INFORMATION DISCLOSURE

This information Disclosure is made in order to comply with Regulation of Financial Service Authority No. 32/POJK.03/2016 regarding Transparency and Publication of Bank Reports and
Regulation of Financial Service Authority No. 31/POJK.04/2015 regarding Disclosure of Material Information or Facts by Issuers or Public Companies

PT Bank Negara Indonesia (Persero) Tbk
(“The Company”)

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Tel. (021) 5728387, Fax. (021) 5728295
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INFORMATION TO SHAREHOLDERS REGARDING

THE ISSUANCE OF
“NEGOTIABLE CERTIFICATES OF DEPOSIT (“NCD”) III BNI TAHUN 2019”

This Information Disclosure was issued in Jakarta on September 25, 2019.

INTRODUCTION

The Bank has issued a Negotiable Certificates of Deposit (“NCD”) on September 25, 2019, with a total issuance size of Rp2.390.000.000.000 (two trilion three hundred and ninety billion Rupiah) in 4 tranches: 3 months, 6 months, 9 months and 12 months.

PURPOSE

Use of proceeds from the NCD issuance will be used by the Bank for loan expansion purposes to support business growth.
The Bank has issued a Rupiah denominated NCD under the name of “Negotiable Certificates of Deposit (“NCD”) III BNI Tahun 2019” with a total issuance size of Rp2,390,000,000,000 (two trillion three hundred and ninety billion Rupiah). The NCD is scripless, with the final structure as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Issuer</strong></td>
<td>PT Bank Negara Indonesia (Persero) Tbk.</td>
</tr>
<tr>
<td><strong>Instrument</strong></td>
<td>Rupiah denominated <em>Negotiable Certificates of Deposits (“NCD”)</em></td>
</tr>
<tr>
<td><strong>Issuance Size / Face Value</strong></td>
<td>Rp2,390,000,000,000 (two trillion three hundred and ninety billion Rupiah)</td>
</tr>
</tbody>
</table>

- **Tranche A**: Rp430,000,000,000 (four hundred and thirty billion Rupiah)
- **Tranche B**: Rp250,000,000,000 (two hundred and fifty billion Rupiah)
- **Tranche C**: Rp50,000,000,000 (fifty billion Rupiah)
- **Tranche D**: Rp1,600,000,000,000 (one trillion and six hundred billion Rupiah)
- **Tranche E**: Rp60,000,000,000 (sixty billion Rupiah)

| **Maturity Period** | Tranche A : 3 (three) months after Issuance Date  
                      | Tranche B : 6 (six) months after Issuance Date  
                      | Tranche C : 9 (nine) months after Issuance Date  
                      | Tranche D : 12 (twelve) months after Issuance Date  
                      | Tranche E : 12 (twelve) months after Issuance Date (non-bank) |
|---------------------|---------------------------------------------------------|

| **Discount Rate**    | Tranche A : 6.306% *per annum*  
                      | Tranche B : 6.500% *per annum*  
                      | Tranche C : 6.599% *per annum*  
                      | Tranche D : 6.698% *per annum*  
                      | Tranche E : 6.798% *per annum*  |
|---------------------|---------------------------------------------------------|

| **Issue Price**      | Tranche A : 98.2784885% from Face Value  
                      | Tranche B : 96.7001088% from Face Value  
                      | Tranche C : 95.1180151% from Face Value  
                      | Tranche D : 93.5267634% from Face Value  
                      | Tranche E : 93.4364623% from Face Value  |
|---------------------|---------------------------------------------------------|

<table>
<thead>
<tr>
<th><strong>Redemption Price</strong></th>
<th>100% from Face Value</th>
</tr>
</thead>
</table>

| **Issuance Date** | September 25, 2019   |
The NCD is distributed on a limited basis (private placement), not using mass media, and not offered to more than 100 (one hundred) parties and will only be sold to no more than 50 (fifty) parties.

### ADDITIONAL INFORMATION

For Shareholders who need additional information, may contact the Company in business hours at:

**Corporate Secretary**  
PT Bank Negara Republik Indonesia (Persero) Tbk  
Jl. Jenderal Sudirman Kav. 1  
Jakarta 10220 – Indonesia  
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Email: investor.relations@bni.co.id  
www.bni.co.id

<table>
<thead>
<tr>
<th>Maturity Date</th>
<th>Tranche A: January 3, 2020</th>
<th>Tranche B: April 1, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tranche C: July 1, 2020</td>
<td>Tranche D: October 1, 2020</td>
</tr>
<tr>
<td></td>
<td>Tranche E: October 1, 2020</td>
<td></td>
</tr>
<tr>
<td>Joint Arrangers</td>
<td>PT BNI Sekuritas</td>
<td>PT Mandiri Sekuritas</td>
</tr>
<tr>
<td></td>
<td>PT Danareksa Sekuritas</td>
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</tbody>
</table>