Adaptive Operation With Risk Controlled to Face Challenging Conditions - Covid19

Investor Update
9 April 2020
COVID-19, becoming the greatest global health pandemic since the 1918 Flu (H1N1 virus)

As of April 9, 2020:

**GLOBAL**
- 88,565 confirmed deaths
- 5.8% death rate
- 209 Countries

**INDONESIA**
- 3,293 confirmed cases
- 280 deaths
- 8.5% death rate

*) 81,865 cases in Mainland China

Things have changed dramatically with Indonesia’s infection case still surging up (2 case on 6th of March to 3,293 today) with working activity being restricted.

In a bid to slow down the spread of covid-19 outbreak, the Government has extended the disaster emergency period until 29 May 2020. On 10 April 2020, Jakarta will implement largescale social restrictions (PSBB), and soon will be followed by the satellite cities.

**BNI globally has put in place stricter preventive measures to protect its employees and their families, and even customers against COVID-19.**

Dedicated team has been established to monitor the latest developments regarding the health emergency and to ensure that the bank’s day-to-day operations remain optimum.

President Joko Widodo, 15 March 2020

“it’s time for us to work from home, study from home and worship at home”

PT. Bank Negara Indonesia (Persero) Tbk
Business Process Adjustment as a form of Commitment for Safety and to Serve Clients

BNI sets three work system adjustments namely **Split Operations**, **Shift Operations**, and **Work From Home**.

**01** Split and Shift Operations are applied to functions related to the main operations and banking services.

- **Critical functions**
  - Treasury, International Banking, Transaction Banking, Digital Operation, Operation, BNI Contact Center

- **Domestic Outlets**
  - Only 616 outlets (31%) are temporarily closed, mainly located in epidemic epicenters and commercial area.

- **Overseas Branches**
  - Singapore, Hong Kong, Seoul, Tokyo, London, New York

- **Subsidiaries**
  - BNI Syariah, BNI Life, BNI Securities, BNI Asset Management, BNI Multifinance

Several Sites has been activated to support shift operations:
- Grha BNI Jakarta, Menara BNI Pejompongan, Plaza BNI BSD, BCM Site in Purwakarta, other premises in Surabaya, Bandung & Semarang

**02** Work from home is only applied for supportive function and to areas that have been designated as areas with high risk conditions.

<table>
<thead>
<tr>
<th>% of employees work from home (as of April 8, 2020)</th>
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<tbody>
<tr>
<td>Overall BNI</td>
</tr>
<tr>
<td>Head Office (inc. outlet)</td>
</tr>
<tr>
<td>Regional Office</td>
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<tr>
<td>Subsidiaries</td>
</tr>
</tbody>
</table>

**Note:**
- Initial survey has been conducted to gathered supervisor's feedback on WFH, 95% respondents gave positive feedbacks on its implementation.
- % of employees WFH is reviewable inline with government orders and business requirement.
Critical programs has been put in place to enable the day to day operation and services

**Technology**
- BNI Digital Services (E-Banking, ATM, Agen46)
- Virtual Private Network (VPN) Remote Access Service (RAS) to enable designated employees accessing BNI IT environment through high security network.
- E-Office platform to support work from home activities.

**Logistics**
- Health protocol applied in all outlet (thermo gun, hand sanitizer, gloves).
- Routine cleaning/disinfecting activities in all outlet and office facilities.
- Shuttle Bus for employees.

**Health Care**
- Daily health monitoring protocol for employees and their families through mobile HRIS.
- Multi Vitamin and Health food supplies for employees who works from office.

**Communication**
- Massive external campaigns to promote BNI Digital Services (Mobile Banking, Internet Banking, SMS Banking, Digital Opening Account, etc).
- Internally, reminding all employees about healthy lifestyle in daily manner.
Reliable Digital Services and IT Channel as Solution

**BNI Mobile Banking**
- # User as of March 2020: 5.4 Million (10.7% Ytd)
- # Transactions: 16.84 Mn (42.1%)
- Transaction Volume (IDR): 22.97 Tn (84.0%)

**BNI Internet Banking**
- # User as of March 2020: 2.0 Million (1.0% Ytd)
- # Transactions: 2.5 Million (0.9% Ytd)

**BNI SMS Banking**
- # User as of March 2020: 11.1 Million (2.4% Ytd)
- # Transactions: 3.0 Million (12.3% Ytd)

**BNI ATM Networks**
- 18.677 ATM
  - 100% operating with 99.6% Service Level

**BNI Direct & Cash Management**
- # Cash Management Customer as of March 2020: 61.157 Million (32.3% YoY)
- # BNI Direct Active Users as of March 2020: 17.809 Million (39.1% YoY)

<table>
<thead>
<tr>
<th>Segment</th>
<th>1Q 2019</th>
<th>1Q 2020</th>
<th>YoY (%)</th>
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<tbody>
<tr>
<td>Cash Management</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td># Transaction (Mn)</td>
<td>32.6</td>
<td>46.8</td>
<td>43.6%</td>
</tr>
<tr>
<td>Volume (IDR Tn)</td>
<td>624.5</td>
<td>671.6</td>
<td>7.6%</td>
</tr>
<tr>
<td>BNI Direct</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td># Transaction</td>
<td>6.4</td>
<td>8.3</td>
<td>29.8%</td>
</tr>
<tr>
<td>Volume (IDR Tn)</td>
<td>414.7</td>
<td>502.8</td>
<td>21.3%</td>
</tr>
</tbody>
</table>
Always Ready for Global Transaction

Indonesia Diaspora tend to remit more and increase their saving balance during this period.

- Number of transactions were stagnated triggered by physical distancing and lockdown policy in most of the sending countries.
- Increase in volume predominantly happened in Taiwan and Hong Kong.

### BNI Footprint

- **7 Overseas Outlets** [Singapore, Hong Kong, Tokyo, Osaka, Seoul, London, New York]
- **13 Remittance Representatives** [Malaysia, Saudi Arabia, UAE, Qatar, Hong Kong, Taiwan, South Korea, & Netherland]
- **BNI Mobile Remittance** (BNI MoRe) Apps in Singapore

### Performance Overview

<table>
<thead>
<tr>
<th></th>
<th># Transactions</th>
<th># Trx Volume (USD Bn)</th>
<th>Diaspora Savings ( IDR Tn)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1 2019</td>
<td>Q1 2020</td>
<td>Q1 2019</td>
</tr>
<tr>
<td># Transactions</td>
<td>1,064,450</td>
<td>1,067,858</td>
<td></td>
</tr>
<tr>
<td># Trx Volume (USD Bn)</td>
<td>9.57</td>
<td>11.61</td>
<td></td>
</tr>
<tr>
<td>Diaspora Savings ( IDR Tn)</td>
<td>5.43</td>
<td>7.44</td>
<td></td>
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YoY: 0.3% 21.3% 37.0%
Adaptive Protocol Policies and Optimizing all Opportunities

» Covid-19 is testing operational risk protocol to the limit, however BNI has presented a strong Crisis Management Protocol ensuring the reliability of its day-to-day operations and services, including Digital Services.

» On top of that, we commit to put in place stricter preventive measures to protect our employees, their families and customers against the plague.

» Amid the Covid-19 outbreak, we also realize several income generators has been impacted in positive context, including but not limited to significant upswing in digital transactions and incoming remittances flow.
Thank You

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