

1Q 2024 FINANCIAL UPDATE PRESENTATION

PT Bank Rakyat Indonesia (PERSERO) Tbk.

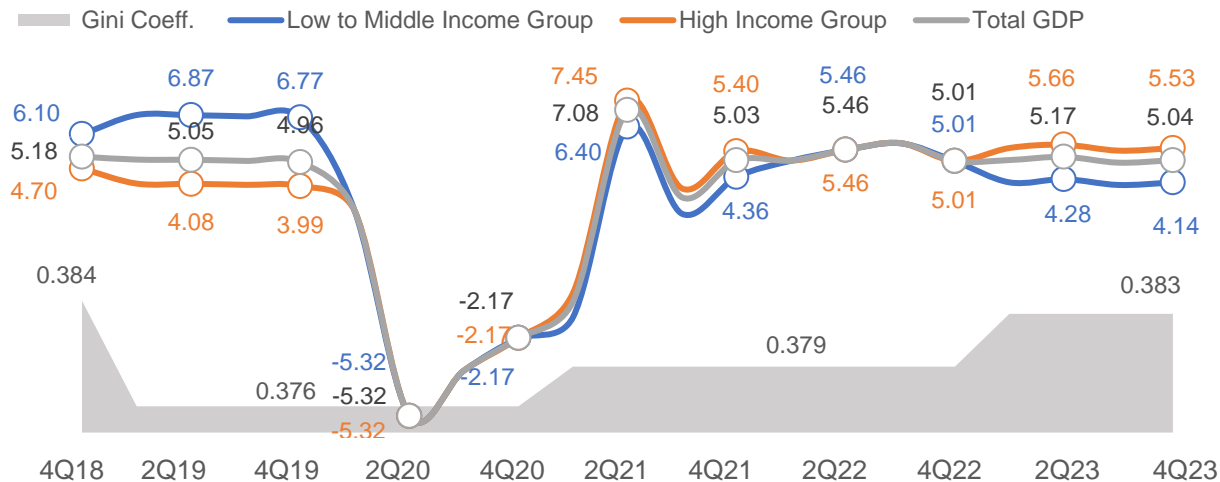




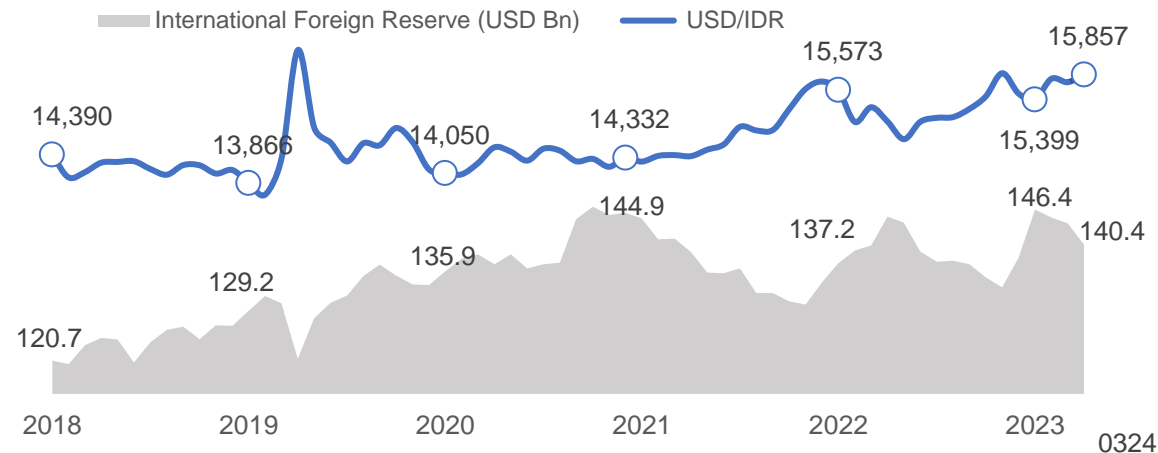
MACRO ECONOMIC METRICS

Strong Dollar, Persistent Elevated Inflation Pose Macroeconomic Risks

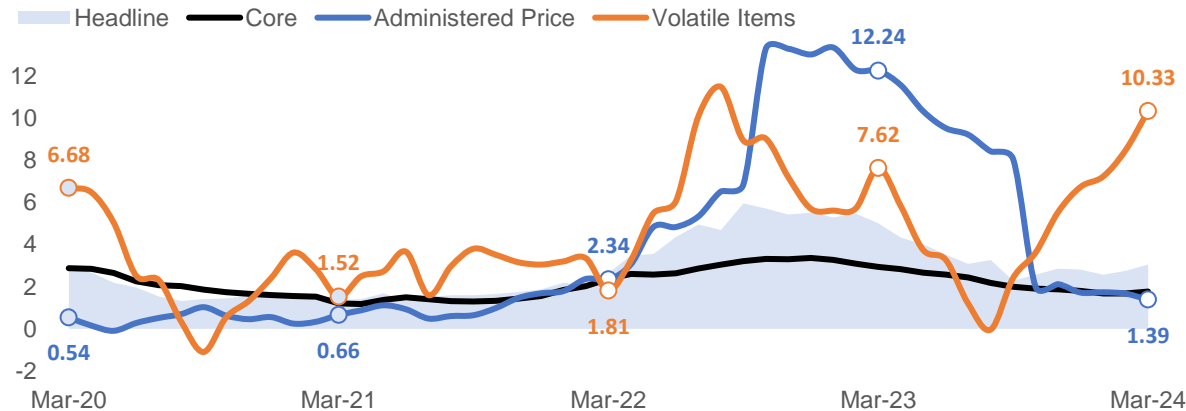
Quarterly GDP Growth (% YoY)



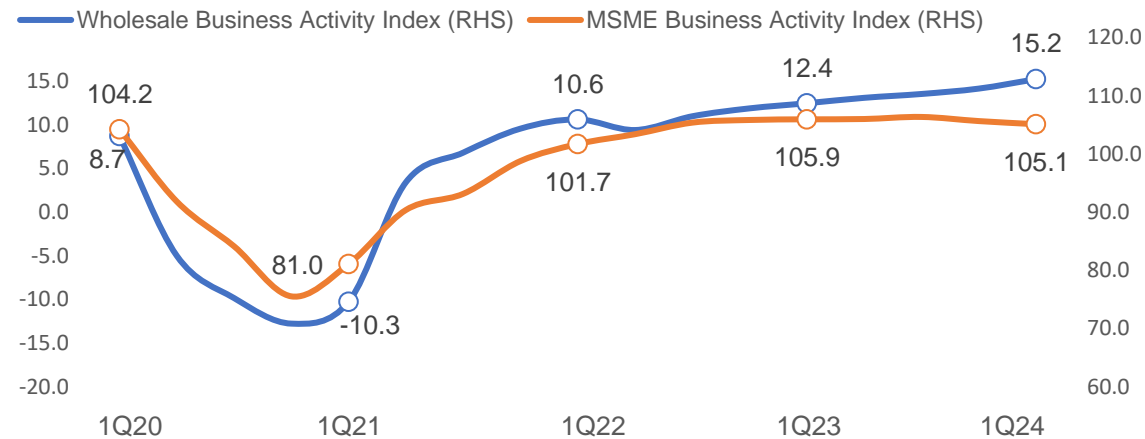
Foreign Reserves & IDR/USD



Inflation Trend (YoY %)



Business Index: MSME vs Wholesale, MA (4)





KEY FINANCIAL HIGHLIGHTS

Double Digit Loan Growth at 10.9%, Strong PPOP, CoC Being Addressed



Description	Consolidated				
	1Q24	2023	1Q23	g QoQ	g YoY
Total Loan & Financing (IDR Bn)	1,308,651	1,266,429	1,180,121	3.3%	10.9%
Micro/ Total Loans	47.6%	48.3%	47.7%	-0.7%	-0.2%
Pre-Provision Operating Profit (IDR Bn)	30,747	106,508	25,153	12.5%	22.2%
NIM	7.84%	7.95%	7.84%	-0.1%	0.0%
Total CAR	23.97%	27.27%	24.98%	-3.3%	-1.0%
CASA %	61.66%	64.35%	64.53%	-2.7%	-2.9%
Cost to Income Ratio (CIR)	37.43%	41.89%	47.99%	-4.5%	-10.6%
NPL (Gross)	3.11%	2.95%	2.86%	0.2%	0.3%
Credit Cost	3.83%	2.38%	2.39%	1.4%	1.4%
ROA After Tax	3.22%	3.24%	3.45%	0.0%	-0.2%
ROE B/S	20.56%	19.95%	20.98%	0.6%	-0.4%
Leverage	6.7	6.2	6.4	0.4	0.2
Net Profit (IDR Bn)	15,983	60,425	15,564	-1.4%	2.7%
PATMI (IDR Bn)	15,886	60,100	15,502	-1.4%	2.5%



Key Strengths

❑ Asset Shift Supports Higher Yields

- Loans to earnings assets increased to 71.4% from 70% in the year ago period, and the lending yield increased to 13.6% (+68bps YoY), supported by portfolio rebalancing (shift from KUR to Kupedes) & loan repricing of our managed rate portfolio that increased to 32.2% from 31.4% of total loan in the year ago period
- The higher margin Ultra Micro (PNM & Pegadaian) portfolio has increased by 13.5% YoY and continues to outpace the bank only loan growth, now accounting for 9.27% of total loans and 19.2% of net interest income.

❑ Better Capital Leverage and Strong PPOP Growth

- Our leverage increased to 6.7x from 6.4x, in line with our target to increase on a YoY basis continuously and reach our 6.5x – 7x medium term leverage target, the primary contributor was loan growth increased to 10.9% from 9.7% in the year ago period.
- Our liability sensitive balance sheet was able to maintain NIM at 7.84% supported by an increasing earning asset base and the mix shift in our micro portfolio, despite the impact of rising cost of funds. Moreover, strong recovery income growth at 48.2% yoy also supported PPOP growth of 22.2% yoy.

Key Challenges

❑ Asset Quality Impacted by Macroeconomic Condition

- Food inflation due to rising agricultural prices that was further compounded by the impact from El Niño exceeded minimum wage increase and weak government spending. This negatively impacted our micro and small business portfolios, increasing SML and NPL in these segments.
- Gross credit cost is at 3.83%, above our FY24 guidance, as we frontloaded provision for micro and small.
- BRI still maintains ample NPL Coverage at 214.26% and Loan Loss Reserve at 6.6%, well above the pre-covid level of below 4.5%.

❑ High for Longer Prolonged Tight Liquidity in the System

- Elevated interest rates and funding costs may reunder a potentially higher for longer situation as macroeconomic conditions, a weaker exchange rate and inflation and geopolitical tension led to higher system competition for funding.
- CASA declined to 61.66% in 1Q24 as we frontloaded deposit to anticipate dividend payment and Ramadhan season. Our strategy has maintained CASA above pre-covid levels at above 60%, and Cost of Funds slightly improved from exit Cost of Funds in Dec-23 at 3.69% to 3.59% in 1Q24



BRI GROUP GUIDANCE

Some Adjustments Following 1Q24 Results

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2024 Guidance

	FY23	1Q24	2024 Guidance	
			Initial	New
Loan Growth (YoY)	11.2%	10.9%	11% - 12% ➡	10% - 12%
NIM	7.95%	7.84%	7.9% - 8.0% ➡	7.6% - 8.0%
Credit Cost	2.38%	3.83%	2.2% - 2.3% ➡	Max. 3%
NPL	2.95%	3.11%	2.7% - 2.9% ➡	< 3%
CIR	41.89 (Consolidated)	37.43% (Consolidated)	41% - 42% (Consolidated) ➡	41% - 42% (Consolidated)



1Q24 **FINANCIAL PERFORMANCE**

BALANCE SHEET

Funding Growth Starting To Improve, CASA increased nearly 8% YoY



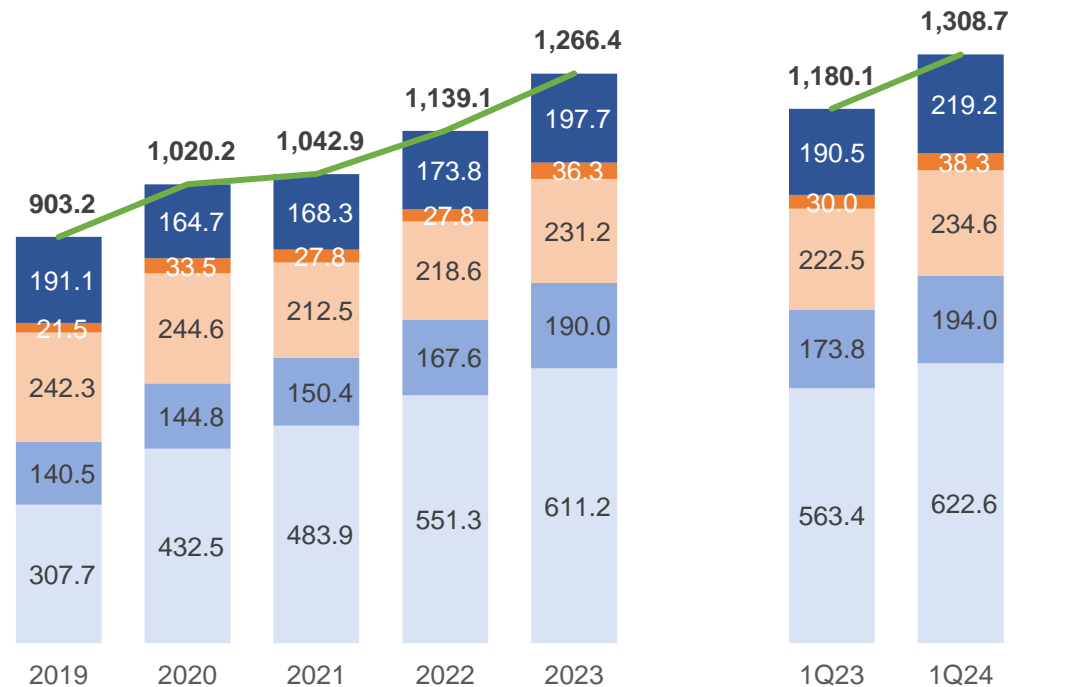
(IDR Bn)

Items	1Q24	2023	1Q23	g QoQ	g YoY
Cash and Cash Equivalent	110,311	133,513	116,153	-17.4%	-5.0%
Total Earning Assets:	1,832,207	1,791,006	1,685,810	2.3%	8.7%
- Placement with BI & Other Banks	69,046	87,557	80,386	-21.1%	-14.1%
- Receivables (Acceptance & Others)	76,139	65,024	50,512	17.1%	50.7%
- Loans & Financing	1,308,651	1,266,429	1,180,121	3.3%	10.9%
- Gov't Bonds & Marketable Securities	370,907	364,687	368,153	1.7%	0.7%
- Other Earning Assets	7,463	7,308	6,639	2.1%	12.4%
Earning Asset Provision:	(89,398)	(88,172)	(97,220)	1.4%	-8.0%
- Loans and Financing Provisions	(87,076)	(85,502)	(95,187)	1.8%	-8.5%
- Other Provisions	(2,323)	(2,670)	(2,033)	-13.0%	14.2%
Fixed & Non Earning Assets	135,955	128,660	118,230	5.7%	15.0%
Total Assets	1,989,074	1,965,007	1,822,973	1.2%	9.1%
Third Party Funds :	1,416,213	1,358,329	1,255,453	4.3%	12.8%
- CASA	873,298	874,070	810,091	-0.1%	7.8%
Current Account	354,386	346,124	309,890	2.4%	14.4%
Savings Account	518,912	527,946	500,201	-1.7%	3.7%
- Time Deposits	542,916	484,259	445,362	12.1%	21.9%
Other Interest Bearing Liabilities	178,360	180,023	161,946	-0.9%	10.1%
Non-Interest Bearing Liabilities	95,602	110,184	121,124	-13.2%	-21.1%
Total Liabilities	1,690,175	1,648,535	1,538,523	2.5%	9.9%
Tier 1 Capital	266,204	283,949	254,832	-6.2%	4.5%
Total Equity	298,898	316,472	284,451	-5.6%	5.1%
Total Liabilities & Equity	1,989,074	1,965,007	1,822,973	1.2%	9.1%

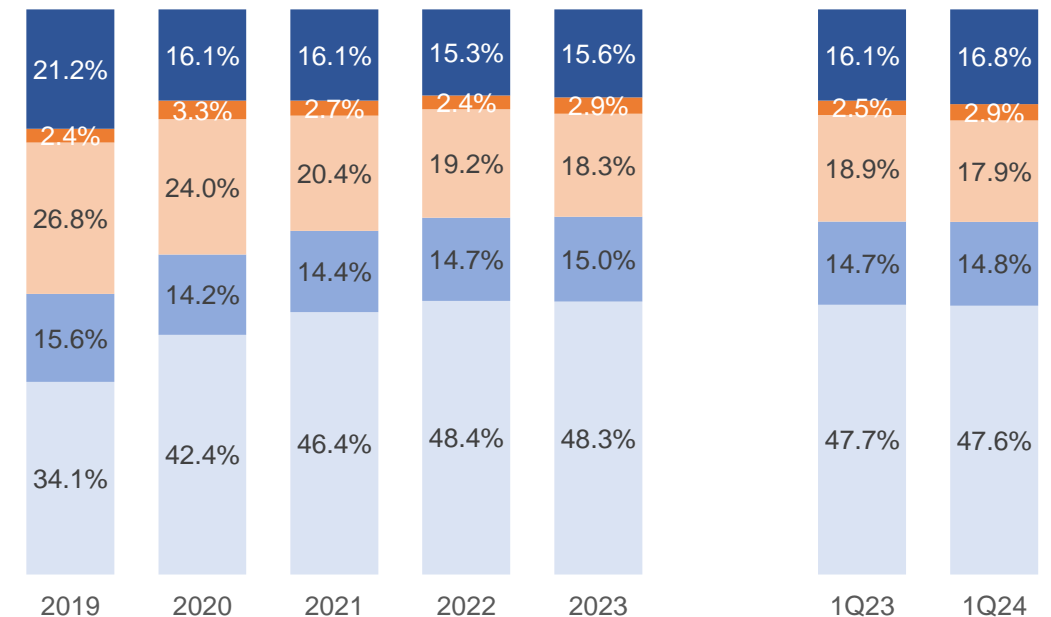
2022	2021	2020
178,343	82,727	83,806
1,665,968	1,588,914	1,511,922
91,890	73,048	80,118
47,146	39,949	35,967
1,139,077	1,042,867	1,020,193
381,339	426,964	374,124
6,515	6,086	1,520
(94,975)	(89,821)	(72,747)
(93,088)	(87,829)	(70,395)
(1,887)	(1,991)	(2,353)
116,303	96,278	87,085
1,865,639	1,678,098	1,610,065
1,307,884	1,138,743	1,120,922
872,404	718,267	668,796
349,756	220,590	192,730
522,648	497,677	476,066
435,481	420,476	452,126
162,817	167,005	195,651
91,543	80,563	64,025
1,562,244	1,386,311	1,380,598
273,812	266,166	187,205
303,395	291,787	229,467
1,865,639	1,678,098	1,610,065

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

Loan Outstanding – by business segment (IDR Tn)



Composition – by business segment (%)



	Micro	Consumer	Small	Medium	Corporate	Total
YoY Growth (%)	10.5	11.6	5.4	27.7	15.1	10.9
(IDR Tn)	59.2	20.2	12.1	8.3	28.8	128.5

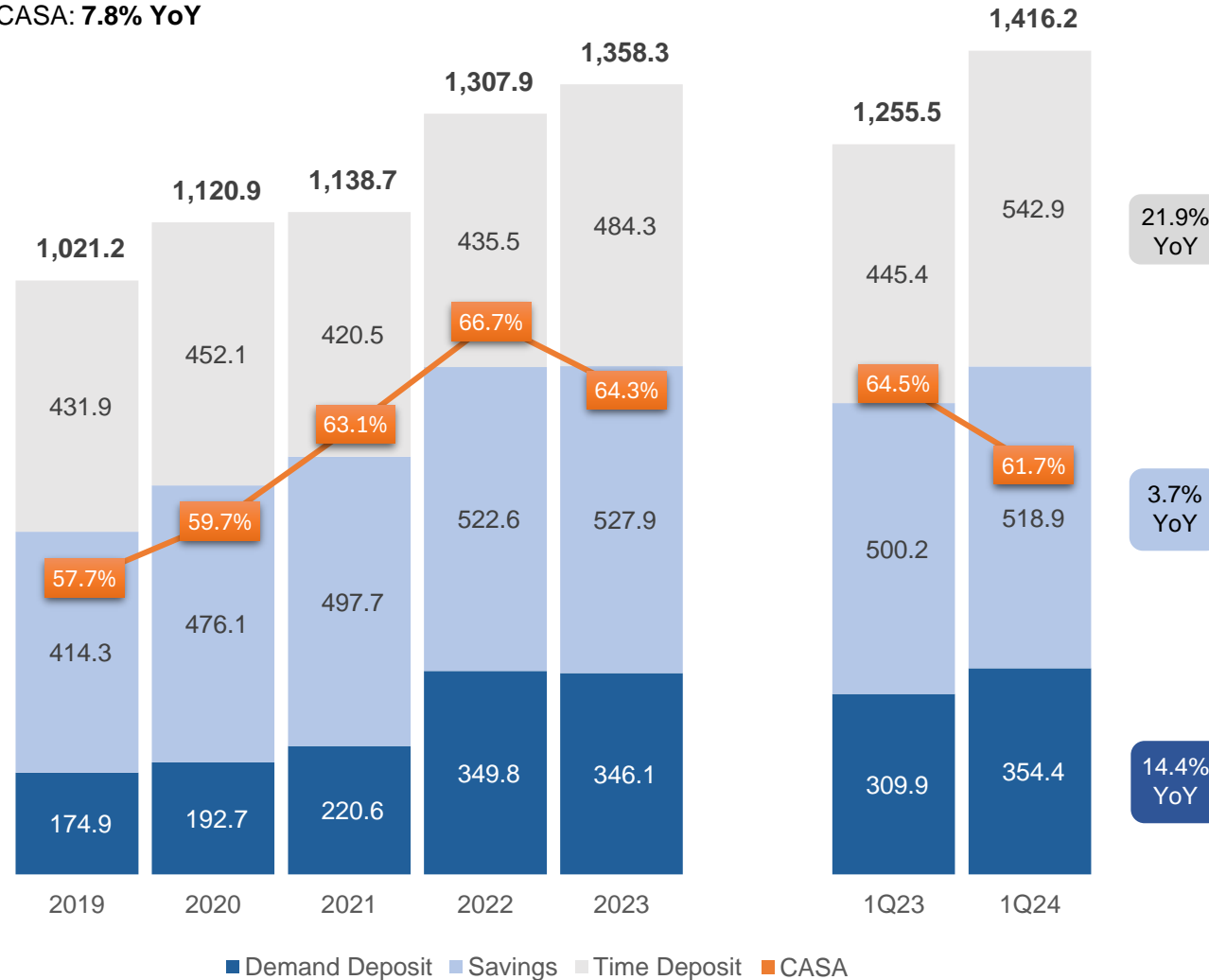
STRONG DEPOSIT GROWTH

CASA declined to 61.7%, retail funding increased 10.5% YoY

Deposit Growth

(IDR Tn)

Total Deposit: **12.8% YoY**
CASA: **7.8% YoY**



Deposit Products per Segment*

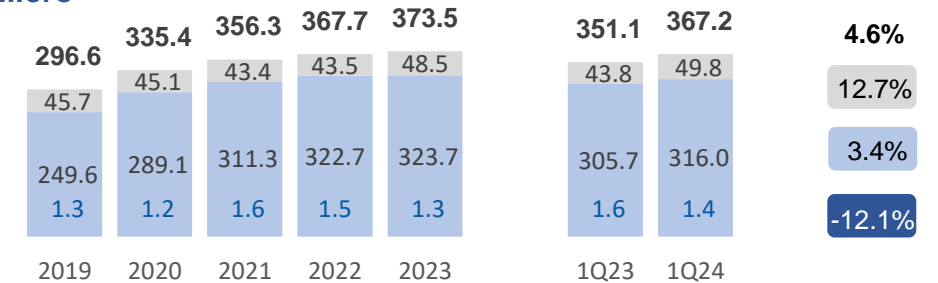
(IDR Tn)

Total Deposits 1Q24: Rp1,410.4 Tn

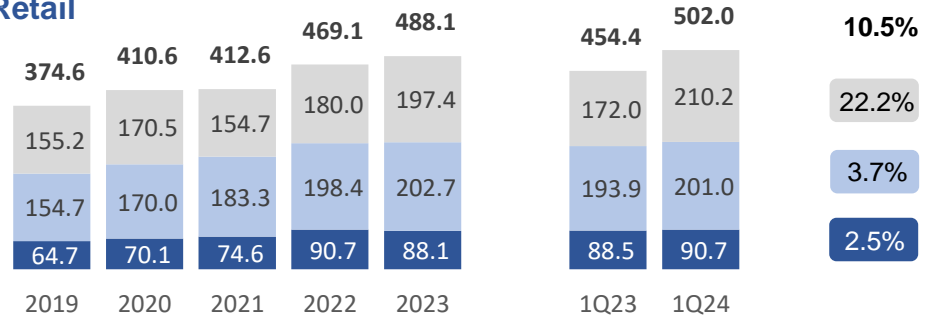
■ Demand Deposit ■ Savings ■ Time Deposit

Growth YoY

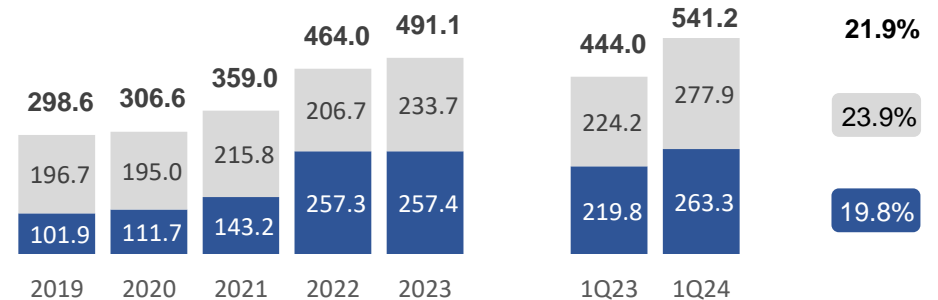
Micro



Retail



Wholesale

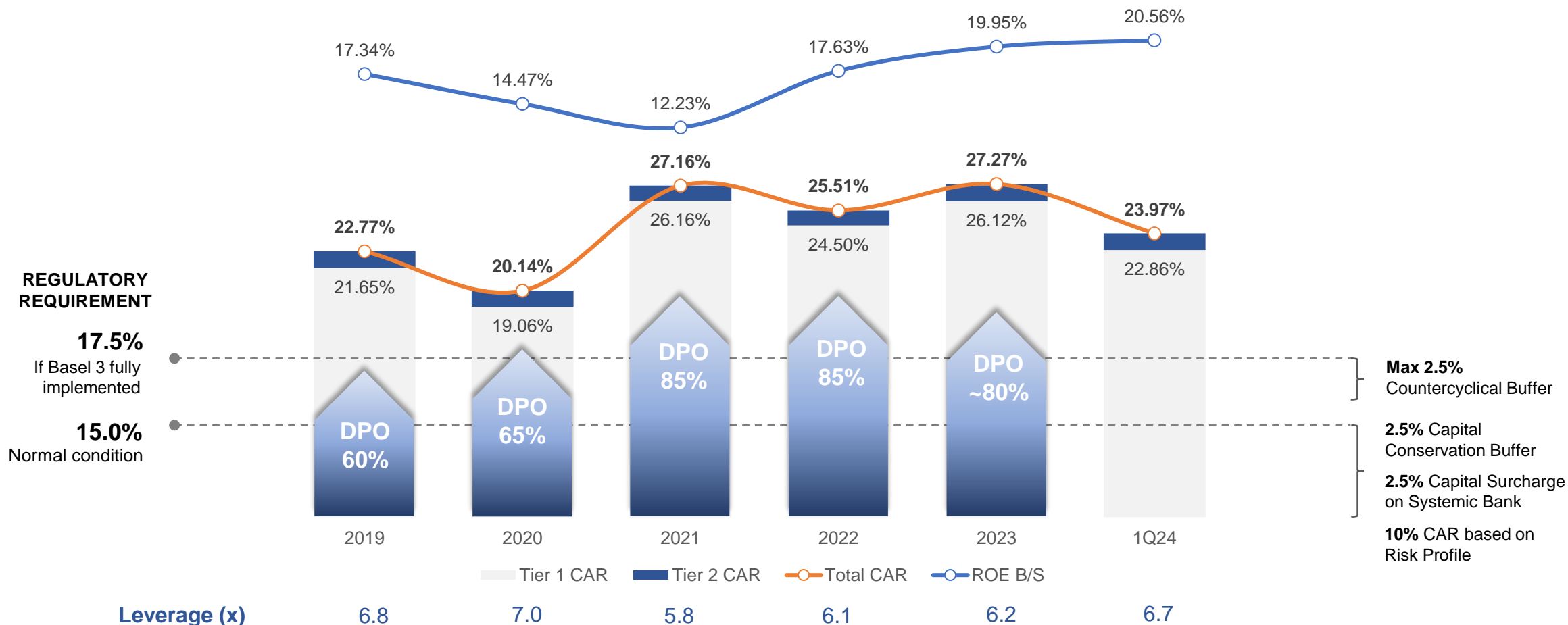




WELL CAPITALIZED BALANCE SHEET PROVIDES FLEXIBILITY

CAR Remains Elevated Following 80% DPO

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- As of Jan'23, as part of the implementation of Basel 3, the change on RWA of Operational & Credit Risk adds 329bps to BRI total CAR
- BRI distributed **full year dividend** of Rp319 per share paid on 28 March 2024 (including interim dividend of Rp84 per share)



INCOME STATEMENT

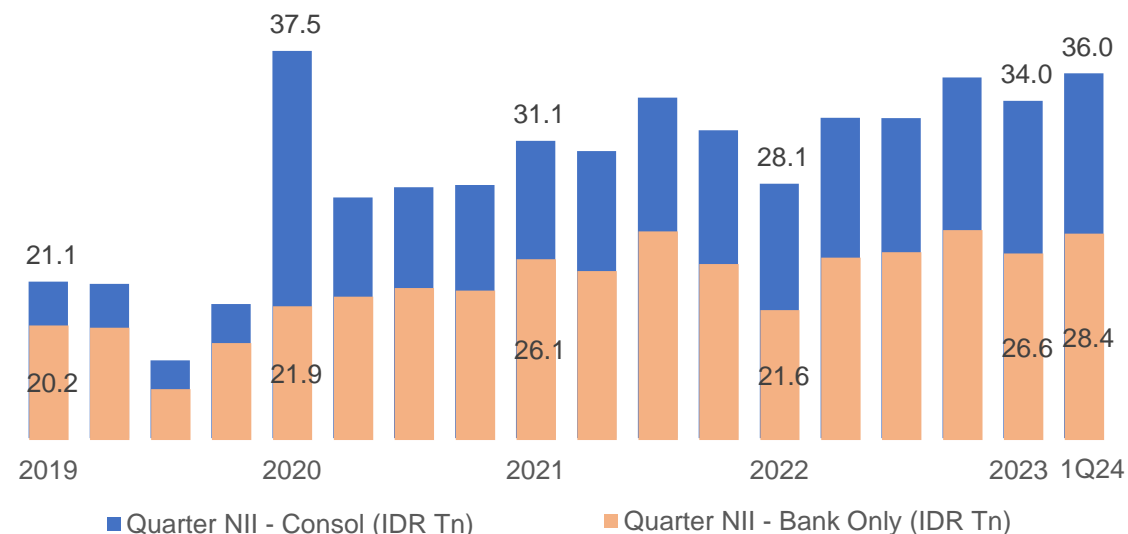
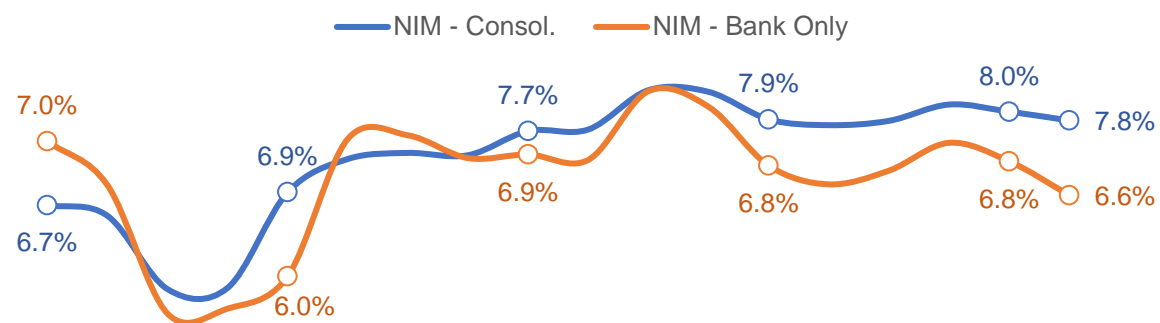
Strong PPOP Growth of +22.2%, Offset by High CoC



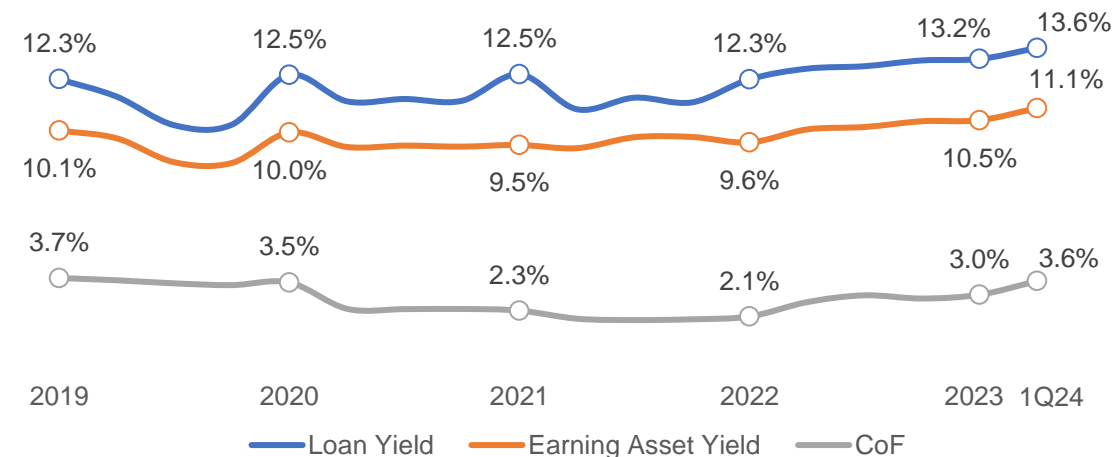
(IDR Bn)

Items	1Q24	4Q23	1Q23	g QoQ	g YoY	2023	2022	2021
Interest Income	50,075	47,103	42,460	6.3%	17.9%	178,996	151,875	143,523
Interest Expense	(14,123)	(13,116)	(9,681)	7.7%	45.9%	(43,813)	(27,278)	(29,429)
Net Interest Income	35,952	33,987	32,779	5.8%	9.7%	135,183	124,597	114,094
Net Premium Income	562	343	442	64.0%	27.0%	2,161	1,577	1,043
Other Operating Income (Non-Interest) - incld. Gold	12,622	14,108	10,022	-10.5%	25.9%	45,945	39,426	34,933
Total Operating Expenses	(18,389)	(21,110)	(18,091)	-12.9%	1.7%	(76,782)	(74,316)	(69,635)
Personnel Expenses	(9,764)	(8,356)	(10,685)	16.9%	-8.6%	(37,850)	(39,390)	(38,047)
G&A Expenses	(6,917)	(8,061)	(6,570)	-14.2%	5.3%	(28,484)	(25,959)	(23,269)
Others Expenses	(1,708)	(4,693)	(836)	-63.6%	104.4%	(10,448)	(8,967)	(8,319)
Pre Provision Operating Profit	30,747	27,328	25,153	12.5%	22.2%	106,508	91,285	80,435
Provision Expenses	(10,713)	(6,700)	(5,599)	59.9%	91.4%	(29,679)	(26,979)	(39,291)
Loan - Provision Exp	(12,336)	(6,955)	(6,936)	77.4%	77.9%	(28,751)	(27,894)	(36,576)
Non Loan - Provision Exp	1,623	255	1,337	536.3%	21.4%	(929)	914	(2,715)
Profit From Operations	20,034	20,628	19,555	-2.9%	2.4%	76,829	64,306	41,144
Non Operating Income	(109)	84	42	-230.3%	-359.5%	(399)	291	(152)
Net Income Before Tax	19,925	20,711	19,597	-3.8%	1.7%	76,430	64,597	40,992
Net Profit	15,983	16,211	15,564	-1.4%	2.7%	60,425	51,408	33,156
Profit After Tax & Minority Interest (PATMI)	15,886	16,107	15,502	-1.4%	2.5%	60,100	51,170	30,756

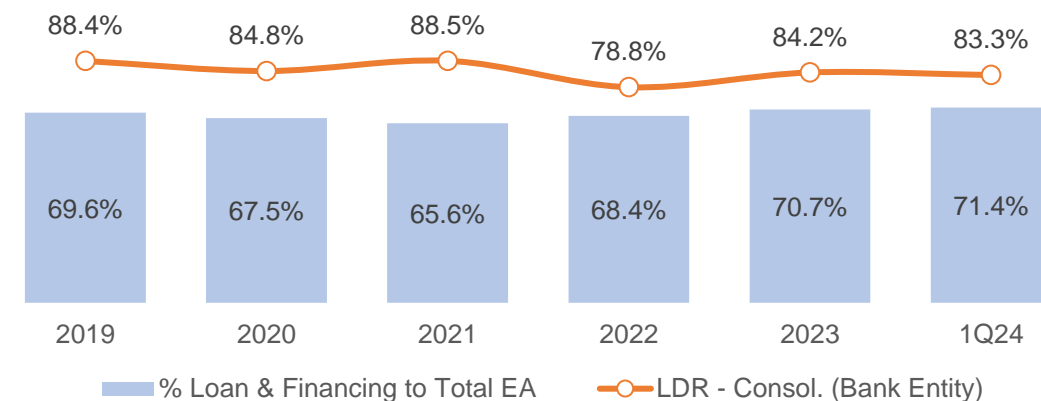
NIM – Bank Only vs Consolidated



Lending Yield, EA Yield, and Cost of Fund



Loan & Financing to Total EA and LDR





OTHER OPERATING INCOME & OPERATING EXPENSES

Recoveries Support Non-Interest Income, Seasonally Low OpEx Up Only 1.7%



Other Operating Income

(IDR Bn)

Items	1Q24	4Q23	1Q23	g QoQ	g YoY
Fees and Commissions	5,431	5,178	5,080	4.9%	6.9%
Recovery of Written-Off Assets	4,391	5,922	2,962	-25.9%	48.2%
Gain on Sale of Securities - Net	460	422	384	9.0%	19.7%
Gain on Foreign Exchange - Net	246	111	222	122.6%	11.0%
Unrealized Gain on Changes in Fair Value of Securities	147	4	178	3835.2%	-17.6%
Others	1,860	2,378	1,117	-21.8%	66.6%
Total Other Operating Income	12,535	14,014	9,943	-10.6%	26.1%
Net Gold	87	94	80	-8.0%	8.7%
Other Operating Income (Non-Interest) - incld. Gold	12,622	14,108	10,022	-10.5%	25.9%

2023	2022	2021
20,738	18,795	17,062
16,834	12,468	9,006
1,887	1,518	3,453
403	1,132	1,714
226	146	120
5,539	5,069	3,351
45,626	39,128	34,705
320	299	227
45,945	39,426	34,933

Operating Expenses

(IDR Bn)

Items	1Q24	4Q23	1Q23	g QoQ	g YoY
Salaries and Employee Benefits	9,764	8,356	10,685	16.9%	-8.6%
General and Administrative	6,917	8,061	6,570	-14.2%	5.3%
Others	1,708	4,693	836	-63.6%	104.4%
Total Operating Expense	18,389	21,110	18,091	-12.9%	1.7%

2023	2022	2021
37,850	39,390	38,047
28,484	25,959	23,269
10,448	8,967	8,319
76,782	74,316	69,635



FEE & OTHER OPERATING INCOME

Trade Finance & E Channel Fees Supporting 16.6% YoY Growth

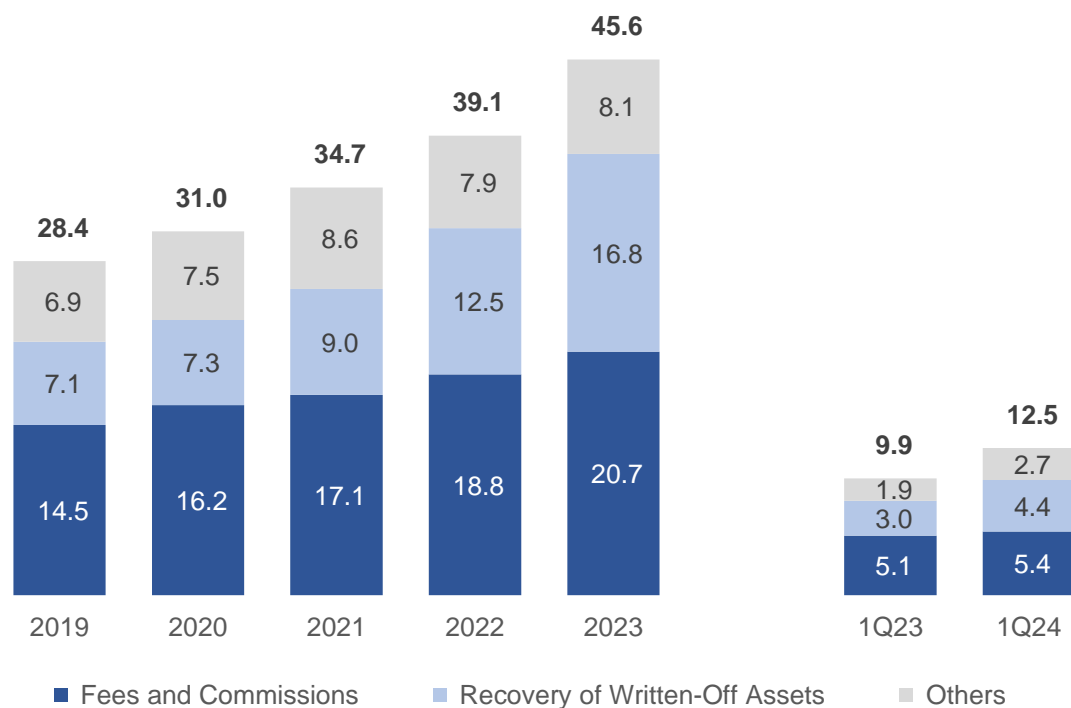
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Consolidated - Other Operating Income

(IDR Tn)

YoY g = 26.1%



- Other Operating Income growth driven by Fee Based Income and Recovery Income

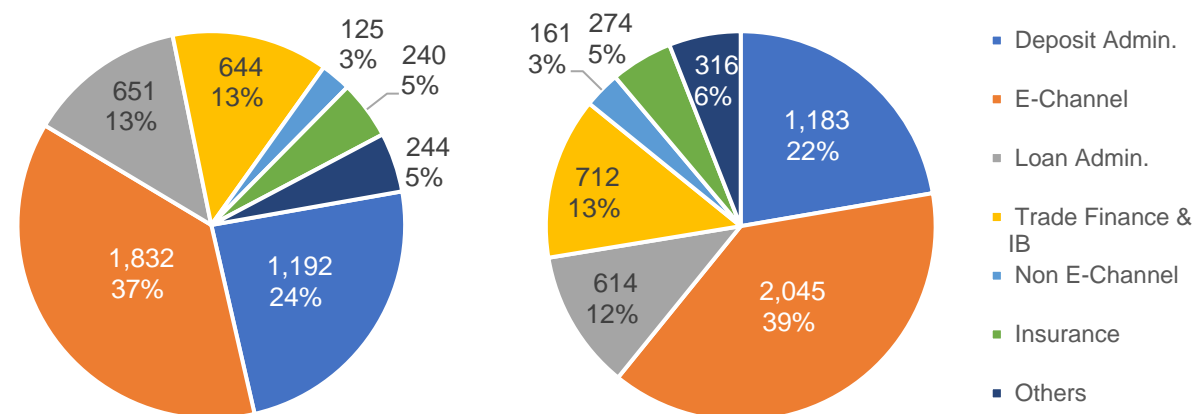
Bank Only - Fee and Commission – Composition

(IDR Bn)

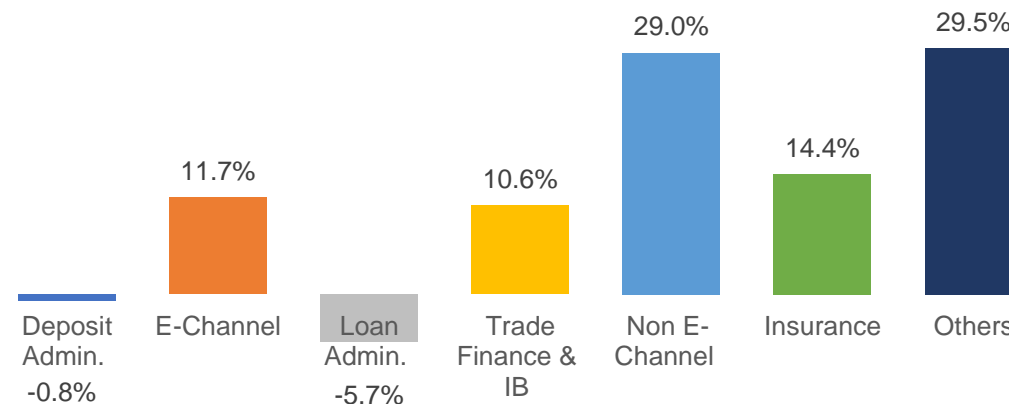
1Q23

g YoY = 7.7%

1Q24



Bank Only - Fee and Commission YoY Growth



OPERATING EXPENSE BREAKDOWN

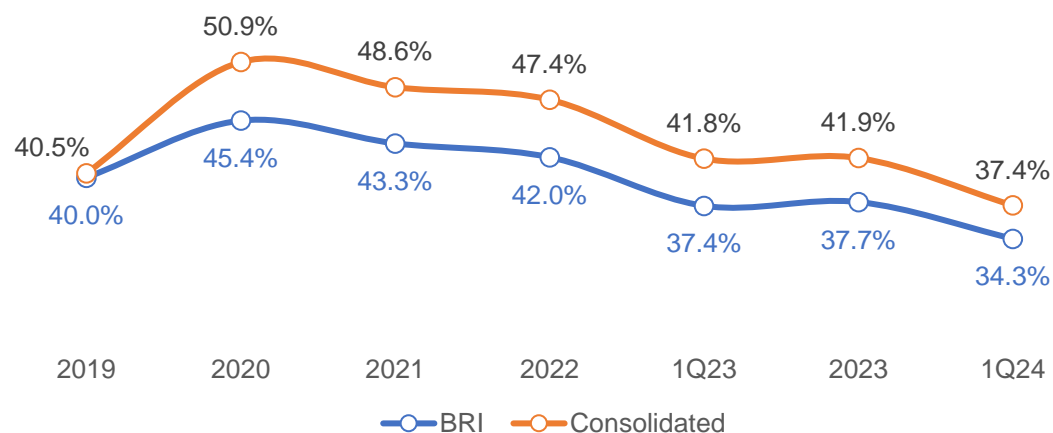
Consistent Improvement in Cost Management, Seasonality Impact

(IDR Bn)

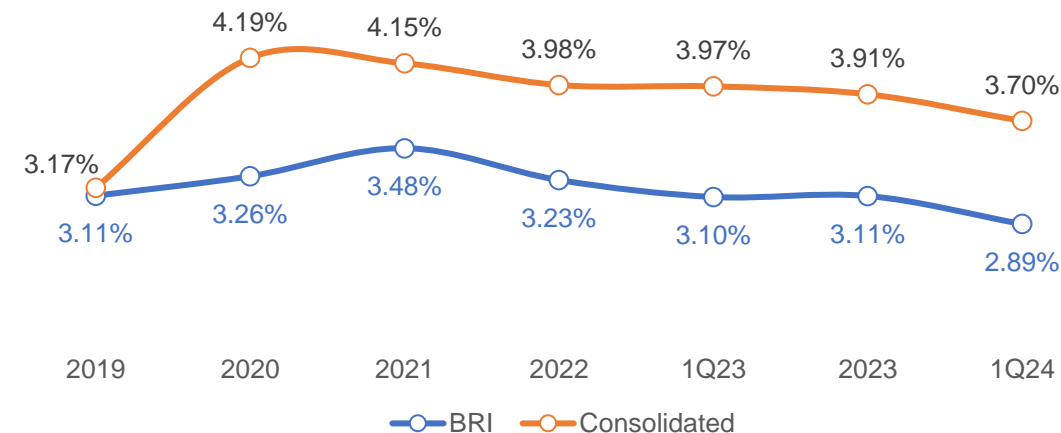
Items	1Q24	4Q23	1Q23	g QoQ	g YoY
Bank Only - Personnel Expenses	6,836	5,339	7,614	28.0%	-10.2%
Bank Only - G&A Expenses	5,086	6,179	4,941	-17.7%	2.9%
Bank Only - Others Expenses	1,442	4,321	620	-66.6%	132.5%
Bank-Only Operating Expense	13,365	15,839	13,175	-15.6%	1.4%
Subsidiaries - Personnel Expenses	2,927	3,017	3,071	-3.0%	-4.7%
Subsidiaries - G&A Expenses	1,832	1,882	1,629	-2.7%	12.4%
Subsidiaries - Others Expenses	266	372	215	-28.5%	23.4%
Subsidiaries Operating Expense	5,025	5,270	4,916	-4.7%	2.2%
Consolidated - Personnel Expenses	9,764	8,356	10,685	16.9%	-8.6%
Consolidated - G&A Expenses	6,917	8,061	6,570	-14.2%	5.3%
Consolidated - Others Expenses	1,708	4,693	836	-63.6%	104.4%
Consolidated Operating Expense	18,389	21,110	18,091	-12.9%	1.7%

2023	2022	2021
26,519	29,316	29,961
21,020	19,039	17,693
9,506	8,263	7,124
57,046	56,618	54,778
11,331	10,074	8,086
7,464	6,920	5,576
941	704	1,195
19,737	17,698	14,857
37,850	39,390	38,047
28,484	25,959	23,269
10,448	8,967	8,319
76,782	74,316	69,635

Cost to Income Ratio: Bank Only vs Consolidated*



Cost to Asset Ratio: Bank Only vs Consolidated*



*Since 2021, Other Operating Income includes net gold revenue

SUBSIDIARIES CONTRIBUTION TO BRI GROUP

Subsidiaries Contribute 13.8% to Consolidated Net Profit

BRI Subsidiaries

■ BRI Ownership ■ Total Asset 1Q24



Market Leader in Pawn Industry

99.99%

86.6 Tn



General Insurance Provider (property, vehicle, etc)

90.00%

6.9 Tn



National Leader in Community Based Lending

99.99%

54.6 Tn



99.97%

2.6 Tn



51.00%

24.8 Tn



67.00%

1.4 Tn



Digital Bank focused in MSME especially gig economy

86.85%

12.3 Tn



65.00%

305 Bn



99.88%

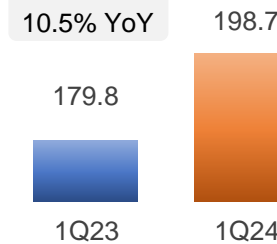
9.2 Tn



100%

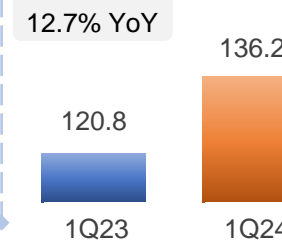
29 Bn

Assets (IDR Tn)

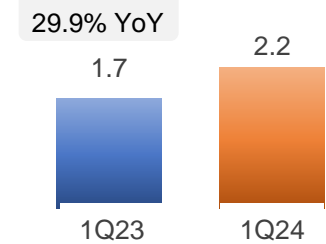


% to Total Subsidiaries Assets

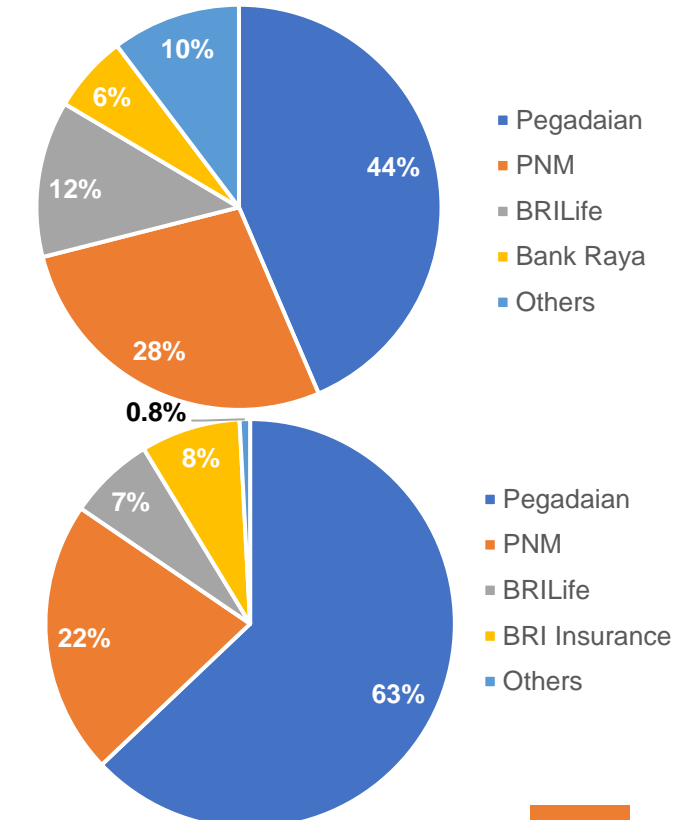
Loan & Financing (IDR Tn)



Net Profit (IDR Tn)



% to Total Subsidiaries Net Profit





LOAN QUALITY

Non-Performing Loan – by Segment

Segment	1Q24	1Q23	2023	2022	2021	2020	2019
Micro	2.69%	2.24%	2.47%	1.74%	1.49%	0.83%	1.18%
Consumer	2.20%	2.01%	1.97%	1.83%	1.78%	1.49%	1.10%
Small	5.44%	4.45%	4.88%	4.30%	4.05%	3.61%	3.17%
Medium	2.21%	2.06%	2.56%	2.26%	3.57%	4.61%	5.38%
Corporate	3.33%	4.19%	3.86%	4.68%	6.68%	7.57%	5.18%
Bank Only - NPL%	3.27%	3.02%	3.12%	2.82%	3.08%	2.94%	2.62%
Subsidiaries - NPL%	1.51%	1.30%	1.20%	1.24%	2.08%	2.49%	5.89%
Consolidated - NPL %	3.11%	2.86%	2.95%	2.67%	3.00%	2.88%	2.80%

Special Mention – by Segment

Segment	1Q24	1Q23	2023	2022	2021	2020	2019
Micro	7.11%	6.17%	5.72%	3.95%	3.03%	2.47%	3.51%
Consumer	2.89%	3.45%	2.84%	2.76%	2.20%	2.69%	2.52%
Small	6.26%	5.70%	5.15%	4.30%	3.42%	3.19%	4.63%
Medium	2.75%	3.08%	2.52%	2.55%	3.08%	3.07%	2.97%
Corporate	4.18%	3.46%	4.67%	4.32%	6.94%	2.85%	5.04%
Bank Only - SML%	5.58%	5.08%	4.87%	3.87%	3.70%	2.75%	3.93%
Subsidiaries - SML%	6.17%	6.03%	4.84%	3.90%	4.68%	6.00%	4.41%
Consolidated - SML %	5.68%	5.20%	4.90%	3.90%	3.81%	3.13%	3.97%

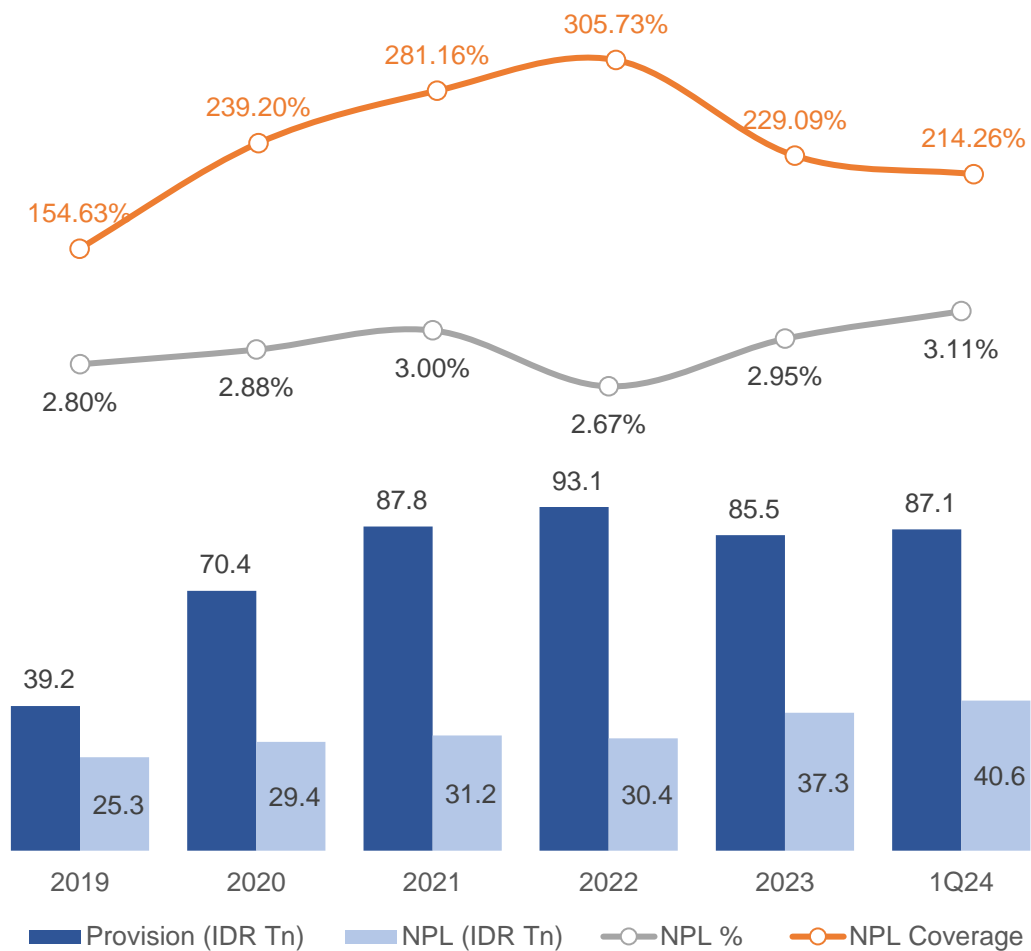


HISTORICAL NPL & LAR DATA

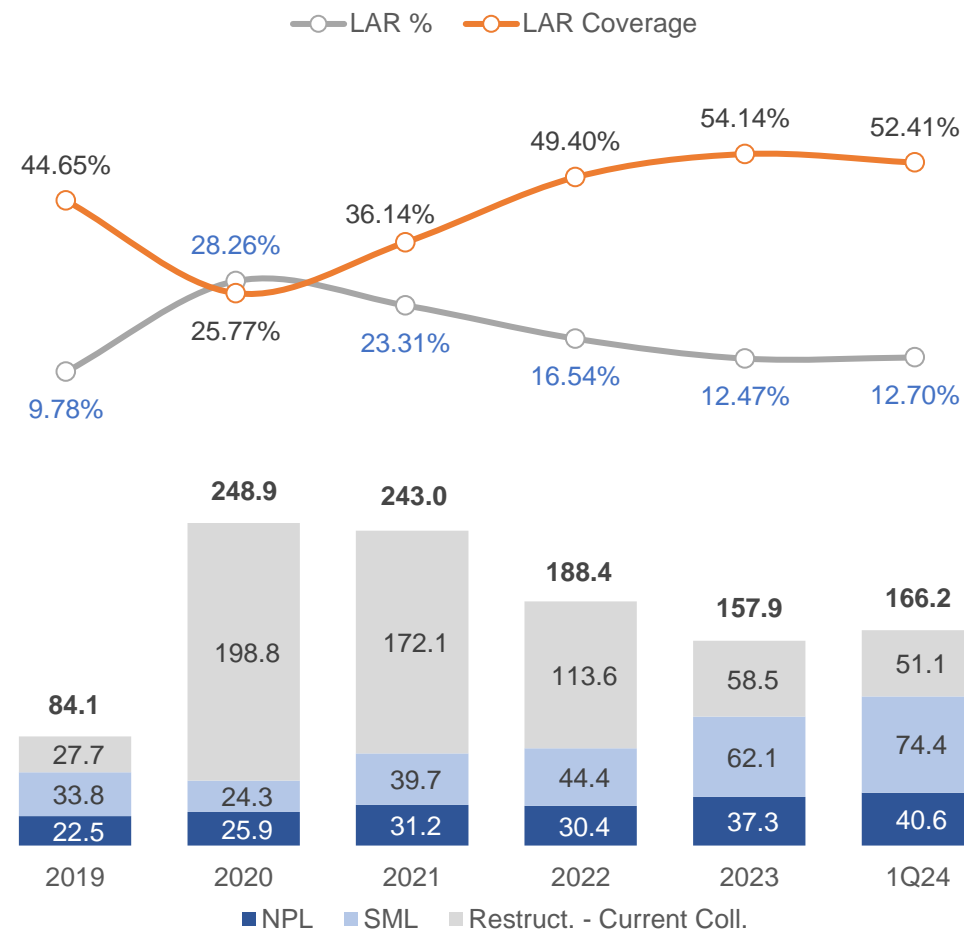
Ample Provisions to Balance Risk Management



NPL & NPL Coverage

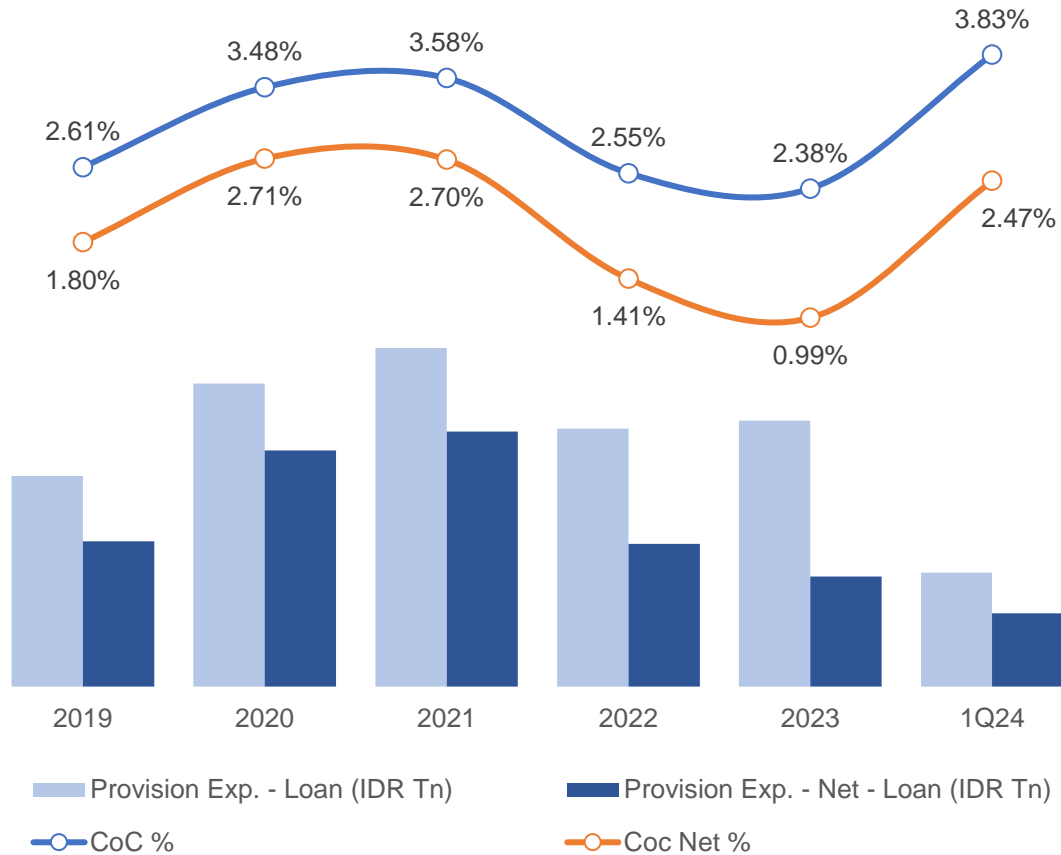


LAR & LAR Coverage

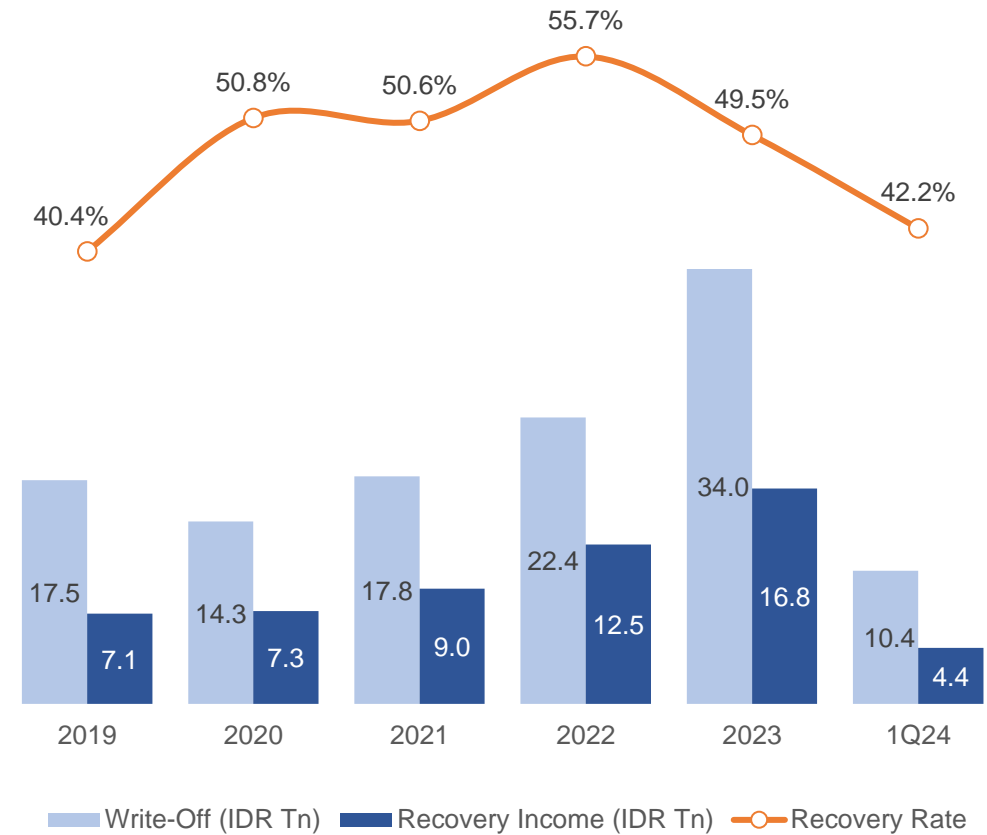


Since 2021, LAR and LAR Coverage are presented in consolidated number

Credit Cost



Write Off & Recovery





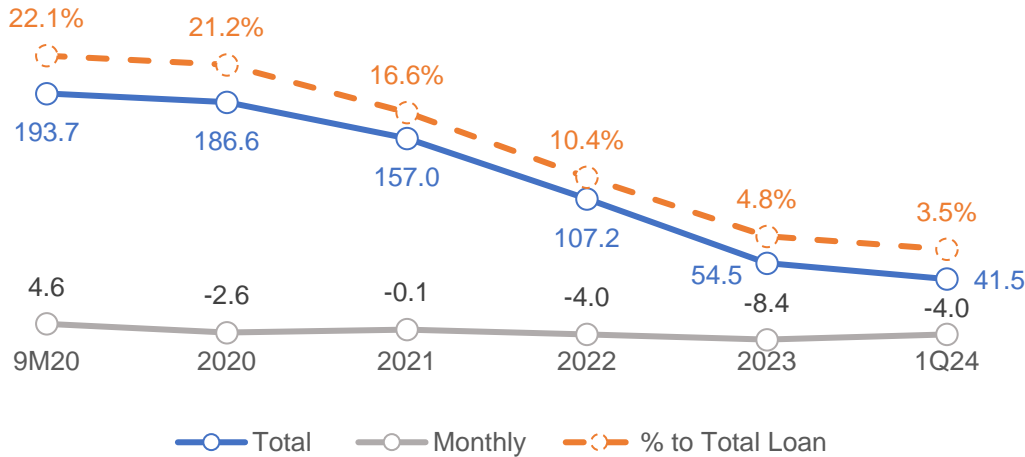
COVID-19 RESTRUCTURED LOAN – BANK ONLY (1/2)

Declining Restructured Loan Outstanding and Borrowers



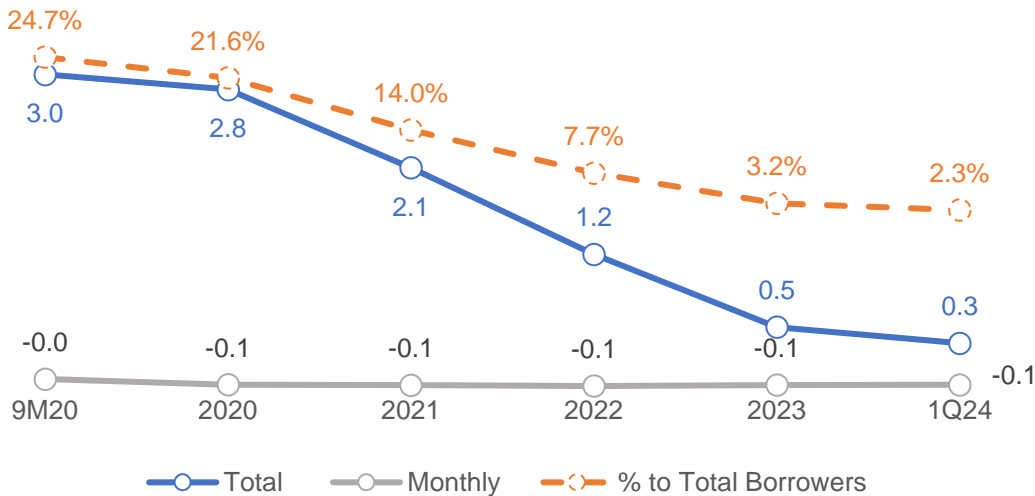
Outstanding

(IDR Tn)



Borrowers

(in Mn)



Covid-19 Restructured Loan Movement

(IDR Tn)



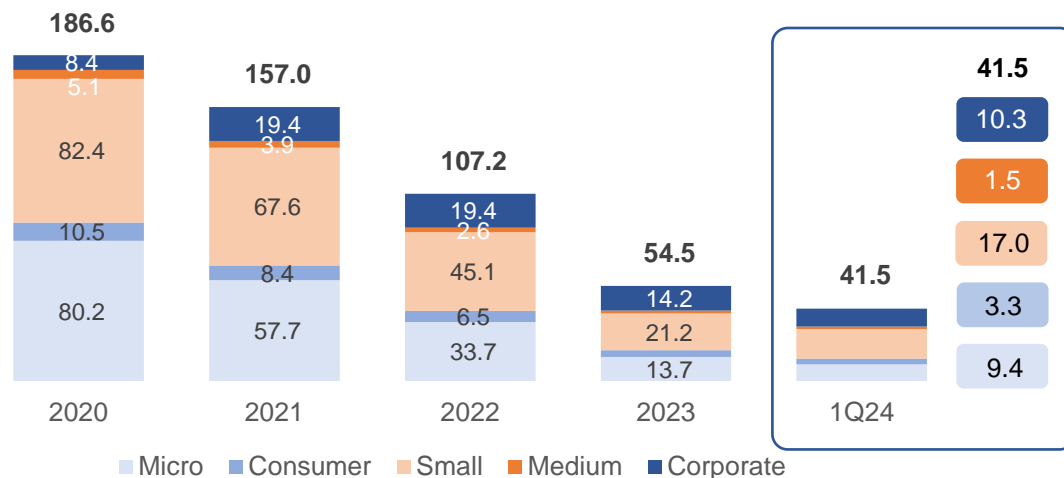


COVID-19 RESTRUCTURED LOAN – BANK ONLY (2/2)

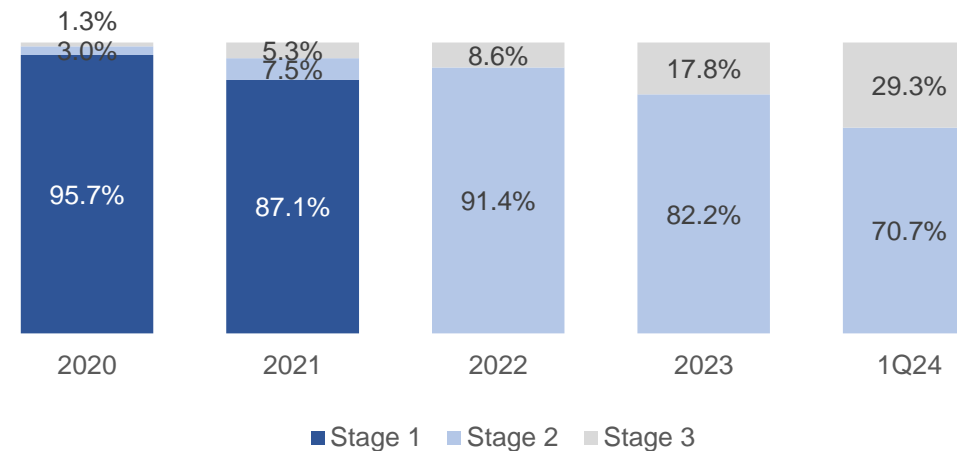


OS by Segment

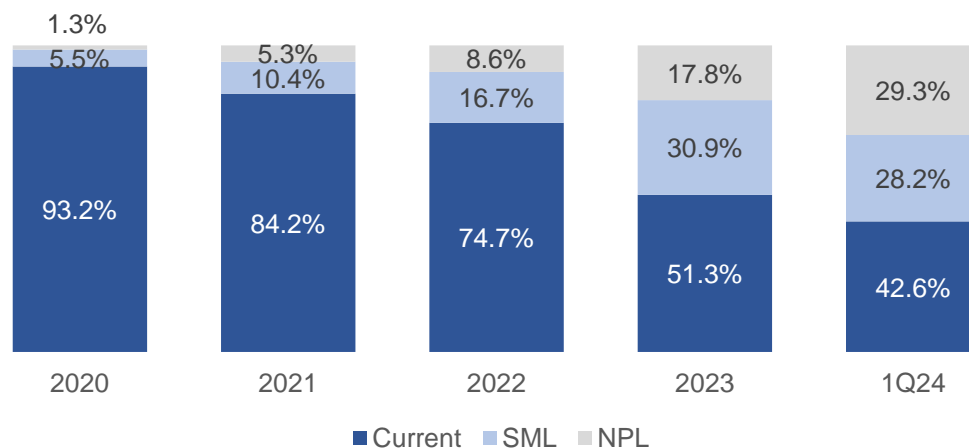
(IDR Tn)



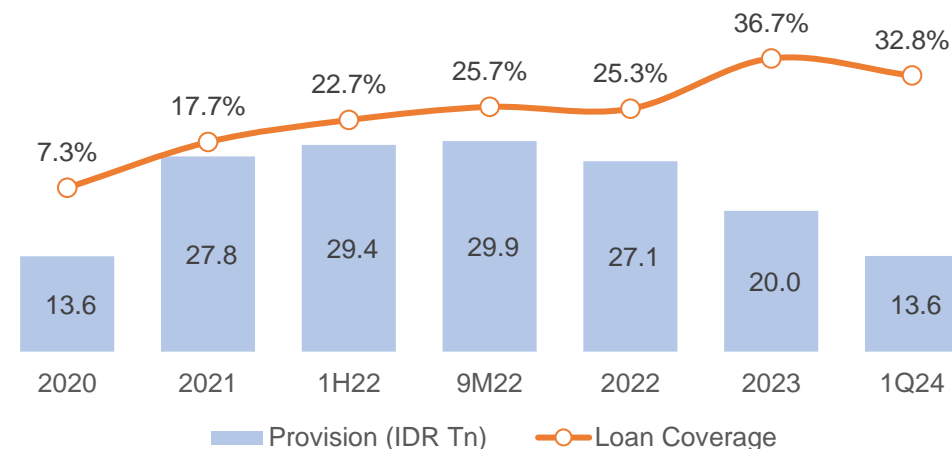
Covid-19 Restructured Loans by Stage



Covid-19 Restructured Loans by Collectability



Covid-19 Loan Provisioning





ULTRA MICRO & MICRO BUSINESS



ADDRESSING THE ISSUE: MICRO BUSINESS STRATEGY

First Line and Second Line Business Model Actions to Improve Risk Management



Risk-Profile Based Growth Strategy

Regional Offices' growth strategy based on risk profile:

- Micro loan growth targets for each regional office have been adjusted based on the risk profile using vintage analysis
- Provide an adequate pipeline with national coverage to support disbursement target
- Utilize data analytics to procure loan pipeline via parameters of payment history, bank statement analysis, collateral coverage, and installment period

Business Process Implementation

Strengthening the implementation of existing business processes and initiating new business processes

- 1 Loan top-up plafond based on regional risk profile**
Data analytics based on 3 main parameters (ie, economic sector, regional risk profile and risk category) to determine borrower loan top-up plafond
- 2 Dynamic credit approval tiering**
Multiple loan approval limits for unit managers based on asset quality trend and vintage analysis with loan ceiling tiering of (1) up to Rp25Mn; (2) Rp25Mn – Rp50Mn; (3) Rp50Mn – Rp100Mn; and (4) Rp100Mn – Rp150Mn
- 3 Risk grade credit scoring adjustment**
Utilization of analytical data for evaluating the Cut-off Risk Grade of Micro loans
- 4 Risk-based repayment capacity**
Pre-screening tools by determining borrower's repayment capacity based on **age, loan cycle, loan tenor and sectoral / industry NPL** for risk control within the range of 60% - 85%

Human Capital Enhancement

Strengthening Loan Officer training to support quality business growth

- Loan officers role assessment – credit function in rural areas and ecosystem function
- Reassess Micro Unit Manager and relocate based on the capability to categorize them into “Fit to Urban” and “Fit to Rural”
- Enforce Micro Business Manager role in portfolio management, especially asset quality focusing on vintage analysis
- Add Micro loan officers and Business Support Assistants by ~1,800 employees

The improvement on Micro Risk Management has been implemented since 1Q24, but the impact may not be well-reflected in April 2024 number as there are only **16 working days** in the month due to long Eid holidays.



THE ULTRA MICRO ECOSYSTEM

UMI Loans Up 10.5% YoY to Rp 617.9 Trillion

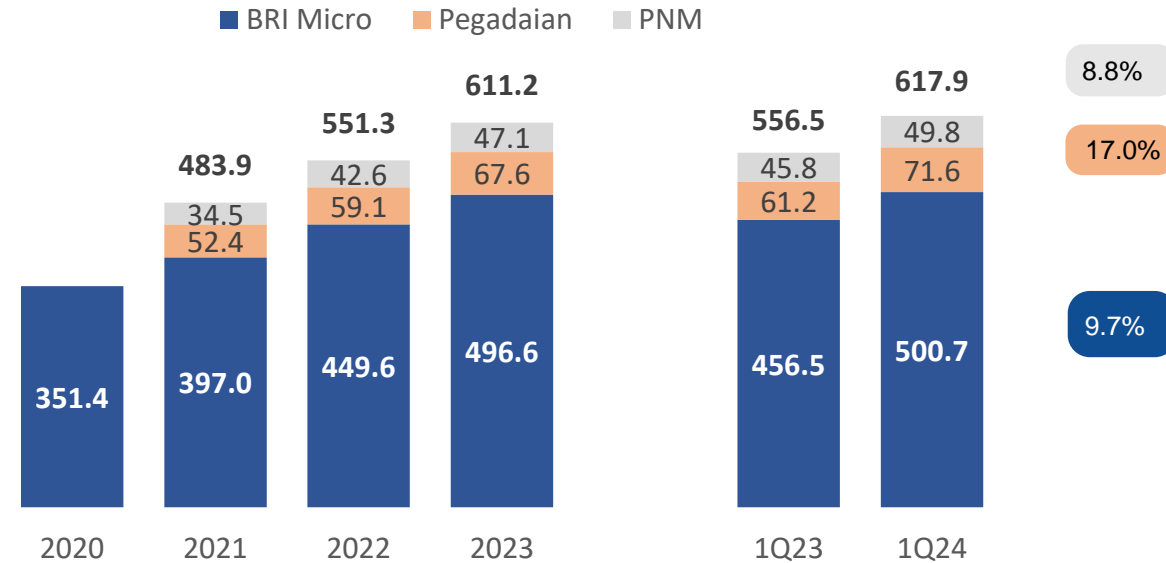
3UM UNTUK INDONESIA



Loan Composition - Outstanding

(IDR Tn)

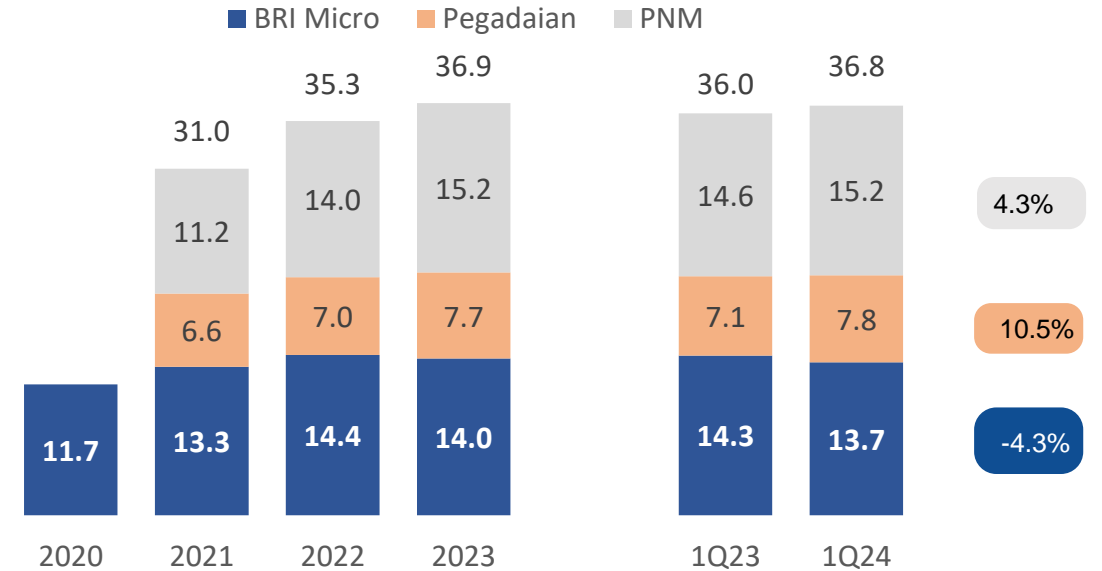
↑ 10.5% YoY



Borrowers

(in Mn)

↑ 2.1% YoY



Key Ratios

Description	BRI				Pegadaian				PNM			
	FY22	1Q23	FY23	1Q24	FY22	1Q23	FY23	1Q24	FY22	1Q23	FY23	1Q24
Cost of Fund	1.9%	2.6%	2.9%	3.5%	4.9%	5.7%	5.9%	6.1%	7.6%	6.9%	6.8%	6.6%
Credit Cost	2.5%	2.4%	2.4%	3.8%	0.9%	1.0%	0.2%	1.1%	5.7%	3.9%	5.7%	6.8%
CIR	42.0%	37.4%	37.7%	34.3%	63.7%	55.5%	59.4%	51.8%	67.7%	70.2%	64.5%	59.7%

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

*PNM's financing outstanding include financing disbursed to LKMS (Syariah Micro Financing Institution) and venture capital



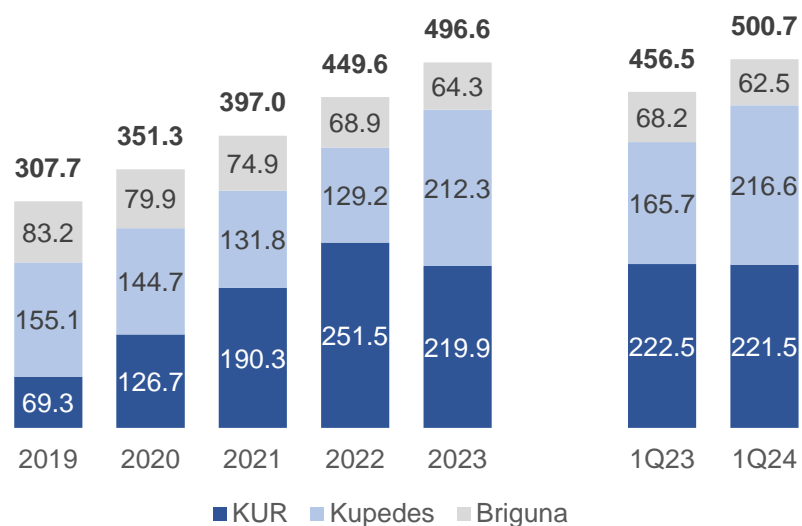
BRI MICRO BUSINESS PERFORMANCE

Increasing Kupedes Composition; 64% of Consolidated Micro Loans Non-Subsidized



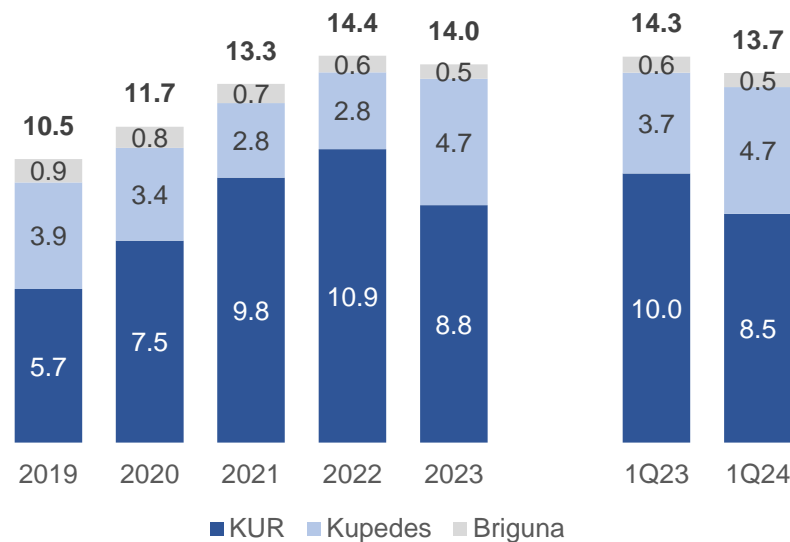
Micro Loan Outstanding

(IDR Tn)

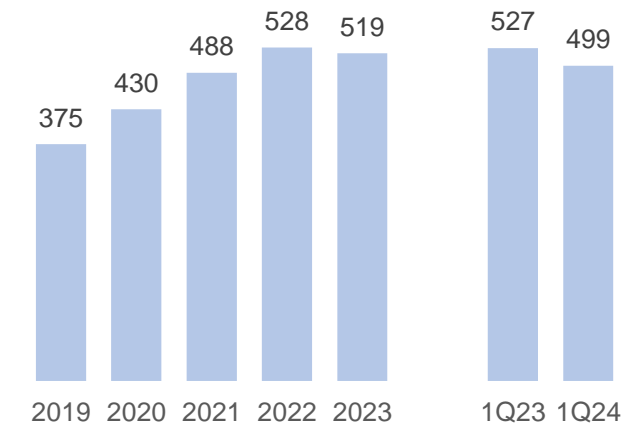


Borrowers

(in Mn)



Borrowers per Loan Officer



Growth YoY

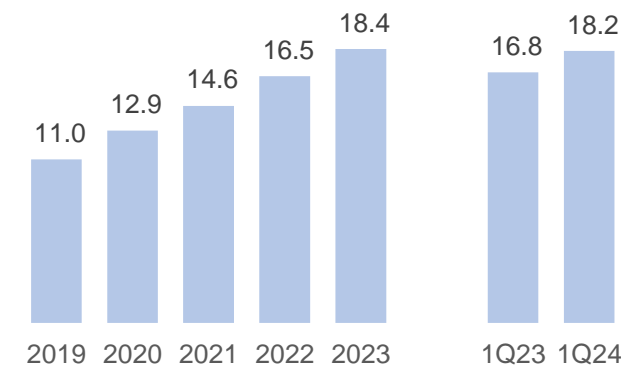
Product	2019	2020	2021	2022	2023	1Q23	1Q24
KUR	7.9%	82.8%	50.1%	32.2%	-12.6%	4.1%	-0.5%
Kupedes	18.1%	-6.8%	-8.9%	-1.9%	64.3%	29.3%	30.7%
Briguna	5.8%	-4.0%	-6.3%	-8.0%	-6.7%	-7.2%	-8.3%
Total	12.2%	14.2%	13.0%	13.3%	10.4%	9.9%	9.7%

Growth YoY

Product	2019	2020	2021	2022	2023	1Q23	1Q24
KUR	4.5%	31.4%	31.1%	10.8%	-19.12%	-3.3%	-15.0%
Kupedes	8.7%	-12.8%	-19.5%	2.7%	64.71%	43.0%	25.9%
Briguna	-3.9%	-9.8%	-10.1%	-13.6%	-12.62%	-10.4%	-13.7%
Total	5.3%	11.4%	13.5%	7.8%	-2.2%	5.3%	-4.3%

Loan OS per Loan Officer

(in Bn)



Thank You

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