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("The Company")

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INFORMATION TO SHAREHOLDERS REGARDING **OPENING OF A REPRESENTATIVE OFFICE IN AMSTERDAM AS PART OF THE COMPANY'S GLOBAL BUSINESS NETWORK DEVELOPMENT STRATEGY**

This Information Disclosure is published in Jakarta on May 18, 2022.

DESCRIPTION

On May 17, 2022, the Company inaugurated the opening of a Representative Office in Amsterdam. The Company's Representative Office is located in the World Trade Center Building, a commercial center located in a strategic location, namely the Zuidas area, Amsterdam, the Netherlands.

The opening of the Representative Office is one of the Company's efforts to expand its overseas business performance through network expansion to Amsterdam to capture business potential in the post-Brexit European region, in line with the trend of global economic recovery.

The high volume of trade transactions (export-import) between the Netherlands and Indonesia, the flow of Foreign Direct Investment (FDI) to Indonesia, and the potential for Indonesia-related business are the reasons for the Company's presence in Amsterdam the Netherlands. In addition, the large population of the Indonesian Diaspora in the Netherlands plays a critical role in supporting various business activities, including corporations, MSMEs, and different global retail transaction businesses in the future.

This overseas Diaspora population is a potential business niche in the Company's international business ecosystem. Currently, the Company is a bank from Indonesia with the broadest overseas network, located in 6 (six) countries such as Singapore, Hong Kong, Tokyo, London, New York, and Seoul, plus the Company's network in Amsterdam.

The Diaspora population in the Netherlands is tremendous potential for Indonesia because it can be a source of strength for the Indonesian economy, among others, from the large number of remittances sent to Indonesia.

Currently, overseas Diaspora can access services provided by the Company, including opening Diaspora savings account without visiting a branch through the BNI Mobile Banking platform, Diaspora Lending, trade finance transactions, bank guarantees, and other services.

THE IMPACT OF THE EVENT, INFORMATION, OR MATERIAL FACTS ON THE OPERATIONAL, LEGAL, FINANCIAL CONDITION, OR BUSINESS CONTINUITY OF THE ISSUER OR PUBLIC COMPANY

The opening of the Amsterdam Representative Office will have a positive impact on BNI's overseas business performance.

OTHER INFORMATION

Shareholders who require additional information can contact The Company on business days and hours via:

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