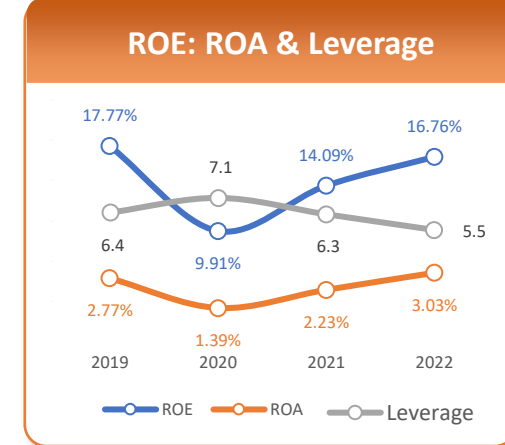
Macro Holds Up Well Despite Global Environment



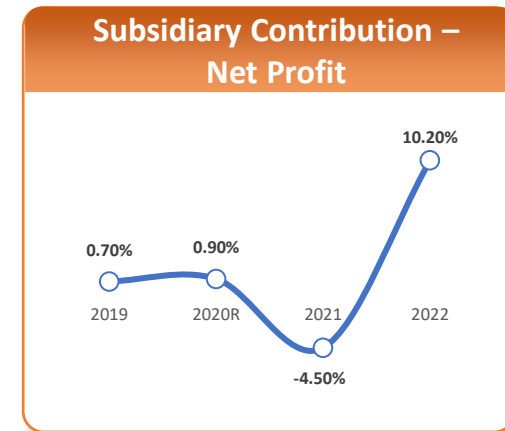
Strategic Response has Secured Sustainable Business Growth and Delivered Record Profit



Room to Increase ROE Through Normalized Leverage



Subsidiary Contribution to Diversify Income



Sustainable Profit

MACRO ECONOMY & BANKING INDUSTRY





MACRO ECONOMIC UPDATE

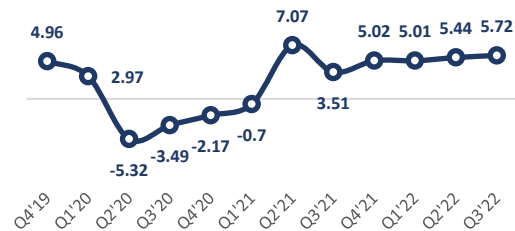
Optimism for Economic Upturn Remains Intact, Supported by Improving Macro Indicators



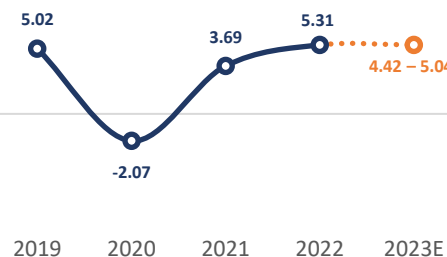
Continuing Economic Recovery Momentum

GDP Growth (% YoY)

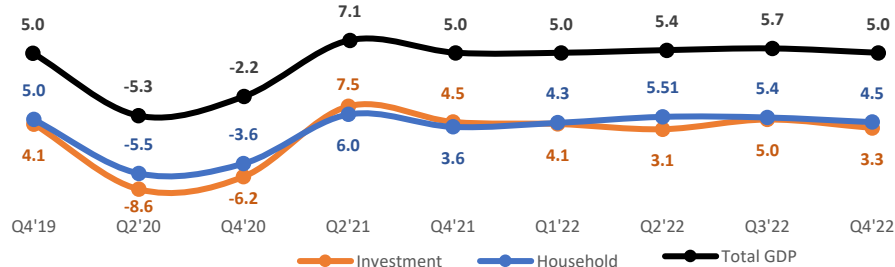
Quarterly



Full-Year

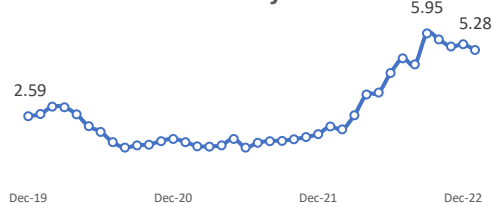


Investment & Household Consumption Growth (% YoY)

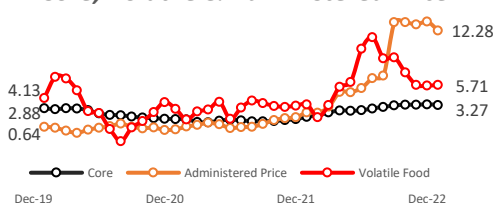


Inflation (% YoY)

Headline Inflation



Core, Volatile & Administered Price



"Economic recovery to continue with manageable inflation rate"

Optimistic Post Covid Metrics

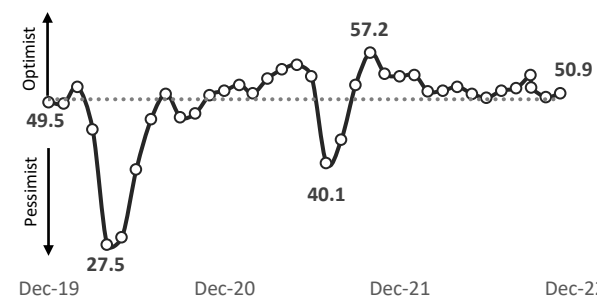
Retail Sales Index (RSI)



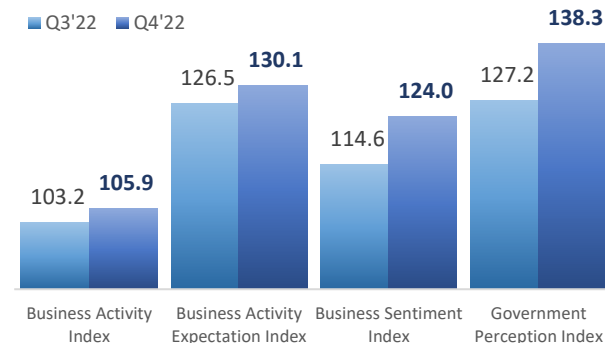
Consumer Confidence Index (CCI)



Purchasing Manager Index (PMI)



MSME Business Index



"Business activities recovering with despite global macro headwinds"

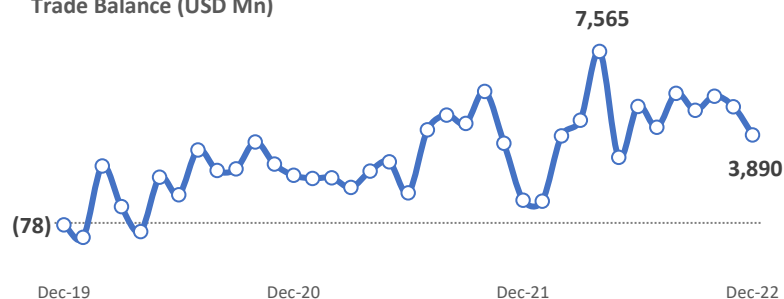


MACRO FUNDAMENTALS

Prudent Macroeconomic Policy, Strong Terms of Trade Support Key Macro Indicators

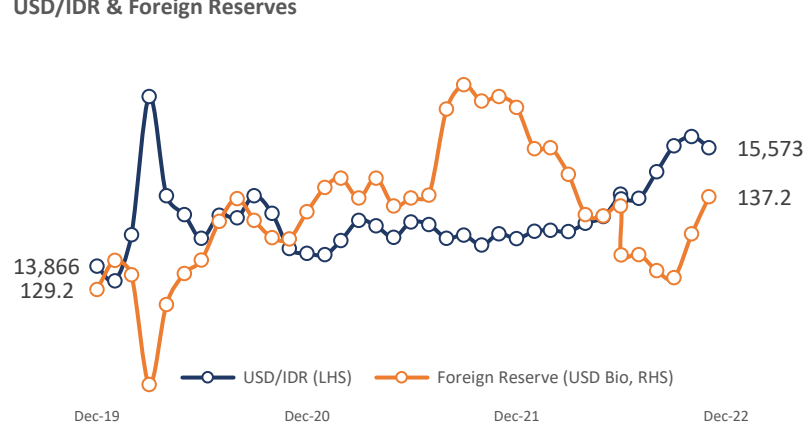


Trade Balance (USD Mn)



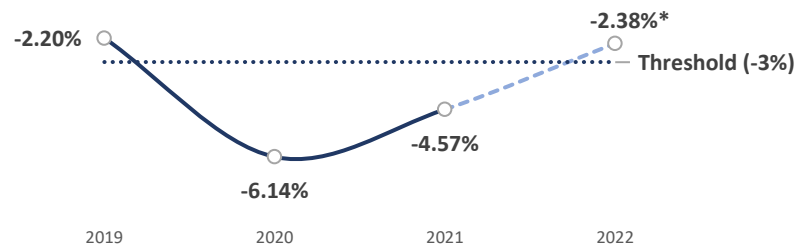
"High commodity prices & commodity down streaming resulted in sustained trade balance surplus"

USD/IDR & Foreign Reserves



"Ample foreign reserves to maintain stable exchange rate"

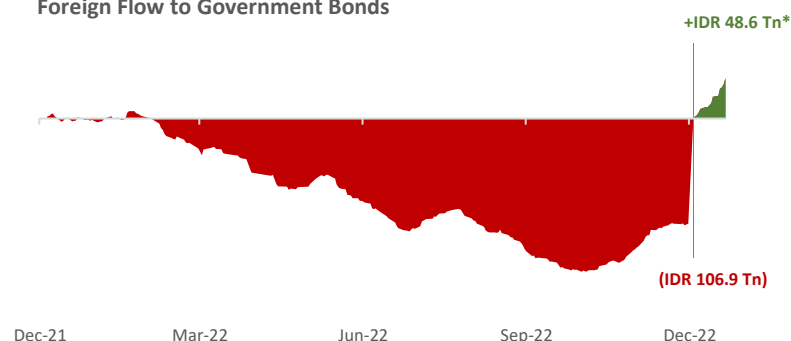
Budget Deficit (% of GDP)



*2022 Budget deficit realization data as of Jan'23

"Strong government earnings & prudent fiscal management led Indonesia to maintain its budget deficit under 3% threshold in 2022, ahead of the end of the relaxation in 2023"

Foreign Flow to Government Bonds



*YtD as of 1st of Feb'23

"Indonesia started to experience positive foreign flows to government bonds since Q4'22, signaling confidence in the economy"

Supportive Policies for Economic Growth & Stability



Pro-Stability Monetary Policy

- Mandatory use of rupiah within the territory of Republic of Indonesia
- Underlying document requirement for forex transaction
- Hedging requirement for non-bank corporation
- Triple Intervention policy (Spot transaction, DNDF transaction and Purchase of Govt Securities in secondary market) for exchange rate stability
- Implementing forex monetary operations (MO) in the form of foreign currency term deposits (TD) as an instrument for exporters to place foreign exchange proceeds of exports through banks to Bank Indonesia

Pro-Growth Macprudential Policy

- More comprehensive RRR policy with additional incentives for banks who serve prioritized sectors, MSMEs & green financing
- Digital-based payment system policy



- Extending Covid-19 restructuring relaxation for several economic sector & provinces until March 2024

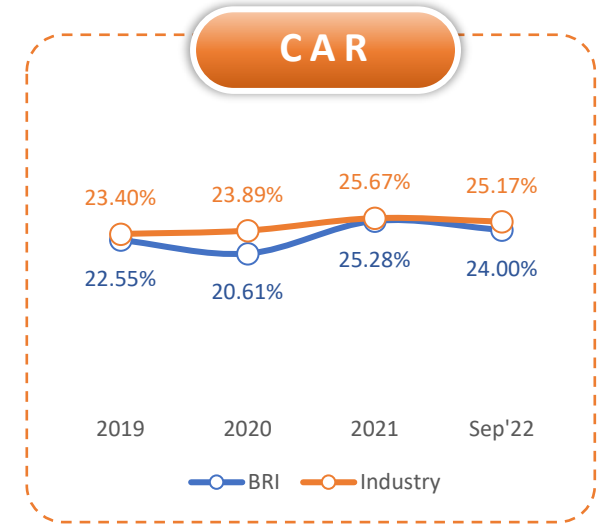
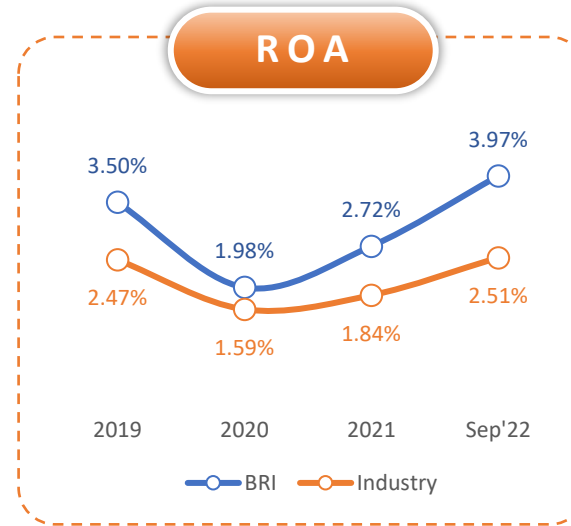
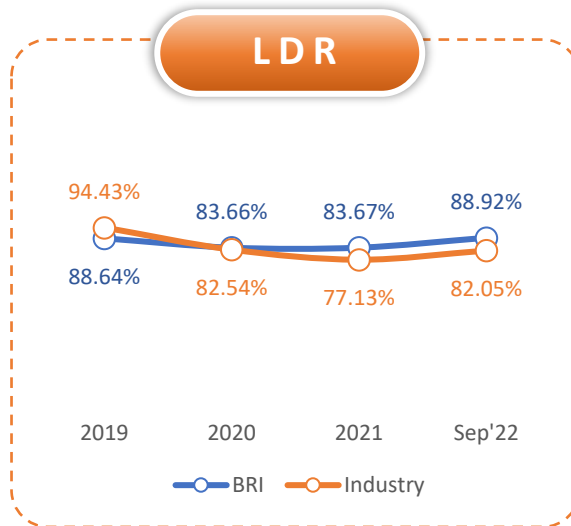
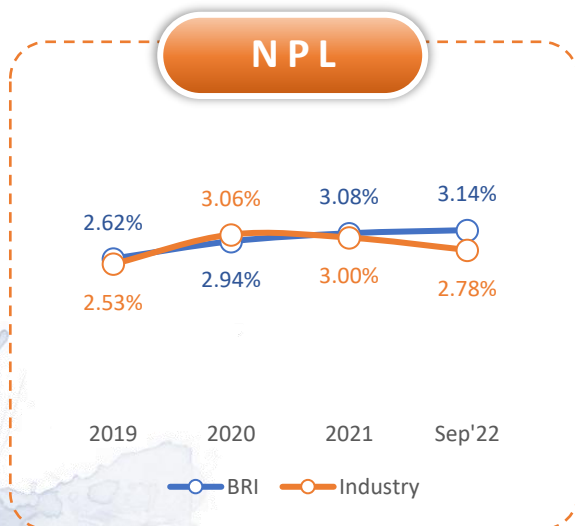
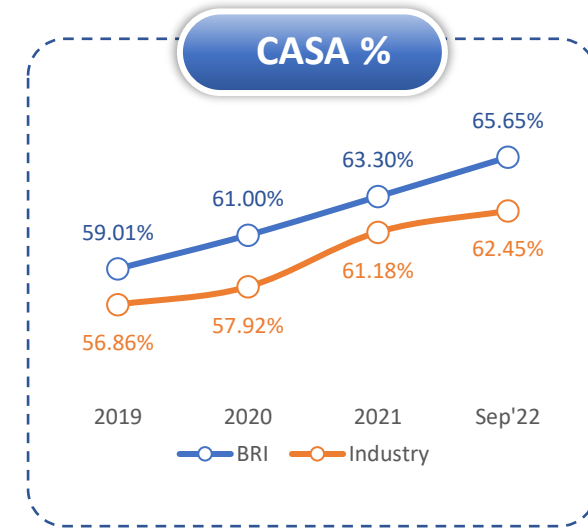
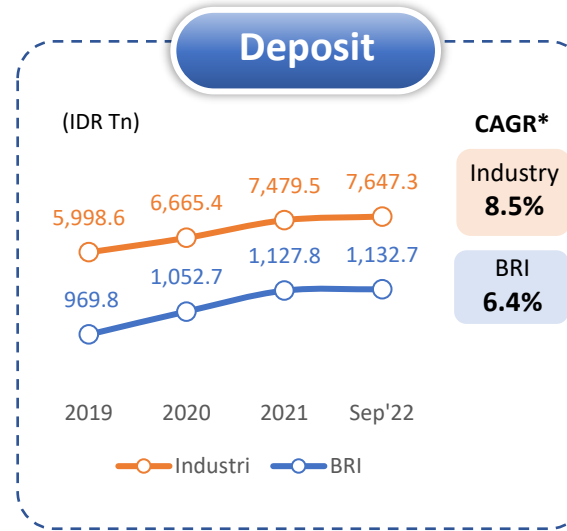
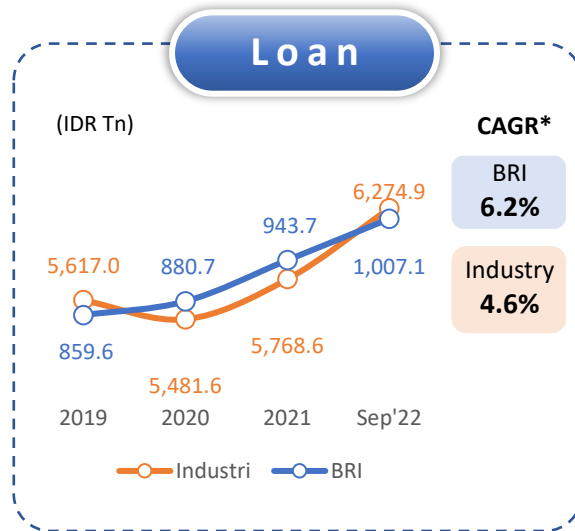


- Transforming the economy by increasing commodity value through downstream natural resources
- Economic reopening by ending social activities restriction (PPKM)
- Tax Regulation Harmonization (UU HPP)



BANKING INDUSTRY

Continues to Show Positive Performance, BRI Excels in Terms Of Profitability



*CAGR ratio is calculated from 2019 to September 2022

Source: Indonesian Banking Statistic - OJK & BRI Bank Only Financial Statement

FY'22 KEY HIGHLIGHTS



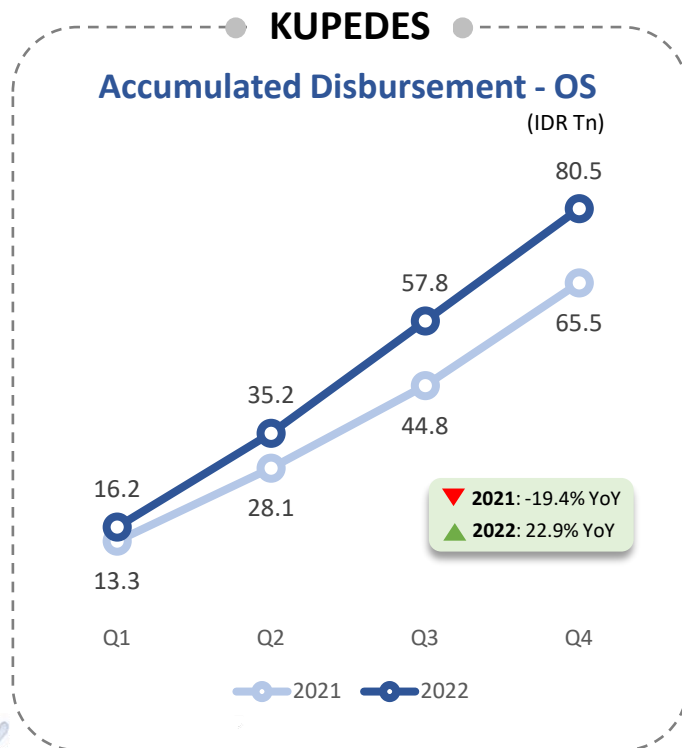


FOCUS ON INCREASING HIGH YIELD ASSETS

Overarching Strategy: Boost Kupedes loan Growth to Increase Profitability



Comprehensive Strategy to Boost 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)

Business Process Reengineering



Enhancing Digital Micro Loan Underwriting Application

Sales management, Monitoring & evaluation, Cross selling, Origination & approval



SenyuM
Mobile

Integrated digital sales platform for BRI, Pegadaian & PNM to enable 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 & protection features

Product Realignment

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

New Business Model

Co-Location SenyuM

Sharing networks for Pegadaian & PNM to give wider access for UMi customers & enhance cross selling

BRILink Mitra UMi

Redefine BRILink agents' 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

KUR allocation was determined quarterly based on several parameter

Breakdown Mechanism



The new mechanism encourages the distribution of Micro KUR to remain maximal but still maintain Micro yield by growing customer base and high Kupedes growth

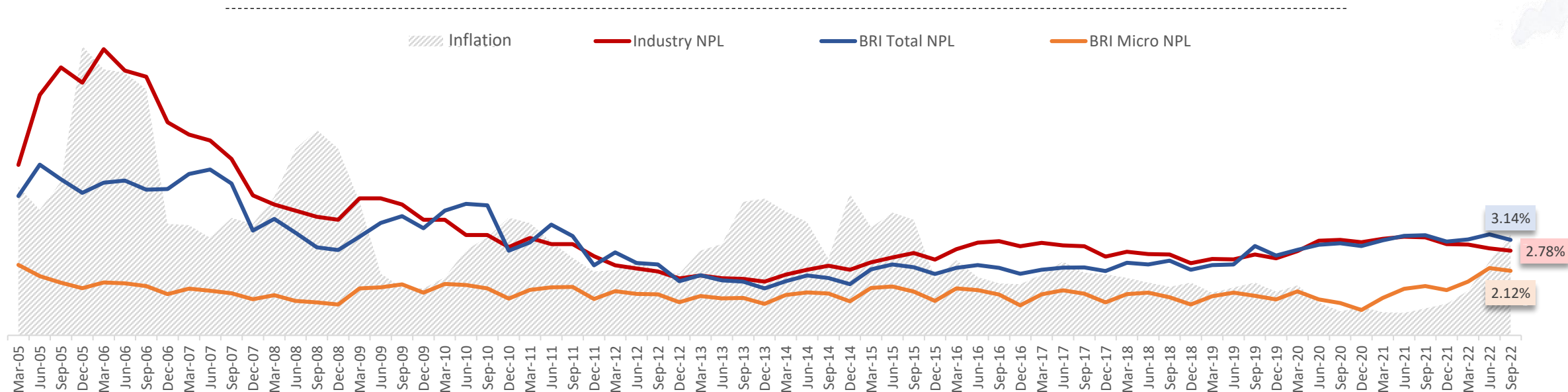


WELL MANAGED PEAK TO TROUGH ASSET QUALITY

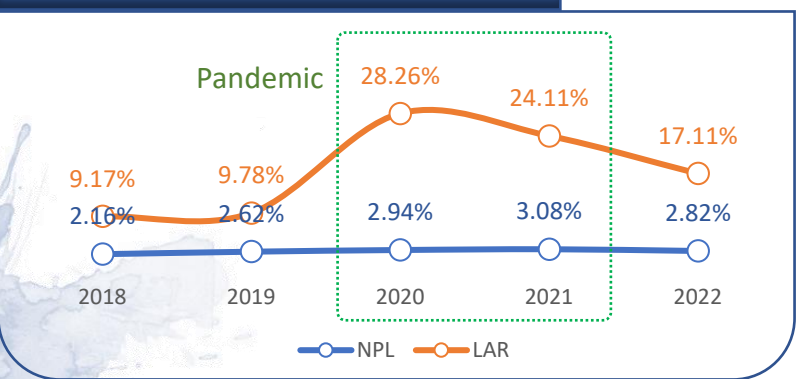
Improving Loan Quality and Conservative Provisioning Provide an Opportunity to Phase Out Relaxation Policy



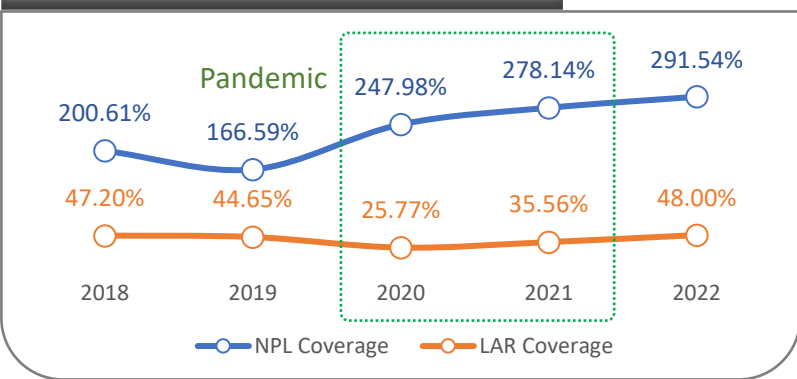
Inflation vs Asset Quality: Industry, BRI, and BRI Micro



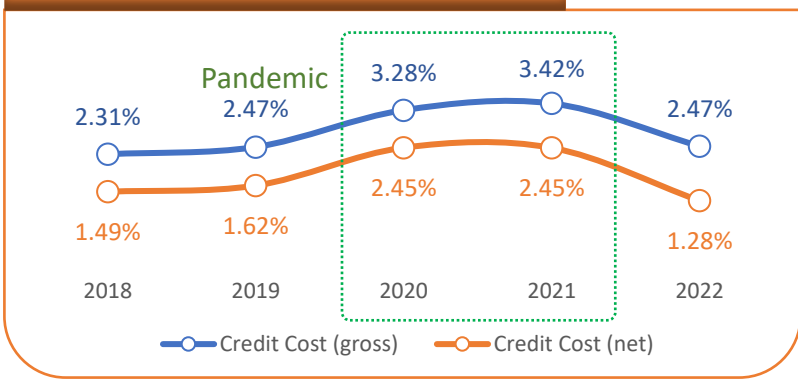
LAR Improvement with Manageable NPL



LAR Coverage and NPL Coverage



Normalizing Credit Cost



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



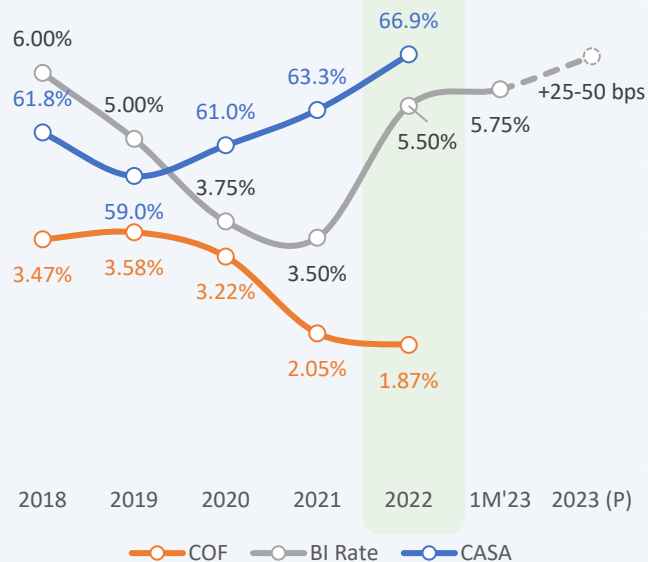
CASA GROWTH REMAINS STRONG

Maintaining CASA Growth by Optimizing Wholesale Banking and BRIMO Penetration



Theme 2023: Strengthen Retail Banking Capabilities

CASA vs COF vs BI Rate



BRI's CASA increase led to a 171bps decrease in CoF since 2019. BRI anticipates some pressure on CoF as a follow through from interest rate increases

ENABLERS

1

Strengthening cross segment collaboration through value chain business

2

Empowering reliable support system, include complaint management

3

Building sales capability and sales culture

4

Deepening effective penetration of BRIMO

5

Focusing on CASA based transaction

CASA Ecosystem Micro & Retail



BRIMO Engagement Rate



BRIMO

23.8 mio users

out of 166 mio total BRI customers

Wholesale Banking

CLIENT
Deepening Client Centric



PEOPLE

Strengthening People Capabilities

PRODUCT

Develop Best In Class Product

QLOLA Digital App



Integrated Corporate Solution

Transaction & CASA Acquisition

Seamless Transaction with Integrated App in One-Platform

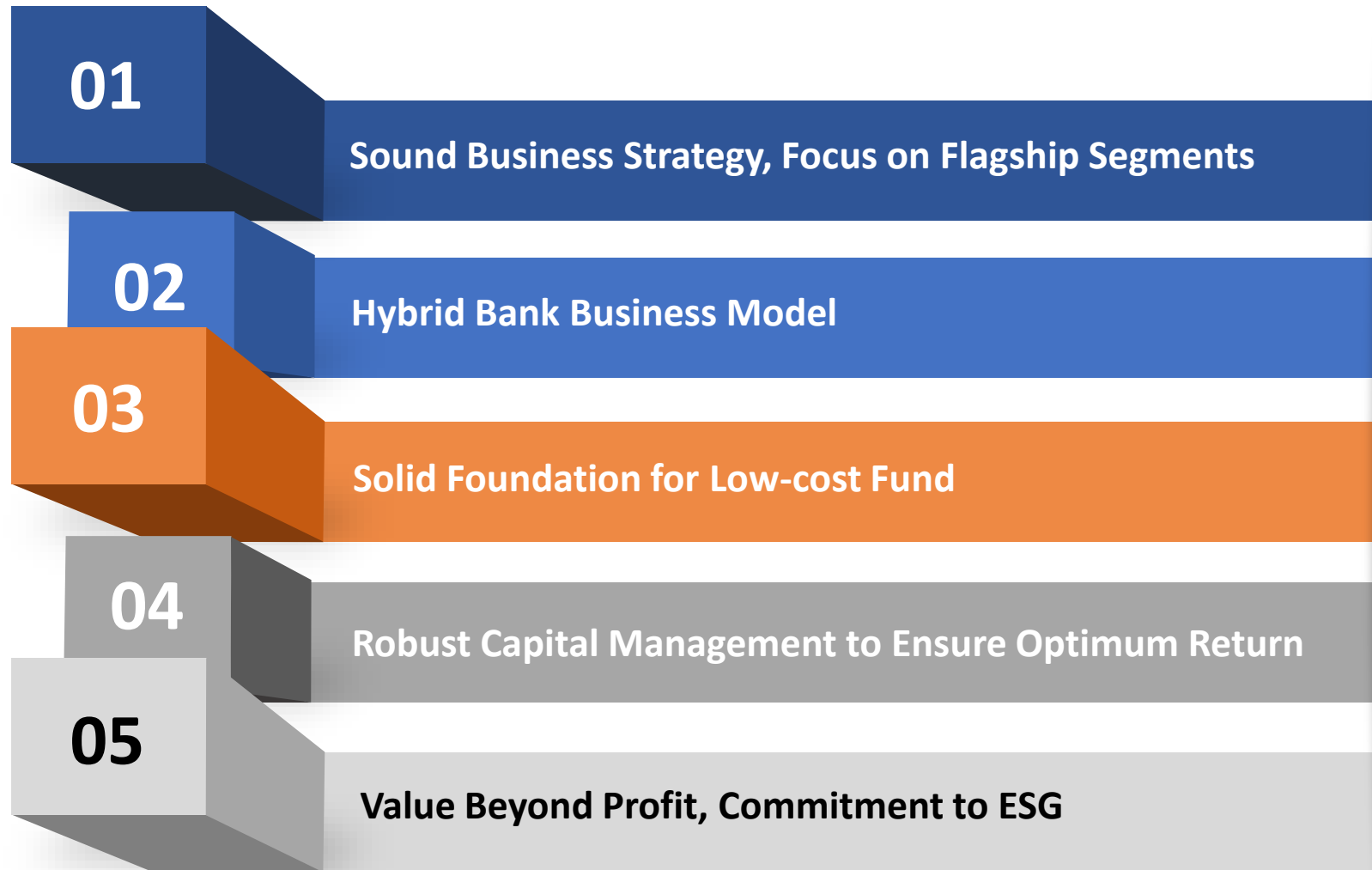
Offer Full Bank Solutions Through Ecosystem Value Chain Approach

Data Integration

Beyond Banking

INVESTMENT PROPOSITIONS







GLOBAL LEADER SERVING THE ULTRA MICRO & MICRO 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

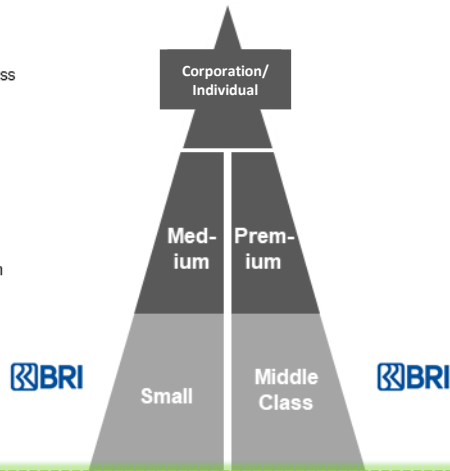
- 60k businesses with assets, >IDR500mn - IDR10bn and sales >IDR2.5bn - IDR50bn
- Limited production and distribution network
- High NPL

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⁾

+627K
BRILink
Agents

~70K
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

+35.3 Mn Borrowers
(+14.4 Mn BRI, +14.0 Mn PNM, +7.0 Mn Pegadaian borrowers)
+144 Mn micro depositors (based on account numbers) and **+125 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

6,647 BRI Micro Outlets **627,012** BRILink Agents
4,086 Pegadaian Outlets **4,197** PNM Outlets



Experienced Financial Advisors

~70k Financial Advisors (+27k BRI, +2.1K Pegadaian & +40.7k PNM) to serve and empower the ultra micro & micro customers



Digitized Business Process

BRISLOT 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

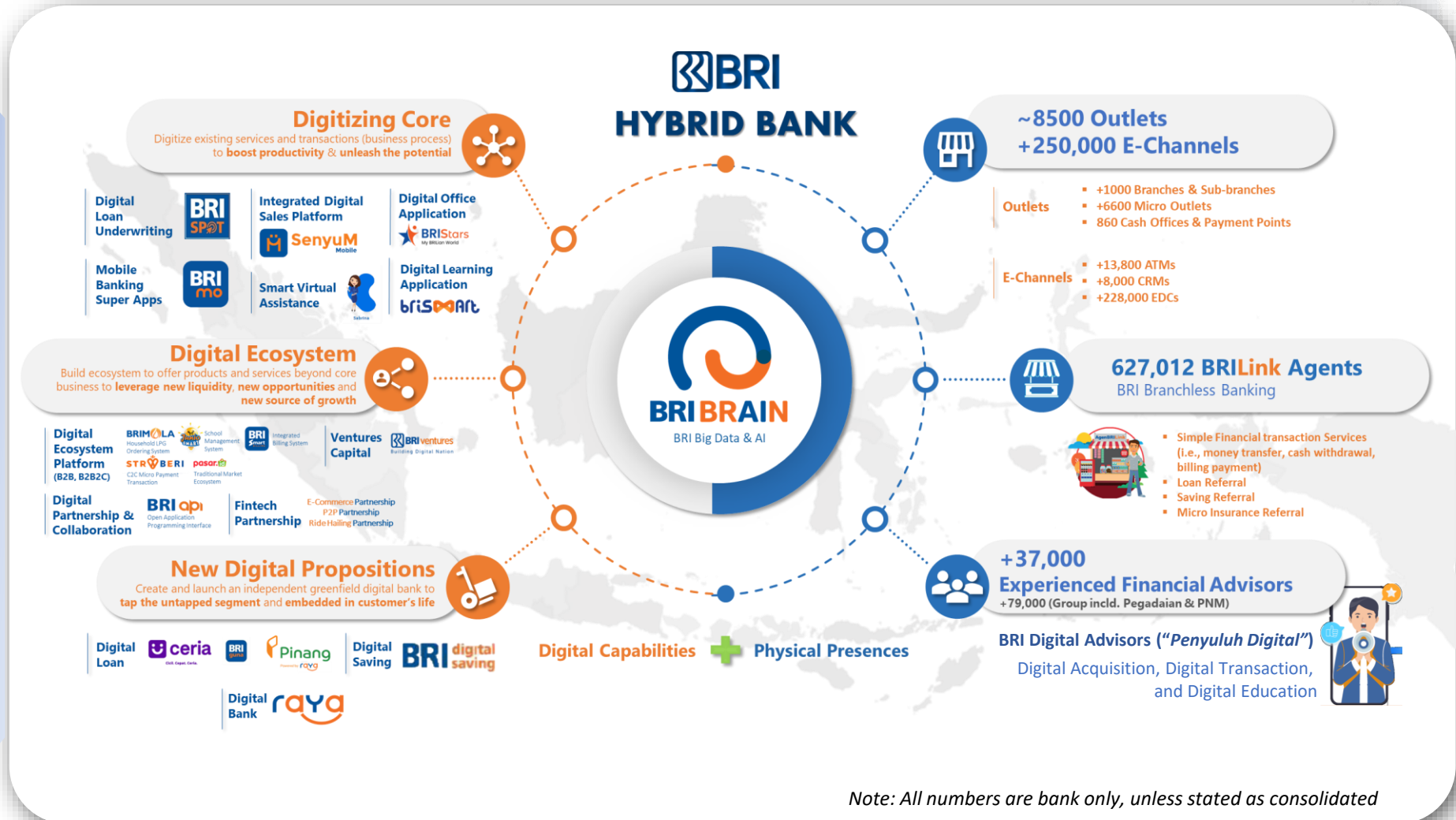
Combining Physical Presence and Digital Capabilities (Phygit) to Match Customer Journey

02



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**



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



SOLID FOUNDATION FOR LOW-COST FUND

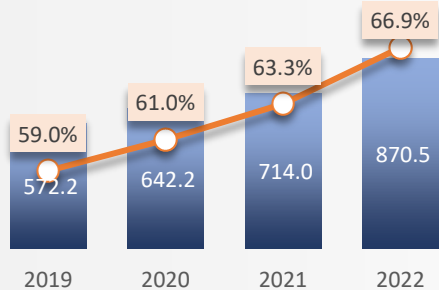
BRI CASA Focus Strategies to Optimize Market Potential and BRI Large Customer Base

03



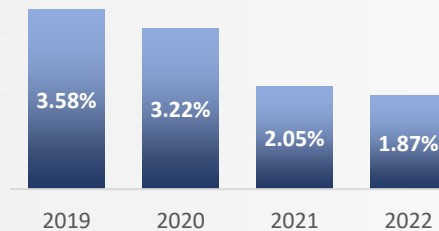
BRI CASA Performance

CASA Growth (IDR Trillion)



High double digit CASA growth of 15.0% (CAGR 3Y)

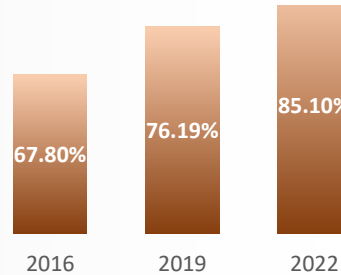
Cost of Fund



Aggressive efficiency efforts lead decreasing COF ratios to 1.87%

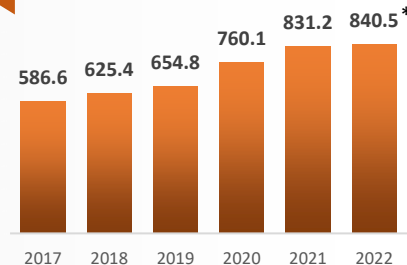
CASA Potential

Financial Inclusion Index

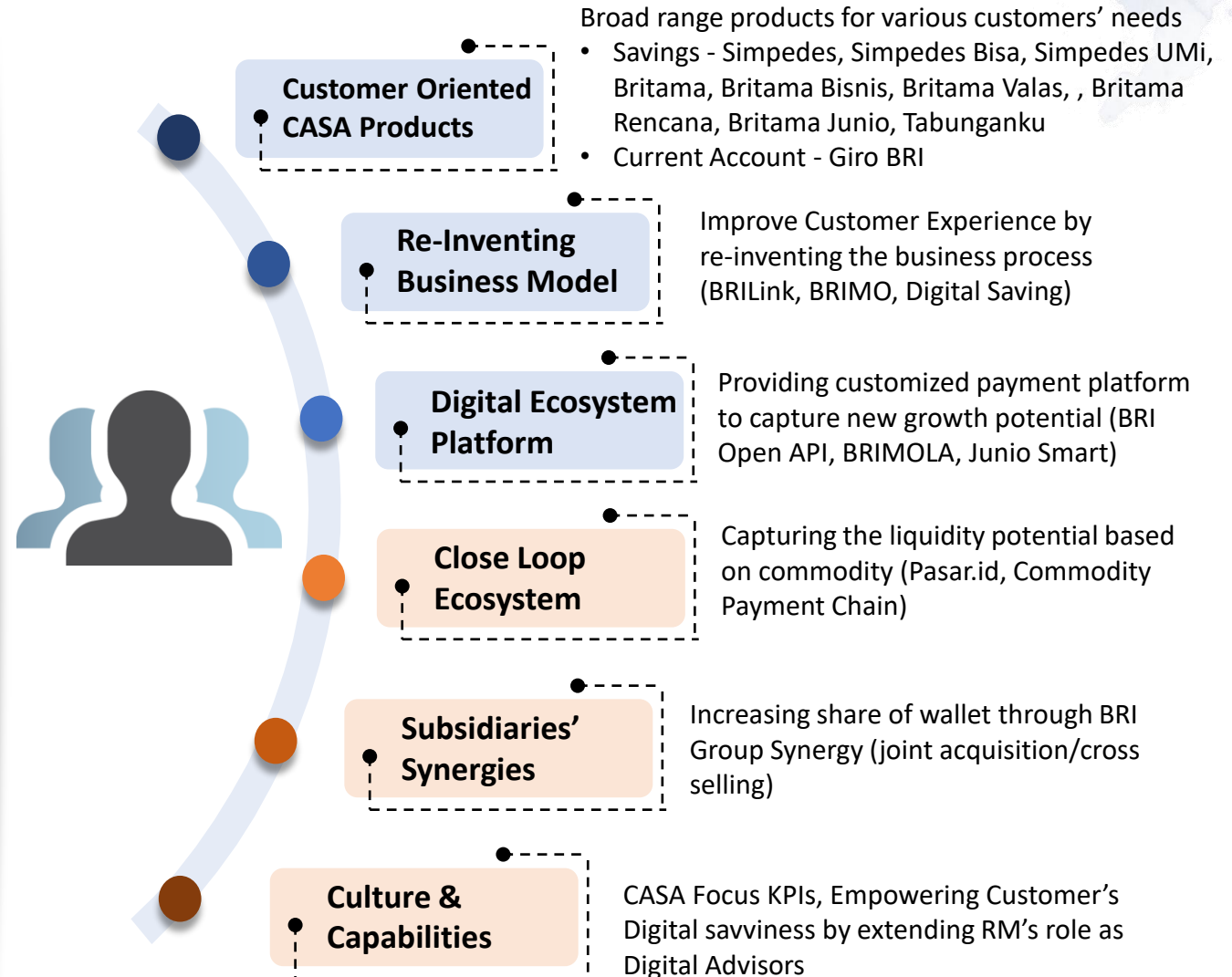


Source: National Survey of Financial Literacy & Inclusion 2019 by Financial Services Authority

Money Outside Banks (IDR Tn)



*Source: Indonesia Financial Statistic Nov 2022;

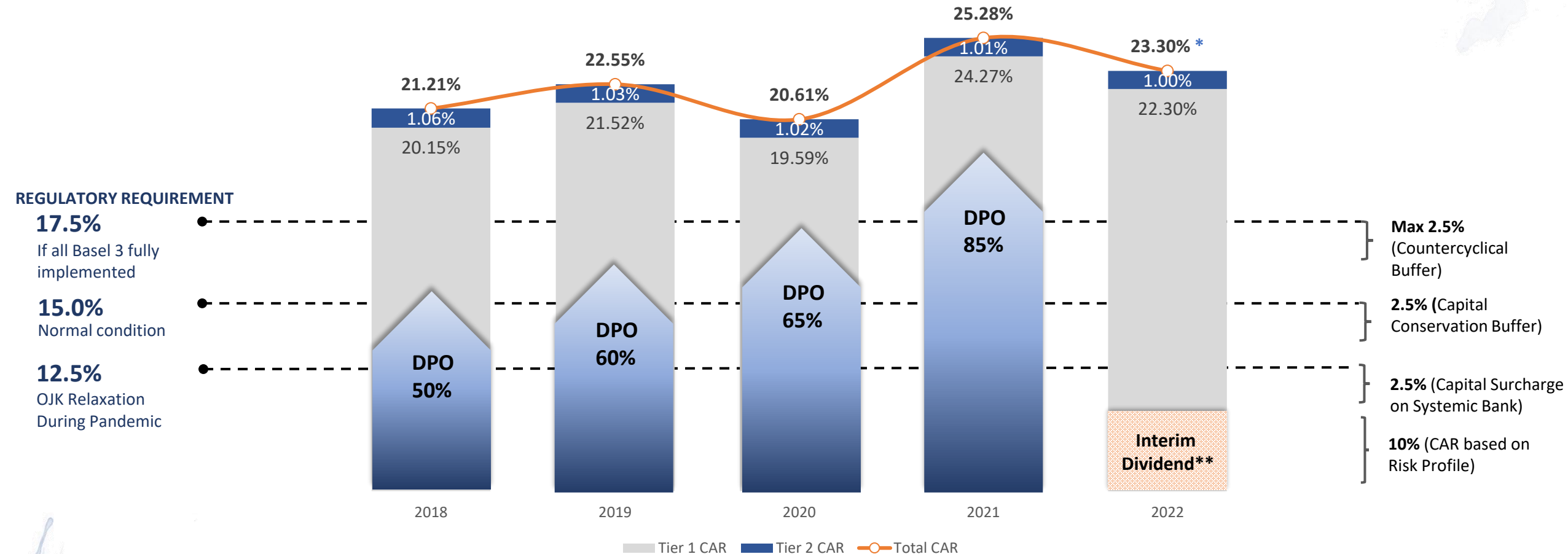




ROBUST CAPITAL MANAGEMENT TO ENSURE OPTIMUM RETURN

Optimizing Capital for Sustainable Business Growth and Shareholders' Return

04



*As of Jan'23, as part of the implementation of Basel 3, the change on RWA of Operational & Credit Risk adds ~200bps to BRI total CAR

** Based on Sept'22 performance, BRI distributes interim dividends of **Rp57 per share** or with a maximum total amount of **Rp8.63 Trillion** with the payment date on 27 January 2023 and will be calculated as **part of** the total Full Year 2022 dividend

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



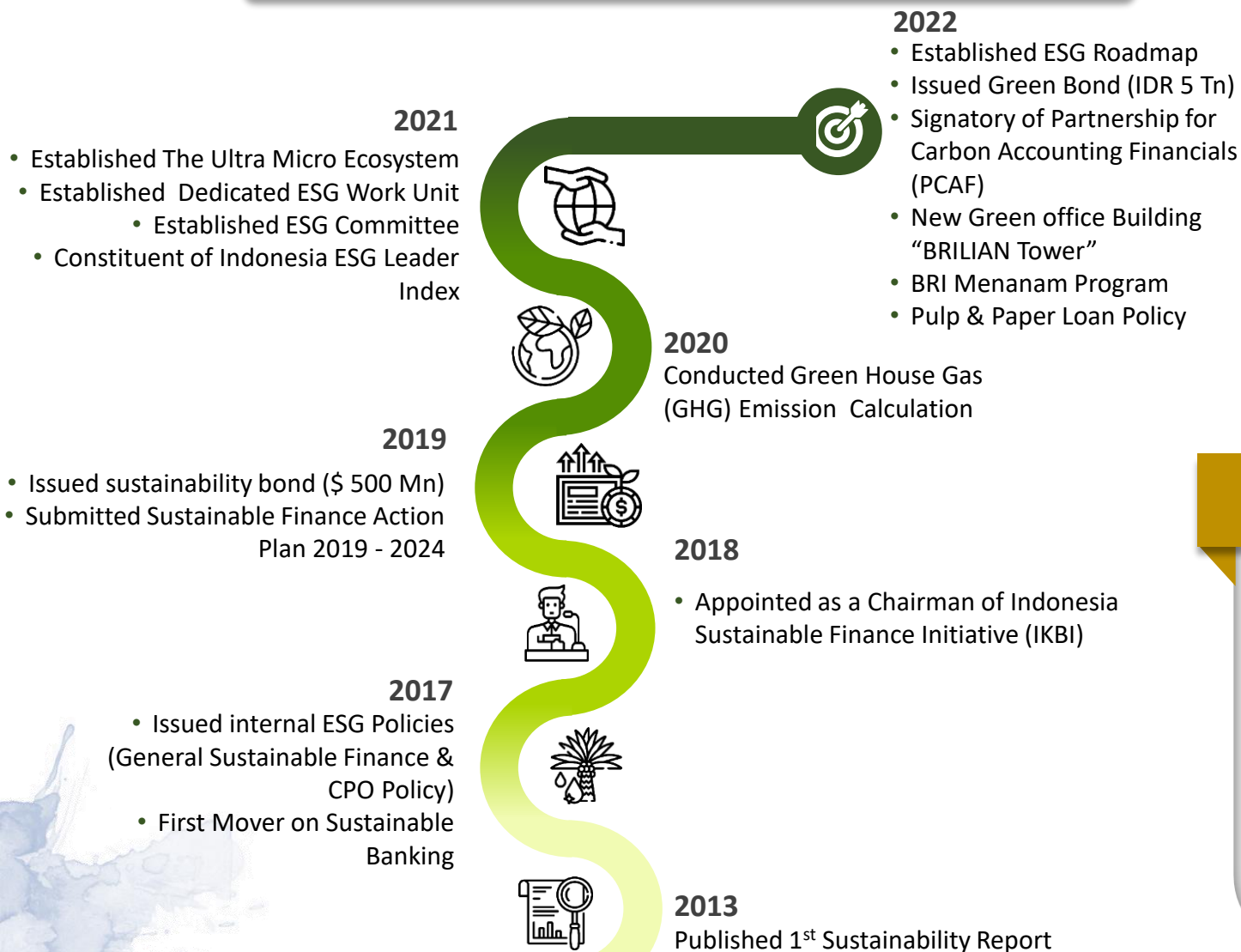
VALUE BEYOND PROFIT, COMMITMENT TO ESG

At The Forefront of ESG Implementation

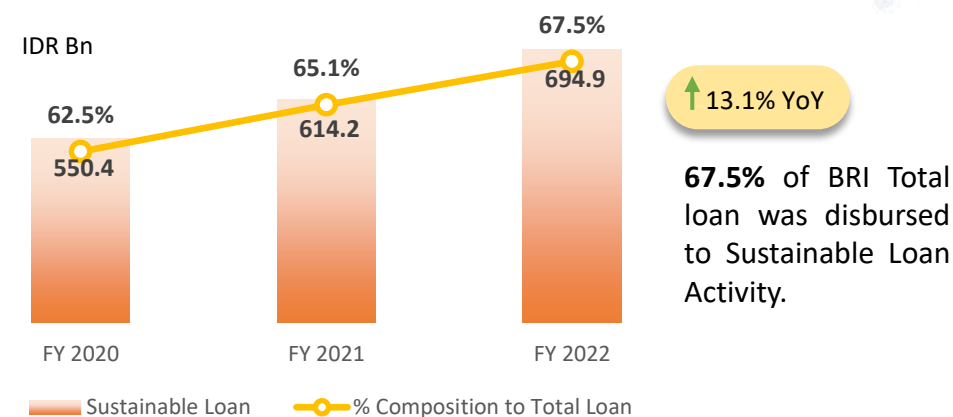
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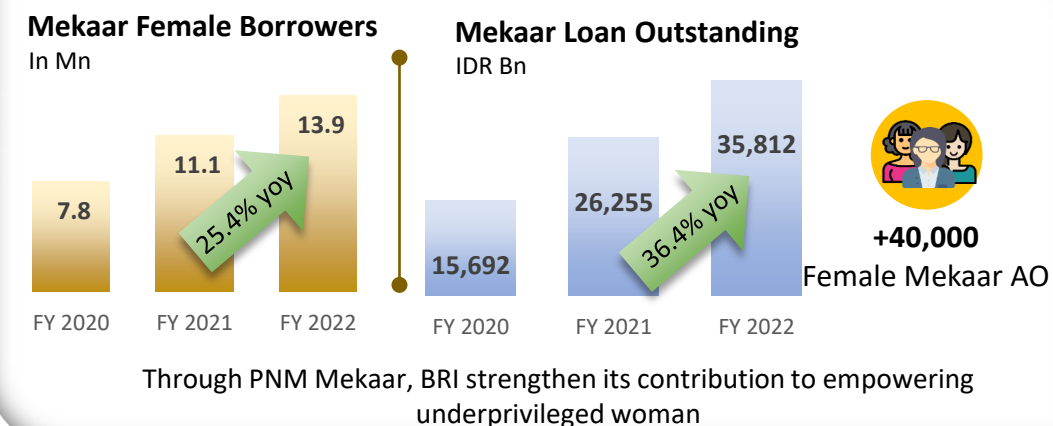
BRI Sustainability Journey



BRI Sustainable Loan Portfolio



Empowering Women Through Ultra Micro Ecosystem



BRI **FY'22** PERFORMANCE HIGHLIGHT





Performance Highlight: Consolidated vs Bank Only



(IDR Billion)

Description	Bank Only			Consolidated		
	2021	2022	g YoY	2021	2022	g YoY
Total Assets	1,572,761	1,750,995	11.3%	1,678,098	1,865,639	11.2%
Total Loans & Financing (Gross)	943,703	1,029,803	9.1%	1,042,867	1,139,077	9.2%
Total Deposits	1,127,849	1,300,776	15.3%	1,138,743	1,307,884	14.9%
Net Profit	32,215	47,828	48.5%	30,756	51,408	67.1%
NPL (gross)	3.08%	2.82%	-0.27%	3.00%	2.67%	-0.32%
NPL Coverage	278.1%	291.5%	13.39%	281.2%	305.7%	24.57%
Credit Cost	3.42%	2.47%	-0.95%	3.78%	2.55%	-1.23%
CASA	63.30%	66.92%	3.62%	63.08%	66.70%	3.63%
LDR	83.67%	79.17%	-4.50%	83.53%	78.82%	-4.70%
COF	2.05%	1.87%	-0.18%	2.36%	2.06%	-0.30%
NIM	6.89%	6.80%	-0.08%	7.70%	7.85%	0.15%
Cost to Income Ratio (CIR)	43.26%	41.95%	-1.30%	48.56%	47.38%	-1.18%
Operating Expense to Operating Income	74.30%	64.20%	-10.10%	78.54%	69.10%	-9.44%
ROA after tax	2.23%	3.03%	0.79%	2.13%	3.01%	0.88%
ROE B/S	14.09%	16.76%	2.67%	13.86%	17.63%	3.78%
Total CAR	25.28%	23.30%	-1.98%	27.16%	25.54%	-1.62%



BRI CONSOLIDATED PERFORMANCE HIGHLIGHT



BALANCE SHEET HIGHLIGHT – CONSOLIDATED

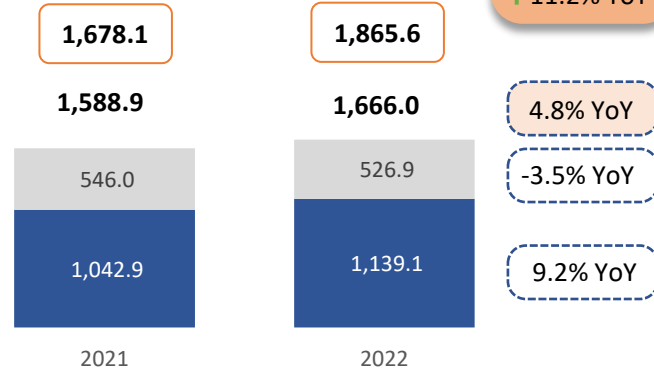
Positive Loan & Financing Growth Along with Improving CASA Composition



Total Assets (IDR Trillion)

↑ 11.2% YoY

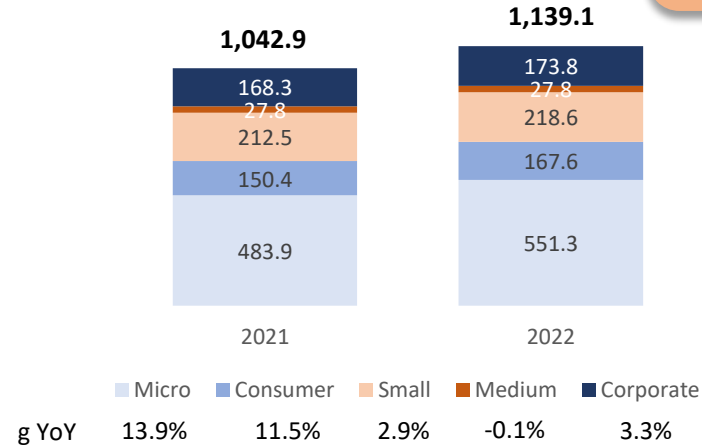
Total Assets
Total Earning Assets



■ Loan & Financing ■ Non Loan & Financing

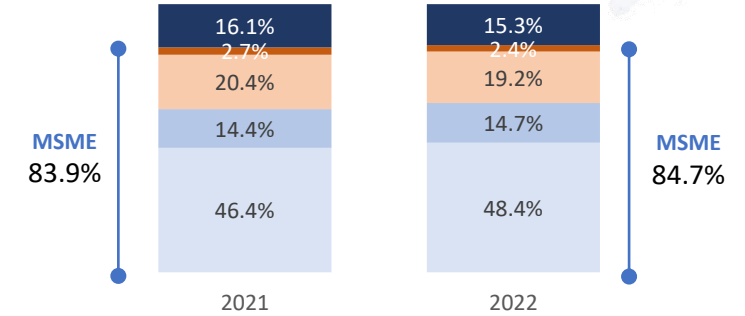
Loan & Financing (IDR Trillion)

↑ 9.2% YoY



■ Micro ■ Consumer ■ Small ■ Medium ■ Corporate

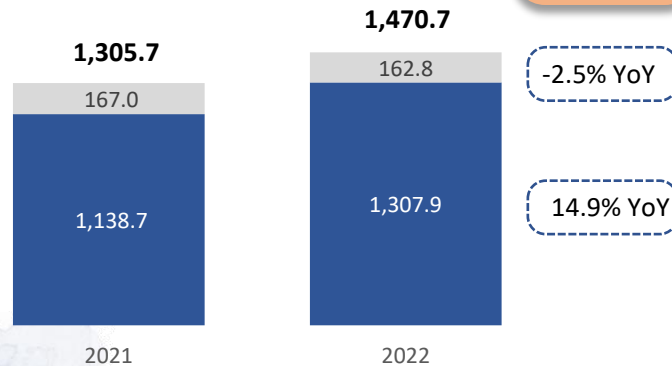
MSME Composition



■ Micro ■ Consumer ■ Small ■ Medium ■ Corporate

Source of Funding (IDR Trillion)

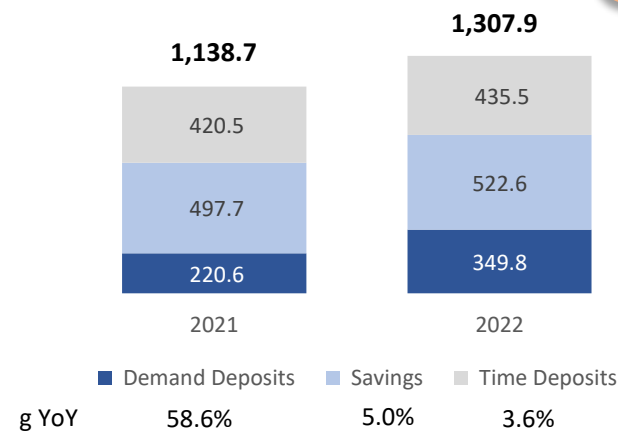
↑ 12.6% YoY



■ Third Party Fund (TPF) ■ Non TPF

Third Party Fund (IDR Trillion)

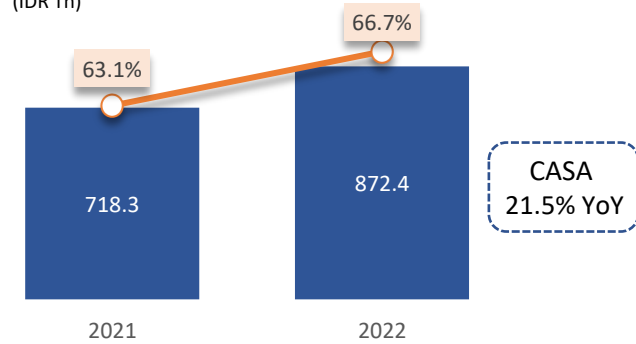
↑ 14.9% YoY



■ Demand Deposits ■ Savings ■ Time Deposits

CASA Composition

(IDR Tn)



■ CASA —○— CASA Composition



PROFITABILITY HIGHLIGHT – CONSOLIDATED

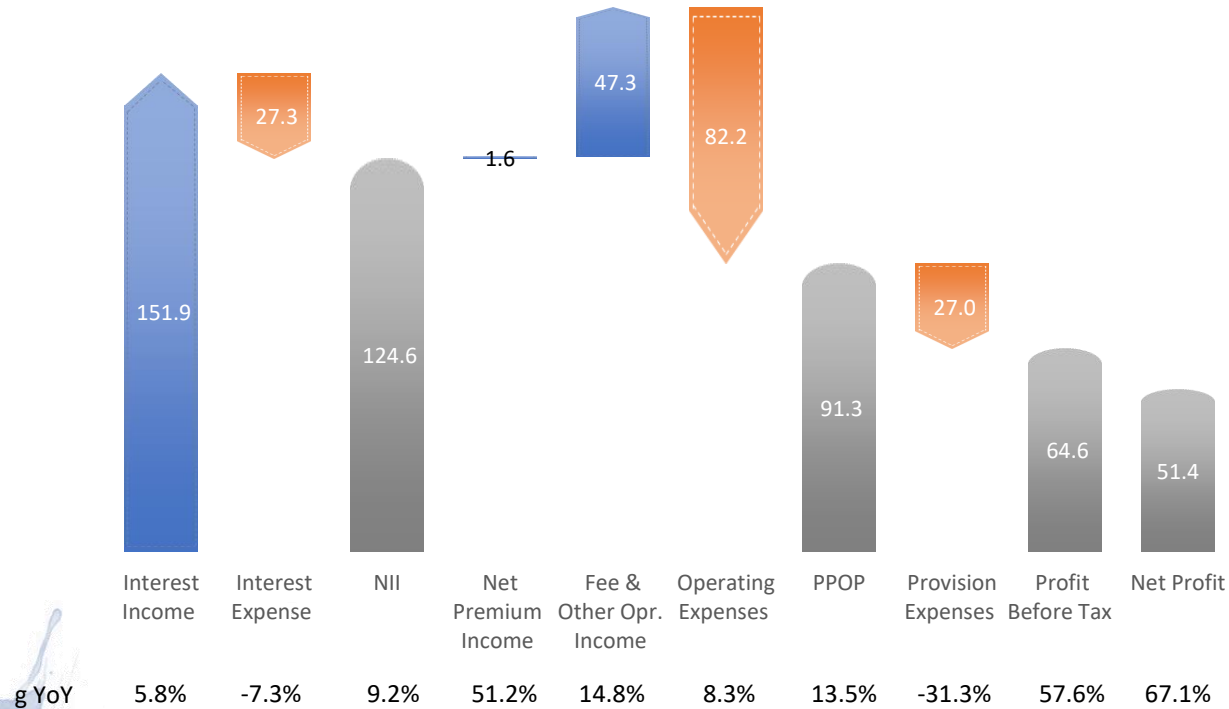
High PPOP Growth Coupled with More Efficient Provision Expense Drives Strong Net Profit Growth



(IDR Trillion)

P&L Movement

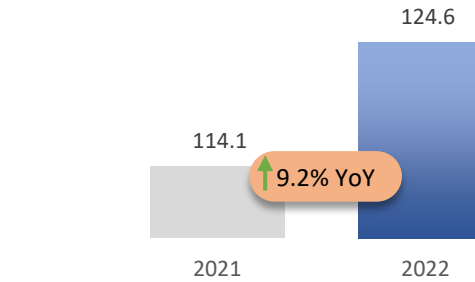
(IDR Trillion)



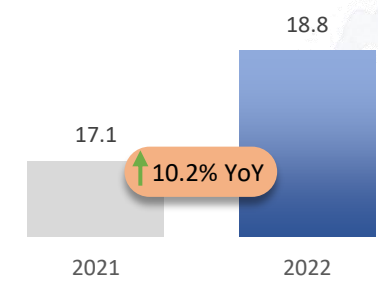
*Other Operating Expense includes COGS of PGDE (Gold business)

**Profit attributable to parent company as of 2022 is Rp51.2 Tn

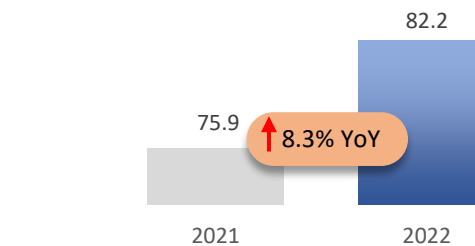
NII



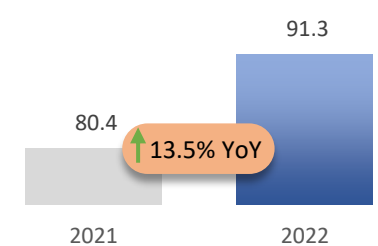
Fee Income



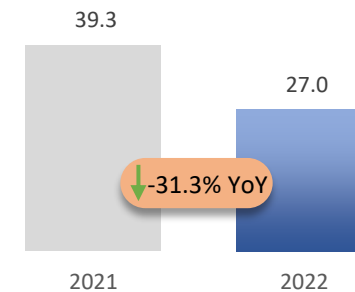
Opr Expense*



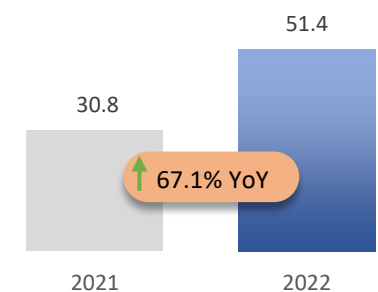
PPOP



Provision Expense



Net Profit**





KEY METRICS – CONSOLIDATED

Solid Performance across Major Metrics



NPL & Coverage

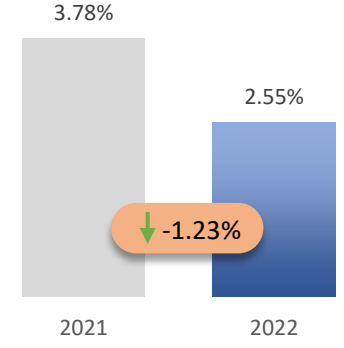
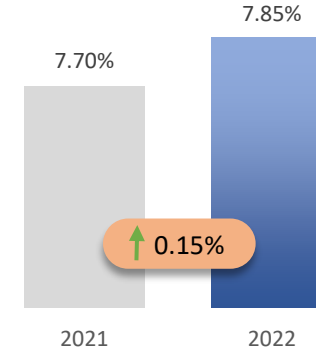
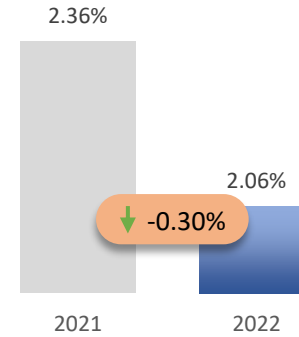
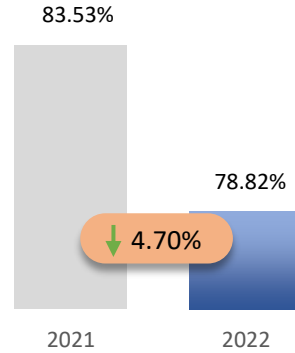
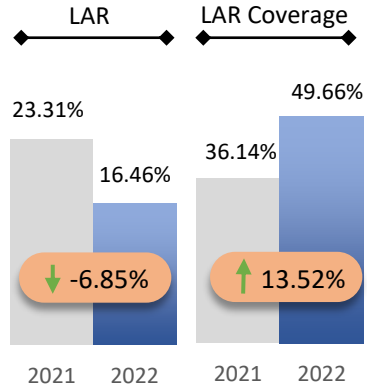
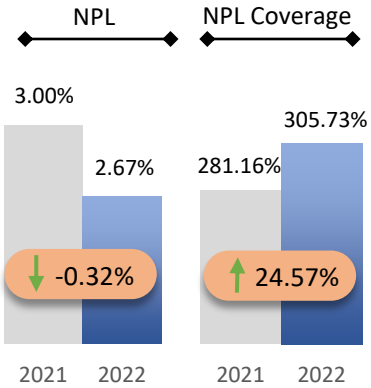
LAR & Coverage

LDR*

Cost of Fund

NIM

Credit Cost



CIR

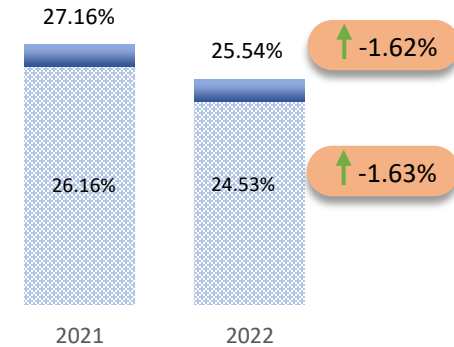
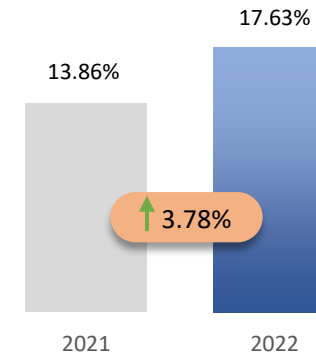
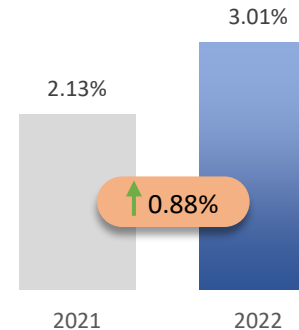
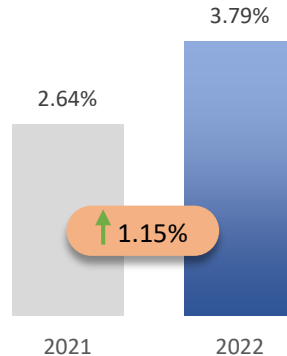
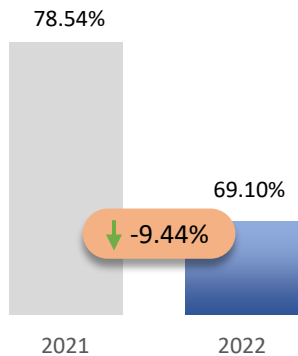
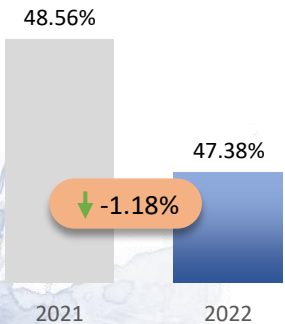
Operating Expense to Operating Income

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 91.58% in 2021 and 87.09% in 2022



BRI BANK ONLY PERFORMANCE HIGHLIGHT



BALANCE SHEET HIGHLIGHT – BANK ONLY

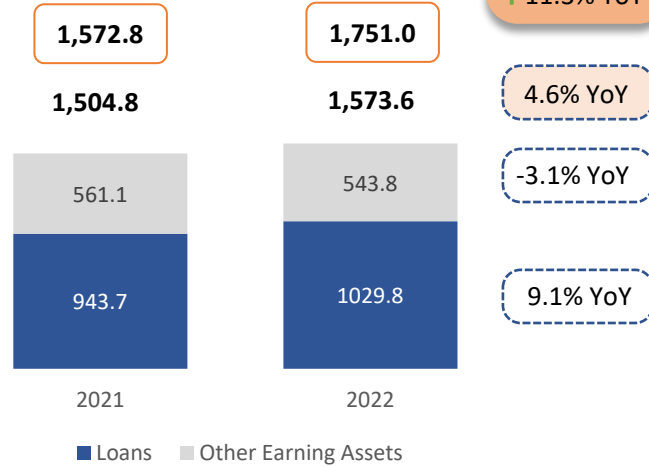
Solid Loan Growth Driven by Micro Loan, Coupled by Improving CASA Composition



Total Assets (IDR Trillion)

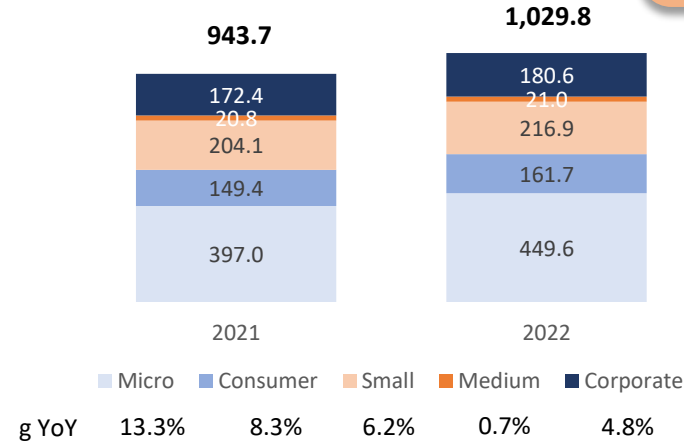
↑ 11.3% YoY

Total Assets
Total Earning Assets

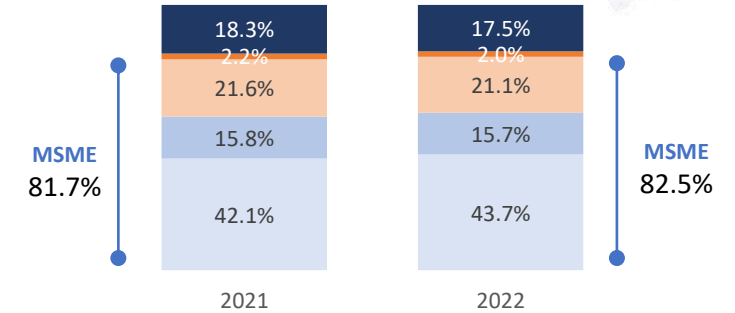


Loan & Financing (IDR Trillion)

↑ 9.1% YoY

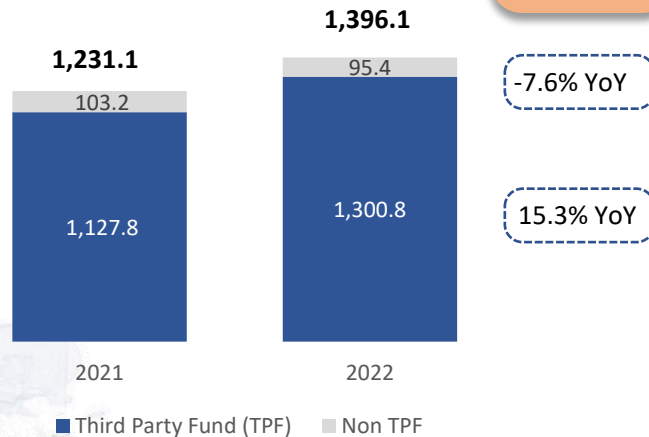


MSME Composition



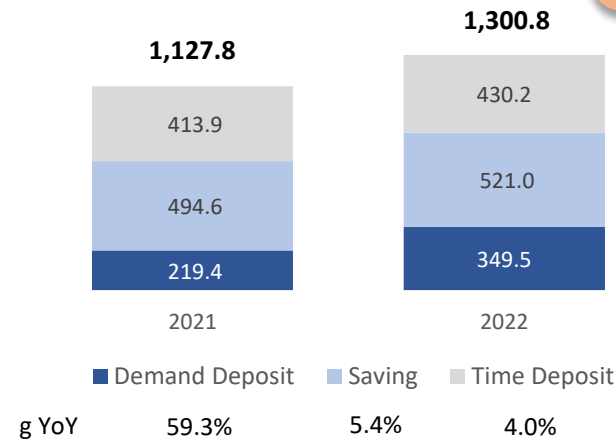
Source of Funding (IDR Trillion)

↑ 13.4% YoY



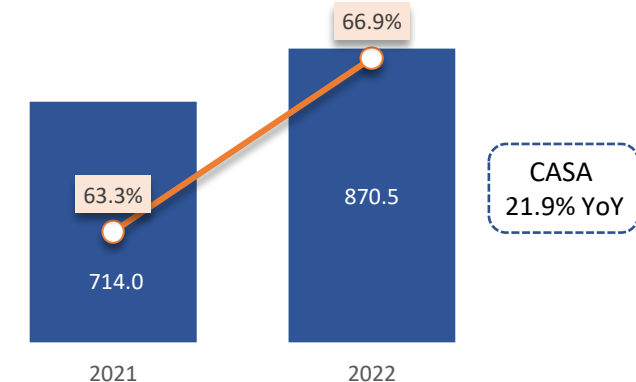
Third Party Fund (IDR Trillion)

↑ 15.3% YoY



CASA Composition

(IDR Tn)





PROFITABILITY HIGHLIGHT – BANK ONLY

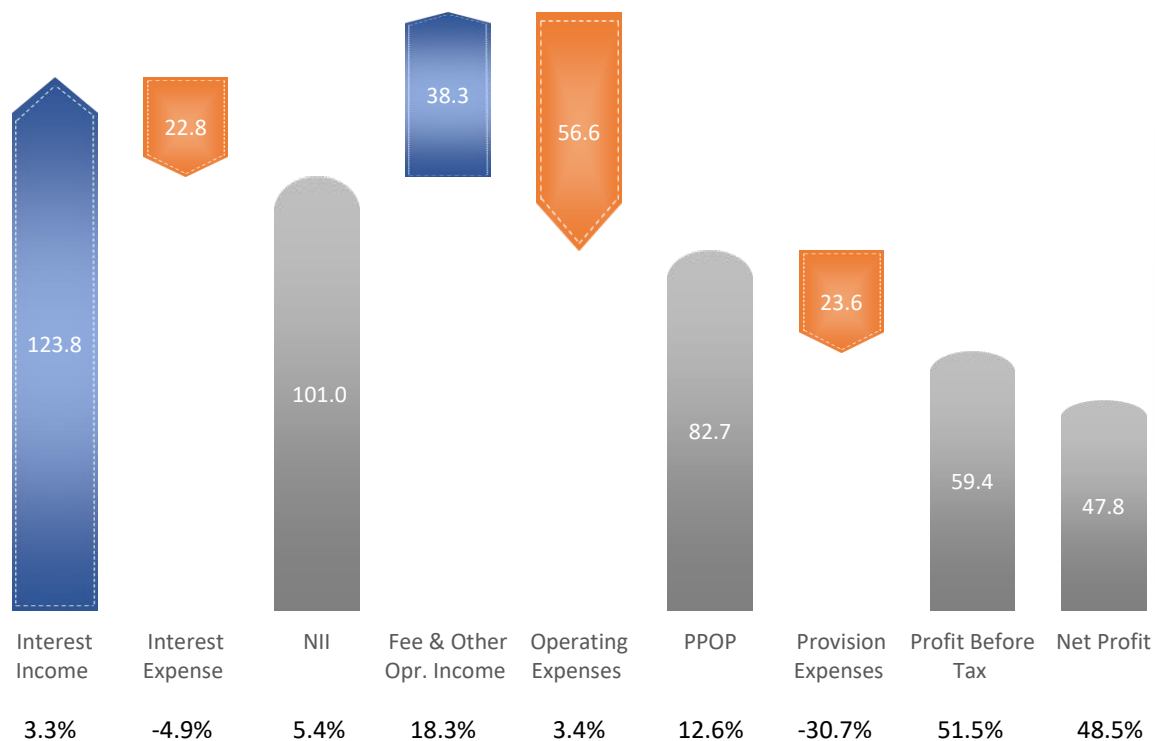
Strong Net Profit Growth Driven by High Double Digit PPOP Growth and More Efficient Provision Expenses



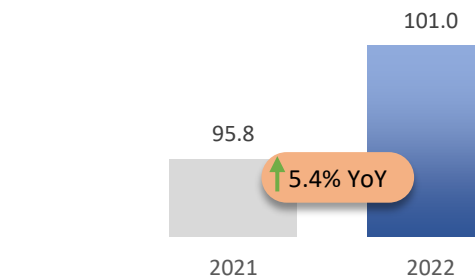
(IDR Trillion)

P&L Movement

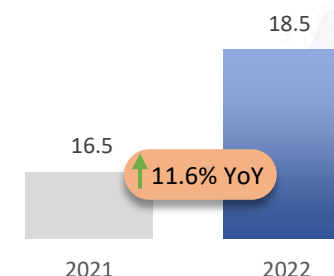
(IDR Trillion)



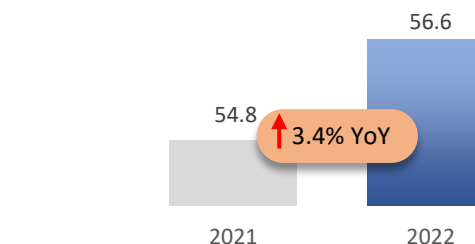
NII



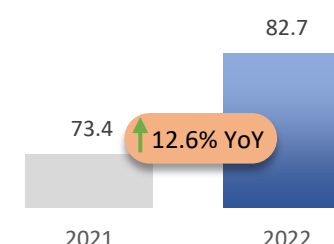
Fee Income



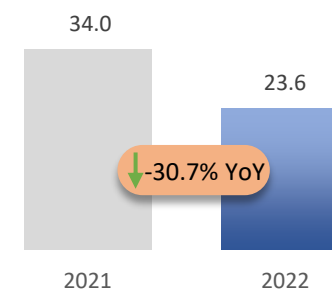
Opr Expense



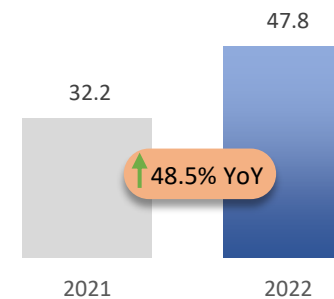
PPOP



Provision Expense



Net Profit



REGULATIONS

PSAK 71 par 5.4.3

When the contractual cash flows of a financial asset are renegotiated or modified and does not result in the derecognition of the financial asset.

In accordance with this statement, the entity recalculates the gross carrying amount of the financial asset and recognizes any gain or loss arising from the modification in the profit or loss.

SE OJK No.34/SEOJK.03/2021

The modified gain or loss is calculated as the difference between the discounted new contractual cash flows using the contract's initial effective interest rate and **the carrying amount of the credit (day 1 gain/loss), recorded as part of the interest.**

FY 2022

(Rp billion)

Items	Published Number	One-Off Impacts	Adjusted Number
Interest Income	124,009	7,557	131,566
Interest Expense	23,042	-	23,042
NII	100,967	7,557	108,524
NIM (YtD)	6.80%	0.48%	7.28%
Yield (YtD)	10.82%	0.71%	11.53%

Note:

The one-off impacts are related to modification loss due to restructuring in a few primary companies (business sectors of manufacturing, airline, infrastructures, & others)

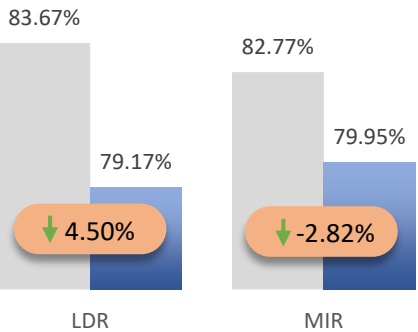


KEY METRICS – BANK ONLY

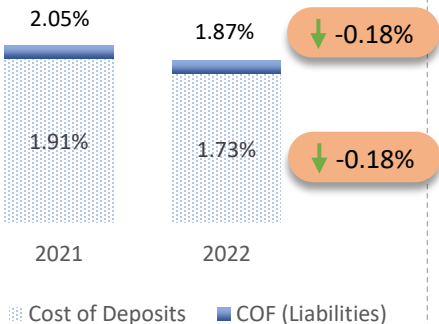
Improving Major Key Metrics



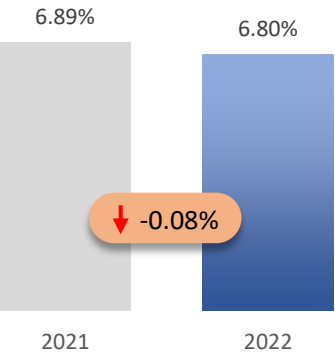
LDR & MIR



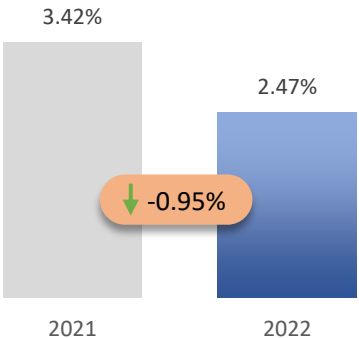
Cost of Fund



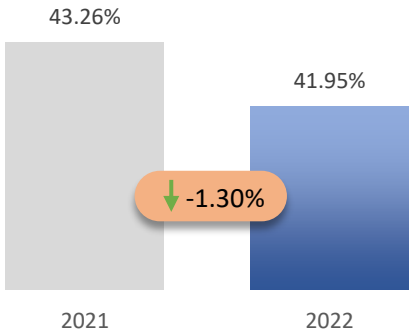
NIM



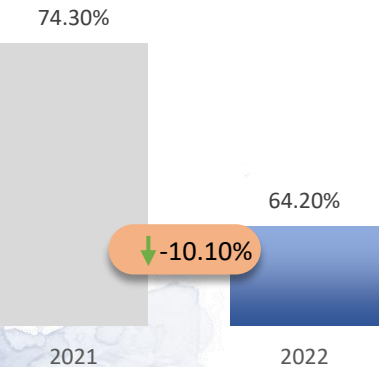
Credit Cost



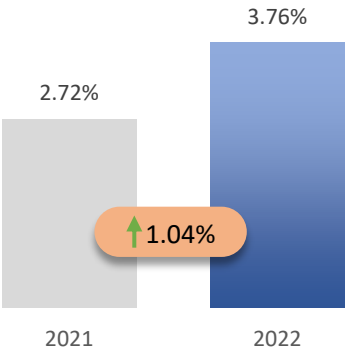
CIR



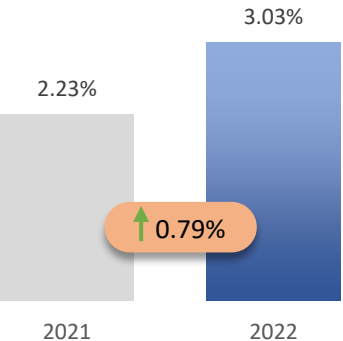
Operating Expense to Operating Income



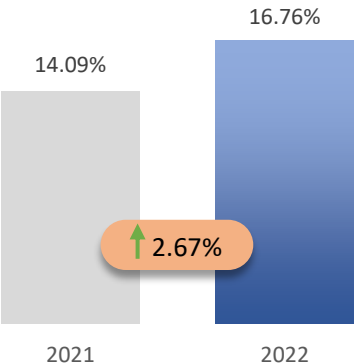
ROA BT



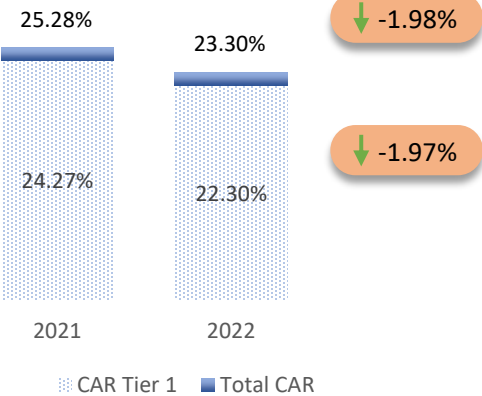
ROA AT



ROE B/S



Total CAR



* MIR: Macroprudential Intermediary Ratio

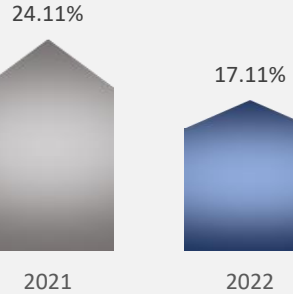


LOAN QUALITY – BANK ONLY

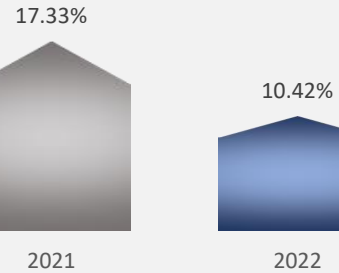
Improving LAR with Conservative Provisioning Strategy



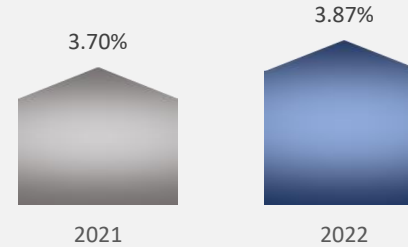
Loan At Risk (LAR)



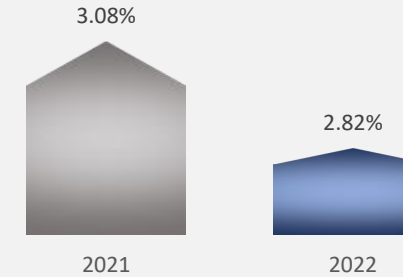
Current Restructured Loan



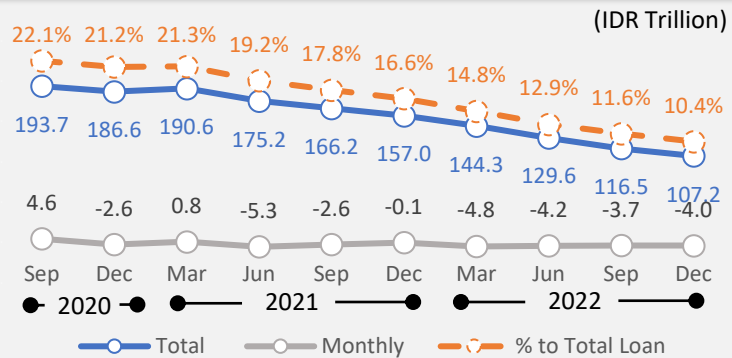
S M L



N P L

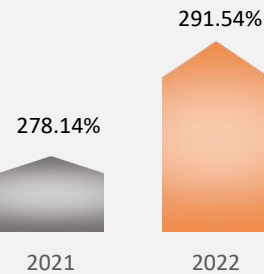


Covid-19 Restru. Loan - Outstanding

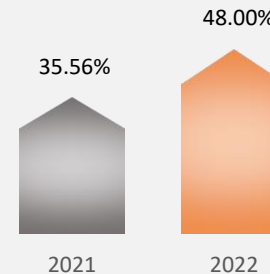


Coverage

NPL Coverage

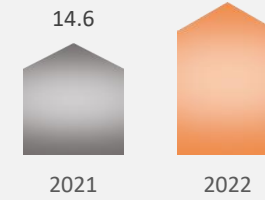


LAR Coverage

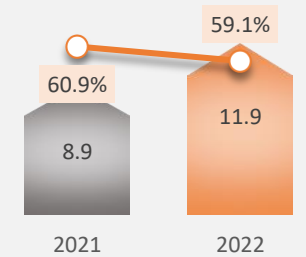


Write Off & Recovery Rate

Write Off



Recovery (IDR Trillion)



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

GUIDANCE & KEY TAKEAWAYS





	FY'22 Actual	FY'22 Guidance	FY'23 Guidance
Loan Growth (YoY)	9.2%	9% - 11%	10% - 12%
Net Interest Margin	7.85%	7.7% - 7.9%	7.7% - 7.9%
Cost of Credit	2.55%	2.7% - 2.9%	2.2% - 2.4%
Opex Growth	8.3%	6% - 8%	-
NPL	2.67%	2.8% - 3%	2.6% - 2.8%
CIR (Bank Only)	41.95%	-	40% - 41.5%



KEY TAKEAWAYS



STRONG DOUBLE-DIGIT NET PROFIT GROWTH, REACHING AN ALL TIME HIGH, DRIVING ROE HEADING BACK TO PRE-PANDEMIC LEVELS, AMID THE HIGHER LEVEL OF CAPITAL

- Composition of Micro loan, the Higher Lending Yield segment, Increased to 48% from 40% Of Total Loans with the Integration of Ultra Micro Holding
- Ample Liquidity and Ongoing Transformation towards Low-cost Liabilities Structure for COF Efficiency
- Lowering Cost of Credit from Improvement on Asset Quality
- Continuously Improving Cost Controls by Focusing on Efficiency Ratio Improvements and Group Wide Synergies



ROBUST CAPITAL POSITION SUPPORTS GROWTH AND DELIVERS VALUE THROUGH HIGHER THAN PEER DIVIDEND PAYOUT RATIO



SUPPORTING MATERIAL

FY'22 **CONSOLIDATED** **PERFORMANCE**





FINANCIAL HIGHLIGHTS - CONSOLIDATED



(IDR Billion)

Description	Q1'22	1H'22	9M'22
Asset/Liabilities			
Total Assets (IDR Billion)	1,650,279	1,652,839	1,684,604
Total Loans & Financing (Gross) (IDR Billion)	1,075,927	1,104,785	1,111,478
Total Deposits (IDR Billion)	1,126,495	1,136,982	1,139,765
Asset Quality			
NPL (gross)	3.09%	3.26%	3.09%
NPL Coverage	286.23%	266.26%	278.79%
Liquidity			
CASA	63.63%	65.12%	65.43%
LDR*	86.96%	88.45%	88.51%
Profitability			
Net Profit (IDR Billion)	12,220	24,876	39,311
Cost of Fund (CoF)	1.97%	1.91%	1.94%
NIM	7.72%	8.24%	8.21%
Cost to Income Ratio (CIR)	44.62%	44.30%	45.07%
Operating Expense to Operating Income	69.34%	69.56%	68.36%
ROA before tax	3.69%	3.76%	3.94%
ROA after tax	2.94%	3.00%	3.15%
ROE Tier 1	19.00%	19.36%	20.12%
ROE BS	17.22%	17.48%	18.16%
Capital			
Tier1 CAR	23.61%	24.05%	25.14%
Total CAR	24.61%	25.06%	26.14%

2021	2022	g YoY	
		Nom	%
1,678,098	1,865,639	187,541	11.2%
1,042,867	1,139,077	96,210	9.2%
1,138,743	1,307,884	169,141	14.9%
3.00%	2.67%		-0.32%
281.16%	305.73%		24.57%
63.08%	66.70%		3.63%
83.53%	78.82%		-4.70%
30,756	51,408	20,652	67.1%
2.36%	2.06%		-0.30%
7.70%	7.85%		0.15%
48.56%	47.38%		-1.18%
78.54%	69.10%		-9.44%
2.64%	3.79%		1.15%
2.13%	3.01%		0.88%
16.04%	19.53%		3.48%
13.86%	17.63%		3.78%
26.16%	24.50%		-1.66%
27.16%	25.51%		-1.65%

*Only calculated BRI and Raya financial numbers. If loan & financing of all subsidiaries are calculated, LDR is 91.58% in 2021 and 87.09% in 2022

Financial figures for 2021 is restated to include Pegadaian and PNM in accordance with PSAK 38



BALANCE SHEET - CONSOLIDATED



IDR Billion

Description	Q1'22	1H'22	9M'22
Total Assets	1,650,279	1,652,839	1,684,604
- Gross Loans & Financing	1,075,927	1,104,785	1,111,478
- Other Earnings Assets	485,882	451,412	447,448
Total Earning Assets	1,561,809	1,556,197	1,558,926
Earning Assets Provision	(93,962)	(97,760)	(98,130)
Total Earning Assets (net)	1,467,848	1,458,437	1,460,796
Total Non-Earning Assets	182,432	194,402	223,808
Total Liabilities & S.E	1,650,279	1,652,839	1,684,604
Total Customer Deposits	1,126,495	1,136,982	1,139,765
- Demand Deposits	227,551	240,047	245,644
- Savings	489,258	500,372	500,083
- Time Deposits	409,687	396,563	394,038
Other Interest-Bearing Liabilities	141,070	142,287	158,497
Non-Interest-Bearing Liabilities	106,727	87,305	86,007
Tier I Capital	248,252	256,619	270,798
Total Shareholder's Equity	275,986	286,265	300,336

2021	2022	g YoY	
		Nom	%
1,678,098	1,865,639	187,541	11.2%
1,042,867	1,139,077	96,210	9.2%
546,047	526,891	(19,155)	-3.5%
1,588,914	1,665,968	77,054	4.8%
(89,821)	(94,975)	(5,154)	5.7%
1,499,093	1,570,993	71,900	4.8%
179,004	294,646	115,641	64.6%
1,678,098	1,865,639	187,541	11.2%
1,138,743	1,307,884	169,141	14.9%
220,590	349,756	129,165	58.6%
497,677	522,648	24,971	5.0%
420,476	435,481	15,004	3.6%
167,005	162,817	(4,187)	-2.5%
80,563	91,543	10,979	13.6%
266,166	274,539	8,373	3.1%
291,787	303,395	11,609	4.0%



INCOME STATEMENT - CONSOLIDATED



Description	Q1'22	1H'22	9M'22
Interest Income	36,732	76,861	115,252
Interest Expense	(6,325)	(12,247)	(18,744)
Net Interest Income	30,407	64,614	96,507
Net Premium Income	278	855	830
Fee & Other Opr. Income	10,474	20,828	32,643
Gross Operating Income	49,967	102,319	154,338
Other Operating Expenses	(18,365)	(38,225)	(58,578)
Pre-Provision Operating Profit	22,794	48,071	71,403
Provision Expenses	(7,474)	(16,926)	(22,565)
Non-Operating Income (Net)	40	79	401
Profit Before Tax n Minor. Int.	15,360	31,224	49,238
Income Before Pro Forma Net Income Arising From Acquisition Transaction With Entities Under Common Control	12,220	24,876	39,311
Pro Forma Net Income Arising From Acquisition Transaction With Entities Under Common Control	-	-	-
Net Profit - full year 12 months	12,220	24,876	39,311

IDR Billion

2021	2022	g YoY	
		Nom	%
143,523	151,875	8,351	5.8%
(29,429)	(27,278)	2,151	-7.3%
114,094	124,597	10,503	9.2%
1,043	1,577	534	51.2%
41,216	47,303	6,087	14.8%
191,729	208,115	16,386	8.5%
(75,918)	(82,192)	(6,274)	8.3%
80,435	91,285	10,850	13.5%
(39,291)	(26,979)	12,312	-31.3%
(152)	291	443	-290.8%
40,992	64,597	23,605	57.6%
33,156	51,408	18,252	55.0%
(2,401)	-	-	-
30,756	51,408	20,652	67.1%

FY'22 **BANK ONLY** **PERFORMANCE**





FINANCIAL HIGHLIGHT – BANK ONLY



Description	Q1'22	1H'22	9M'22
Asset/Liabilities			
Total Assets (IDR Billion)	1,540,856	1,542,793	1,575,760
Total Loans (Gross) (IDR Billion)	974,802	1,003,616	1,007,118
Total Deposits (IDR Billion)	1,118,705	1,128,249	1,132,673
Asset Quality			
NPL (gross)	3.15%	3.32%	3.14%
NPL Coverage	275.66%	265.15%	275.88%
LAR	22.58%	20.78%	19.28%
LAR Coverage	38.50%	42.39%	44.90%
Credit Cost	2.96%	3.35%	2.88%
Liquidity			
CASA	63.75%	65.36%	65.65%
LDR	87.14%	88.95%	88.92%
Profitability			
Net Profit (IDR Billion)	10,903	23,826	37,185
Cost of Fund (CoF)	1.73%	1.70%	1.73%
NIM	6.85%	7.35%	7.23%
Cost to Income Ratio (CIR)	38.37%	37.11%	38.99%
Operating Expense to Operating Income	64.26%	63.98%	62.59%
ROA before tax	3.56%	3.82%	3.97%
ROA after tax	2.84%	3.11%	3.21%
ROE Tier 1	19.11%	21.38%	22.00%
ROE B/S	15.39%	17.08%	17.58%
Capital			
Tier1 CAR	21.39%	21.97%	23.00%
Total CAR	22.39%	22.97%	24.00%

IDR Billion

2021	2022	g YoY	
		Nom	%
1,572,761	1,750,995	178,234	11.3%
943,703	1,029,803	86,100	9.1%
1,127,849	1,300,776	172,927	15.3%
3.08%	2.82%		-0.27%
278.14%	291.54%		13.39%
24.11%	17.11%		-7.00%
35.56%	48.00%		12.44%
3.42%	2.47%		-0.95%
63.30%	66.92%		3.62%
83.67%	79.17%		-4.50%
32,215	47,828	15,612	48.5%
2.05%	1.87%		-0.18%
6.89%	6.80%		-0.08%
43.26%	41.95%		-1.30%
74.30%	64.20%		-10.10%
2.72%	3.76%		1.04%
2.23%	3.03%		0.79%
16.87%	20.93%		4.05%
14.09%	16.76%		2.67%
24.27%	22.30%		-1.97%
25.28%	23.30%		-1.98%



BALANCE SHEET – BANK ONLY

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



IDR Billion

Description	Q1'22	1H'22	9M'22
Total Assets	1,540,856	1,542,793	1,575,760
- Gross Loans	974,802	1,003,616	1,007,118
- Other Earnings Assets	503,679	468,812	465,239
Total Earning Assets	1,478,481	1,472,428	1,472,357
Earning Assets Provision	(86,837)	(90,315)	(89,389)
Total Earning Assets (net)	1,391,643	1,382,113	1,382,969
Total Non-Earning Assets	149,213	160,681	192,791
Total Liabilities & S.E	1,540,856	1,542,793	1,575,760
Total Customer Deposits	1,118,705	1,128,249	1,132,673
- Demand Deposits	227,276	239,990	245,628
- Savings	485,911	497,473	497,942
- Time Deposits	405,518	390,786	389,103
Other Interest-Bearing Liabilities	77,055	78,088	93,694
Non-Interest-Bearing Liabilities	76,552	57,496	57,390
Tier I Capital	212,728	221,101	233,847
Total Shareholder's Equity	268,544	278,961	292,003

2021	2022	g YoY	
		Nom	%
1,572,761	1,750,995	178,234	11.3%
943,703	1,029,803	86,100	9.1%
561,094	543,806	(17,288)	-3.1%
1,504,797	1,573,609	68,812	4.6%
(82,868)	(86,447)	(3,578)	4.3%
1,421,928	1,487,162	65,233	4.6%
150,833	263,833	113,000	74.9%
1,572,761	1,750,995	178,234	11.3%
1,127,849	1,300,776	172,927	15.3%
219,397	349,492	130,095	59.3%
494,576	521,040	26,464	5.4%
413,876	430,244	16,368	4.0%
103,204	95,353	(7,851)	-7.6%
55,291	61,244	5,954	10.8%
231,397	234,728	3,331	1.4%
286,418	293,622	7,204	2.5%



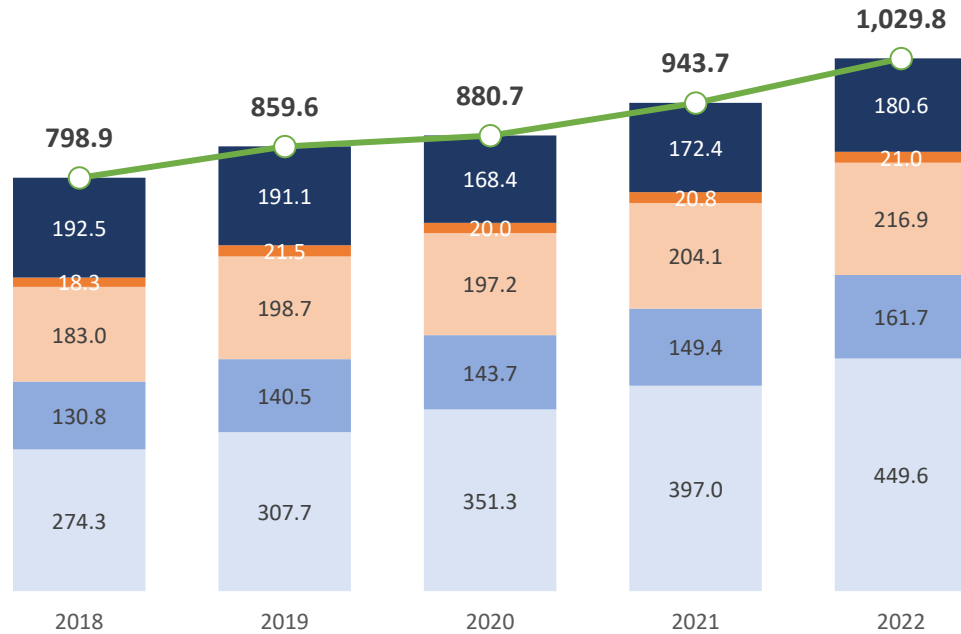
LOAN PORTFOLIO – BANK ONLY

Micro Driven Persistent Loan Growth Capitalizing On Economic Recovery Momentum

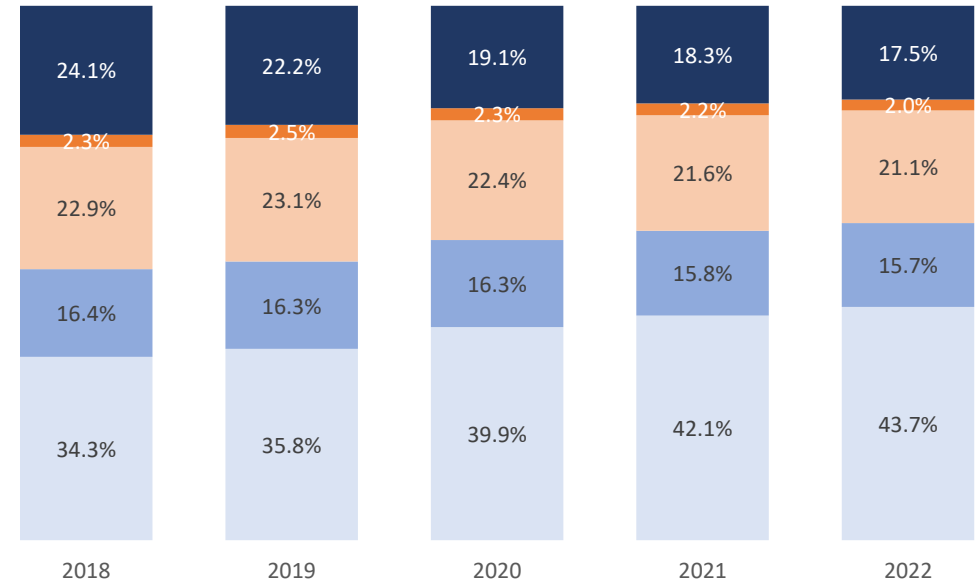


Loan Outstanding – by business segment

(IDR Trillion)



Composition – by business segment (%)



	Micro	Consumer	Small	Medium	Corporate	Total
YoY Growth (%)	13.3	8.3	6.2	0.7	4.8	9.1
(IDR Tn)	52.7	12.3	12.7	0.2	8.2	86.1



DEPOSIT – BANK ONLY

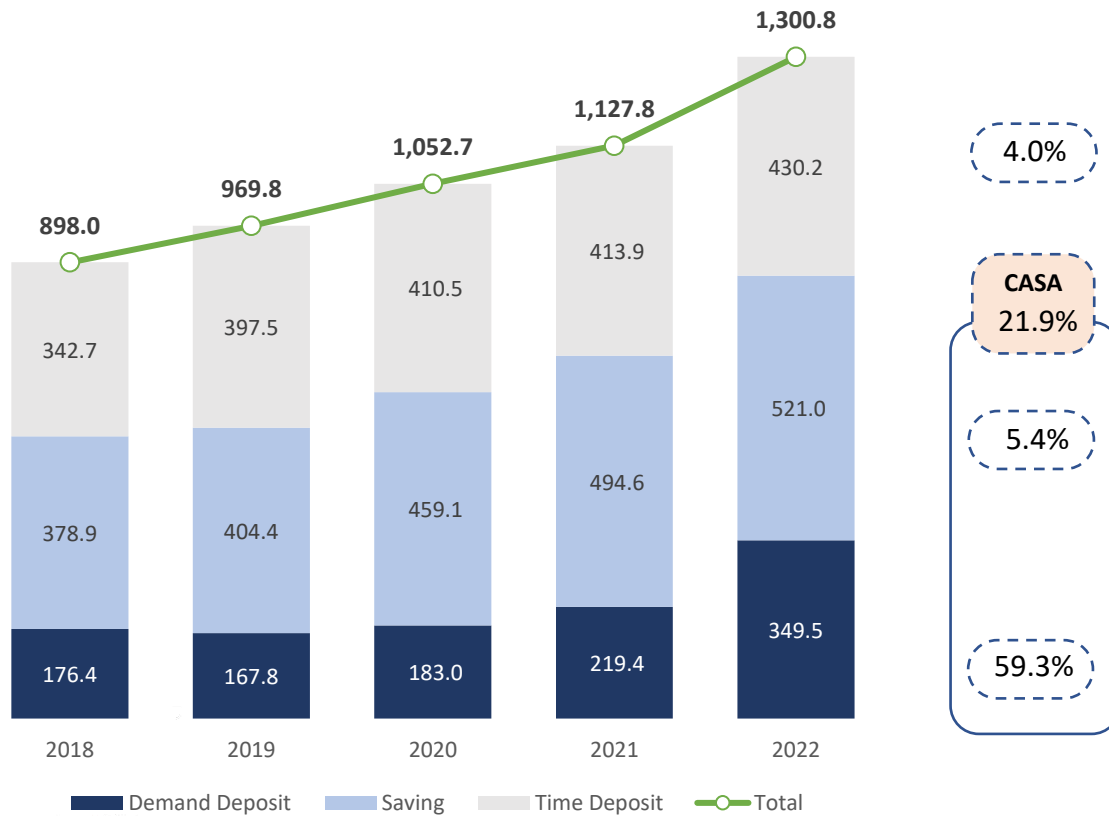
Strong CASA Growth with Manageable Cost of Fund



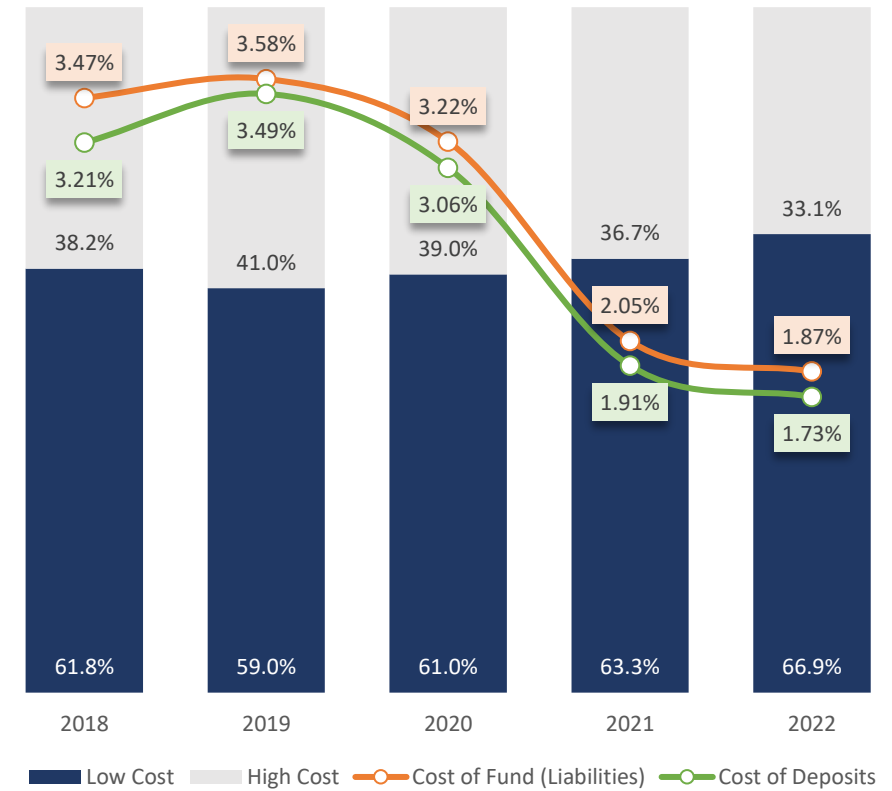
Deposits Growth

(IDR Trillion)

YoY
15.3%



Deposits Composition, COF





INCOME STATEMENT – BANK ONLY

Stronger Profitability From Business Operation Efficiency and Moderated Credit Cost



IDR Billion

Description	Q1'22	1H'22	9M'22
Interest Income	30,216	63,621	94,784
Interest from Loans	26,263	55,955	83,187
Int. from Other Earning Assets	3,953	7,667	11,596
Interest Expense	(5,127)	(9,915)	(15,384)
Net Interest Income	25,089	53,707	79,400
Fee & Other Operating Income	7,827	17,533	26,703
Gross Operating Income	32,916	71,239	106,103
Operating Expenses	(12,618)	(26,401)	(41,182)
Pre-Provision Operating Profit	20,298	44,838	64,920
Provision Expenses	(6,695)	(15,589)	(19,364)
Non-Operating Income (Net)	28	51	375
Profit Before Tax n Minor. Int.	13,631	29,300	45,931
Tax Expense	(2,728)	(5,474)	(8,746)
Net Profit	10,903	23,826	37,185
EPS*	356	389	405

2021	2022	g YoY	
		Nom	%
119,828	123,835	4,007	3.3%
104,883	107,535	2,652	2.5%
14,945	16,300	1,355	9.1%
(24,008)	(22,830)	1,178	-4.9%
95,819	101,005	5,185	5.4%
32,401	38,320	5,920	18.3%
128,220	139,325	11,105	8.7%
(54,778)	(56,618)	(1,841)	3.4%
73,442	82,706	9,264	12.6%
(34,018)	(23,564)	10,454	-30.7%
(203)	277	480	-236.3%
39,221	59,419	20,199	51.5%
(7,005)	(11,591)	(4,586)	65.5%
32,215	47,828	15,612	48.5%
263	391	127	48.5%



OTHER OPERATING INCOME & OPERATING EXPENSES – BANK ONLY

Positive Other Operating Income Growth with Manageable Operating Expenses



Fee & Other Operating Income

IDR Billion

Description	Q1'22	1H'22	9M'22
Gain Fr Sales of Securities (realized)	433	852	1,154
Increase in Fair Value of Securities (unrealized)	75	43	20
Fees and Commissions	4,271	8,798	13,644
Gain fr Forex	411	602	1,067
Recovery	2,336	5,022	8,245
Others	301	2,215	2,573
Total Other Operating Income	7,827	17,533	26,703

2021	2022	g YoY	
		Nom	%
3,190	1,431	-1,759	-55.1%
0	50	50	-
16,548	18,470	1,921	11.6%
1,736	993	-743	-42.8%
8,918	11,857	2,939	33.0%
2,008	5,520	3,512	174.8%
32,401	38,320	5,920	18.3%

Operating Expenses

IDR Billion

Description	Q1'22	1H'22	9M'22
Personnel	7,179	14,458	20,949
General and Administration	3,798	8,293	13,133
Losses from decrease of Securities and Govt. Bonds value	-	-	-
Losses from sale of Securities and Govt. Bonds	-	-	-
Losses from forex transaction	-	-	-
Premium Paid on Govt Guarantees	-	-	-
Promotion	309	926	1,437
Others	1,332	2,724	5,664
Total Other Operating Expenses	12,618	26,401	41,182

2021	2022	g YoY	
		Nom	%
29,961	29,316	(644)	-2.2%
17,693	19,039	1,346	7.6%
-	-	-	-
34	-	-	-
-	-	-	-
-	-	-	-
2,005	2,411	406	20.3%
5,085	5,852	767	15.1%
54,778	56,618	1,841	3.4%

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



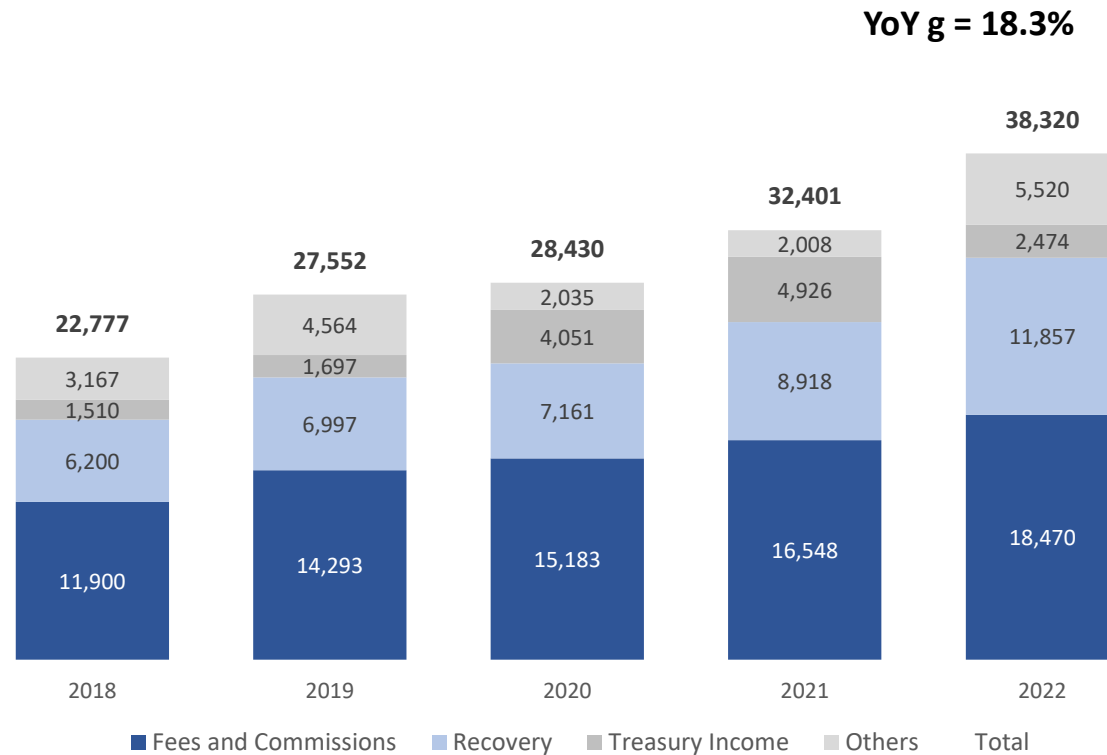
FEE & OTHER OPERATING INCOME – BANK ONLY

Optimizing Subsidiaries Roles Through Cross-Selling Potential



Fee and Other Operating Income

(IDR Billion)



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

Ratio of Fee Based Income to Total Income reached 11.4%.

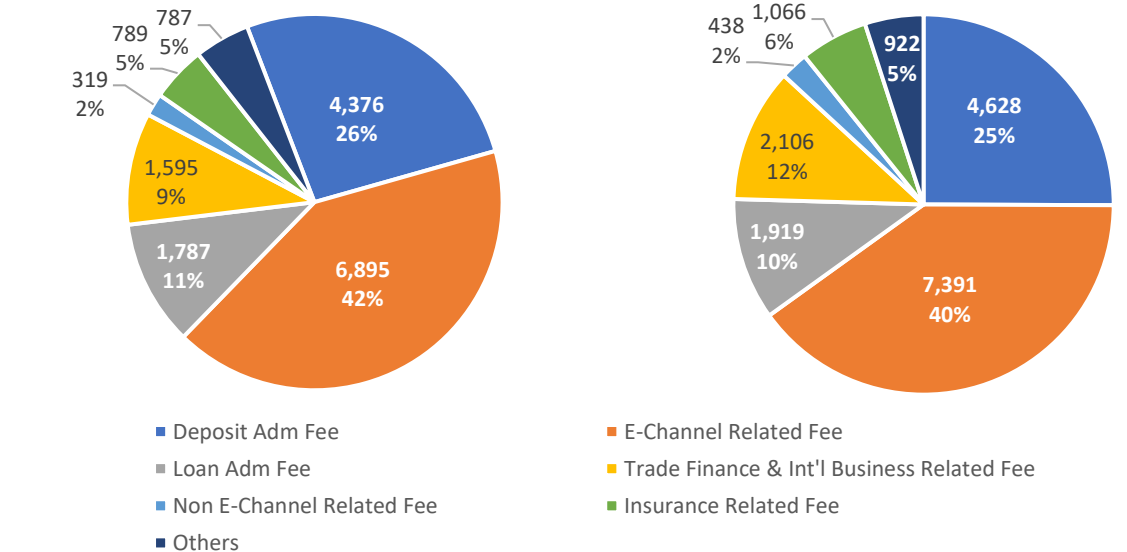
Fee and Commission – Composition

(IDR Billion)

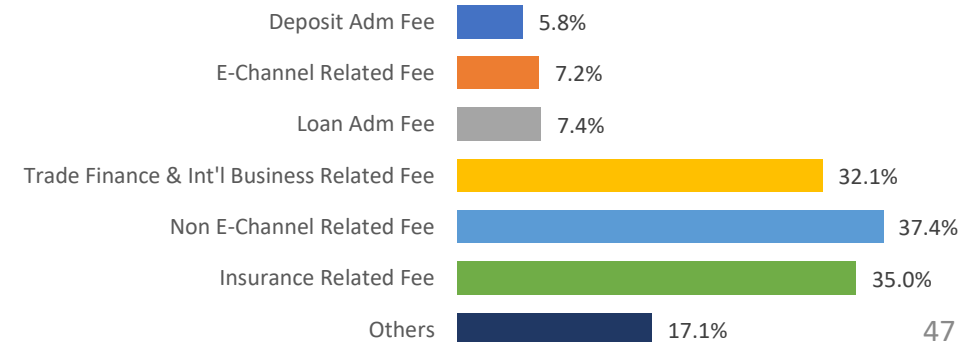
2021

g YoY = 11.6%

2022



YoY Growth





FINANCIAL RATIOS – BANK ONLY

Solid Performance in Host Metrics



Description	Q1'22	1H'22	9M'22
CASA	63.75%	65.36%	65.65%
Cost of Fund (Liabilities)	1.73%	1.70%	1.73%
LDR	87.14%	88.95%	88.92%
Net Interest Margin (NIM)	6.85%	7.35%	7.23%
Cost to Income Ratio (CIR)	38.37%	37.11%	38.99%
Opr. Expense to Opr. Income	64.26%	63.98%	62.59%
NPL ratio - Gross	3.15%	3.32%	3.14%
NPL Coverage	275.66%	265.15%	275.88%
LAR	22.58%	20.78%	19.28%
LAR Coverage	38.50%	42.39%	44.90%
Credit Cost	2.96%	3.35%	2.88%
Return on Assets (ROA) - b.t	3.56%	3.82%	3.97%
Return on Assets (ROA) - a.t	2.84%	3.11%	3.21%
Return on Equity (ROE) - Tier I	19.11%	21.38%	22.00%
Return on Equity (ROE) - B/S	15.39%	17.08%	17.58%
Tier I CAR	21.39%	21.97%	23.00%
Total CAR	22.39%	22.97%	24.00%

2021	2022	Δ YoY
63.30%	66.92%	3.62%
2.05%	1.87%	-0.18%
83.67%	79.17%	-4.50%
6.89%	6.80%	-0.08%
43.26%	41.95%	-1.30%
74.30%	64.20%	-10.10%
3.08%	2.82%	-0.27%
278.14%	291.54%	13.39%
24.11%	17.11%	-7.00%
35.56%	48.00%	12.44%
3.42%	2.47%	-0.95%
2.72%	3.76%	1.04%
2.23%	3.03%	0.79%
16.87%	20.93%	4.05%
14.09%	16.76%	2.67%
24.27%	22.30%	-1.97%
25.28%	23.30%	-1.98%

BRI FY'22 LOAN QUALITY





LOAN QUALITY – BANK ONLY

Classified Loan, Write Off, and Recovery



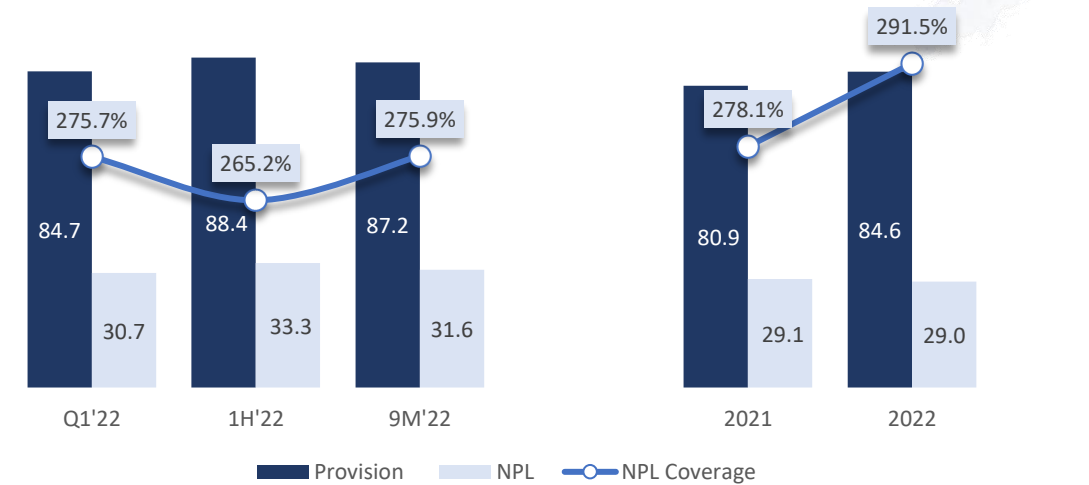
Non-Performing Loan – by Segment

NPL	Q1'22	1H'22	9M'22	2021	2022
Micro	1.77%	2.21%	2.12%	1.49%	1.74%
Consumer	1.93%	2.00%	1.98%	1.78%	1.83%
Small	4.39%	4.71%	4.81%	4.05%	4.30%
Medium	3.95%	3.83%	2.53%	3.57%	2.26%
Corporate	5.89%	5.25%	4.64%	6.68%	4.68%
Total NPL	3.15%	3.32%	3.14%	3.08%	2.82%

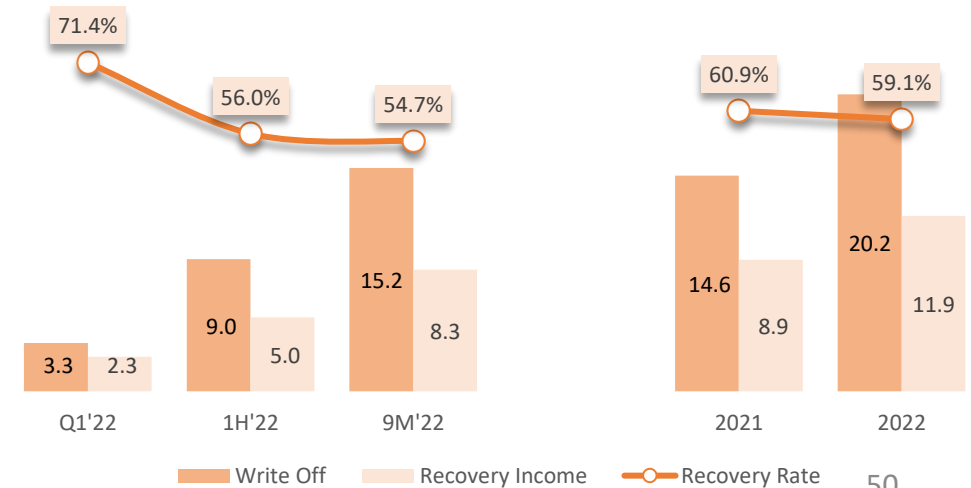
Special Mention – by Segment

SML	Q1'22	1H'22	9M'22	2021	2022
Micro	4.44%	5.06%	4.63%	3.03%	3.95%
Consumer	2.95%	2.92%	3.04%	2.20%	2.76%
Small	5.46%	5.79%	5.69%	3.42%	4.30%
Medium	3.14%	2.78%	2.66%	3.08%	2.55%
Corporate	7.25%	7.37%	7.53%	6.94%	4.32%
Total SML	4.91%	5.28%	5.09%	3.70%	3.87%

NPL Coverage



Write Off & Recovery





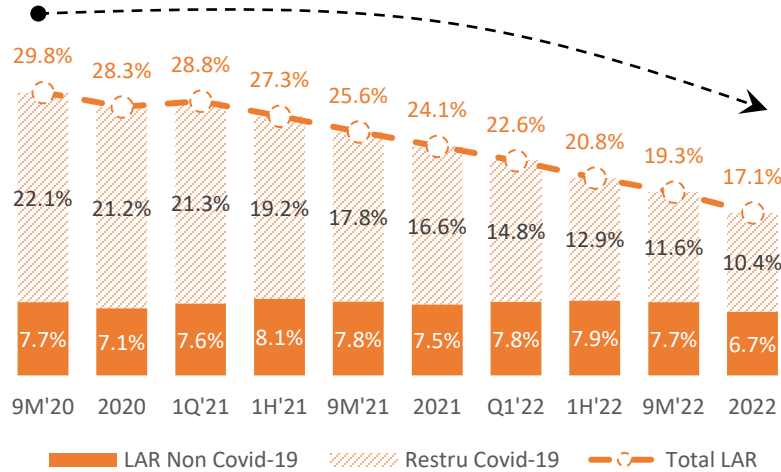
LOAN QUALITY – BANK ONLY

Loan at Risk Continues to Decline Coupled with More Adequate Provisioning

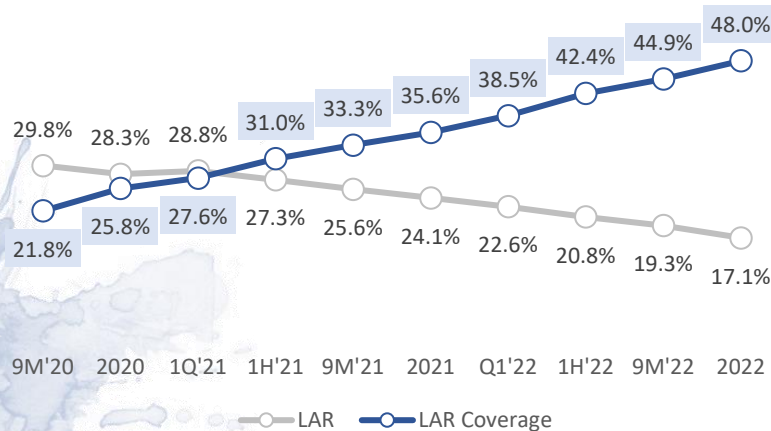


Loan At Risk

% to Total Loan

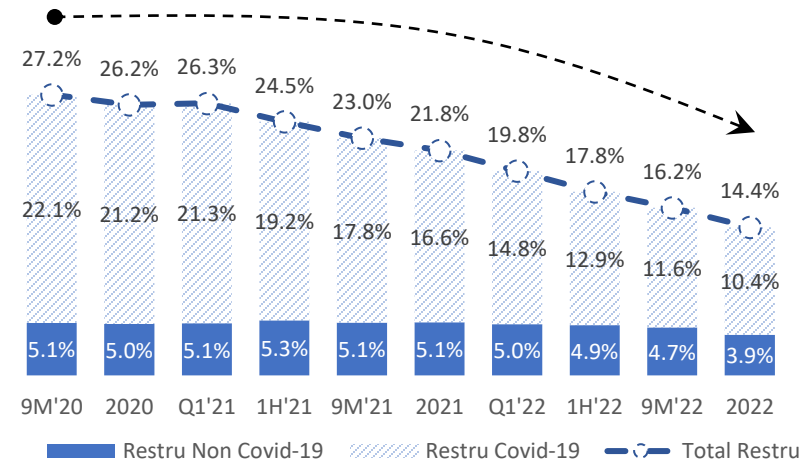


LAR & LAR Coverage (Inc. Covid-19)

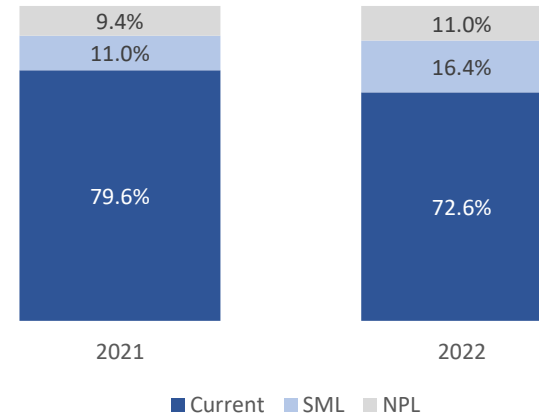


Total Restructured Loans

% to Total Loan



Total Restructured Loans by Collectability



Credit Risk Management Strategy

Preventive and anticipative ways to mitigate uncertainties

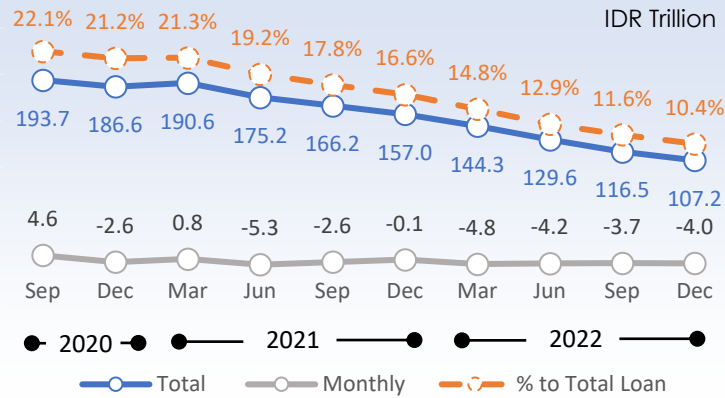
- 01 Build adequate provision in accordance with borrowers' risk classification
- 02 Conduct stress tests and portfolio review periodically
- 03 Closely monitor borrowers' capacity, soft lending strategy, to anticipate cliff effect at the end of OJK relaxation
- 04 Early detection to see potential restructuring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

COVID-19 RESTRUCTURED LOAN – BANK ONLY

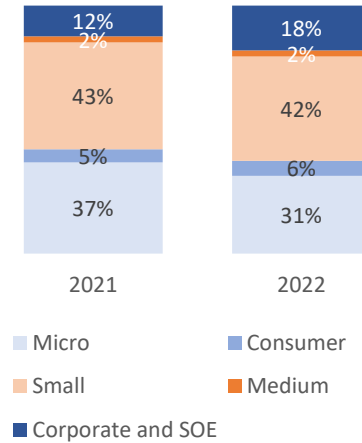
Declining Restructured Loan Outstanding and Borrowers



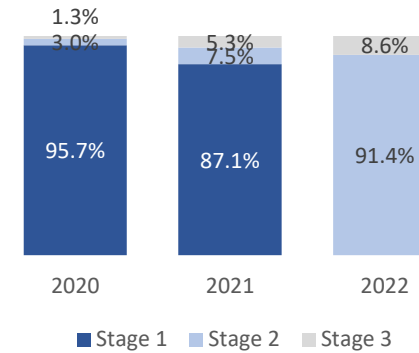
Outstanding



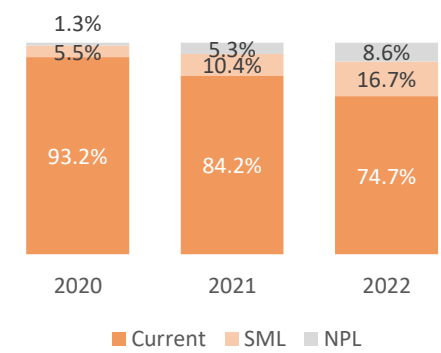
Outstanding Composition by Segment



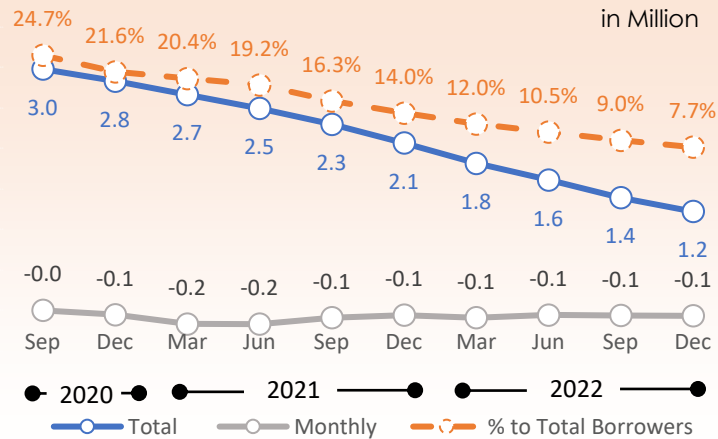
Covid-19 Restru by Stage



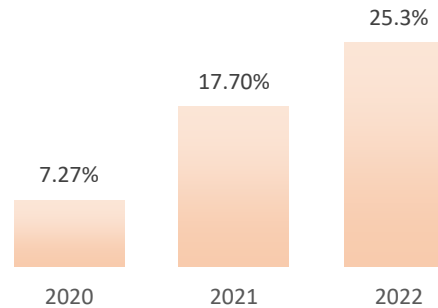
Covid-19 Restru by Collectability



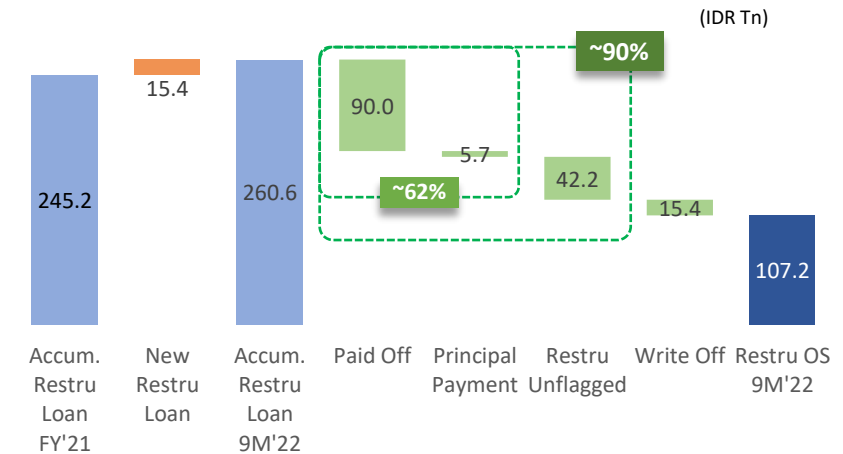
Borrowers



Covid-19 Loan Provisioning



Covid-19 Restru Loan Movement



BUSINESS UPDATES





ULTRA MICRO & MICRO BUSINESS

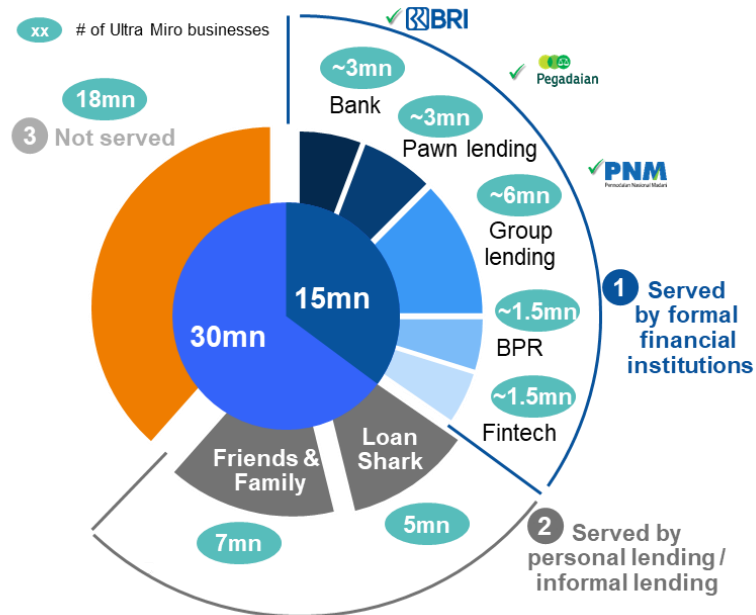
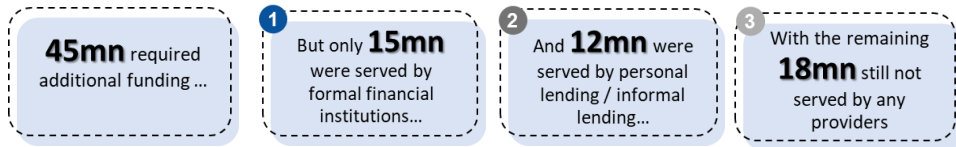


THE ESTABLISHMENT OF ULTRA MICRO ECOSYSTEM

Strengthen BRI's Positioning In Micro Banking Through Integrated Customer Journey

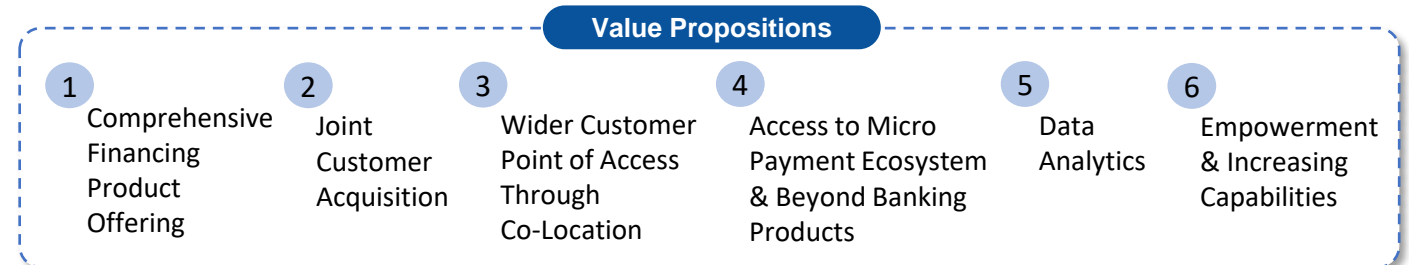
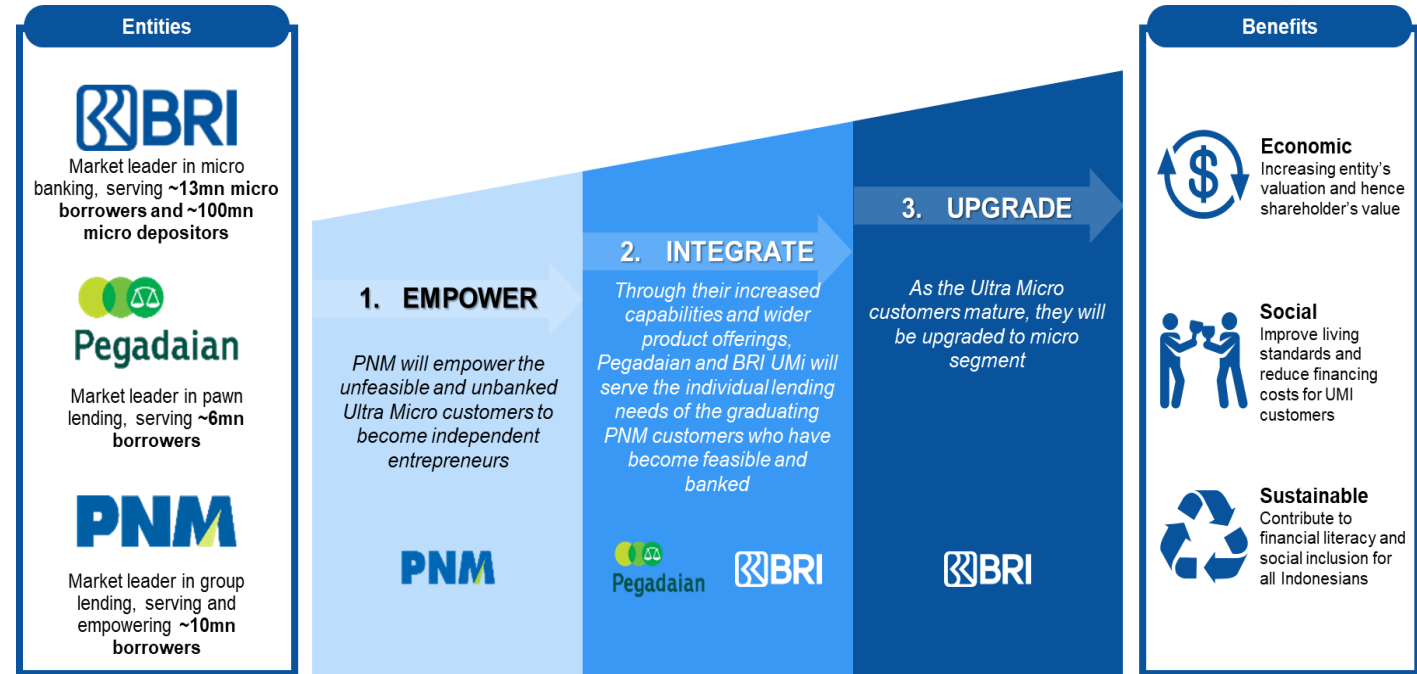


Ultra Micro Business will serve as BRI's New Source of Strong and Sustainable Growth



The huge potential of Micro and ultra-micro business will serve as the new source of growth and therefore strengthen BRI's core competency in Micro and Small business.

Business ecosystem of BRI, Pegadaian and PNM will create integrated customer journey through Unique Value Propositions





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 35.8 Tn (36.4% YoY), 13.9 mn borrowers (25.4% YoY)
- **Pawn Lending (Pegadaian):**
IDR 51.5 Tn (10.6% YoY), 6.6 mn borrowers (5.4% YoY)
- **Micro Loan:**
 - a) BRI Micro Loan: IDR 449.6 Tn (13.3% YoY), 14.4 mn borrowers (7.8% YoY)
 - b) PNM Ulamm: IDR 5.7 Tn (-22.2% YoY), 74K borrowers (-10.4% YoY)
 - c) Pegadaian (Non-Pawn Lending): IDR 7.6 Tn (28.5% YoY), +317K borrowers (25.3% YoY)



+35mn (13.3% YoY)
Umi & Micro Borrowers

+144mn
Micro Deposit Account

~30 mn Umi customers still need additional financing*

Comprehensive Savings and Beyond Banking Products

- **Micro Savings:** IDR 367.7 Tn (3.2% YoY)
- **Micro Insurance (Life/ Health, House & Property):** 35.6 mn insurance policies (67.83% YoY)
 - **Life/ Health:** 18.0 mn policies (76.45% YoY)
 - **House:** 9.7 mn policies (53.97% YoY)
 - **Property:** 7.8 mn policies (67.77% YoY)
- **Gold Savings & Investment:**
3.4 mn customers & 7,417 kg gold OS (4.6% YoY)
- **Mobile Banking (BRIMo):** 23.8 mn users (68.46% YoY)

Wider Points of Access

Physical Outlets

+15K units (1.3% YoY)
(BRI Micro Outlets +6.5K (-5.7% YoY); Pegadaian +4,086 (0.0% YoY); PNM +4,197 (14.2% YoY))

Co-Location (Senyum Outlets)

1,013 units (562.1% YoY)

BRILink Agents

627K Agents (24.6% YoY)

BRI E-Channels

+250K units (11.3% YoY)

Financial Advisors

~70K (13.5% YoY)
(BRI +27.2K (0.9% YoY); Pegadaian +2.1K (23.3% YoY); PNM +40.7K (23.2% YoY))

THE ULTRA MICRO ECOSYSTEM

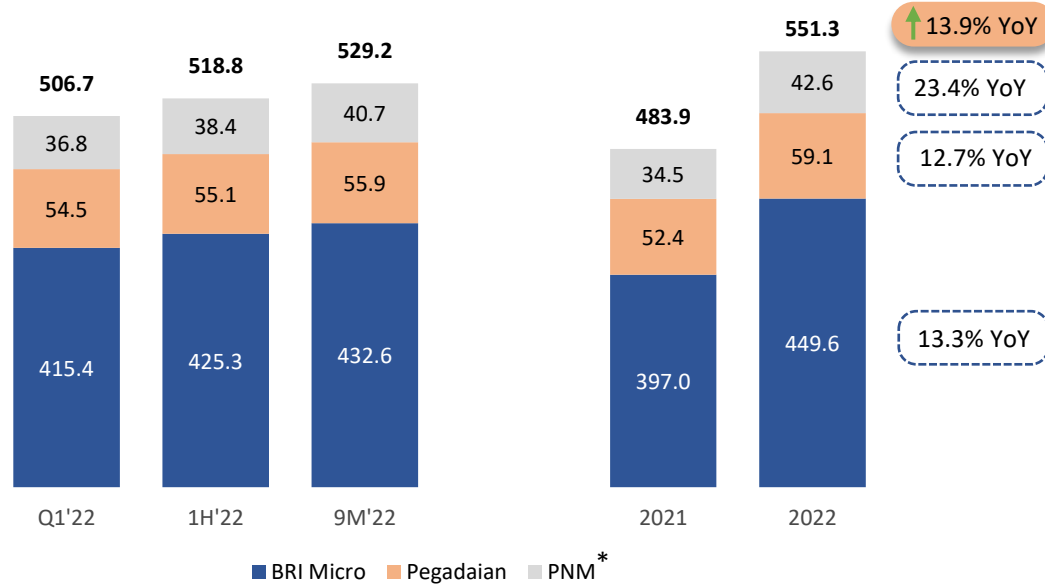
UMI Holding Integration Synergies Impact on Financial Performance



Business Performance

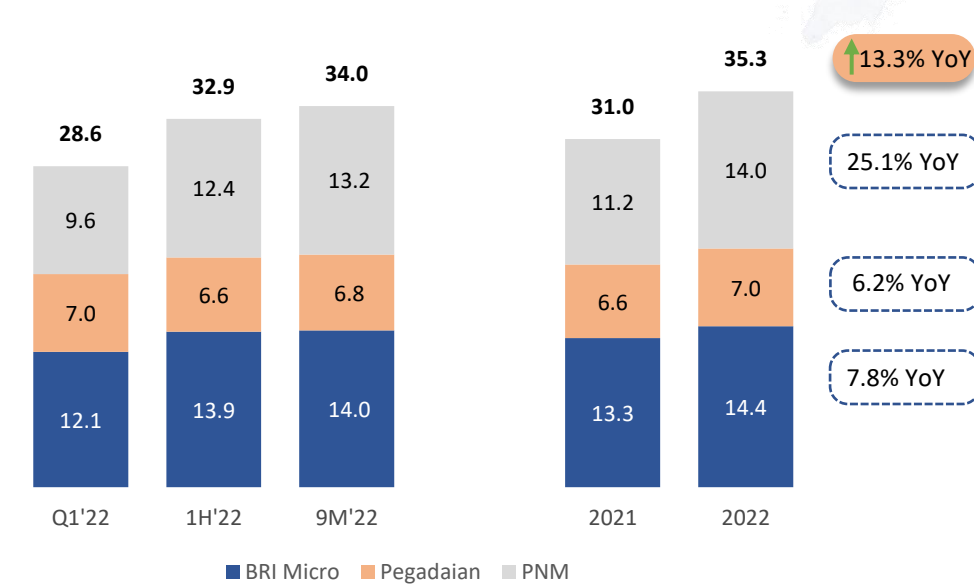
Loan Composition - Outstanding

(in IDR Tr)



Borrowers

(in Mio)



Key Ratios

Description	BRI			Pegadaian			PNM		
	9M'21	FY'21	FY'22	9M'21	FY'21	FY'22	9M'21	FY'21	FY'22
Cost of Fund	2.1%	2.1%	1.9%	6.2%	6.0%	4.9%	8.7%	8.6%	7.4%
Opt. Expenses to Opt. Income	76.4%	74.3%	64.2%	75.5%	77.5%	71.3%	88.1%	88.3%	90.3%
CIR	42.1%	43.3%	42.0%	63.0%	62.8%	63.7%	76.6%	74.5%	67.0%

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

*As of Dec 22, PNM's financing outstanding include IDR 1,1 Tn disbursed to LKMS (Syariah Micro Financing Institution) and venture capital



ULTRA MICRO ECOSYSTEM USAGE ENABLERS



Phase 1 – Set up the Foundation

Widening Customer Point of Access & Building Cashless Ecosystem

+1,000

Established co-location (Senyum outlet) across Indonesia.

Sales Acquisition Platform Development

Total number of referrals from Senyum Mobile continue to increase

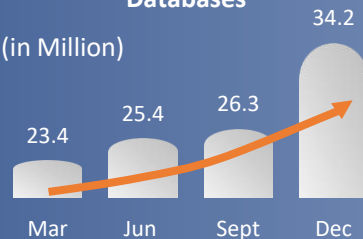
(in Thousand)



Data Analytics

Total number of Integrated Databases

(in Million)



Cashless Ecosystem

Mekaar BRILink Agent

+69,000

BRILink Agent from Mekaar Group Members Established

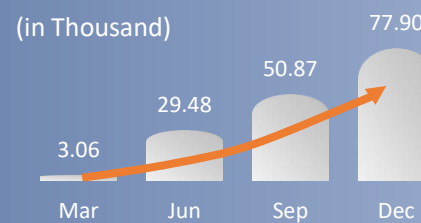
Cashless Transactions

~57% Trx

Penetration of cashless transaction by Pegadaian & PNM customers in Senyum outlets

Gold Referrals

(in Thousand)



Simpedes UMI

+7 Mio

Simpedes UMI account opened, paving the way for cashless disbursements



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

Phase 2 - Strengthen

Strengthening Product Portfolio through Monoline Business Model

Optimizing Empowerment Program

Dedicated Digital Application for UMI Customers

Data Analytics for Hyper-Personalization



BRI MICRO BUSINESS PERFORMANCE

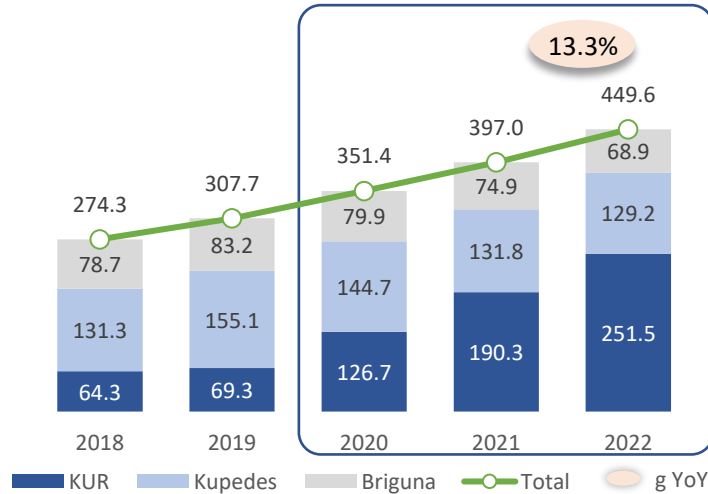
Double Digit Micro Loan Growth



Micro Loan Outstanding

(IDR Trillion)

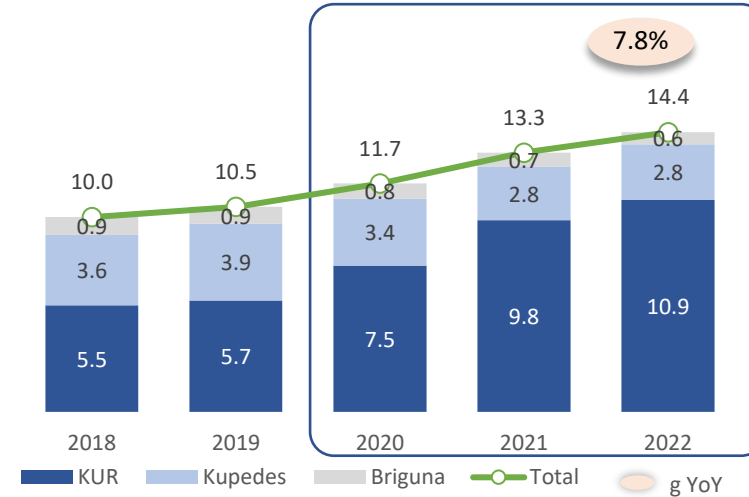
Pandemic



Borrowers

(in Mio)

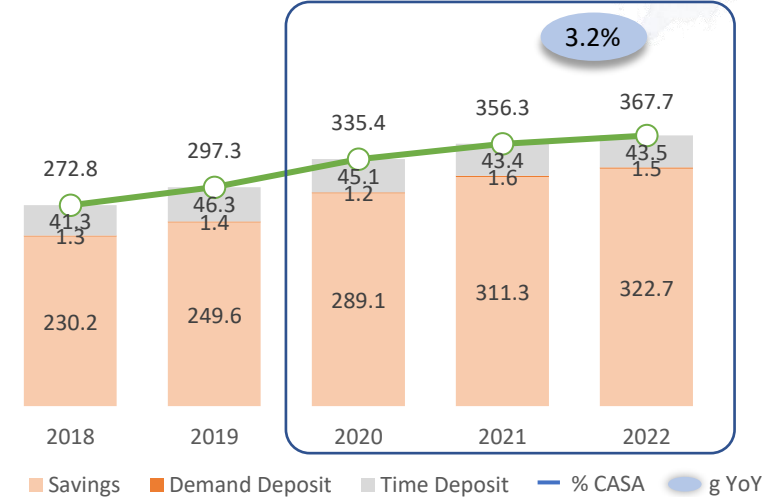
Pandemic



Third Party Fund

(IDR Trillion)

Pandemic



Growth YoY

Product	2018	2019	2020	2021	2022
KUR	8.5%	7.9%	82.8%	50.1%	32.2%
Kupedes	20.6%	18.1%	-6.7%	-8.9%	-1.9%
Briguna	10.4%	5.8%	-4.0%	-6.3%	-8.0%
Total	14.5%	12.2%	14.2%	13.0%	13.3%

Growth YoY

Product	2018	2019	2020	2021	2022
KUR	7.4%	4.5%	31.4%	31.1%	10.8%
Kupedes	7.2%	8.7%	-12.8%	-19.5%	2.7%
Briguna	-1.9%	-3.9%	-9.8%	-10.1%	-13.6%
Total	6.5%	5.3%	11.4%	13.5%	7.8%

Growth YoY

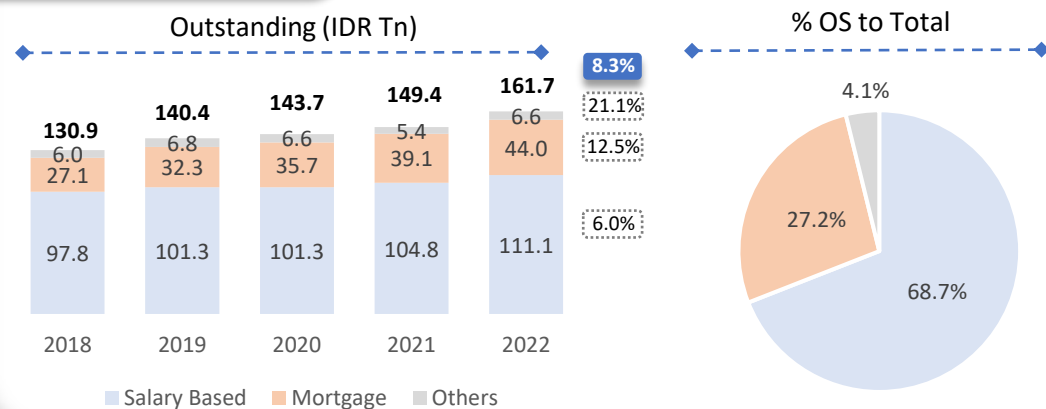
Product	2018	2019	2020	2021	2022
Savings	10.9%	8.4%	15.8%	7.7%	3.7%
Demand Deposit	18.2%	7.7%	-12.9%	30.9%	-7.5%
Time Deposit	11.9%	12.1%	-2.6%	-3.7%	0.3%
Total	11.1%	9.0%	12.8%	6.2%	3.2%



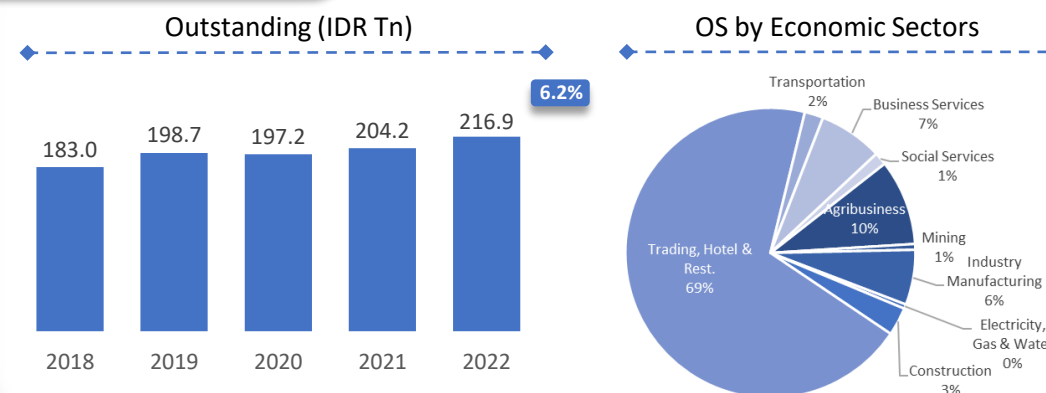
OTHER BUSINESS SEGMENTS



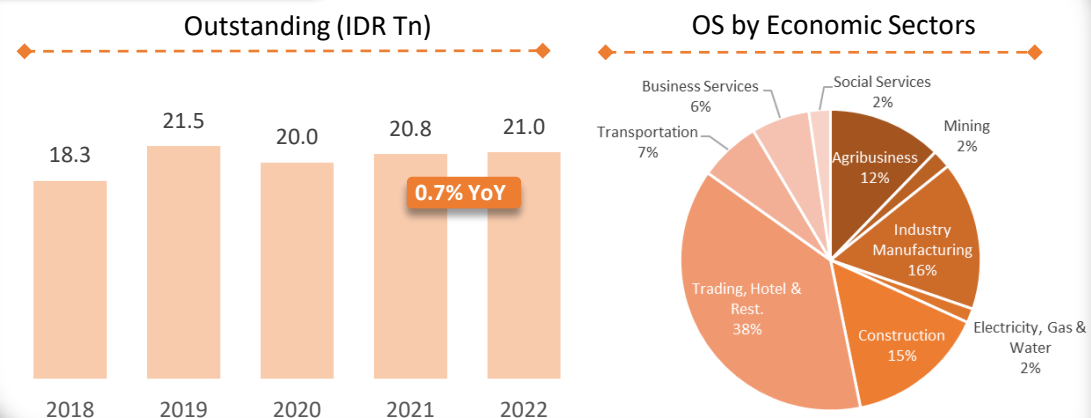
CONSUMER



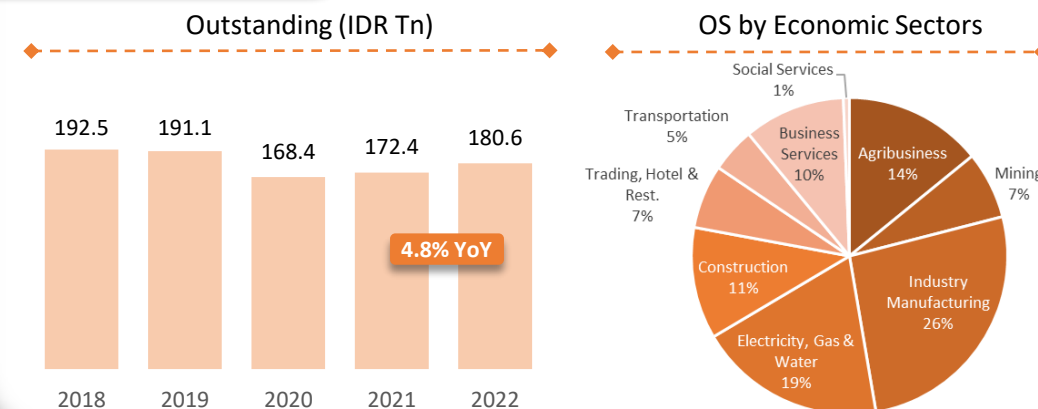
SMALL



MEDIUM



CORPORATE



DIGITAL INITIATIVES



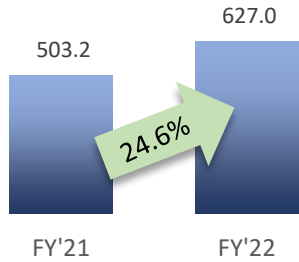


BRILINK AGENT

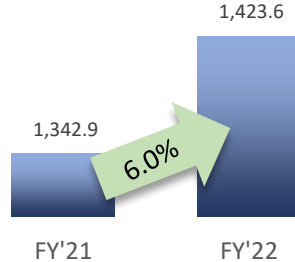
Redefining Agent's Roles to Tap The Untapped



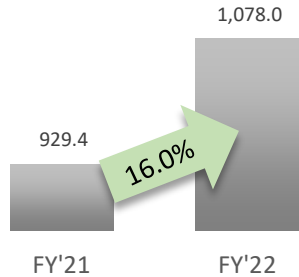
Agents (Thousand)



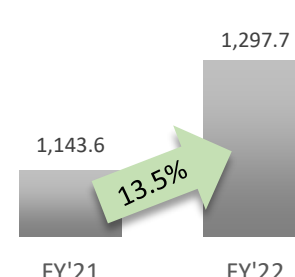
FBI (IDR Billion)



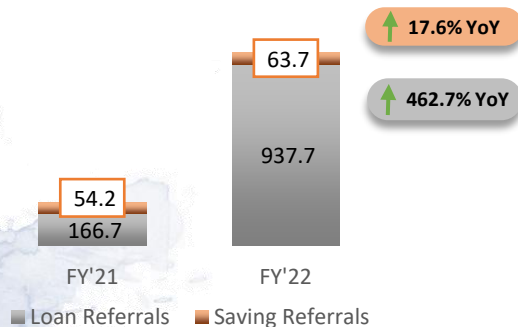
of Transaction (Million)



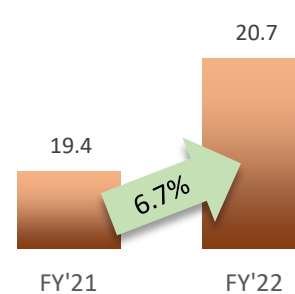
Transaction Value (IDR Trillion)



Loan & Saving Referrals (Thousand)



CASA (IDR Trillion)



58,896 villages covered by BRILink Agents (78.9% out of total villages)

SERVICES

STRATEGY

SERVICES PROVIDED



STRATEGY



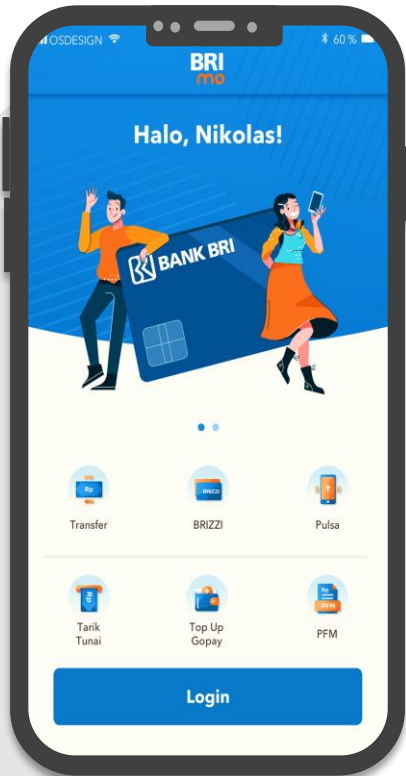


BRIMO

Accelerating the Shift of Transaction into Digital

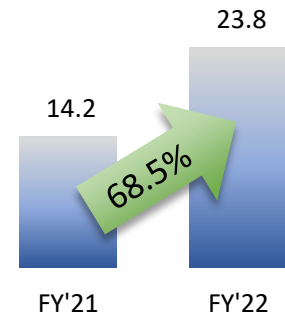


BRIMO



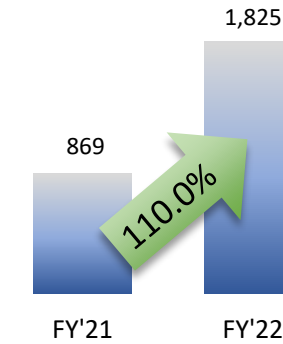
Users

(in Million)



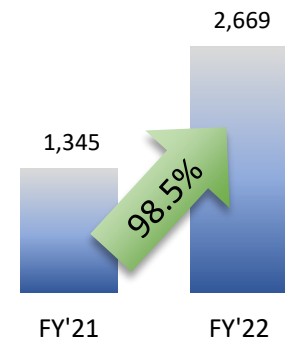
Financial Trx

(in Million)



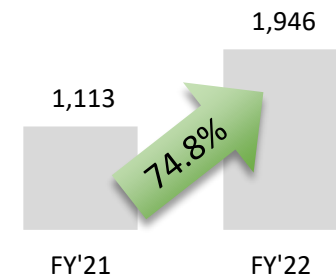
Transaction Value

(IDR Trillion)



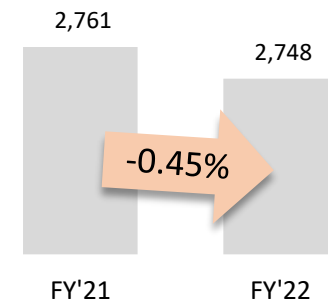
of Financial Trx (in Million)

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

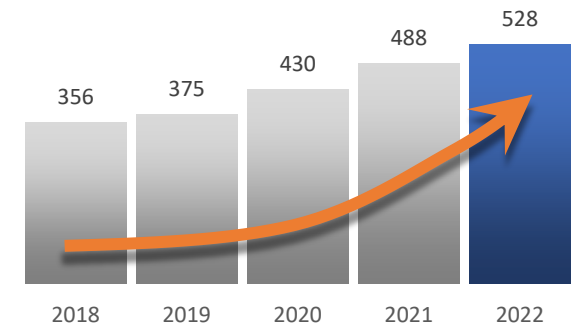
Strengthen Risk Management

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



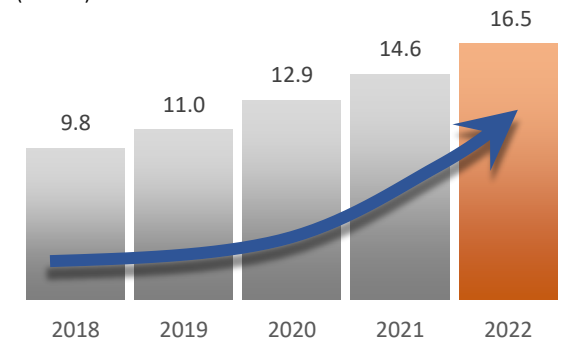
Micro Productivity

Borrowers per Loan Officer



Loan Outstanding per Loan Officer

(IDR Bio)



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

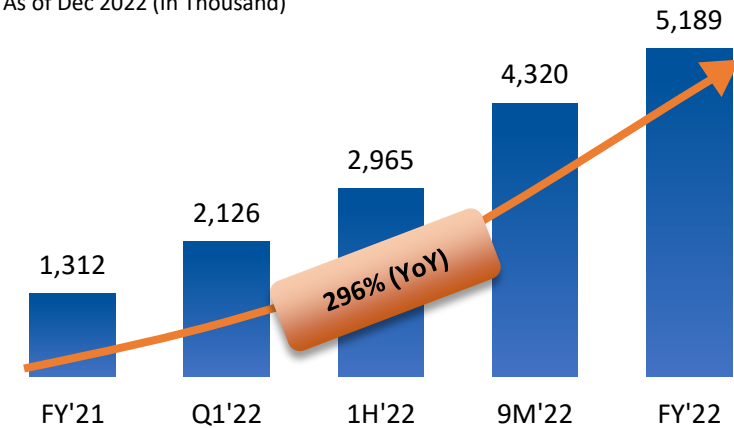
Simpedes
BISA

Tabungan BRI
Simpedes
Si Serba Bisa

Giro BRI
Transaksi Bisnis Anda

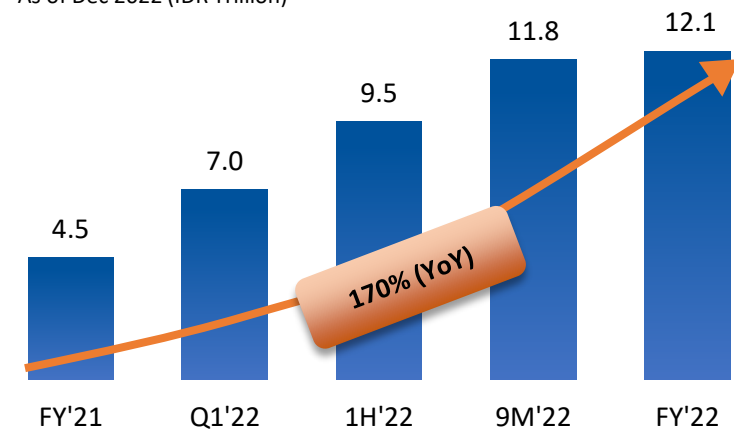
Total Account

As of Dec 2022 (In Thousand)



Deposit Amount

As of Dec 2022 (IDR Trillion)





DIGITAL PLATFORM ECOSYSTEM

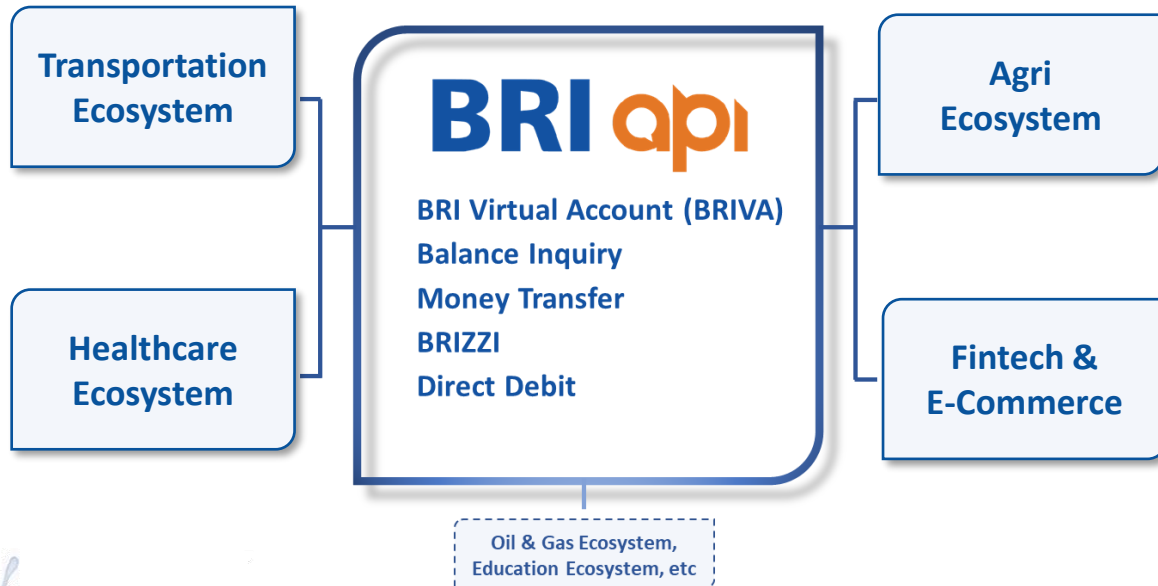
Leverage New Liquidity, New Opportunities and New Source of Growth



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.



Sales Volume **IDR 468.6 Tn**



150.0% yoy

Transaction **457.1 Mn**



91.6% yoy

Fee Based Income **111.4 Bn**



132.9% yoy

714

Total
Partners

As of Dec, 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 Dec, 22

Platform	User	#Transaction	Volume
BRIMOLA (for LPG Agent & Distributor)	~131K (23.1% YoY)	~9Mn (29.5% YoY)	IDR 12Tn (23.4% YoY)
BRI Smart Billing	~432K (91.1% YoY)	~559K (122.3% YoY)	IDR 784Bn (65.4% YoY)
Junio Smart	~357K (52.4% YoY)	~393K (194.8% YoY)	IDR 339Bn (182.4% YoY)

Online Traditional Market Platform



Launched on Jun 2020

#Registered Market	6,633 (0.6% YoY)
#Market Traders	215.5K (13.7% YoY)
#Transaction	745.7K
Transaction Volume	IDR 116.0 Bn

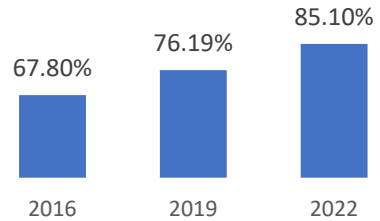


DIGITAL ADVISOR

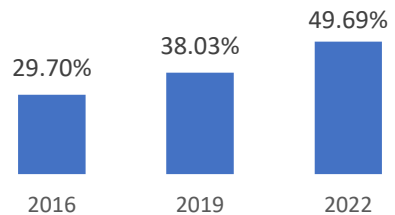
...Follow Customer's Digital Journey...



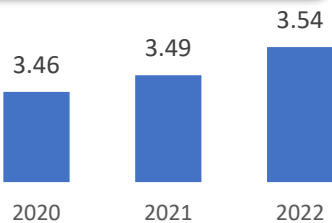
Financial Inclusion Index



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”



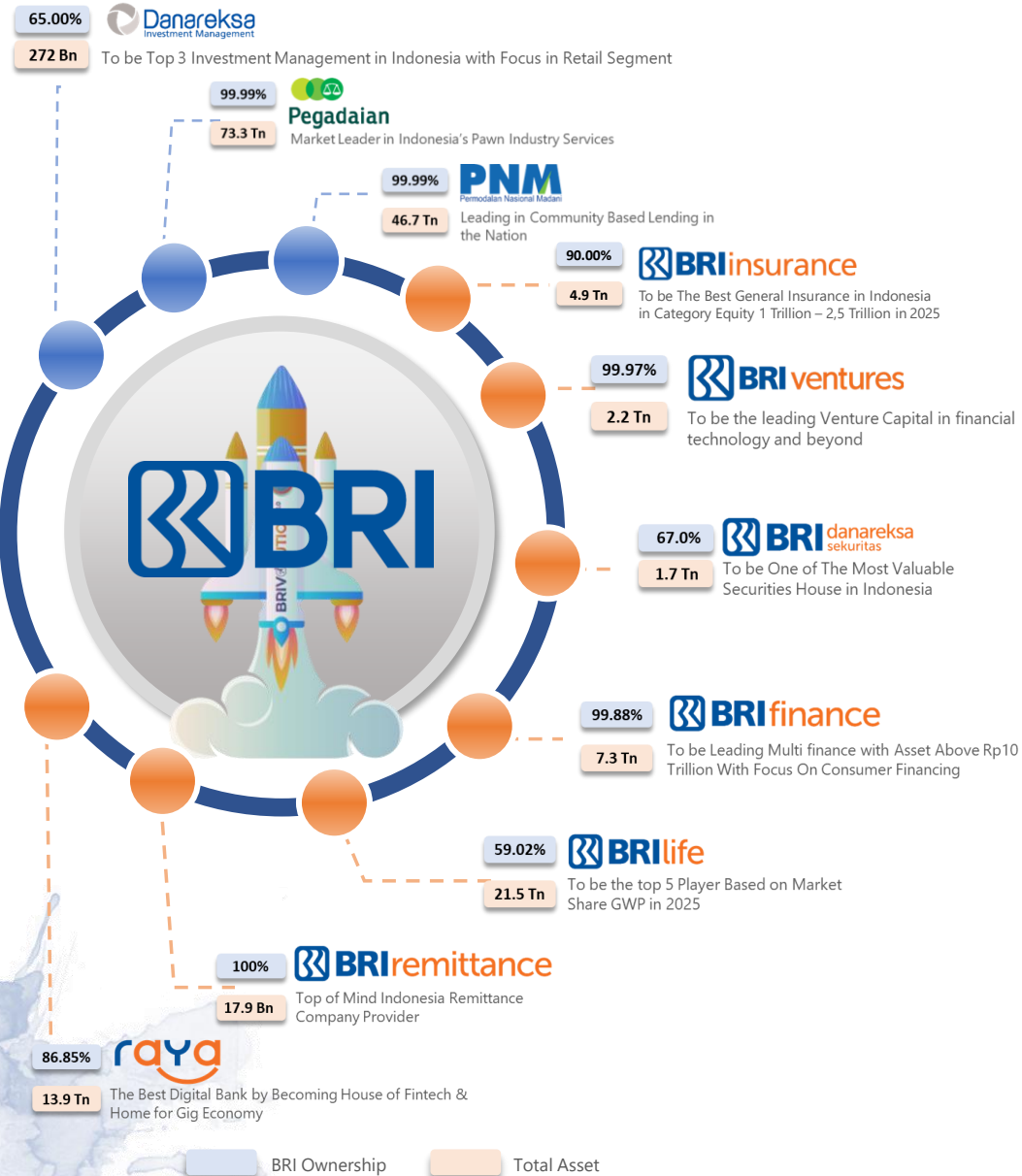
Source :

- 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

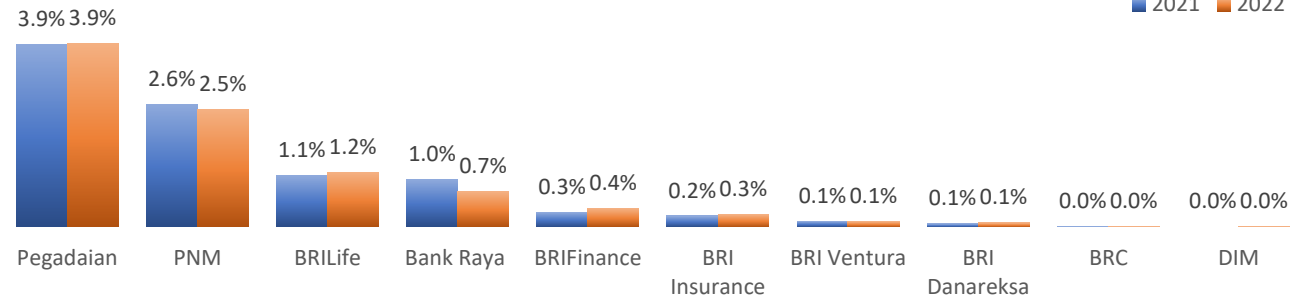
SUBSIDIARIES



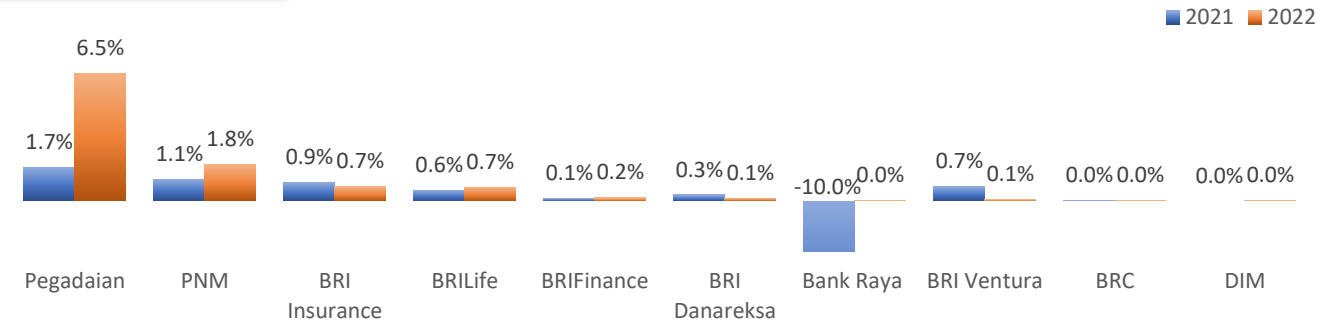
SUBSIDIARIES CONTRIBUTION TO BRI GROUP



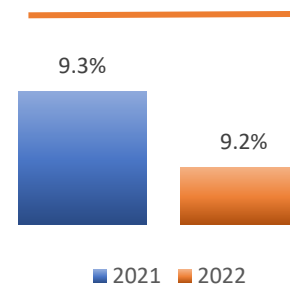
ASSETS



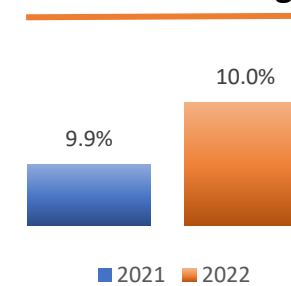
Net Profit



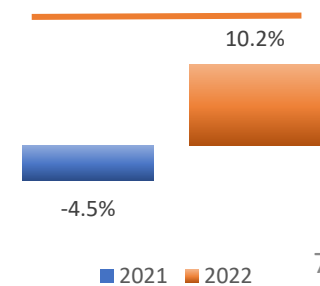
Assets



Loan & Financing



Net Profit





PT. PEGADAIAN

Market Leader in Indonesia's Pawn Industry Services



Balance Sheet Highlight

	1Q'22	1H'22	9M'22	2021	2022	g YoY
Total Assets	68,013	68,744	69,407	65,776	73,330	11.5%
Loan Outstanding (Gross)	54,477	55,113	55,947	52,420	59,053	12.7%
Total Liability	40,899	41,907	41,969	39,517	44,911	13.7%
Total Equity	27,113	26,837	27,438	26,259	28,418	8.2%

Income Statement Highlight

	1Q'22	1H'22	9M'22	2021	2022	g YoY
Net Interest Income	2,817	5,754	8,715	10,622	11,645	9.6%
Other Operating Income	392	803	1,220	1,523	1,638	7.5%
Overhead Cost*	2,146	4,120	5,967	7,627	8,463	11.0%
Net Income After Tax	821	1,774	2,375	2,427	3,299	35.9%

*Excluding Cost of Good Sold for gold

Key Ratios

	1Q'22	1H'22	9M'22	2021	2022	g YoY
NIM	21.2%	21.5%	21.4%	19.4%	21.2%	1.8%
COF	4.8%	4.8%	4.7%	6.0%	4.9%	-1.1%
BOPO	70.1%	68.6%	71.9%	77.5%	71.3%	-6.2%
CIR	66.9%	62.8%	60.1%	62.8%	63.7%	0.9%



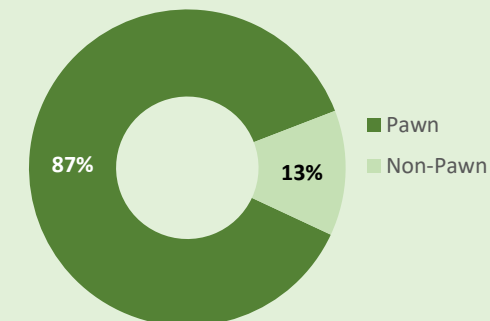
Pegadaian

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

Loan Composition

As of 2022



Products & Services

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

Extensive Network & Sales Force



+ 4,700 Outlets



+2,100 Sales Force



+6.9 Mio Active Borrowers



Gold Savings
+3.4 Mio Active Cust. with
+7.4 Tonne gold outstanding



Balance Sheet Highlight

	1Q'22	1H'22	9M'22	2021	2022	g YoY
Total Assets	45,029	45,470	46,051	43,712	46,731	6.9%
Loan Outstanding (Gross)	36,839	38,391	40,672	34,523	42,588	23.4%
Total Liability	38,338	38,576	38,877	37,274	39,353	5.6%
Total Equity	6,691	6,894	7,174	6,438	7,378	14.6%

Income Statement Highlight

	1Q'22	1H'22	9M'22	2021	2022	g YoY
Net Interest Income	2,086	4,355	7,173	6,119	10,269	67.8%
Other Operating Income	68	130	164	236	220	-6.8%
Overhead Cost	1,304	2,808	4,549	4,739	7,028	48.3%
Net Income After Tax	257	458	736	845	945	11.9%

Key Ratios

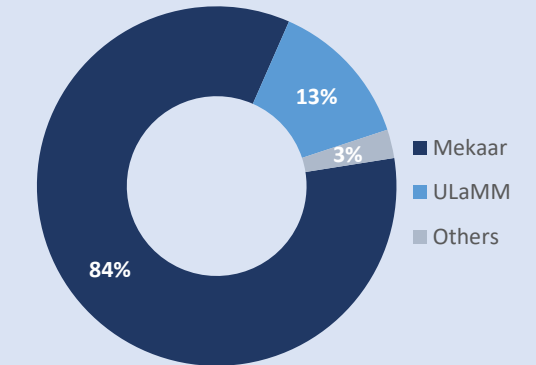
	1Q'22	1H'22	9M'22	2021	2022	YoY
NIM	23.4%	23.6%	25.2%	20.2%	26.4%	6.2%
COF	23.4%	8.1%	7.8%	8.6%	7.4%	-1.1%
BOPO	89.4%	89.7%	89.7%	88.3%	90.3%	2.0%
CIR	60.5%	62.6%	62.0%	74.5%	67.0%	-7.5%

One of the largest group lending provider in Indonesia

- Catering more than 13.9 Mio borrowers
- Providing loans that are mostly aimed to empower underprivileged women

Loan Composition

As of 2022



Products & Services

- Mekaar group lending for female borrowers
- ULaMM Micro lending

Extensive Network & Sales Force



Extensive network with +4,100 outlets across Indonesia



Strong sales force with +40,000 account officers

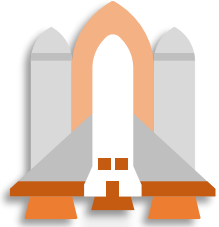
ESG INITIATIVES





BRI SUSTAINABILITY STRATEGY

To Be “World Class Sustainable Banking Group focusing on Environmental, Social, and Governance”



BRIVOLUTION^{2.0}

“The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion”

“World Class Sustainable Banking Group focusing on **Environmental, Social, and Governance** dimensions”

SUSTAINABILITY PILLAR STRATEGY

Environmental

Onboarding the Climate change strategy

- Green banking policy
- Environment risk management
- Carbon emissions management
- Operational eco-efficiency

Social

Empowering the community

- Human capital management
- Human right
- Financial inclusion
- Social responsibility

Governance

Maintaining a good corporate governance

- Product governance
- Corporate governance
- Business ethic
- Information/cybersecurity system

2022 ESG INITIATIVES HIGHLIGHT

Q1'22

- Establishment BRI Sustainable Strategy

Q2'22

- **First Bank in Indonesia** as Signatory of Partnership for Carbon Accounting Financials (PCAF)
- Issued Green Bond (IDR 5 Tn)
- Issued Policy on Fixed Asset Management & ESG-Based Procurement

Q3'22

- Issued of Respectful Workplace Policy
- Establishment of BRI Green Team
- Green Campaign Implementation (Zero Waste to Landfill)
- New Green office Building “BRILIAN Tower”
- BRI Menanam Program
- Issued Sustainability Linked Loan (USD 1.0 Bn)
- Conducted Sustainable Finance Training for employee

Q4'22

- Issued Data Management Policy
- Installation of the Public Electric Vehicle Charging Station
- Electric vehicles as operational vehicles
- Issued Pulp & Paper Loan Policy



BRI ESG PERFORMANCE HIGHLIGHT



Environmental Highlights

Assets

BRI Green Loan Portfolio

(as of Dec 2022)



IDR 78.8T

Loans disbursed to Green Sectors

7.7%

of BRI total loan disbursement

Renewable Energy: **IDR 7.1 T**

Green Transportations: **IDR 12.1 T**

Green Building: **1.4 T**

Other Environmentally-Friendly Business: **IDR 58.2 T**

Liabilities

(as of December 2021)

BRI Sustainability Bond 2019

31% of total bond proceeds in 2021 were used for **Green Projects**

BRI Green Bond 2022

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

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 Electric 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 Dec 2022)



IDR 616.1T

Loans disbursed to Social Sectors

59.8%

of BRI total loan disbursement

PNM Mekaar

Empowering underprivileged women through the ultra micro ecosystem



13.9million
Women Borrowers



IDR 35.8T
Total Outstanding

Liabilities

(as of December 2021)

BRI Sustainability Bond 2019

69% of total bond proceeds in 2021 were used for **Social Projects**

BRI Green Bond 2022

30% total bond proceed allocated for other sectors i.e. MSMEs (based on POJK POJK 60/2017)

Operation

Ultra Micro Holding

Senyum Mobile
~70,000 Number of BRI, PGD, PNM sales forces with access to Senyum mobile

Co-Location
+1000 units across Indonesia

Data Analytics
~28.0 million customers database identified

Human Capital

(as of December 2022)

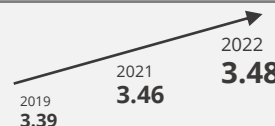
Employee Breakdown By Gender

43% Women Employee Composition
Board of Management (VP-SVP-SEVP) ~23% ~16%

2022 Women ~23%

2023 Women ~17%

Employee Engagement Survey



Governance Highlights

BRI Governance Rating

Corporate Governance Perception Index (CGPI)



95.18 "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

1

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

2

IT Security Certified



certified PA-DSS
(Payment Application-Data Security Standard) for BRI's Direct Debit API

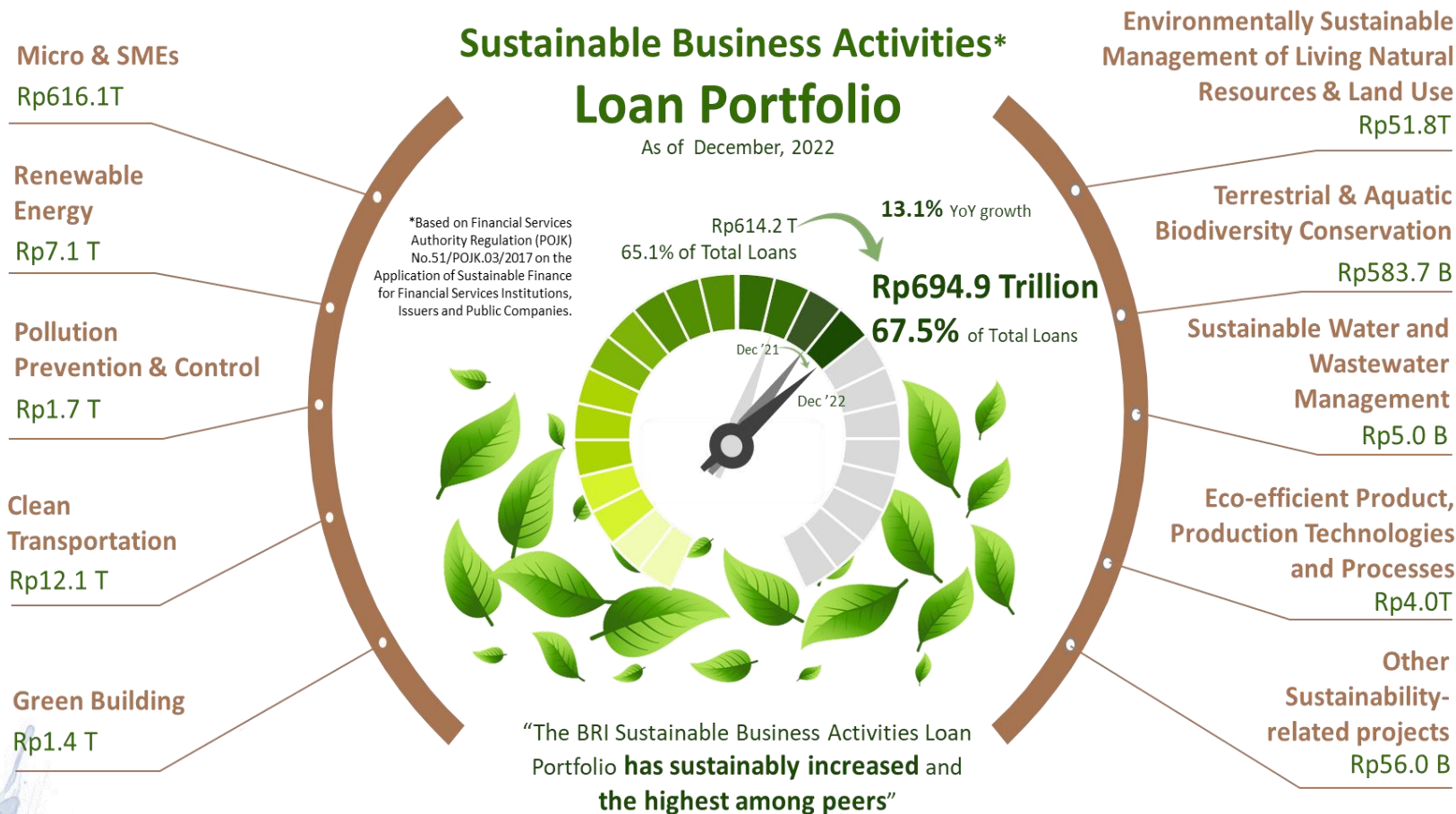


ISO 27001:2013
For Big Data, Open API, Card Production Managing Event & Cyber Threat Monitoring, Spacecraft Operation & Data Center Facilities



SUSTAINABLE BUSINESS ACTIVITIES

Financing For Sustainable Development



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

- **CPO Sector**
Required to has an ISPO/RSPO certificate or at least has registered in the ISPO certification process
- **Pulp & Paper Sector**
Requires to comply to HCV, HCS, FSC, IFCC, and Timber Legality Verification System (SVLK).

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 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 (As of December 2021)

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
SUSTAINABLE DEVELOPMENT GOALS HUB
UNIVERSITY OF INDONESIA

Second-Party Opinion

5.0 Environmentally Friendly /Sustainable

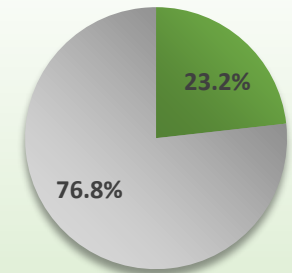
SUSTAINABLE REPO

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

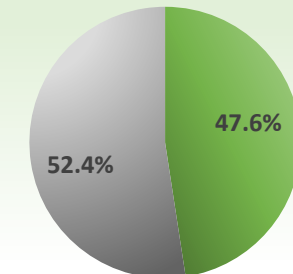
Total Bond Issuance Rp 30,68 Tn



■ ESG Themed Bond ■ Other Bond

As of 31st December, 2022

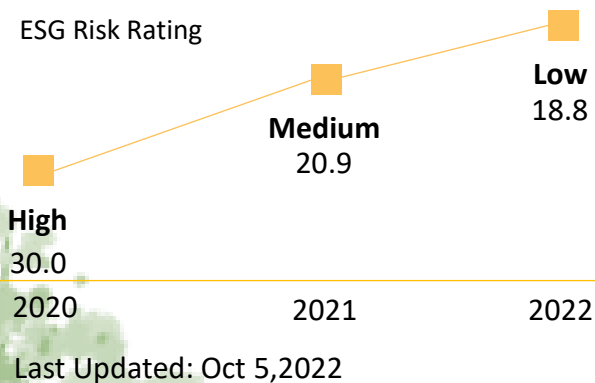
Total Bond Issuance Rp 37,38 Tn



■ ESG Themed Bond ■ Other Bond

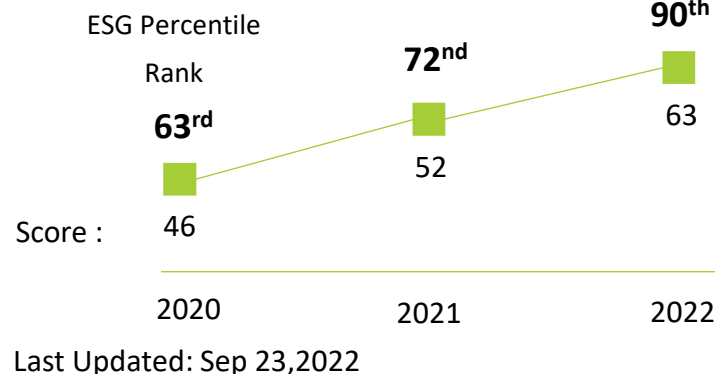
Growth ESG Bond:

↑ 149.6% YoY

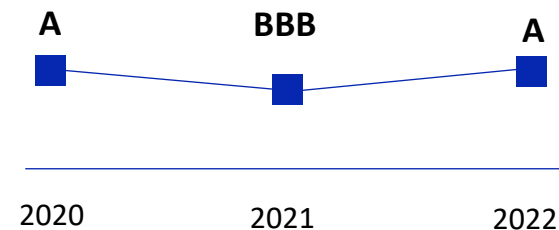


CORPORATE SUSTAINABILITY ASSESSMENT (CSA)

Dow Jones Sustainability Indices



ESG Rating



OVERALL SCORE

110.2

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



CGPI SCORE

95.18

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
Indonesia Stock Exchange
Bursa Efek Indonesia

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 Des 2022

2.182

Desa Brilian



552

Village Tourism



492

Manufacturing



420

Service



301

Trading



139

Plantation



48

Husbandry



32

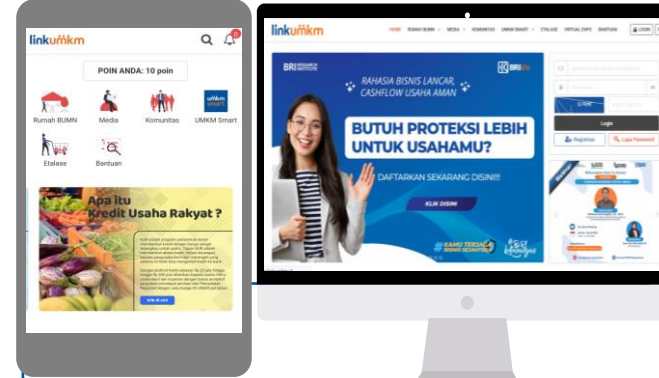
Fisheries



198

Others

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
3.188.808

462 **300**
Module Expert

Storefront
12.044

Community
854

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 Dec'22



+40,000 Mekaar
Account Officer

All Mekaar Account Officers
are female



+13.9Mn Female
Borrowers

↑ 25.4% YoY



+IDR 35.8 Tn
Loan Outstanding

↑ 36.4% YoY



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.

As of Dec 2022

Customer Business Meetings

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

Event Highlight

- **11.676 x** Customers Business Meeting
- **+564.816** Participant

As of Dec 2022

Clustering

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

Event Highlight

- **119 x** Clustering Training
- **+11.968** Participant



BRI GREEN INITIATIVES



BRILIAN TOWER
BRI's Green Building

- 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

BRI Green Operational



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)

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



Target

1,75 Mn trees until 2023

Realization



680.8K tree seeds
in 2022



363.153 tree seeds
planted in **2.196 villages**
across Indonesia



317.695 distributed
to KUR borrowers



BRI Menanam is a planting program carried out by distributing tree seeds to KUR Borrowers and Villages across Indonesia, which aims to raise awareness and encourage the community as well as BRI customers to contribute to nurturing the planet.

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**



**ANUGERAH CSR IDX
CHANNEL 2022**



**CSR AWARD 2022
EDUCATION CATEGORY
REPUBLIKA.COM**



**THE BEST MSME
SUPPORT BANK
BANK INDONESIA**



**HR ASIA BEST
COMPANIES TO WORK
FOR IN ASIA 2022
HR ASIA**

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

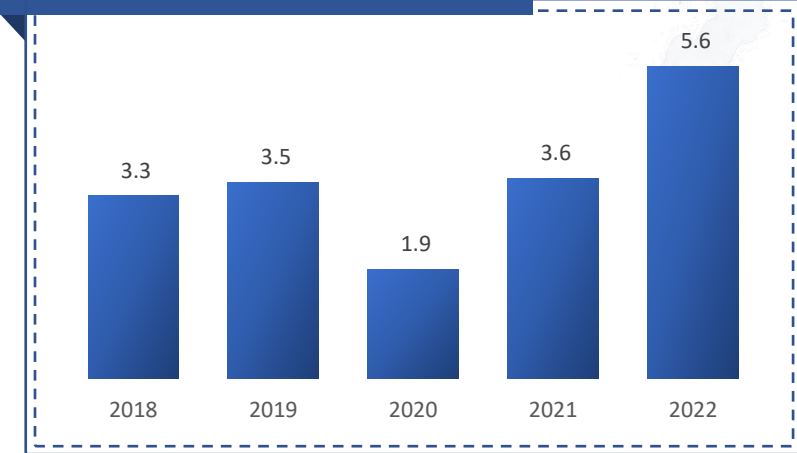


Branchless Network	2018	2019	2020	2021	2022	YoY
BRILink Agents	401,550	422,160	504,233	503,031	627,012	123,981

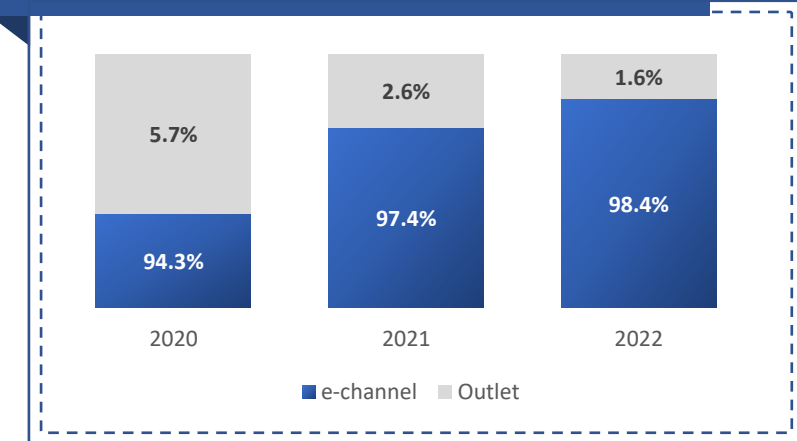
Branch Network	2018	2019	2020	2021	2022	YoY
Head Office	1	1	1	1	1	0
Regional Offices	19	19	19	18	18	0
Branches	468	467	467	450	448	-2
Sub Branches	609	611	611	588	579	-9
BRI Units	5,381	5,382	5,382	5,222	5,156	-66
Cash Offices	964	952	547	525	506	-19
Teras BRI	2,069	2,049	1,867	1,697	1,370	-327
Teras Mobile	136	137	136	136	121	-15
Payment Point	50	54	397	355	354	-1
Total	9,697	9,672	9,427	8,992	8,553	-439

E-channel	2018	2019	2020	2021	2022	YoY
ATM	22,684	19,184	16,880	14,463	13,863	-600
EDC	284,425	204,386	198,785	203,027	228,340	25,313
CRM	2,609	3,809	5,809	7,407	8,007	600
e-Buzz	57	57	57	57	57	0
Total	309,775	227,436	221,531	224,954	250,267	25,313

Net Profit per Outlet (IDR Bn)



Outlets vs E-Channel Trx Composition

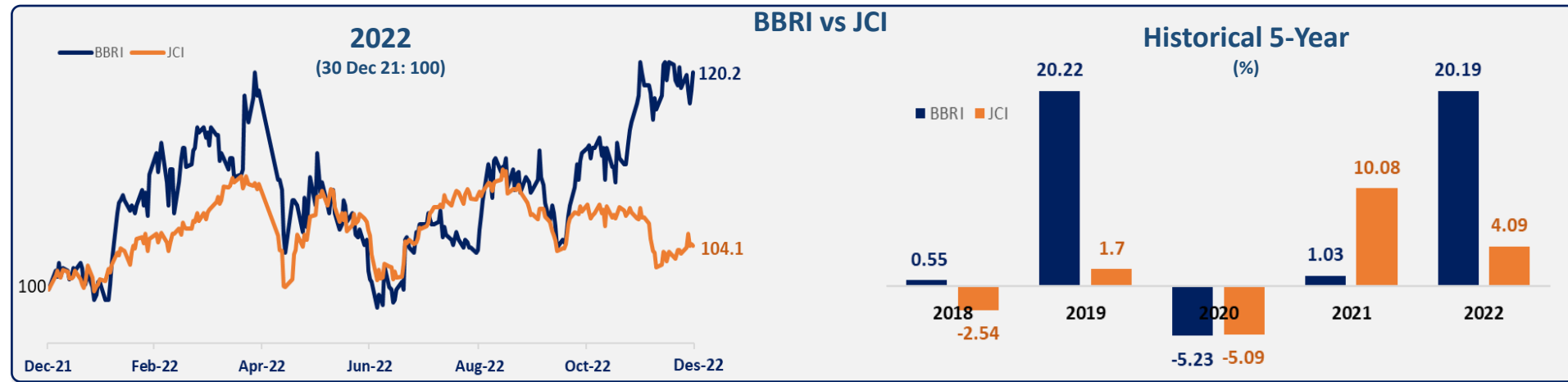


E-Channel transaction including: ATM, CDM, BRILinks, BRIMO, and Internet Banking.



BBRI OVER THE YEARS

BBRI Share Price & Market Capitalization since IPO



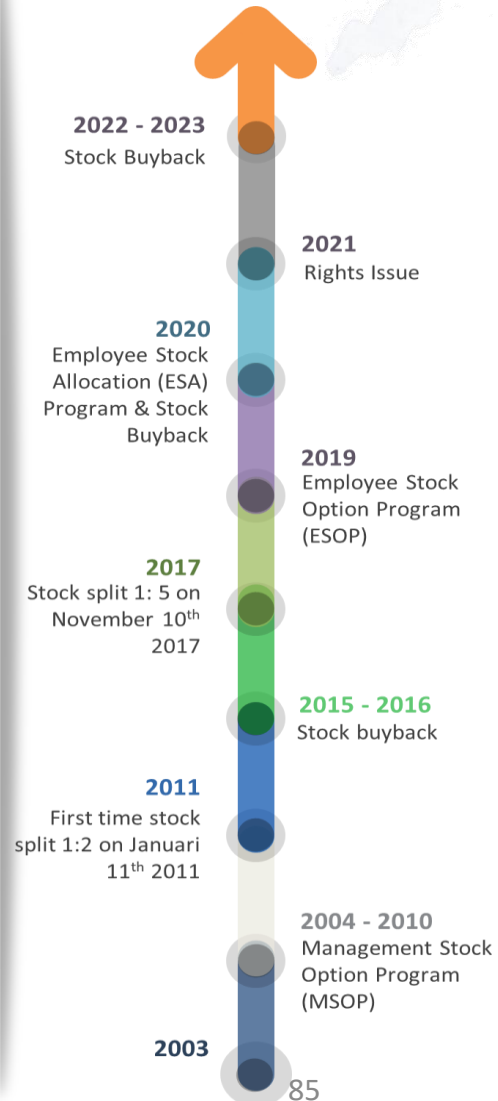
Shareholders Composition

Shareholder	2015	2016	2017	2018	2019	2020	2021	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%	76.34%
Domestic	21,88%	19,88%	15,67%	20,52%	19,31%	22,61%	25.32%	23.66%

BBRI Market Cap Rank in South East Asia Bank



BBRI Shares-Related Corporate Action





BRI CREDIT RATINGS

BRI International & Domestic Ratings



FitchRatings

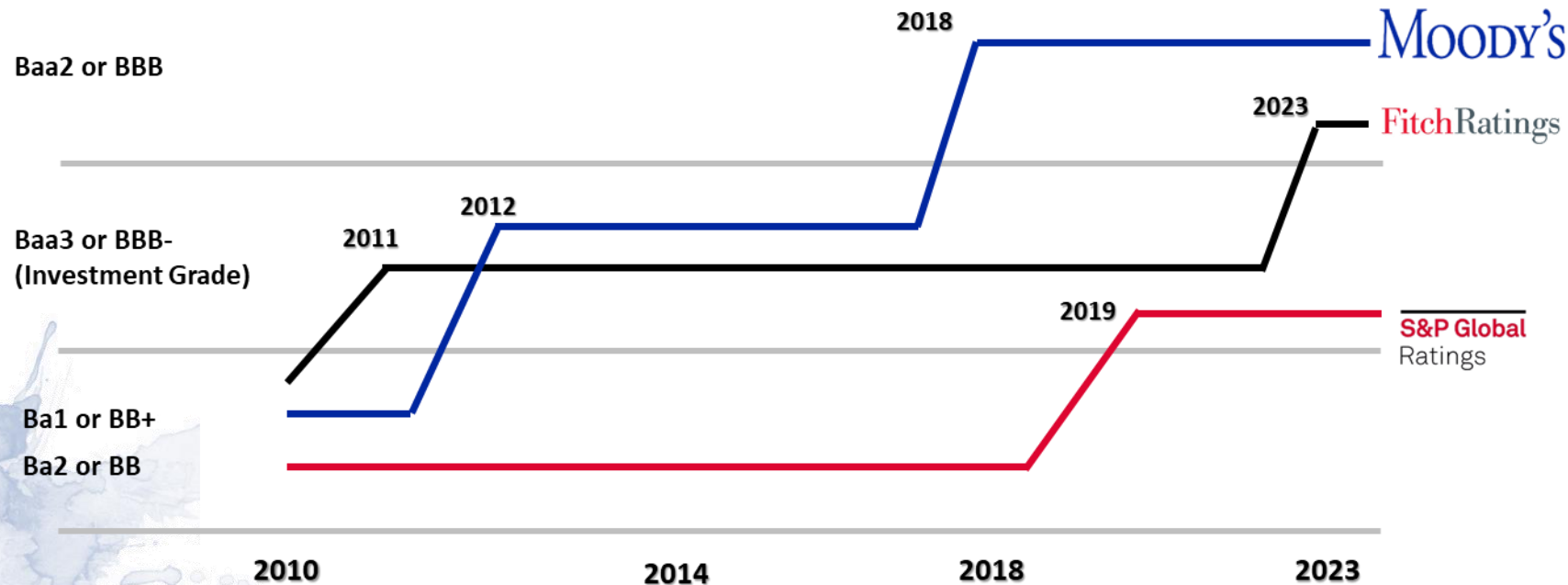
- Long Term Rating : BBB
- Short Term Rating : F2
- Viability Rating : bb+
- Government Support Rating : bbb
- National Long-Term Rating : AAA
- National Short-Term Rating : F1+
- Outlook : Stable

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



- 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



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



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



Best Manged Bank in Indonesia & CEO Leadership Achievement for Indonesia The Asian Banker Leadership Achievement Awards 2022



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



Marketeers OMNI Brand of The Year 2022



Best MSME Bank, Best Supporter Of Rupiah And Foreign Currency Monetary Control BI Award 2022

Thank You

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