



# PT BANK RAKYAT INDONESIA (PERSERO) Tbk

## KANTOR PUSAT

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### LAPORAN *PUBLIC EXPOSE* TAHUN 2023 PT BANK RAKYAT INDONESIA (PERSERO) Tbk

#### I. Tanggal, Waktu dan Tempat *Public Expose*

*Public Expose* diselenggarakan pada:

Hari/tanggal : Kamis, 30 November 2023

Waktu : Pukul 09.00 – 10.00 WIB

Tempat : Dilaksanakan secara online dalam acara *Public Expose LIVE 2023*

#### II. Manajemen yang Menghadiri *Public Expose*

Direksi Perseroan yang hadir dan/atau menyampaikan materi sebagai berikut:

1. Bapak Sunarso – Direktur Utama
2. Bapak Catur Budi Haro – Wakil Direktur Utama
3. Bapak Agus Sudiarto – Direktur Manajemen Risiko
4. Bapak Achmad Solichin Lutfiyanto – Direktur Kepatuhan

#### III. Peserta yang Hadir

1027 Peserta

#### IV. Resume Sesi Tanya Jawab

1. Pertanyaan: Oleh Daud Andika

Berapa proyeksi Dividen BRI di tahun 2024 dan apakah akan ada Dividen Interim?

Jawaban: **Dijawab oleh Bapak Sunarso – Direktur Utama**

Dengan kondisi permodalan saat ini, *ratio* kecukupan modal BRI sebesar 27,47%, sehingga kondisi BRI saat ini memiliki ruang untuk memberikan dividen lebih tinggi dari level normal. BRI berkomitmen untuk memberikan *return* yang optimal kepada *shareholders*. Di tahun 2023, atas kinerja dan laba di tahun 2022, Laba BRI mencapai Rp 51,4T dan membagikan dividen dengan DPO 85% atau sebesar Rp 43T. Atas dividen yang telah dibagikan tersebut, sebesar Rp 23T dibayarkan kepada Negara Republik Indonesia sebagai Pemegang Saham Mayoritas dalam bentuk APBN, sedangkan Rp 20T bagi Pemegang Saham publik. Di tahun mendatang, BRI akan memberikan dividen dengan minimal DPO 70% dengan mempertimbangkan kondisi permodalan BRI yang kuat, kinerja bisnis, kecukupan likuiditas, dan pemberian *return* yang optimal. Sama seperti tahun sebelumnya, kami juga mempertimbangkan untuk kembali membagikan dividen interim. Dividen interim merupakan salah satu komitmen BRI untuk dapat men-*deliver return* yang optimal kepada para pemegang saham.

V. Dokumentasi *Public Expose*



### 9M23 STRENGTHS AND CHALLENGES

**Key Strengths**

- Strong Loan Growth Pickup**

  - Strong loan growth surpassed our FY23 target of 10-12% and is anticipated to remain within our guidance for 2023. The 12.5% YoY increase in 9M23 was driven by all segments outside of small business lending. Moreover, lending yields continued to move higher on a reported and core basis.
  - Ultra Micro (PNM & Pegadaian) portfolio has increased by 14.8% YoY and consistently reports higher loan growth than the bank only, now accounting for 8.9% of total loans
- Efficient Cost Management**

  - Well-managed cost control. Bank Only Opex only increased 5.3% YoY in 9M23 leading to the cost to income ratio continuing to be managed below guidance at 37.63% (Bank Only).
- Strong NIM amid rising interest rates**

  - BRI's strategy to rebalance loan portfolio (shift from KUR to Kupedes), strong growth in consumer loan and subsidiaries (PNM and Pegadaian) has been a success to curb the impact of cost of fund increases.
  - Ultra Micro (PNM & Pegadaian) contribute nearly 18% to consolidated net interest income despite only 8.9% of loan book.
  - Room for loan repricing by managing the mix of fixed, floating and managed rates within the portfolio will support our NIM.

**Key Challenges**

- Elevated Asset quality, provisions already realized**

  - The lingering effect of Covid-19 in micro and small segment after the end of Pandemic in mid 2022 has led to expedited resolution of covid restructured loans, pushing SML and NPL higher in those segments.
  - In 3Q23 our asset quality was impacted by El Nino that has led to lower rainfall across Indonesia, impacting farmers and fisheries.
- Higher for longer impacting the Cost of Funds**

  - Regulations and expected elevated rates for longer has maintained elevated cost of funds
  - Our CASA strategy has been able to maintain CASA above pre-covid level at above 60%, and cost of funds have been managed at 10% below historical levels at 2.94%, whereas the 10-year average from 2013-2022 was 3.41%
- Elevated Capital**

  - Current capital levels remain elevated as our Tier 1 CAR stands at 26.3% up 119bps YoY. We have increased our leverage to 5.9x from 5.6x, and plan for this to rise closer to 6.5-7x in the medium term, supporting ROE expansion.

**PUBLIC EXPOSE LIVE 2023**