Danantara Indonesia

BNI

Corporate Presentation FY2025

PT Bank Negara Indonesia (Persero), Tbk.

Jakarta, 03 February 2026

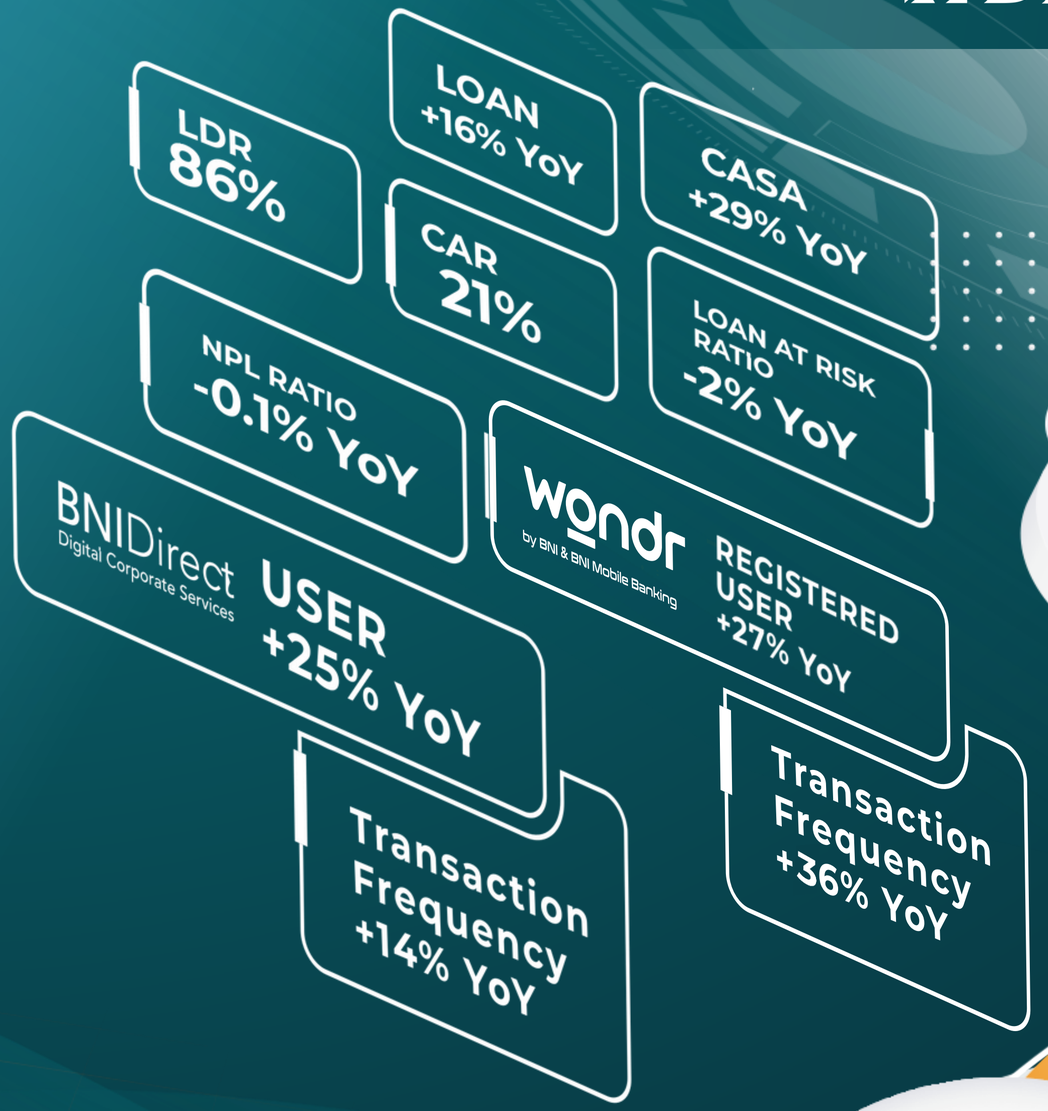


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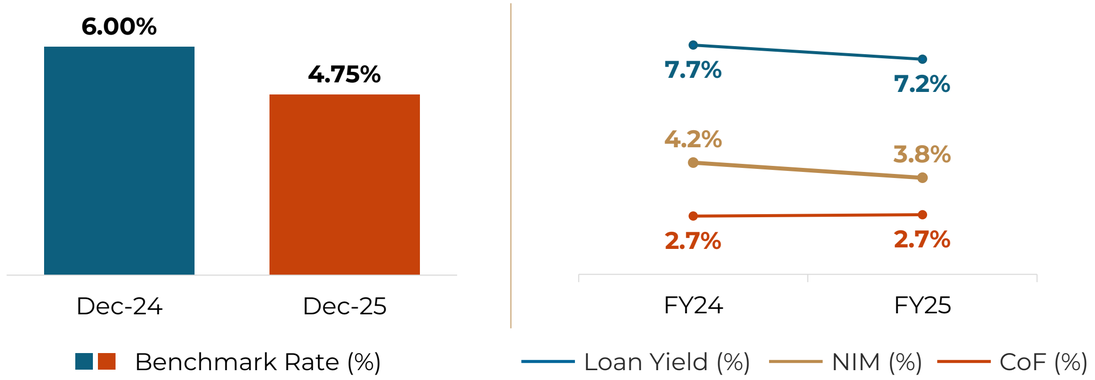
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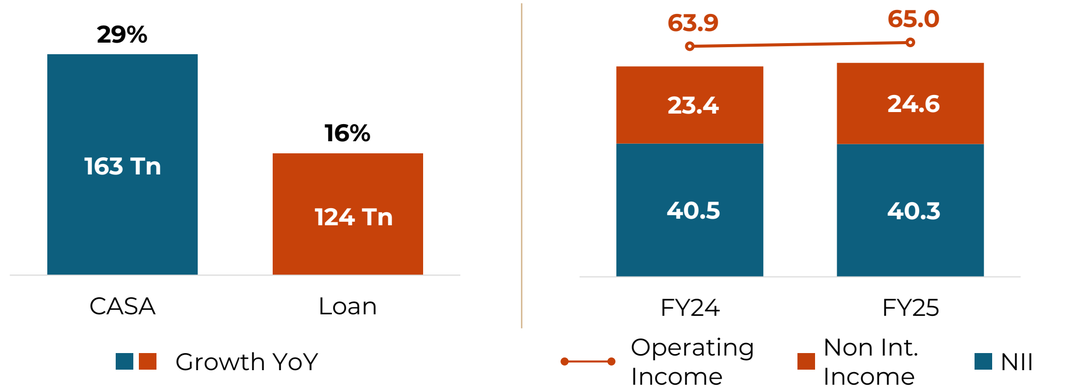
Management Highlights

2025 recap: Funding strength & prudent provisioning amid margin pressure

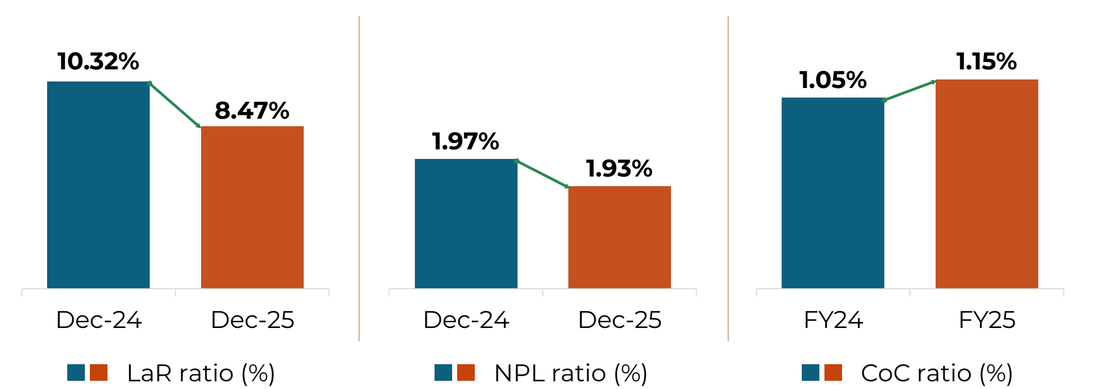
Lower rate environment translated into loan yield and NIM



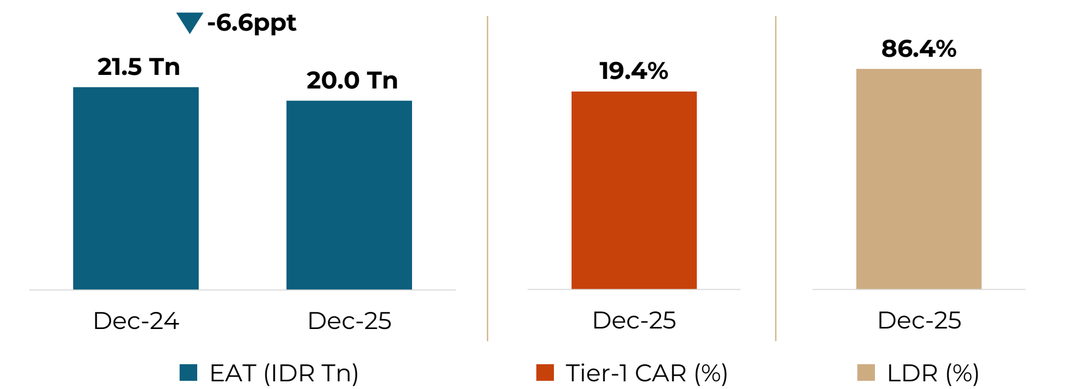
Strong Loan growth, fully funded by CASA, offset NIM pressure



Prudent provisioning policy despite asset quality improvement

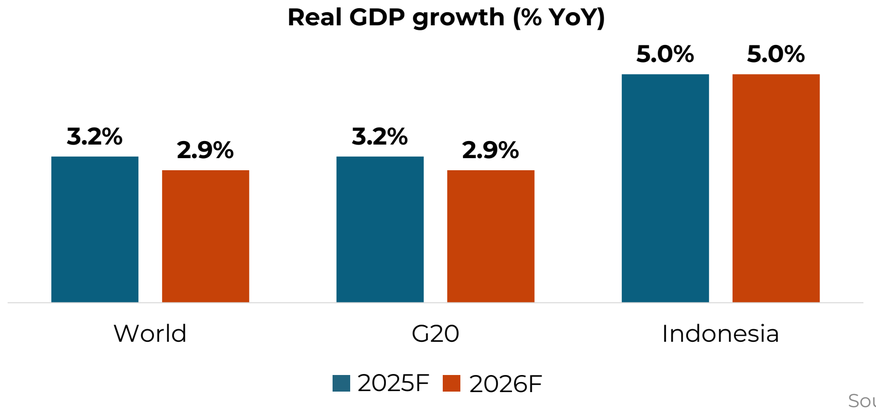


Robust foundation despite 2025 headwind



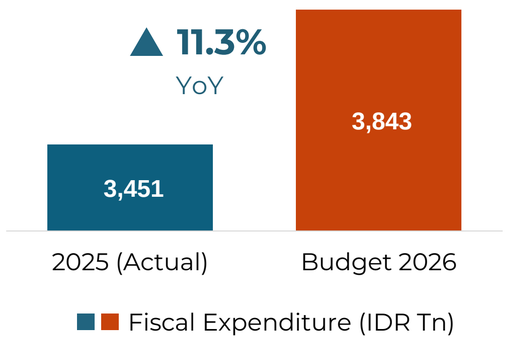
Stable macro outlook with policy support heading into 2026

Indonesia's stable GDP growth outlook remains attractive relative to global peers



Source: OECD

Expansionary fiscal policy to support GDP growth

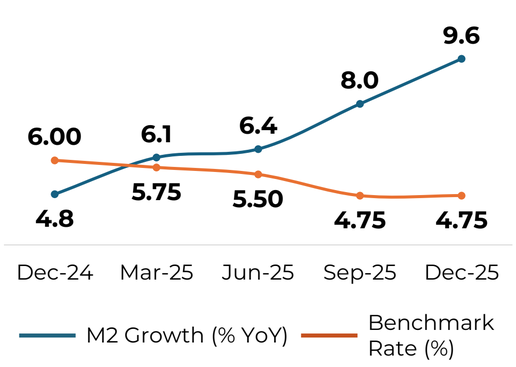


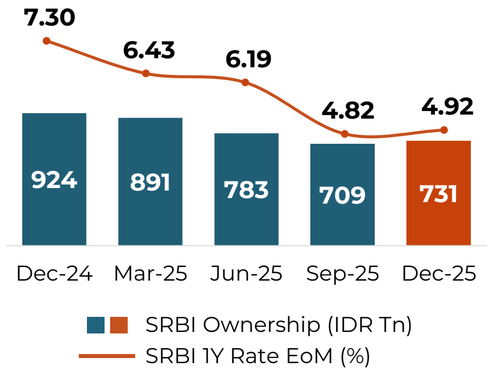
*"The government will **accelerate spending programs early this year** to stimulate the real sector."*

– MoF Purbaya, Tempo (20 Jan 2026)

Source: MoF

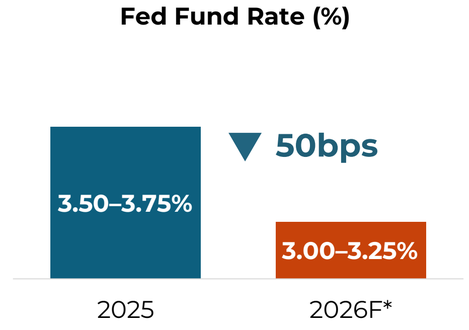
Supportive monetary policy during 2025

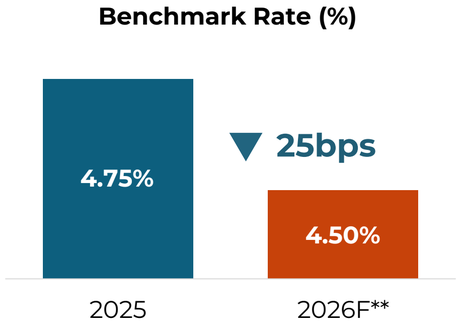




Source: BI

Potentially more moderate rate cuts in 2026





*Market Consensus; **BNI's forecast

Source: The Fed, BI

Growth optimism supported by Government economic priorities

The government's policy stance is focused on maintaining macroeconomic stability

BNI's Forecast	2026F
GDP Growth YoY	5.2%
Inflation	± 3.0%
Exchange Rate	16,600 – 16,700
Fed Fund Rate	3.5 – 3.75%
BI7DRR	4.5 – 4.75%

Government expenditure provides an incremental boost to domestic demand

National Account Plan		
BNI's Forecast	*2025E*	*2026F*
Private Consumption (% YoY)	*5.01%*	*5.13%*
Govt. Expenditure (% YoY)	*2.66%*	*5.63%*
Real Investment (% YoY)	*4.87%*	*5.00%*

Supported by 8 targeted economic priority agendas

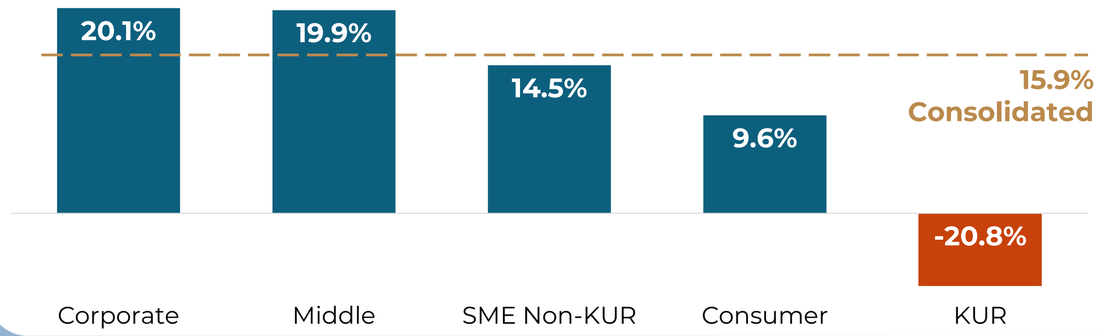
Quality Education	• **IDR 758 Tn** to improve education quality and global competitiveness
National Defense	• **IDR 425 Tn** for defense modernization and strategic industry support
Energy Security	• **IDR 402 Tn** to accelerate renewable energy development
Free Nutritious Meals	• **IDR 268 Tn** to provide nutritious meals for students and pregnant women
Healthcare	• **IDR 244 Tn** to expand access to healthcare services
Food Self-Sufficiency	• **IDR 164 Tn** to support rice and corn self-sufficiency
Economic Empowerment	• Economic empowerment, focusing on village development, MSMEs and cooperatives, supporting over 2.4 million quality jobs
Investment Acceleration	• Investment growth is targeted at ~14% YoY

Source: MoF

Balanced growth supported by diversified exposure and prudent risk management

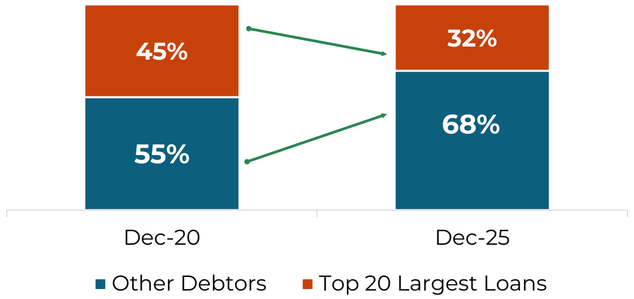
Healthy loan acceleration across key segments

Loan Growth by Segment (YoY)



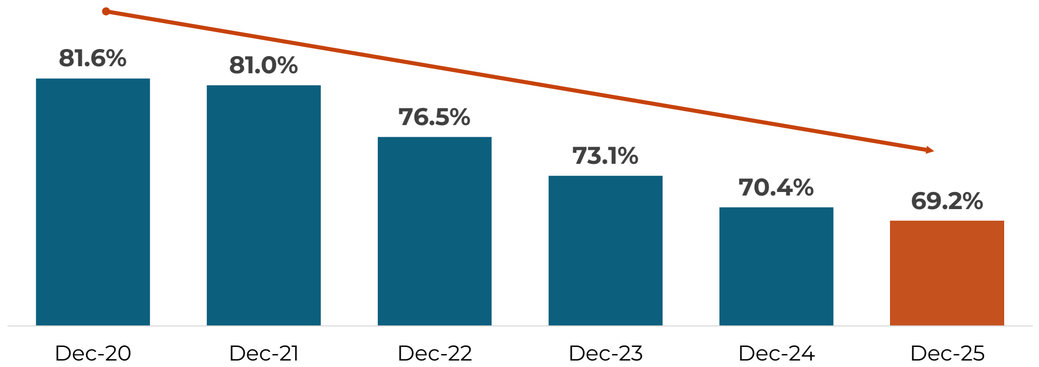
Diversified loan exposure to mitigate concentration risk

Loan Concentration Profile (Bank Only)

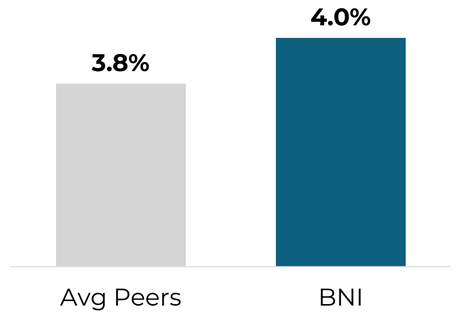


Concentration risk eased with **broad debtor diversification.**

Improvement in loan book RWA density



Supported by sufficient provisioning buffers, above peer levels

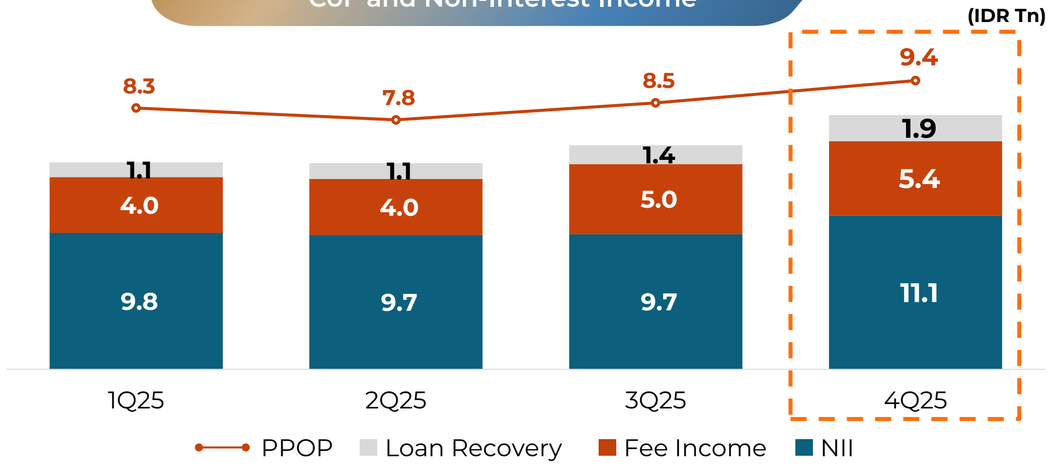


Loan loss reserve to Loan (%) as of Nov-25 (KBMI IV peers) and Dec-25 (BNI)

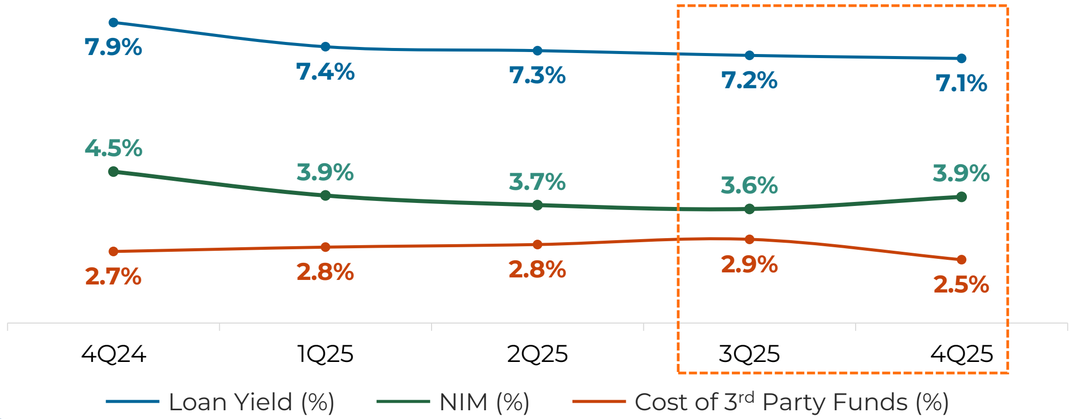
Stage (bank only)	Dec-25 Amount (IDR Tn)	Dec-25 LLR %
Stage 1	792.4	0.5
Stage 2	64.9	23.2
Stage 3	25.8	62.7
All Stage	883.0	4.0

Q4 Performance: leveraging tailwinds and digital strength

PPOP recovery momentum driven by CoF and Non-Interest Income

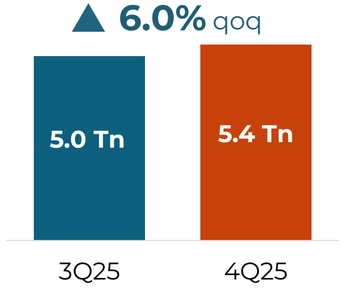


CoF improved by 47 bps QoQ



Digital channel fee income +22% QoQ

Fee-based Income (IDR Tn)



Digital channel transactions recorded solid 22% QoQ and 16% YoY growth

- Bill Payment & PPOB
- E-channel
- Collection, API & Cash pooling
- Retail Bond & Mutual Fund

Strong digital channel with productivity improvements in physical branch network

wondr by BNI | BNI mobile banking

+27% YoY users

+36% YoY transaction frequency

BNIdirect

+25% YoY users

+14% YoY transaction frequency

Branch & Digital Channel Productivity



+36% YoY Avg. daily new accounts per outlet

+27% YoY Avg. daily new accounts by mobile banking apps

FY 2026 Target

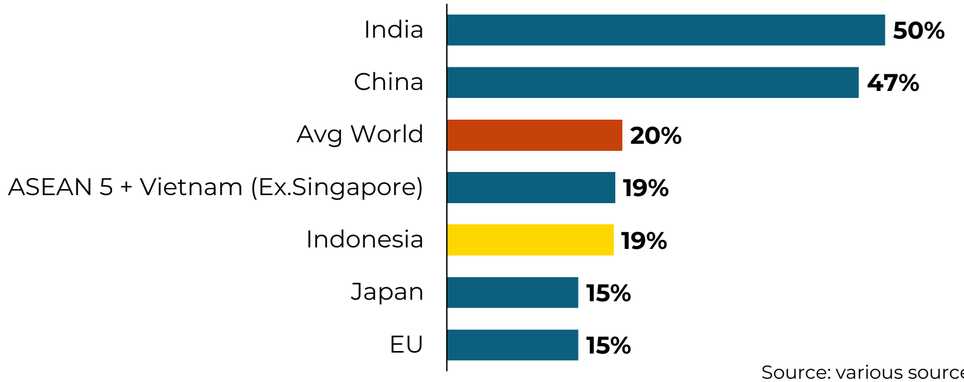
	FY25 Target	FY25 Results	FY26 Target
Loan Growth (% YoY)	**8.0 - 10.0%**	**15.9%**	**8.0 - 10.0%**
Net Interest Margin *bank only*	**± 3.7%**	**3.8%**	**3.5 - 3.8%**
Credit Cost *bank only*	**± 1.0%**	**1.15%**	**1.0 - 1.2%**

Macroeconomic Highlights

Global VUCA continued in 2025 amid the US reciprocal tariff and escalating geopolitics tension

The US reciprocal tariff has been the source of volatility in 2025

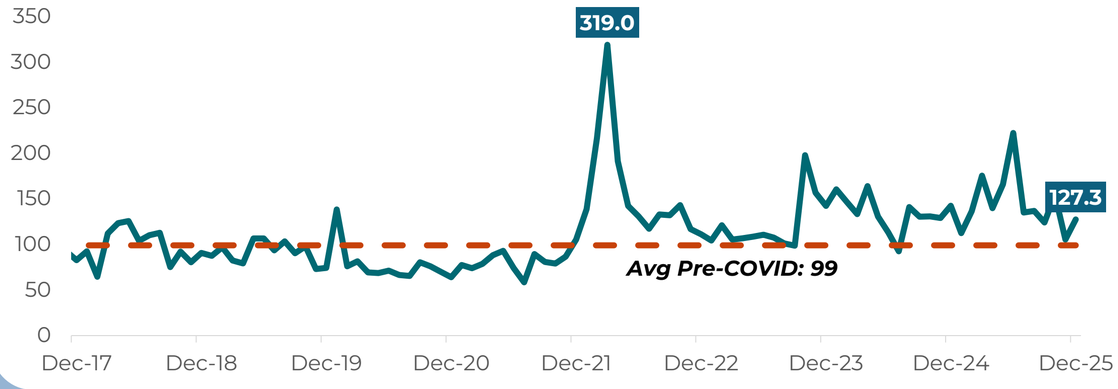
The US Reciprocal Tariff (%)



Source: various sources, BNI OCE

The continuing geopolitical risk in Russia-Ukraine and Middle-East also drove last year's macro risk

Geopolitical Risk Index: Benchmark



Source: CEIC, BNI OCE

The global VUCA brought IMF to forecast global growth to weaken further in 2026

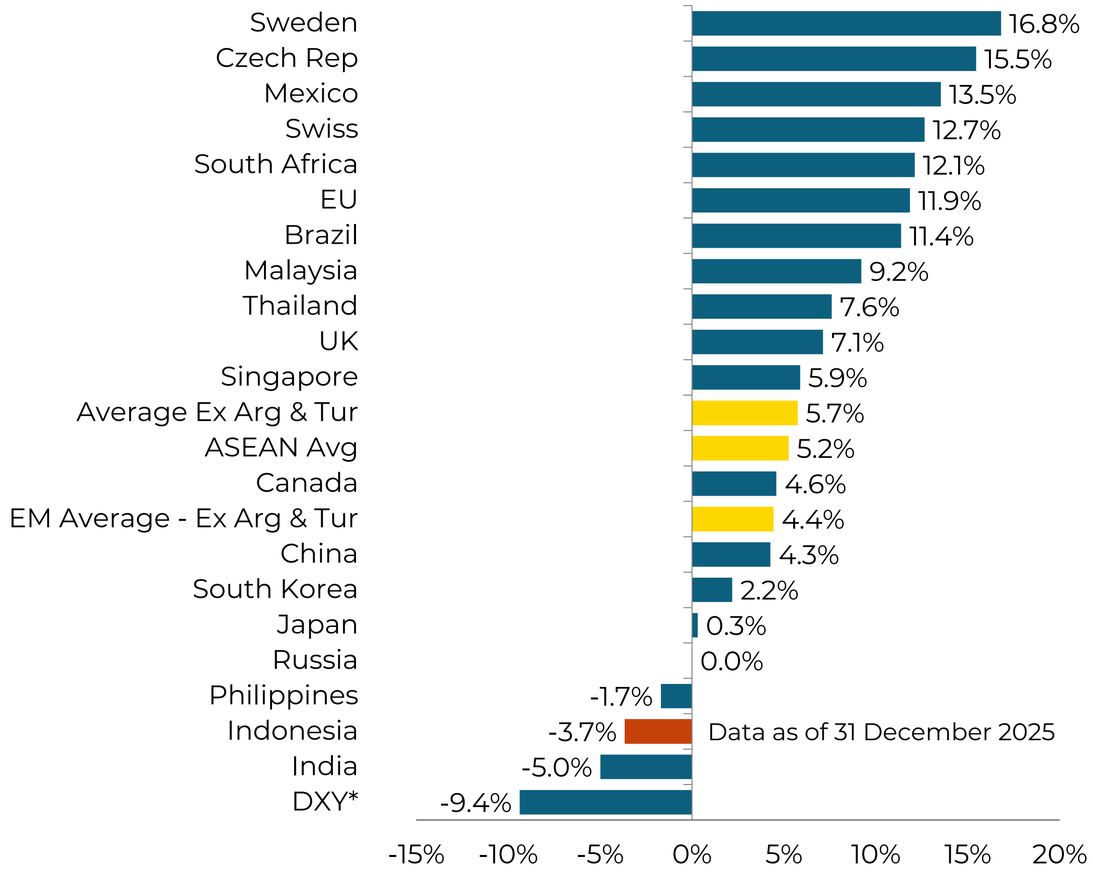
Region and Country	2024A	Oct-2025 IMF WEO Forecast	
GDP Growth %		2025F	2026F
World GDP	**3.3**	**3.2**	**3.1**
Advanced economies	**1.8**	**1.6**	**1.6**
United States	2.8	2.0	2.1
Euro Area	0.9	1.2	1.1
Japan	0.1	1.1	0.6
United Kindom	1.1	1.3	1.3
Emerging Countries	**4.3**	**4.2**	**4.0**
China	5.0	4.8	4.2
India	6.5	6.6	6.2
Russia	4.3	0.6	1.0
ASEAN-5	4.6	4.2	4.1
Indonesia	**5.0**	**4.9**	**4.9**
Malaysia	5.1	4.5	4.0
Philippines	5.7	5.4	5.7
Thailand	2.5	2.0	1.6
Vietnam	7.1	6.5	5.6

Source: IMF, BNI OCE

Rupiah performance has been below peers YtD amid global VUCA

The Rupiah depreciated by -3.7% in FY2025, whereas peers strengthened by 5-6%

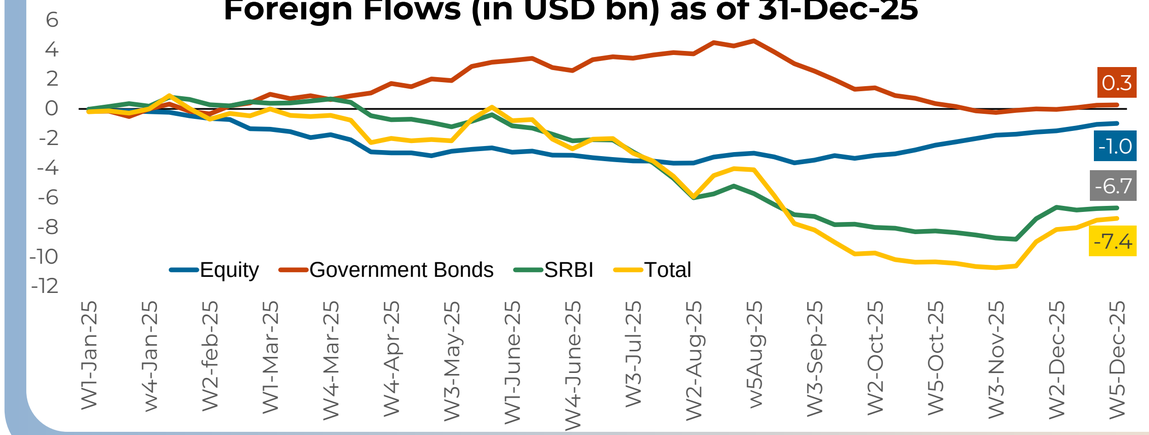
Exchange Rate Performance FY2025



Source: Bloomberg, BNI OCE

Foreign investors registered USD -6.7bn outflow in 2025

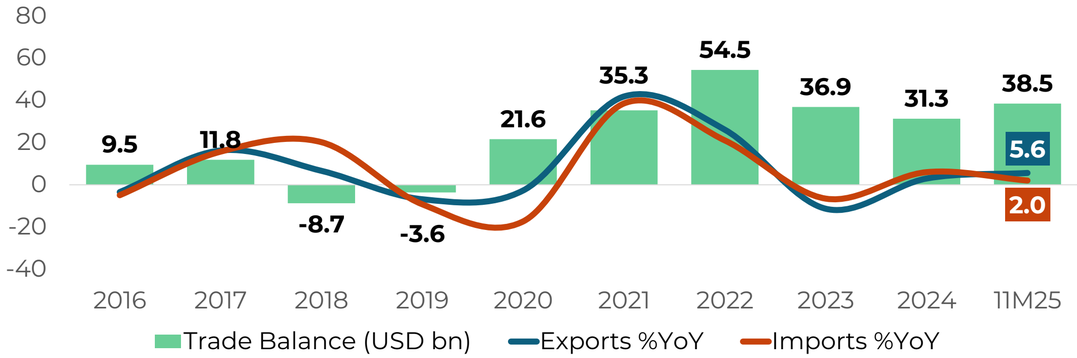
Foreign Flows (in USD bn) as of 31-Dec-25



Source: Bloomberg, BNI OCE

Fortunately, Indonesia's large trade surplus prevented further currency weakening

Indonesia Trade Balance



Source: CEIC, BNI OCE

Indonesian government has been aggressive to support domestic demand amid global VUCA

The government deployed Rp110.7tn stimuluslast year, including the Rp30tn cash handout (BLT)

Stimulus I Jan-Feb 2025	**Rp33.3tn**
Stimulus II Jun-Jul 2025	**Rp24.4tn**
Stimulus III Oct-Dec 2025	**Rp15.6tn**
Stimulus IV Oct-Dec 2025	**Rp37.4tn**
Total Stimulus	**Rp110.7tn (0.5% of GDP)**

Source: MoF, BNI OCE

The timeline detail of the government's stimulus

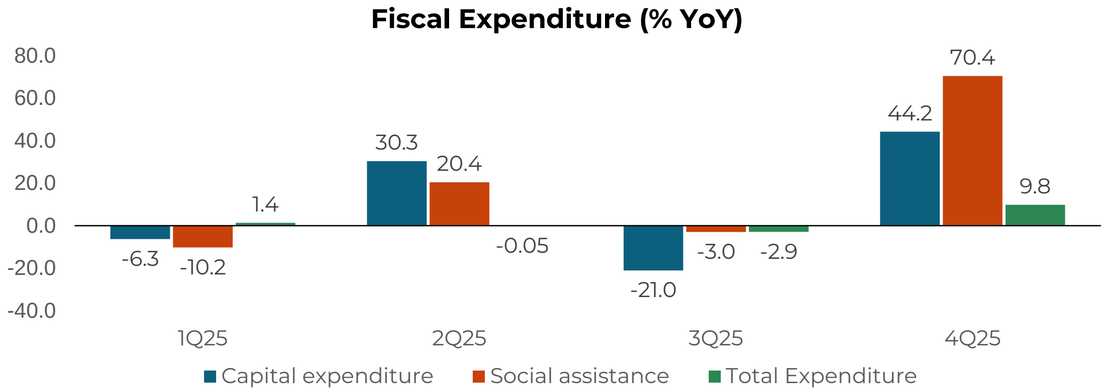
The Government's Stimulus	2025 Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2026
Social Safety Net													
Rice Aid	I	I				II	II			III & IV	III & IV		
Additional Food Aid	I	I				II	II						
Electricity Discount 50%	I	I											
Cash Handout (BLT)										III & IV	III & IV	III & IV	
Wage Subsidy and Individual Tax Incentives													
Personnel income tax (PPh21) borne by the government for labour-intensive sectors workers with max monthly salary of Rp10mn	I	I	I	I	I	I	I	I	I	I	I	I	III & IV
Wage Subsidy for labour-intensive sectors workers with max monthly salary of Rp10mn						II	II						
Personnel income tax (PPh21) borne by the government for workers in tourism										III & IV	III & IV	III & IV	III & IV
Cash for Work Program									III & IV	III & IV	III & IV	III & IV	
Internship for university fresh graduate with allowance at minimum wage										III & IV	III & IV	III & IV	III & IV
BPJS Premium Aid													
50% discount on work-accident insurance (JKK) for labour-intensive sectors workers	I	I	I	I	I	I	I	I	I	I	I	I	III & IV
Aid on work-accident insurance (JKK) and death insurance (JKM) for informal workers in transportation, inc. ojek online/offline										III & IV	III & IV	III & IV	III & IV
Expanding JKK and JKM aid to other informal workers (farmers, fisherman, etc)													III & IV
Additional BPJS service on housing										III & IV	III & IV	III & IV	
Supports to MSME													
Final income tax borne by the government for MSME with annual revenue <Rp500mn	I	I	I	I	I	I	I	I	I	I	I	I	
Final income 0.5% for MSME with annual revenue <4.5bn	Has been applied since 2018, and in effect 7 years since the MSME apply to receive tax incentives												until 2029
Support for automotive and transportation sectors													
VAT borne by the government for EV	I	I	I	I	I	I	I	I	I	I	I	I	
Transportation and toll-road discount						II	II			III & IV	III & IV	III & IV	
Other stimulus													
Deregulation Acceleration (PP28)										III & IV	III & IV	III & IV	III & IV
Urban development program (pilot project in Jakarta)										III & IV	III & IV	III & IV	III & IV

Stimulus I | Stimulus II | Stimulus III & IV

Source: MoF, BNI OCE

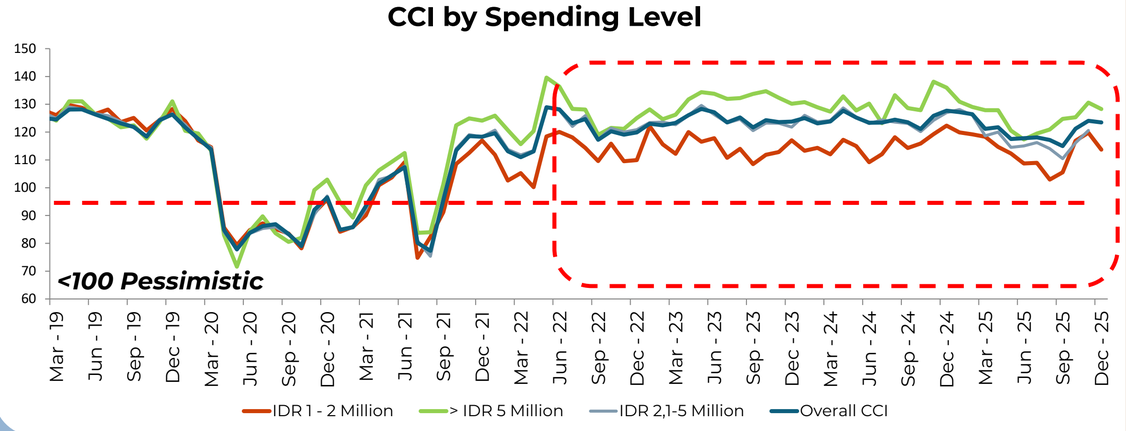
The government aggressive stimulus has supported domestic macro environment, especially in 4Q25

Social spending surged by 70% YoY in 4Q25 amid BLT program, followed by capex which rose by 44%



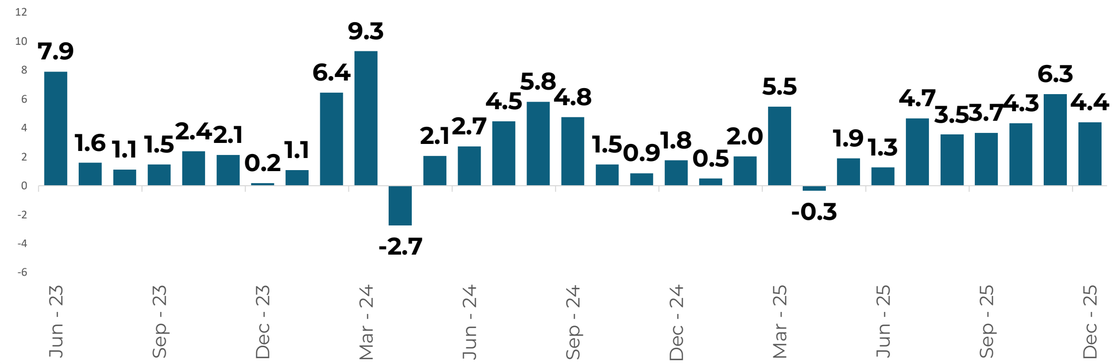
Source: MoF, BNI OCE

The BLT program lifted the consumer confidence of the aspiring middle class



Source: CEIC, BNI OCE

Retail sales also showed a modest improvement in 4Q25



Source: CEIC, BNI OCE

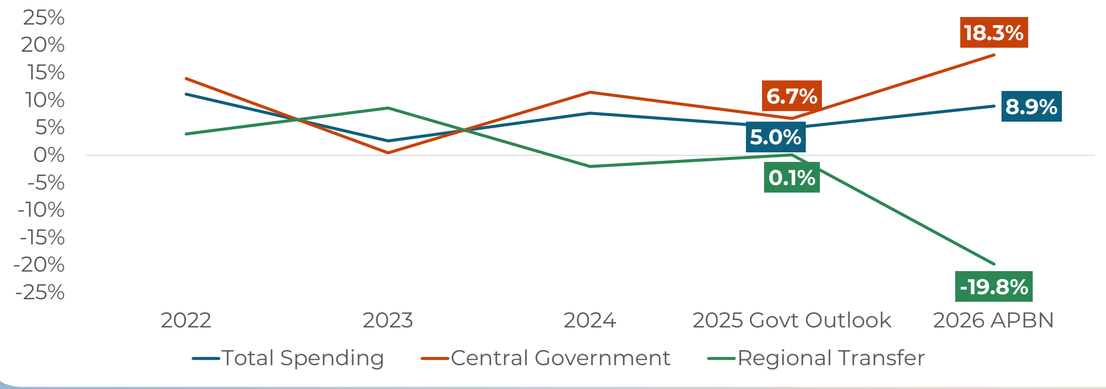
4Q25 investment would likely driven by the government's capex especially on equipment purchase

No	Expenditure	2025 (IDR Tn)	2024 (IDR Tn)	% YoY
1	Land	11.2	18.4	-39.0%
2	Equipment & Machinery	276.7	178.4	55.1%
3	Buildings and Structures	36.2	49.4	-26.7%
4	Roads, Irrigations, and Networks	70.6	92.0	-23.2%
5	BLU & Others	32.8	17.4	88.9%
	Total	427.5	355.5	20.2%

Source: MoF, BNI OCE

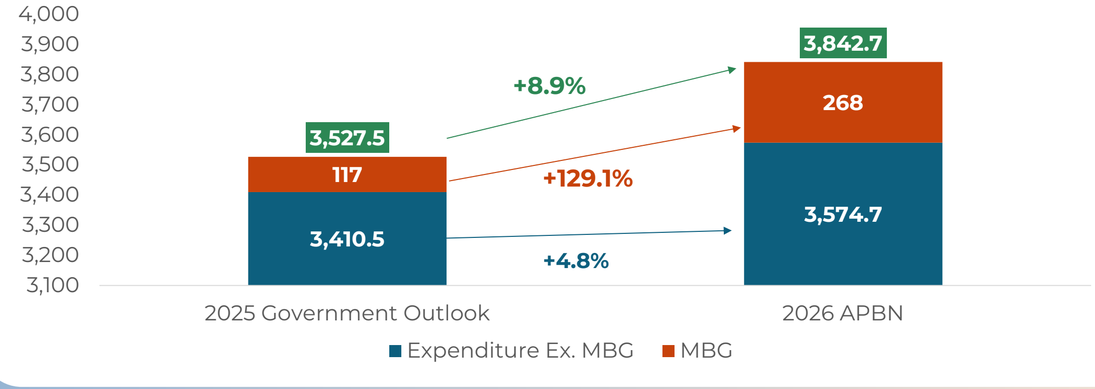
The expansive fiscal policy will continue in 2026

Fiscal spending is targeted to increase by 9% in 2026...



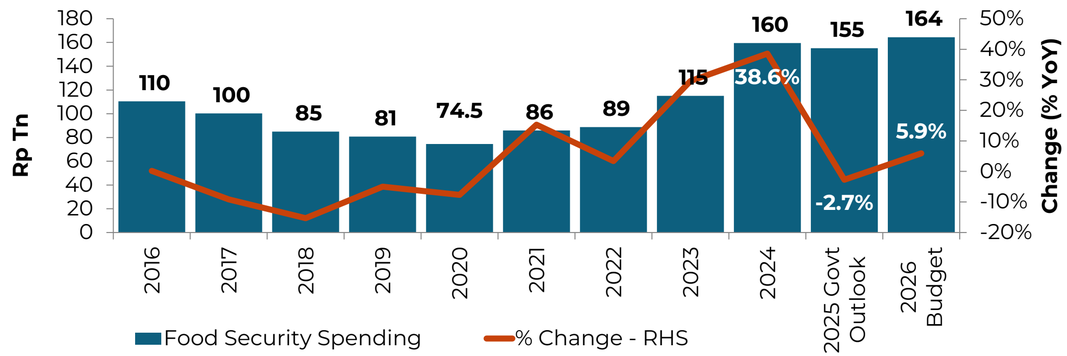
Source: MoF, BNI OCE

...partly driven by the Free Nutritious Meal (MBG) program



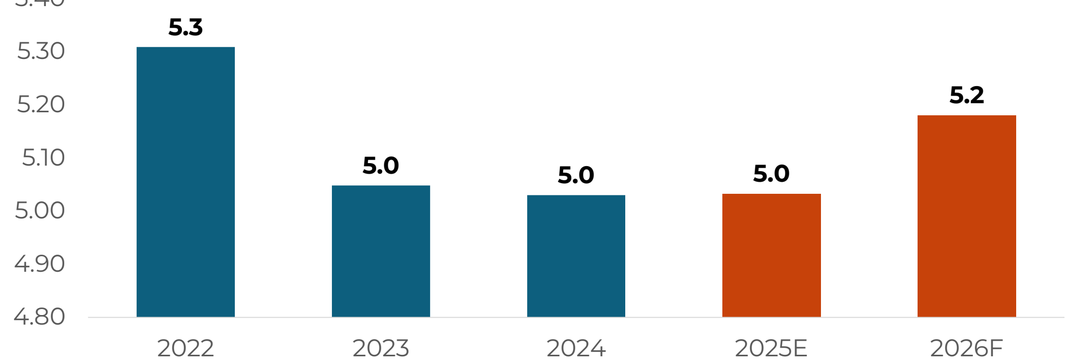
Source: MoF, BNI OCE

Food security budget is increased by 6% in the 2026 State Budget as part of the government's initiative to attain food self-sufficiency



Source: MoF, BNI OCE

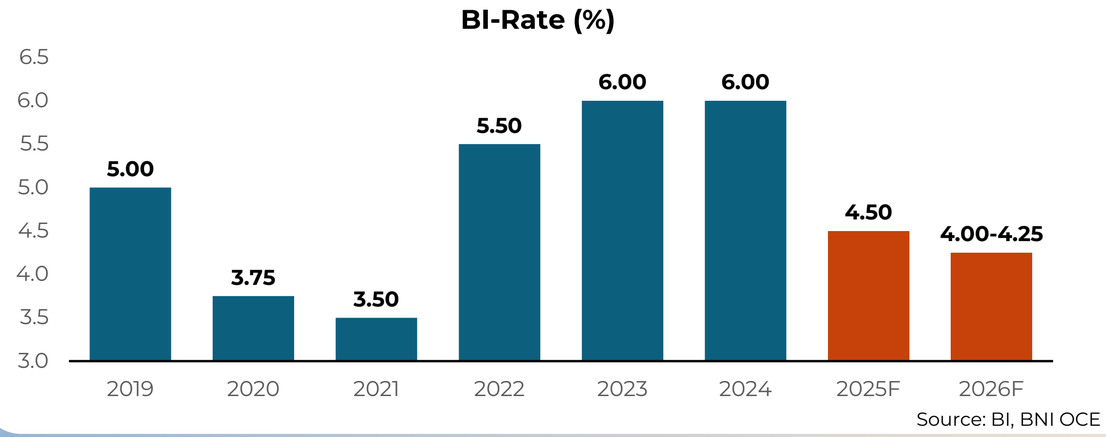
We estimate the pro-growth policies will raise GDP growth to 5.2% in 2026



Source: CEIC, BNI OCE

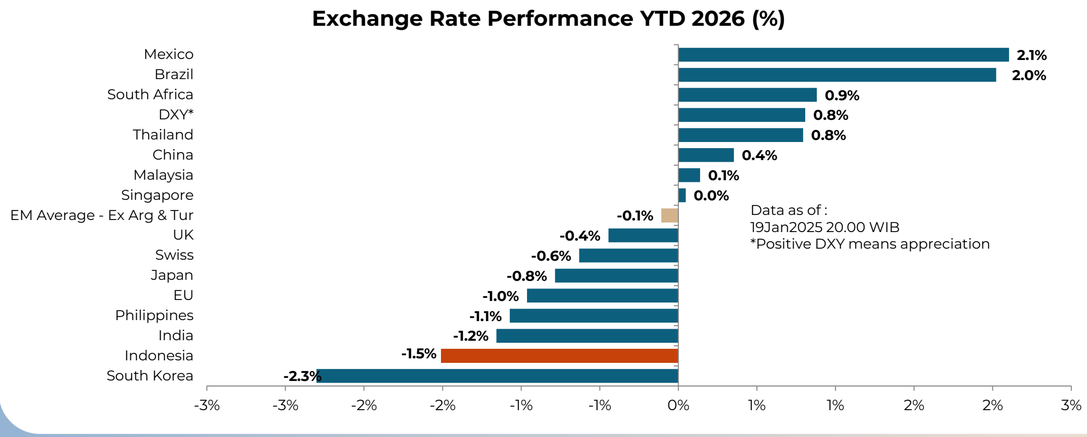
BI would likely focus on the previous monetary transmission as the room for rate cut is projected to be limited amid exchange rate volatility

We expect the room for BI to cut policy rate would be limited at 25bps due to inflation and exchange rate risk



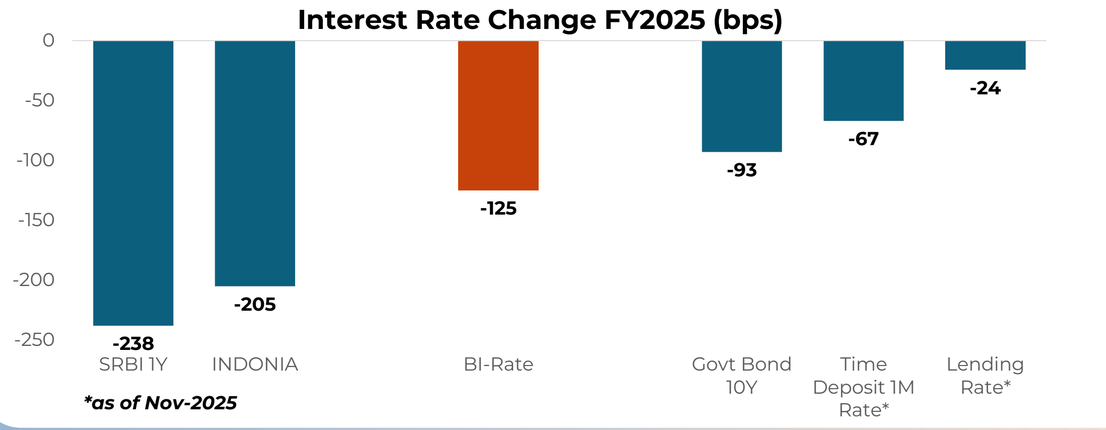
Source: BI, BNI OCE

Rupiah performance was below peers YTD 2026



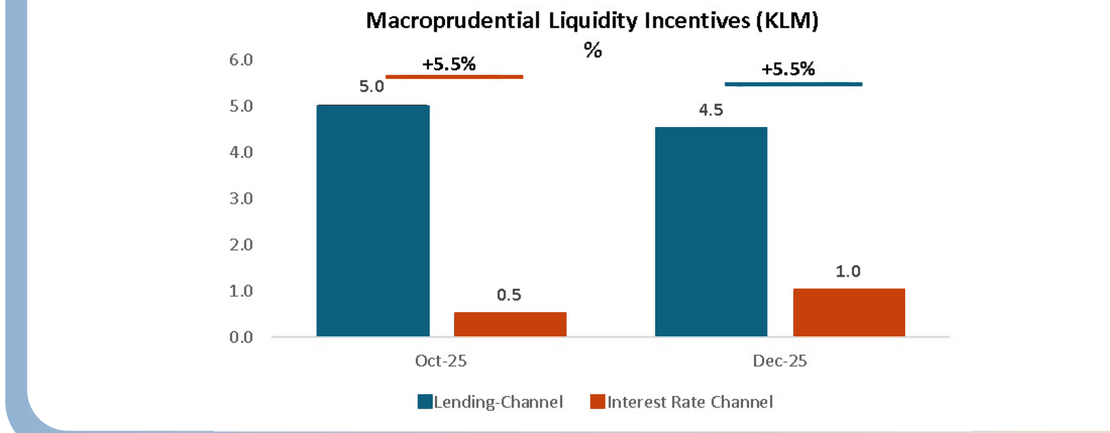
Source: Bloomberg, BNI OCE

Instead, the central bank is expected to focus on last year's rate cut transmission to banking rates



Source: BI, BNI OCE

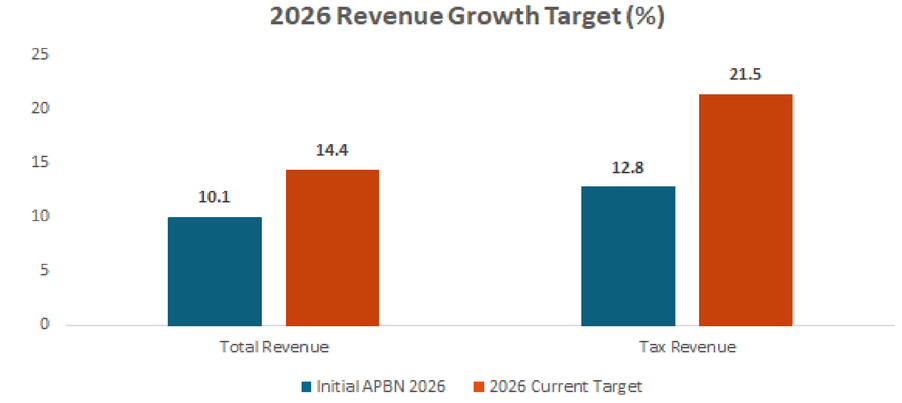
This was partly reflected on the shifting KLM incentive composition where BI put more weight on interest rate channel (transmission)



Source: BI, BNI OCE

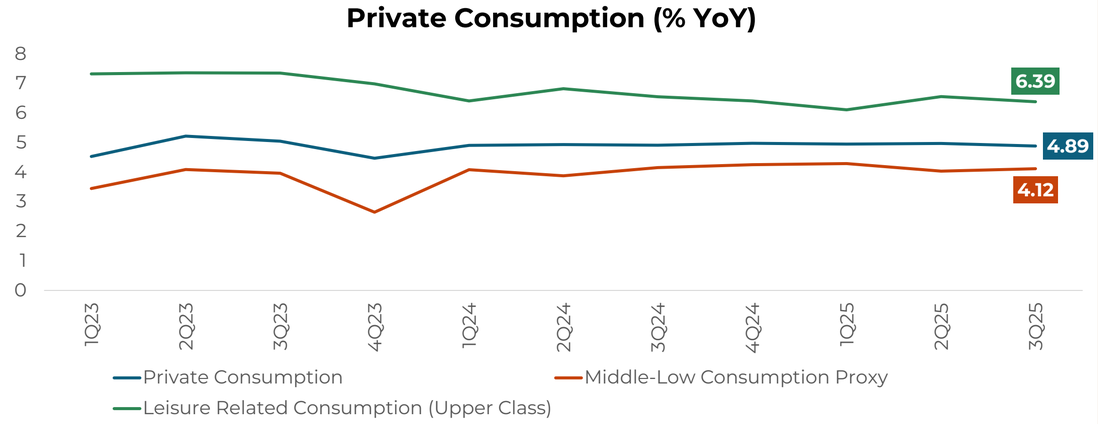
What are the macro risks for 2026?

1.) Potential tax revenue shortfall



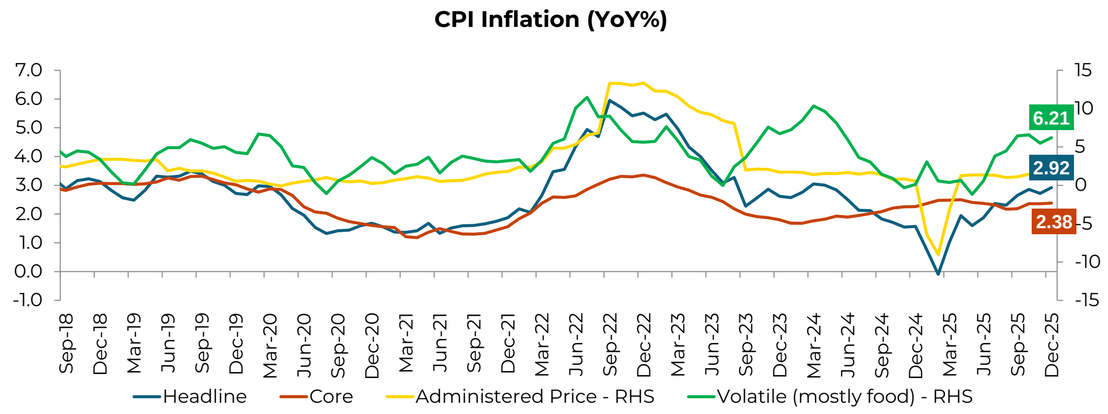
Source: MoF, BNI OCE

2.) Prolonging K-shaped recovery due to growth quality issues



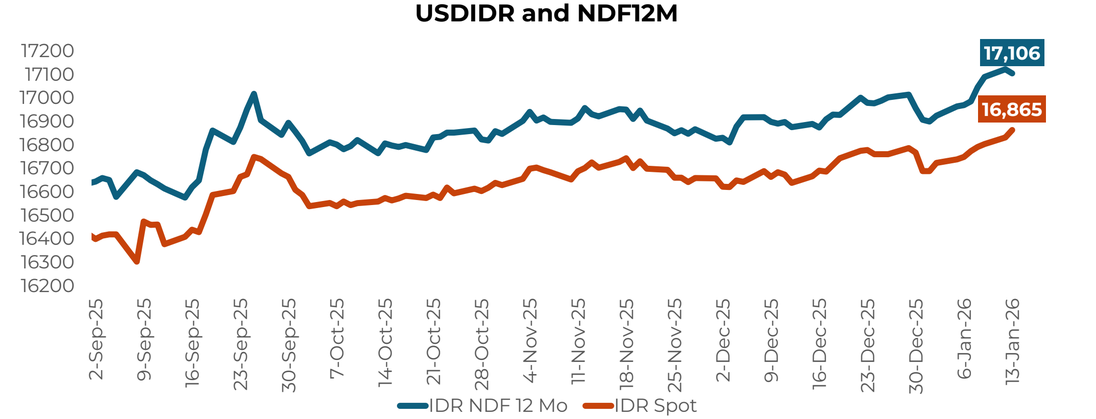
Source: CEIC, BNI OCE

3.) Rising food inflation risk due to supply-side issues



Source: CEIC, BNI OCE

4.) Exchange rate risk due to global volatility



Source: Bloomberg, BNI OCE

Financial Highlights

FY25 Strategy: Solidifying liquidity and asset quality for growth in coming year

	Highlighted Results (IDR Bn)	FY24*	FY25	YoY (%)	4Q24*	1Q25	2Q25	3Q25	4Q25	QoQ (%)
B/S [Consolidated]	Total Assets	1,130,129	1,362,055	**20.5**	1,130,129	1,146,583	1,201,653	1,269,486	1,362,055	**7.3**
	Loan	775,872	899,531	**15.9**	775,872	765,469	778,681	812,195	899,531	**10.8**
	Third Party Funds	805,511	1,040,834	**29.2**	805,511	819,580	899,865	934,326	1,040,834	**11.4**
	CASA	563,278	725,959	**28.9**	563,278	577,807	647,554	613,383	725,959	**18.4**
	Current Account	305,734	439,499	**43.8**	305,734	319,983	381,639	344,455	439,499	**27.6**
	Savings Account	257,544	286,460	**11.2**	257,544	257,824	265,915	268,928	286,460	**6.5**
	Time Deposit	242,233	314,875	**30.0**	242,233	241,774	252,311	320,943	314,875	**-1.9**
P&L [Consolidated]	Net Interest Income	40,480	40,333	**-0.4**	11,042	9,834	9,681	9,737	11,080	**13.8**
	Interest Income	66,583	69,394	**4.2**	17,747	16,713	16,901	17,553	18,227	**3.8**
	Interest Expense	(26,103)	(29,061)	**11.3**	(6,705)	(6,879)	(7,220)	(7,815)	(7,147)	**-8.5**
	Non Interest Income	23,415	24,643	**5.2**	7,034	5,217	5,390	6,645	7,391	**11.2**
	OPEX	(29,112)	(30,856)	**6.0**	(8,554)	(6,740)	(7,225)	(7,867)	(9,025)	**14.7**
	PPOP	34,783	34,120	**-1.9**	9,522	8,312	7,846	8,515	9,447	**10.9**
	Provisioning Charges	(8,211)	(9,724)	**18.4**	(2,882)	(1,760)	(2,027)	(2,333)	(3,604)	**54.4**
	Net Profit	21,464	20,041	**-6.6**	5,115	5,380	4,714	5,021	4,926	**-1.9**

*FY24 & 4Q24 results have been restated following the implementation of IFRS 17, impacting line items Total Assets, Non Interest Income, OPEX, and PPOP

Strong foundation: 86.4% LDR | 20.7% CAR | solid LCR & NSFR

Highlighted Results (%)		FY24	FY25	YoY (%)	4Q24	1Q25	2Q25	3Q25	4Q25	QoQ (%)
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	69.9	69.7	**-0.2**	69.9	70.5	72.0	65.6	69.7	**4.1**
	CoF (Third Party Funds)	2.69	2.73	**0.04**	2.65	2.75	2.81	2.93	2.46	**-0.47**
	NIM	4.2	3.8	**-0.4**	4.5	3.9	3.7	3.6	3.9	**0.3**
	ROAE*	14.2	12.7	**-1.5**	12.9	13.3	12.3	12.5	12.5	**0.0**
	Pre-tax ROAA	2.5	2.1	**-0.4**	2.4	2.4	2.1	2.1	2.0	**-0.1**
	CIR	44.6	46.5	**1.9**	46.6	43.8	47.1	47.3	47.4	**0.1**
Asset Quality [Bank Only]	LAR	10.3	8.5	**-1.8**	10.3	10.9	11.0	10.4	8.5	**-1.9**
	NPL (Gross)	2.0	1.9	**-0.1**	2.0	2.0	1.9	2.0	1.9	**-0.1**
	Credit Cost	1.1	1.2	**0.1**	1.5	0.9	1.0	1.1	1.5	**0.4**
	LAR Coverage Ratio	48.8	46.9	**-1.9**	48.8	47.3	43.1	41.9	46.9	**5.0**
	NPL Coverage Ratio	255.8	205.5	**-50.3**	255.8	263.1	243.4	222.7	205.5	**-17.2**
Liquidity [Bank Only]	LDR	96.1	86.4	**-9.7**	96.1	93.1	86.2	86.9	86.4	**-0.5**
	LCR	155.9	160.5	**4.6**	155.9	150.9	144.2	167.4	160.5	**-6.9**
	NSFR	132.5	141.9	**9.4**	132.5	137.8	143.0	142.1	141.9	**-0.2**
Capital [Bank Only]	Tier-1 CAR	20.0	19.4	**-0.6**	20.0	20.9	19.7	19.8	19.4	**-0.4**
	Total CAR	21.4	20.7	**-0.7**	21.4	22.3	21.1	21.1	20.7	**-0.4**

*ROAE with average total equity as denominator ; 14.0% in FY25 if the denominator is Tier 1 Capital as reported to OJK

A Balance Sheet positioned for growth and lower costs

Consolidated Balance Sheet (IDR Bn)	Dec-24*	Mar-25	Jun-25	Sep-25	Dec-25	Growth - % QoQ	Growth - % YoY
Total Assets	**1,130,129**	**1,146,583**	**1,201,653**	**1,269,486**	1,362,055	7.3	20.5
Placement with other banks & BI	17,076	26,516	69,744	33,018	33,780	2.3	97.8
Current Account with Bank Indonesia	51,669	43,169	35,942	92,683	79,989	-13.7	54.8
Marketable Securities [market value]	48,534	51,968	52,412	58,959	63,017	6.9	29.8
Government Bonds [market value]	132,072	134,026	135,127	142,235	163,513	15.0	23.8
Loans (gross)	**775,872**	**765,469**	**778,681**	**812,195**	**899,531**	10.8	15.9
Third Party Funds	**805,511**	**819,580**	**899,865**	**934,326**	**1,040,834**	11.4	29.2
CASA	**563,278**	**577,807**	**647,554**	**613,383**	**725,959**	18.4	28.9
• Current Account	305,734	319,983	381,639	344,455	439,499	27.6	43.8
• Saving Account	257,544	257,824	265,915	268,928	286,460	6.5	11.2
Time Deposits	**242,233**	**241,774**	**252,311**	**320,943**	**314,875**	-1.9	30.0
Deposits from other Banks	18,548	14,007	11,456	14,741	11,563	-21.6	-37.7
Marketable Securities Issued	30,674	31,435	26,964	32,569	32,593	0.1	6.3
Borrowings	42,931	38,846	39,436	42,088	39,040	-7.2	-9.1
Shareholders' Equity	166,548	173,014	165,188	171,610	176,339	2.8	5.9

*Dec-24 results have been restated following the implementation of IFRS 17, impacting line items Total Assets and Shareholders' Equity

FY25 Results: Profit impacted by lower rates & prudent overlays

Consolidated Profit & Loss (IDR Bn)	FY24*	FY25	YoY (%)	4Q24*	1Q25	2Q25	3Q25	4Q25	QoQ (%)
Interest Income	66,583	69,394	**4.2**	17,747	16,713	16,901	17,553	18,227	**3.8**
Interest Expense	(26,103)	(29,061)	**11.3**	(6,705)	(6,879)	(7,220)	(7,815)	(7,147)	**-8.5**
Net Interest Income	**40,480**	**40,333**	**-0.4**	**11,042**	**9,834**	**9,681**	**9,737**	**11,080**	**13.8**
Insurance & Investment Income – Net	766	743	**-3.0**	256	137	206	238	162	**-32.0**
Fee-based Income	16,624	18,461	**11.1**	4,622	4,014	4,046	5,049	5,352	**6.0**
Recovery	6,025	5,439	**-9.7**	2,157	1,067	1,137	1,358	1,877	**38.2**
Non Interest Income	**23,415**	**24,643**	**5.2**	**7,034**	**5,217**	**5,390**	**6,645**	**7,391**	**11.2**
Operating Income	**63,896**	**64,976**	**1.7**	**18,076**	**15,051**	**15,071**	**16,383**	**18,471**	**12.7**
Operating Expense	(29,112)	(30,856)	**6.0**	(8,554)	(6,740)	(7,225)	(7,867)	(9,025)	**14.7**
Pre-Provision Income (PPOP)	**34,783**	**34,120**	**-1.9**	**9,522**	**8,312**	**7,846**	**8,515**	**9,447**	**10.9**
Provisioning Charges	(8,211)	(9,724)	**18.4**	(2,822)	(1,760)	(2,027)	(2,333)	(3,604)	**54.4**
Net Income before Tax	**26,569**	**24,397**	**-8.2**	**6,706**	**6,519**	**5,798**	**6,122**	**5,959**	**-2.7**
Net Income	**21,464**	**20,041**	**-6.6**	**5,155**	**5,380**	**4,714**	**5,021**	**4,926**	**-1.9**

*FY24 & 4Q24 results have been restated following the implementation of IFRS 17, impacting line items Insurance & Investment Income – Net, Fee-based Income, Non Interest Income, Operating Expense, and PPOP

Strategic Loan growth with risk discipline

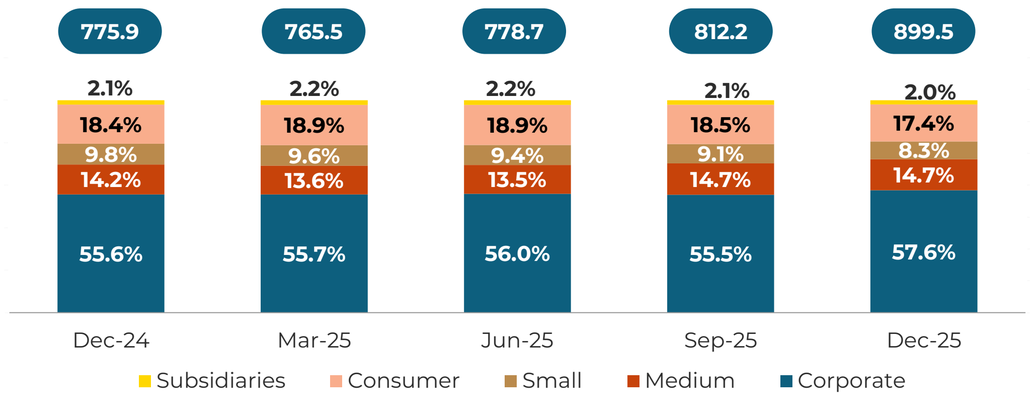
(IDR Tn)

	Segment	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Growth - % QoQ	Growth - % YoY
Business Banking	**Corporate**	**431.4**	**426.0**	**435.8**	**450.7**	**518.2**	**15.0**	**20.1**
	Corp. Private & Institutions	317.6	309.7	314.6	327.7	336.3	2.6	5.9
	Corporate SOE	113.8	116.3	121.2	122.9	181.9	48.0	59.9
	Middle	**109.9**	**103.9**	**105.4**	**119.7**	**131.8**	**10.1**	**19.9**
	Enterprise	58.1	55.0	54.3	64.8	73.7	13.7	26.9
	Commercial	51.8	48.9	51.1	54.9	58.1	5.8	12.1
	Small	**75.8**	**73.7**	**73.2**	**74.2**	**75.1**	**1.2**	**-0.9**
	Govt Subs Loan (KUR)	33.2	30.7	28.8	27.8	26.3	-5.6	-20.8
	SME Non-KUR	42.6	43.0	44.4	46.3	48.8	5.3	14.5
	Subtotal	**617.1**	**603.6**	**614.5**	**644.6**	**725.1**	**12.5**	**17.5**
Consumer	**Mortgage**	66.5	67.6	68.4	69.8	72.7	4.1	9.3
	Personal Loan	58.0	59.3	60.1	61.4	63.5	3.4	9.6
	Credit Card	15.0	14.9	15.4	16.0	16.3	2.4	8.9
	Others	3.1	3.1	3.1	3.1	3.6	19.1	19.2
	Subtotal	**142.5**	**144.9**	**147.0**	**150.2**	**156.2**	**4.0**	**9.6**
Subsidiaries		16.2	16.9	17.2	17.4	18.3	5.1	12.7
Total Consolidated		**775.9**	**765.5**	**778.7**	**812.2**	**899.5**	**10.8**	**15.9**
Working Capital		451.8	437.2	442.9	462.8	474.0	**2.4**	**4.9**
Investment Loan		177.1	178.6	184.5	194.8	265.1	**36.1**	**49.7**

Loan Yield by Segment (%) – Bank Only

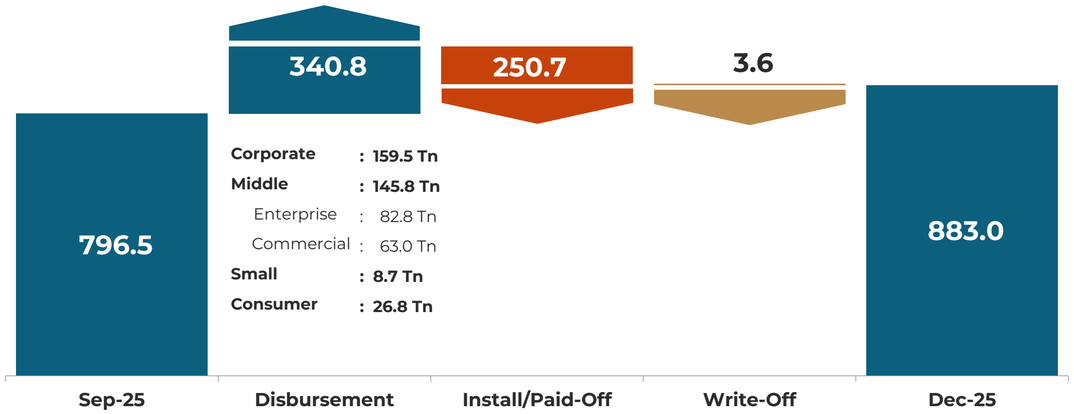
Segment	4Q24	1Q25	2Q25	3Q25	4Q25	FY24	FY25
Blended Loan	**7.9**	**7.4**	**7.3**	**7.2**	**7.1**	**7.7**	**7.2**
Corporate	7.0	6.5	6.5	6.4	6.2	**6.8**	**6.4**
Middle	7.5	8.2	7.9	7.7	7.6	**7.7**	**7.8**
Small	11.7	9.4	9.0	8.6	10.3	**10.2**	**9.3**
Consumer	9.1	8.4	8.2	8.3	8.2	**8.6**	**8.2**
IDR Yield	**8.5**	**7.8**	**7.7**	**7.5**	**7.5**	**8.1**	**7.6**
FX Yield	**6.0**	**5.8**	**5.8**	**5.7**	**5.7**	**6.1**	**5.7**

Loan Composition (IDR Tn)

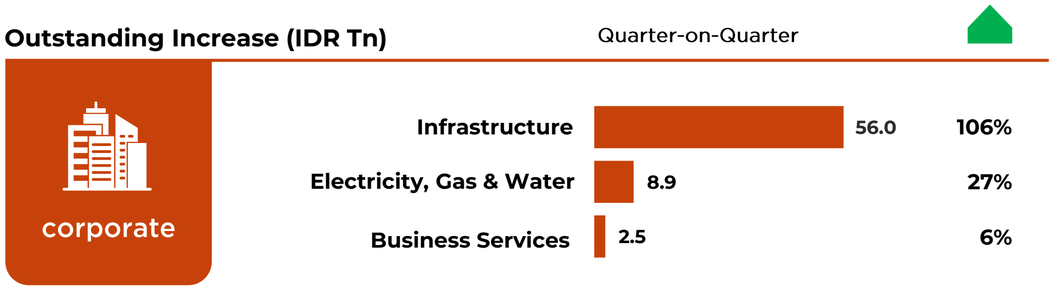


Rp 340.8 trillion loan disbursed in 4Q25, driven by top tier clients

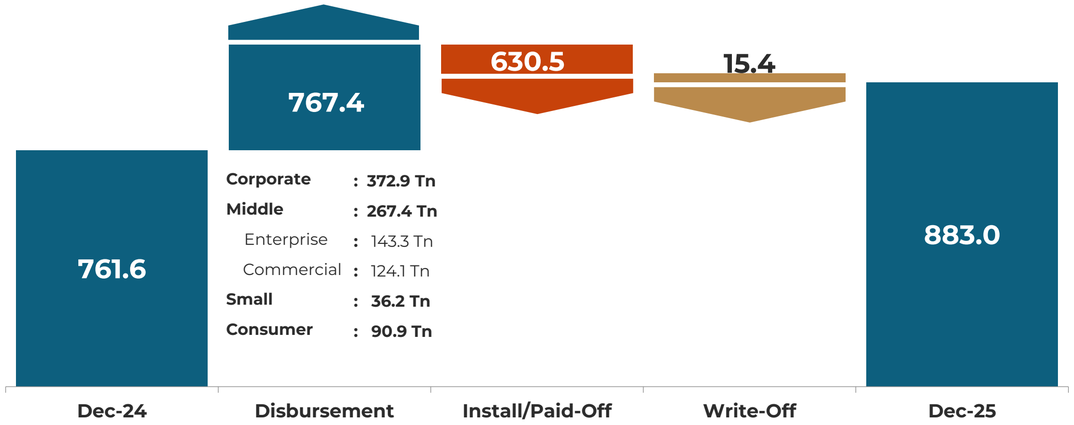
QoQ Loan movement (IDR Tn) – bank only



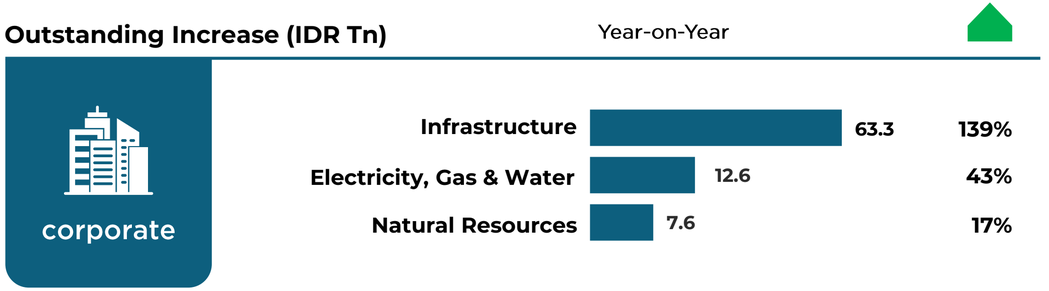
Top 3 industries contributing to QoQ Loan growth in Dec-25



YoY Loan movement (IDR Tn) – bank only



Top 3 industries contributing to YoY Loan growth in Dec-25



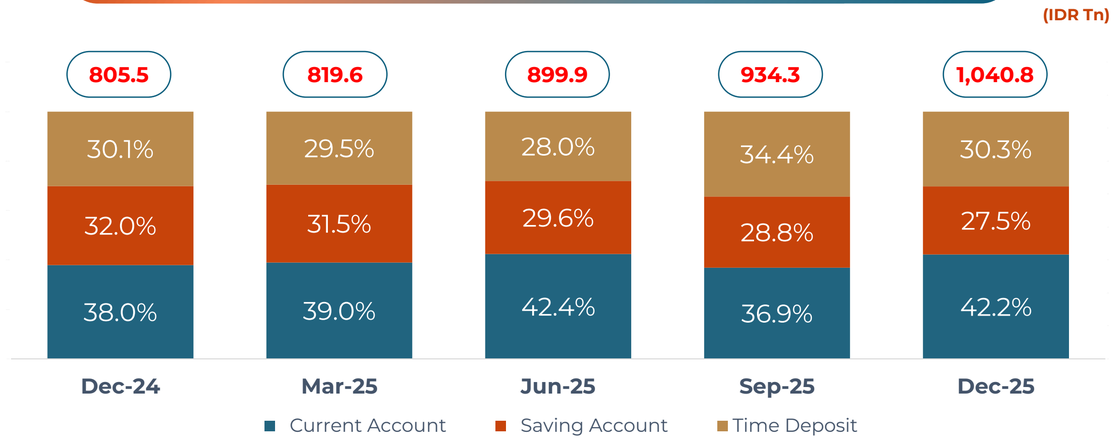
Funding resilience in a competitive market dynamic

CASA +28.9% YoY

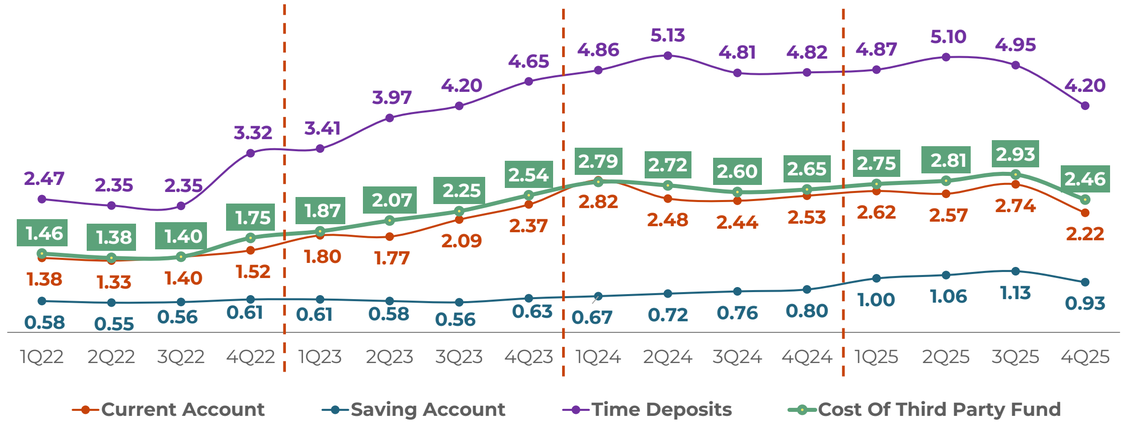
(IDR Tn)

Segment	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Growth - %	
						QoQ	YoY
CASA	**563.3**	**577.8**	**647.6**	**613.4**	**726.0**	**18.4**	**28.9**
Current Account	305.7	320.0	381.6	344.5	439.5	27.6	43.8
Saving Account	257.5	257.8	265.9	268.9	286.5	6.5	11.2
Time Deposit	**242.2**	**241.8**	**252.3**	**320.9**	**314.9**	**-1.9**	**30.0**
Third Party Funds	**805.5**	**819.6**	**899.9**	**934.3**	**1,040.8**	**11.4**	**29.2**
CASA Ratio	**69.9%**	**70.5%**	**72.0%**	**65.6%**	**69.7%**	**4.1**	**-0.2**

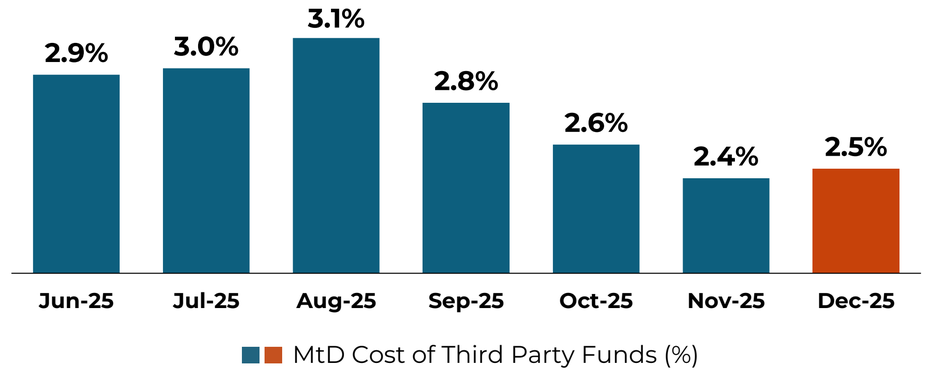
Third Party Funds Composition



Cost of Third-Party Funds (%) – Bank Only



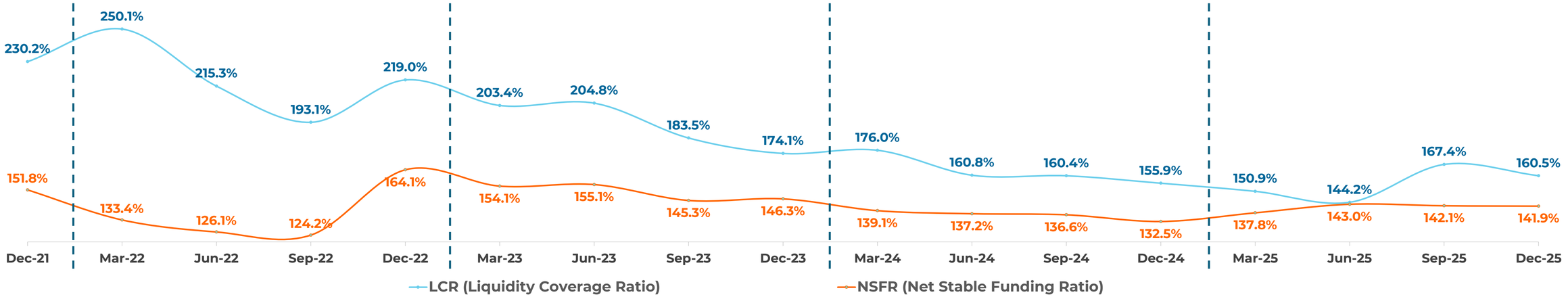
MtD Cost of Third-Party Funds (%) – Bank Only



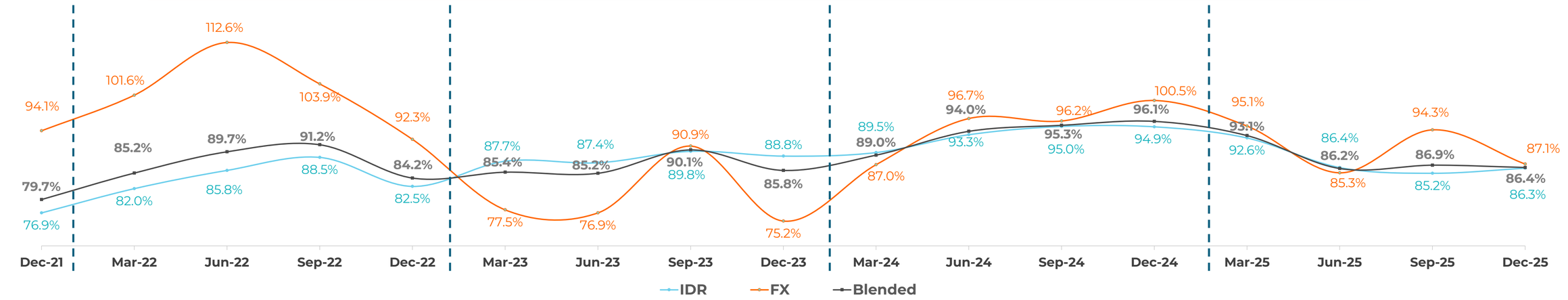
BNI is licensed and supervised by The Financial Service Authority (OJK) & Bank Indonesia (BI)

LCR and NSFR well above regulatory requirement (bank only)

Short-Term obligations have been well covered..... .... as well as for supporting long-term assets



LDR is also manageable, well within regulatory framework



Fee-based Income breakdown

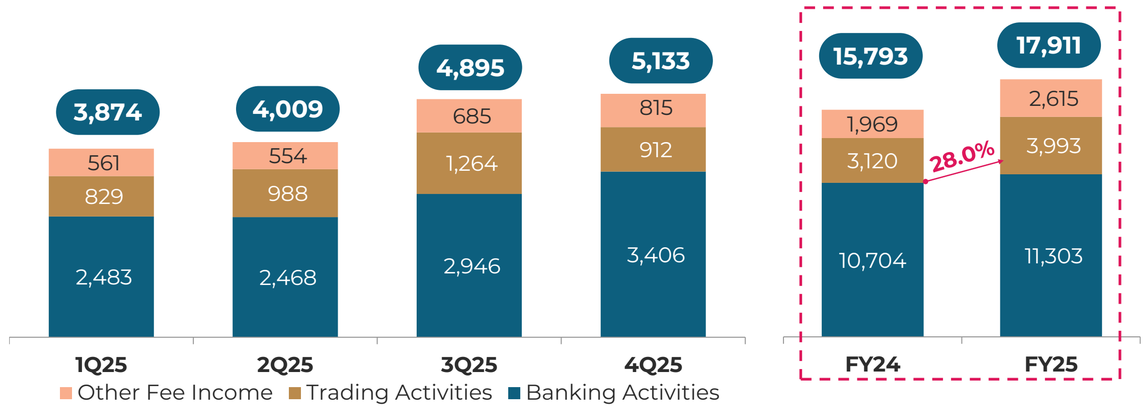
Breakdown of Non-Interest Income

(IDR Bn)

Fee-based Income	FY24	FY25	YoY %	1Q25	2Q25	3Q25	4Q25	QoQ %
Consumer Banking	**7,175**	**8,188**	**14.1**	**1,845**	**1,837**	**2,133**	**2,373**	**11.2**
Account Maintenance	2,222	2,422	9.0	534	559	678	651	-4.0
ATM & e-Channel	1,549	1,754	13.3	401	405	439	509	15.8
Debit Card Maintenance	510	534	4.5	122	135	138	139	0.8
PPOB & Bill payment	389	405	4.2	85	98	100	123	22.4
Remittance	287	275	-4.3	72	62	67	73	8.6
Card Business, Bancass, etc	2,218	2,798	26.2	631	579	711	878	23.5
Business Banking	**8,618**	**9,723**	**12.8**	**2,029**	**2,172**	**2,761**	**2,761**	**0.0**
Trade Finance	1,110	728	-34.4	216	149	159	203	28.3
Marketable securities	1,859	2,955	58.9	594	747	949	665	-29.9
FX Trading, Revaluation & Derivatives	1,261	1,039	-17.6	235	241	315	247	-21.5
Pension Fund	227	247	8.8	57	62	64	64	0.6
Syndication	1,005	1,265	25.9	174	128	361	601	66.6
Share Investment, Custody, Coop Fee, Etc	3,156	3,491	10.6	751	845	915	980	7.1
Total Fee-based Income (Bank Only)	**15,793**	**17,911**	**13.4**	**3,874**	**4,009**	**4,895**	**5,133**	**4.9**
Other Subsidiaries	831	550	-33.8	140	37	154	219	41.8
Total Fee-based Income (Consolidated)	**16,624**	**18,461**	**11.1**	**4,014**	**4,046**	**5,049**	**5,352**	**6.0**

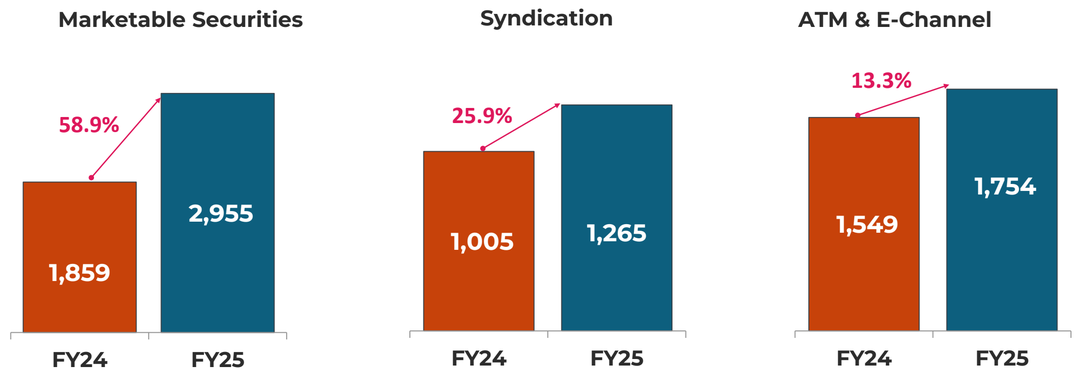
Solid growth in Trading Activities Fee supported by favorable rate environment

(IDR Bn)
Bank-only



Key Fee Income growth contributors

(IDR Bn)
Bank-only



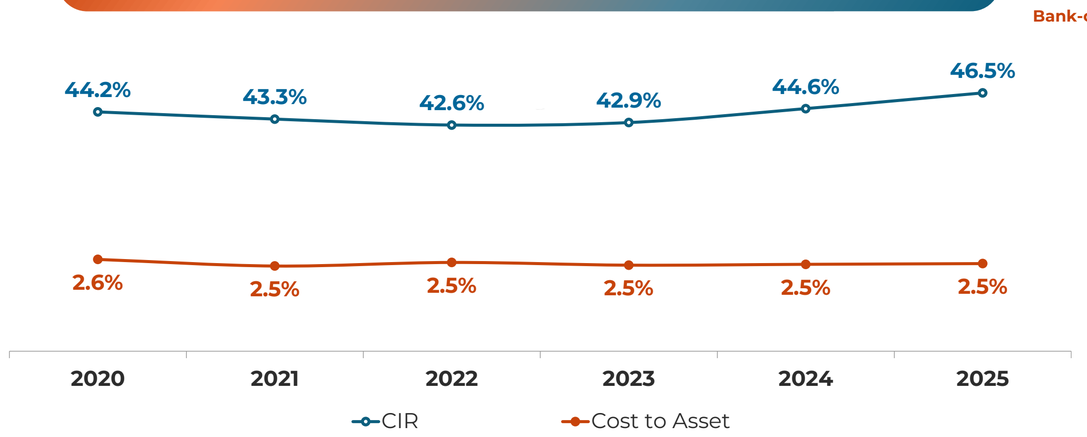
Variable remuneration & digitalization drove opex in 4Q25

Opex Composition

(IDR Bn)

Operating Expenses	FY24	FY25	YoY-%	1Q25	2Q25	3Q25	4Q25	QoQ-%
Personnel Expenses	**13,848**	**14,590**	**5.4**	**3,274**	**3,291**	**3,917**	**4,107**	**4.9**
Base Salary	4,526	4,736	4.6	1,194	1,190	1,178	1,173	-0.4
Other Allowance	5,126	5,353	4.4	902	904	1,728	1,820	5.3
Post Employee Benefits	3,007	3,289	9.4	926	928	723	712	-1.6
Training	201	192	-4.7	34	47	42	69	63.1
Subsidiaries	988	1,020	3.2	219	223	245	333	36.2
Digitalization & Transactional	**1,769**	**2,112**	**19.3**	**502**	**439**	**505**	**666**	**31.9**
G&A Expenses	**7,830**	**7,958**	**1.6**	**1,593**	**1,986**	**1,911**	**2,468**	**29.2**
IT & Telecommunication	1,482	1,493	0.7	248	472	319	453	42.1
Occupancy Related	632	635	0.5	142	158	162	173	6.6
Promotion	1,048	1,147	9.4	168	246	330	402	21.8
Transport & Travel	237	278	17.1	50	77	59	92	56.4
Goods, Prof. Services & Others	3,809	3,816	0.2	854	911	893	1,158	29.6
Subsidiaries	622	589	-5.2	131	121	147	190	29.1
Other Expenses	**5,508**	**6,043**	**9.7**	**1,338**	**1,478**	**1,498**	**1,729**	**15.4**
Other Subsidiaries*	**157**	**154**	**-1.9**	**33**	**31**	**36**	**54**	**47.5**
Total Operating Expenses	**29,112**	**30,856**	**6.0**	**6,740**	**7,225**	**7,867**	**9,025**	**14.7**

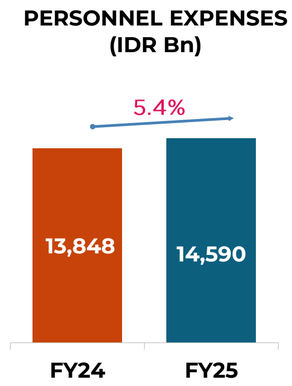
Cost to Income and Cost to Asset ratio

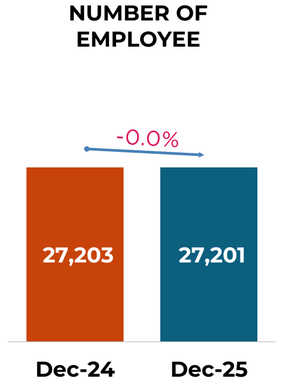


Quality over quantity

Headcount priority toward business & digital units

Result-oriented reward scheme calibration to retain and attract top talents





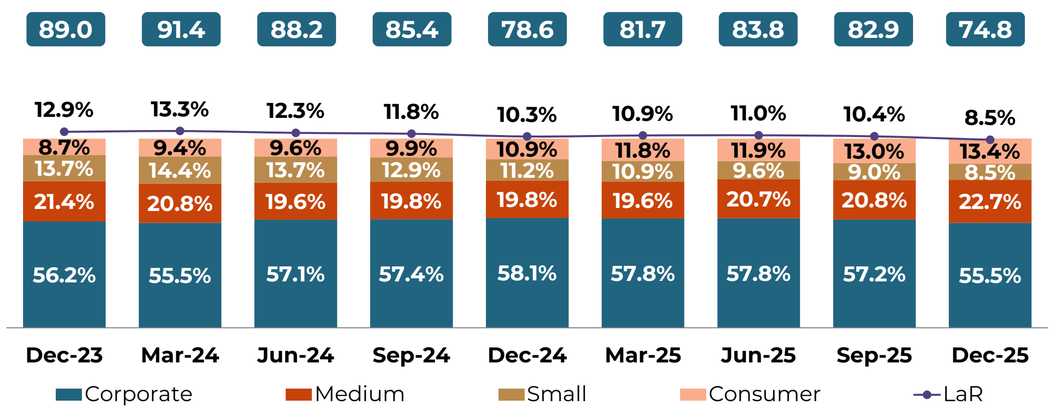
*Starting in 2025, BNI Life implemented IFRS 17 from previously IFRS 4

Asset Quality

Strengthening risk discipline: portfolio improvements offset by selective consumer pressures

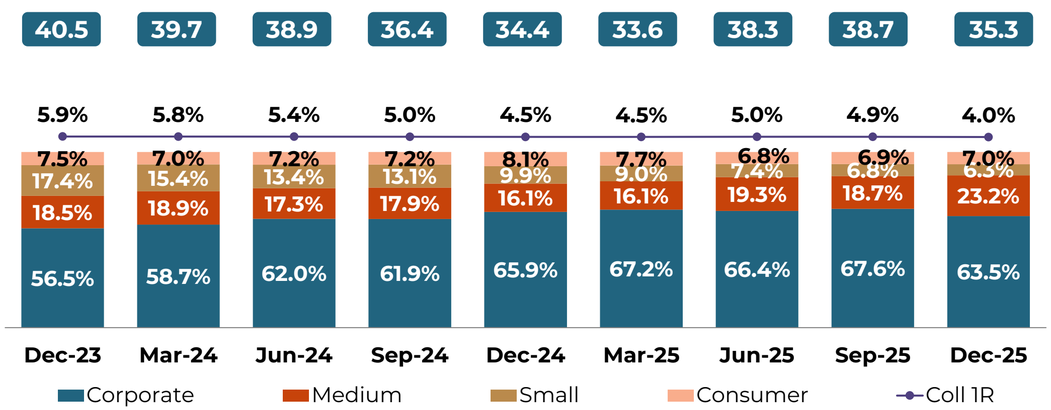
Loan at Risk
(by segment & bank only)

(IDR Tn)



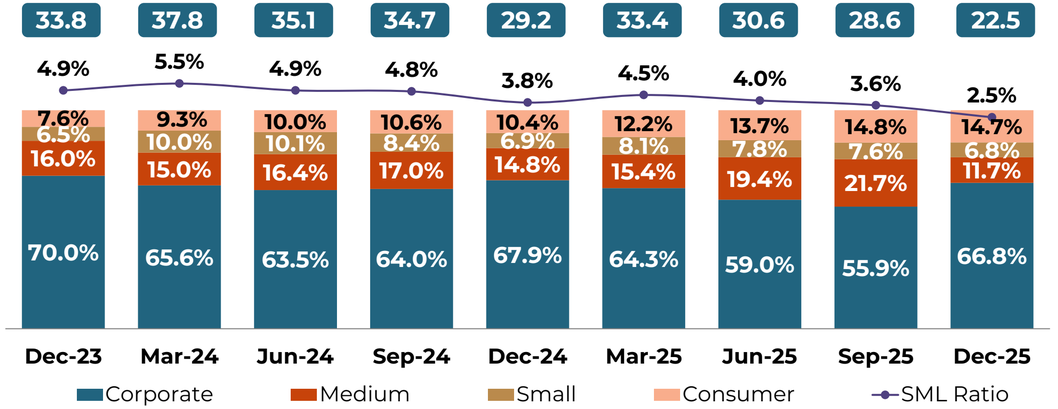
Current Restructured Loan
(by segment & bank only)

(IDR Tn)



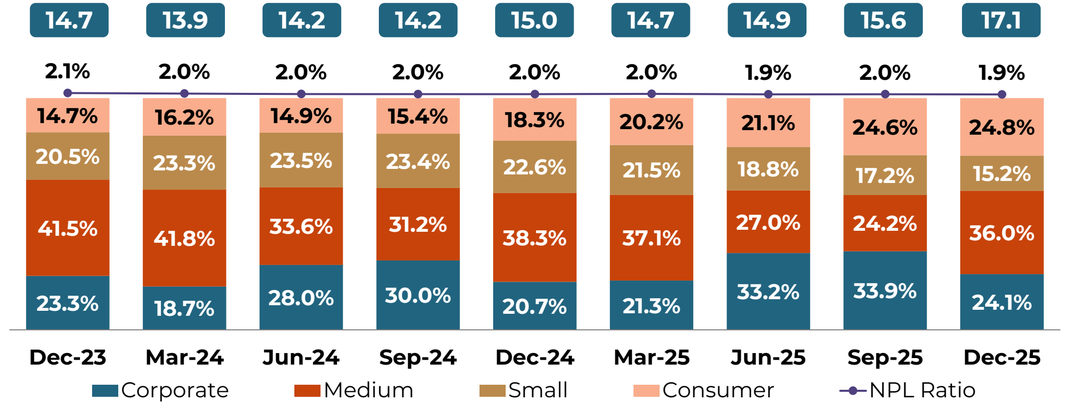
Special Mention Loan (Coll. 2)
(by segment & bank only)

(IDR Tn)



Non-Performing Loan (NPL)
(by segment & bank only)

(IDR Tn)



Portfolio risk update: strengthening metrics, monitoring Consumer

Special Mention Loan - %

Segment	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Corporate	5.6%	5.5%	4.6%	5.0%	4.1%	3.5%	2.9%
Middle	5.4%	5.7%	3.9%	5.0%	5.6%	5.2%	2.0%
Small	4.4%	3.8%	2.6%	3.7%	3.3%	2.9%	2.0%
Consumer	2.6%	2.7%	2.1%	2.8%	2.9%	2.8%	2.1%
Total SML- %	4.9%	4.8%	3.8%	4.5%	4.0%	3.6%	2.5%
Total SML (IDR Bn)	35,075	34,740	29,235	33,446	30,644	28,649	22,487

Loan at Risk - %

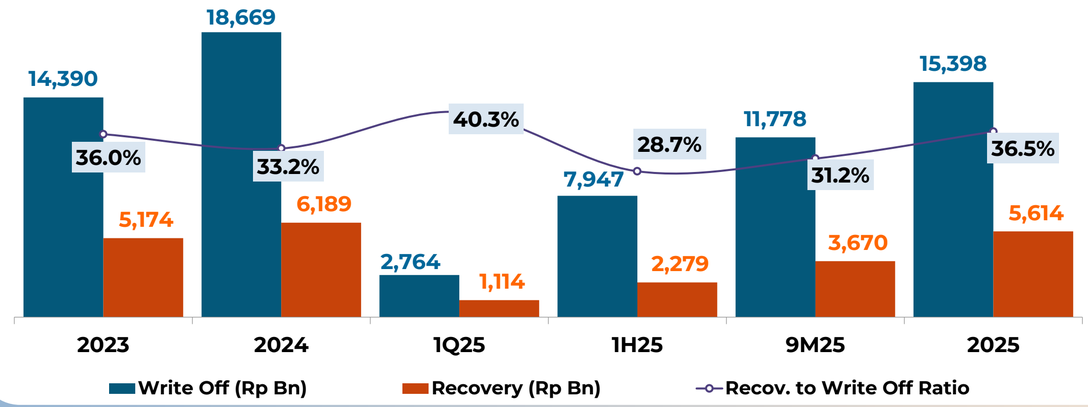
(bank only)

Segment	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Corporate	12.7%	12.2%	10.5%	11.0%	11.1%	10.5%	8.0%
Middle	16.3%	16.1%	14.2%	15.4%	16.5%	14.4%	12.9%
Small	15.1%	14.2%	11.6%	12.0%	11.0%	10.1%	8.4%
Consumer	6.3%	6.2%	6.0%	6.7%	6.8%	7.2%	6.4%
Total LAR- %	12.3%	11.8%	10.3%	10.9%	11.0%	10.4%	8.5%
Total LAR (IDR Bn)	88,155	85,405	78,611	81,749	83,846	82,888	74,822

Non-Performing Loan - %

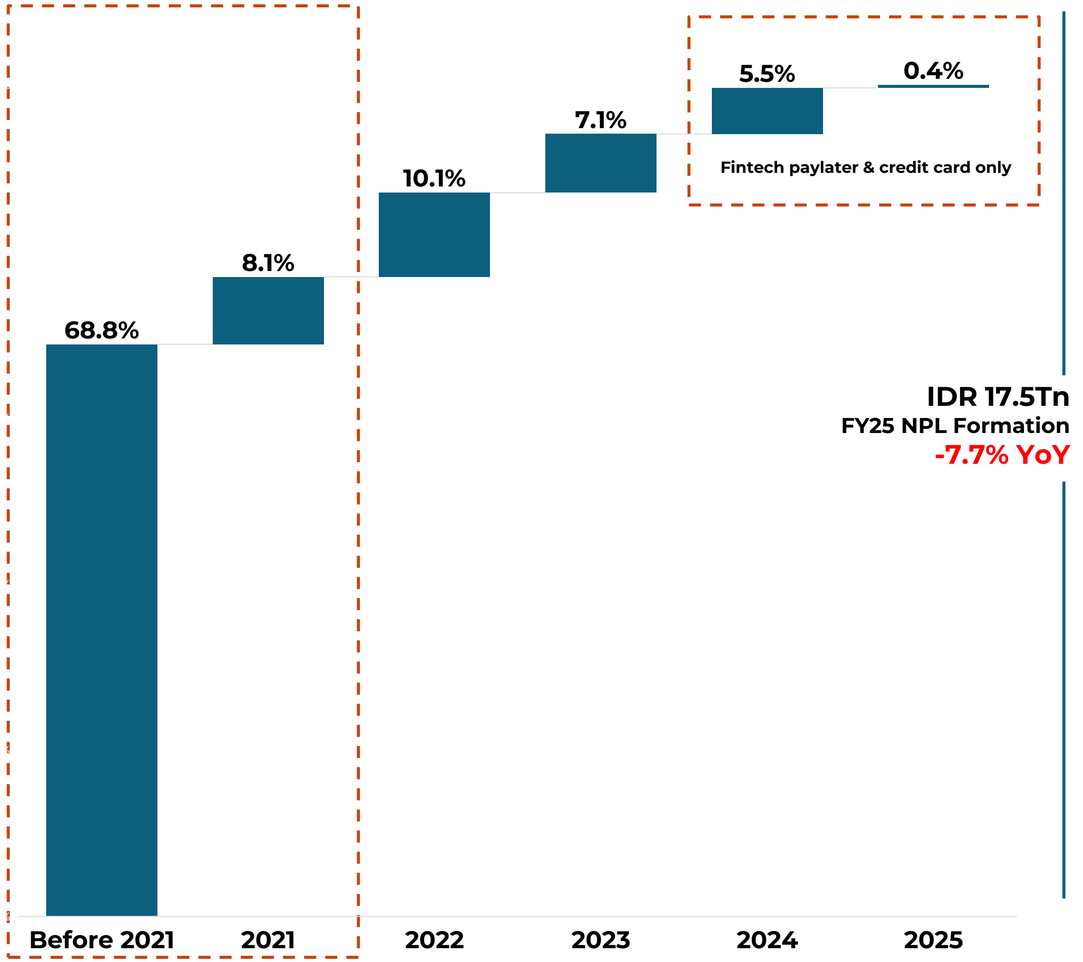
Segment	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
Corporate	1.0%	1.1%	0.7%	0.7%	1.1%	1.2%	0.8%
Middle	4.5%	4.3%	5.2%	5.2%	3.8%	3.2%	4.7%
Small	4.2%	4.3%	4.5%	4.3%	3.8%	3.6%	3.5%
Consumer	1.6%	1.6%	1.9%	2.0%	2.1%	2.6%	2.7%
Total NPL- %	2.0%	2.0%	2.0	2.0%	1.9%	2.0%	1.9%
Total NPL (IDR Bn)	14,163	14,244	14,985	14,698	14,859	15,586	17,079

Write Off & Recovery

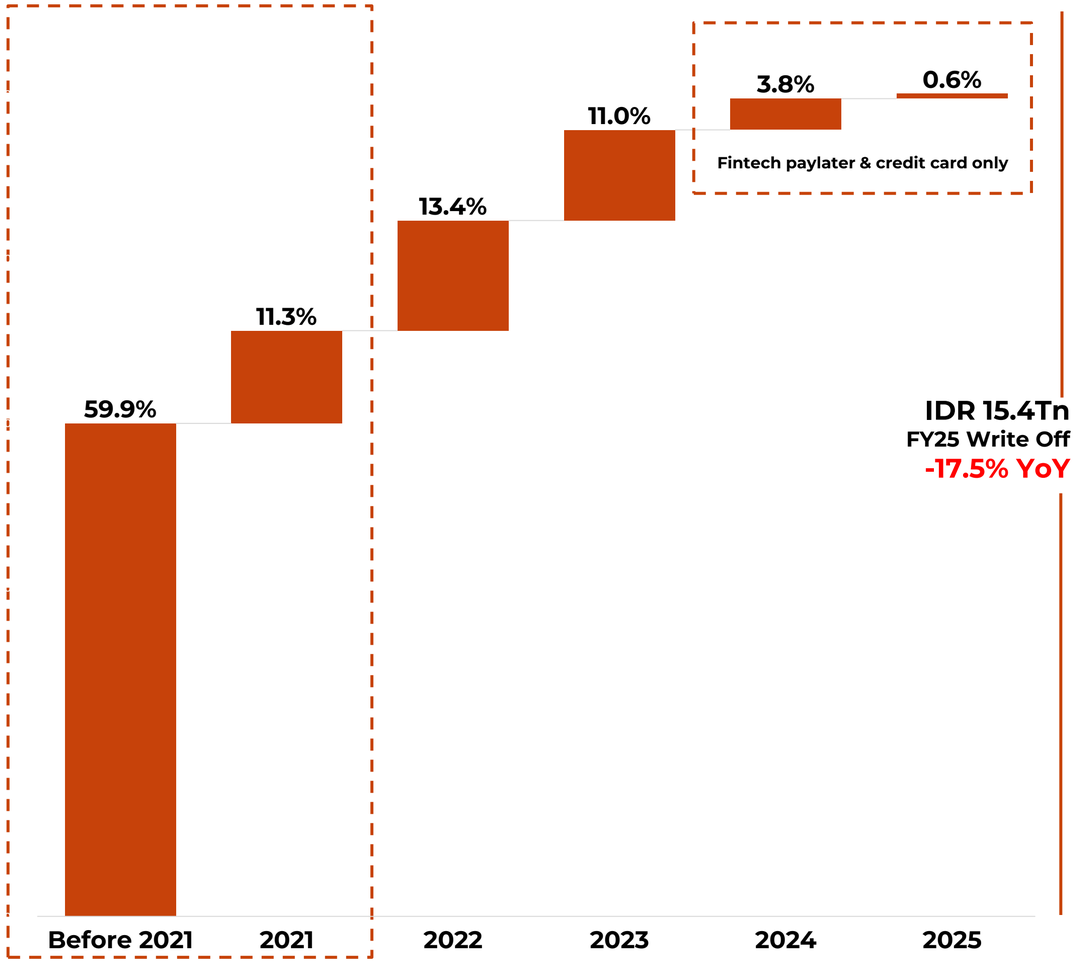


Lower NPL & Write-Off reflect portfolio resilience

77% of FY25 NPL formation came from client origination before 2022

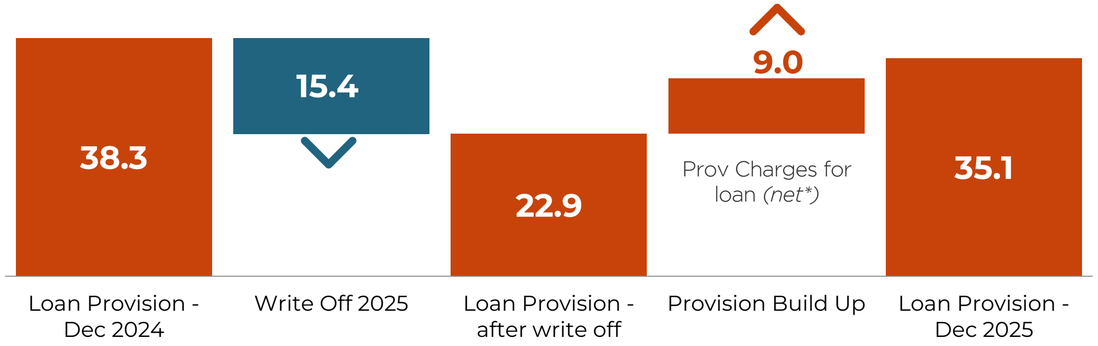


71% of the loan written off during FY25 came from client origination before 2022



Conservative provisioning builds resilient reserves

Provisioning for Loan (IDR Tn)



*after deducting loan remedial IDR 3.2Tn

CoC by Segment

Segment	4Q-24	1Q-25	2Q-25	3Q-25	4Q-25	FY24	FY25
Corporate	1.6%	-0.4%	-0.6%	0.2%	0.5%	-0.3%	-0.1%
Middle	2.3%	1.1%	2.6%	2.1%	4.8%	2.6%	2.8%
Small	2.8%	5.3%	4.5%	3.5%	3.5%	5.3%	4.2%
Consumer	-0.2%	2.5%	3.0%	2.0%	0.9%	1.8%	2.1%
CoC % - Bank wide	1.5%	0.9%	1.0%	1.1%	1.5%	1.1%	1.2%

	Dec-24	Dec-25
NPL %	2.0	1.9
NPL Coverage %	255.8	205.5
LAR %	10.3	8.5
LAR Coverage %	48.8	46.9

Assigned Loan Loss Reserve by Coll & Stage

Collectability	Dec-25 Amount (IDR Tn)	Dec-25 LLR %
Current – Normal	808.2	0.6
LaR	74.8	39.9
Current Restructured	35.3	21.6
Collectability 2 (SML)	22.5	50.4
NPL	17.1	63.9
All Collectability	883.0	4.0

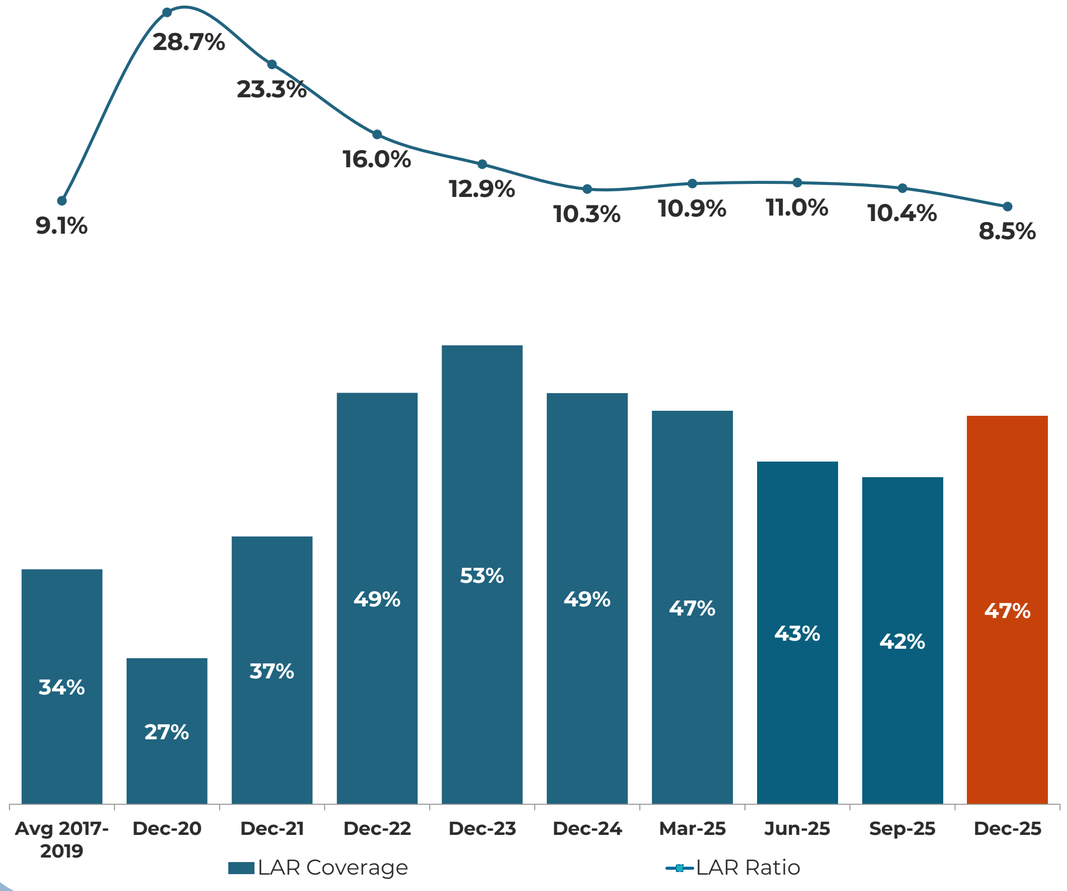
Stage	Dec-25 Amount (IDR Tn)	Dec-25 LLR %
Stage 1	792.4	0.5
Stage 2	64.9	23.2
Stage 3	25.8	62.7
All Stage	883.0	4.0

Notes: Figures are on bank only basis.

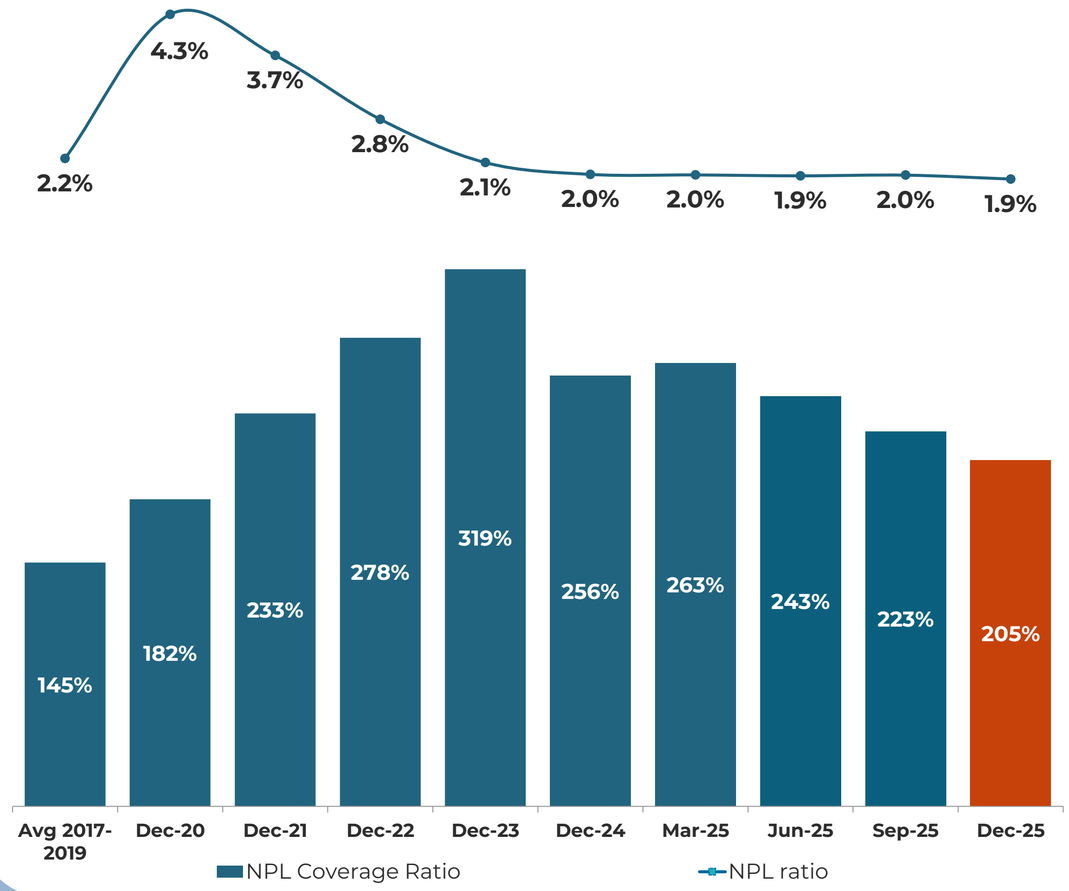
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

LAR, NPL & Provision Coverage trend

LAR & LAR Coverage Ratio



NPL & NPL Coverage Ratio



Notes: Figures are on bank only basis.

1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

Digital Initiatives

We're exceeding on every customer touch points

We are aiming to **enhance digital solutions for all customers' needs**, rather than focusing on a specific product.



E-Channel



ATM

13,396 ATMs

Trx Volume
IDR 820 Tn
▲ 45% yoy

No of Trx
917 Mn
▼ 5% yoy

SMS Banking

Trx Value
IDR 3.4 Tn
▼ 60% yoy

No of Trx
725 Mn
▲ 6% yoy

Internet Banking



Trx Value
IDR 10.1 Tn
▼ 47% yoy

No of Trx
4.7 Mn
▼ 54% yoy

BNI direct



Introduced on 9 Oct 2024

New Integrated Corporate Portal for Wholesale Solution

Trx Value
IDR 11,406 Tn
▲ 26% yoy

No of Trx
1,451 Mn
▲ 14% yoy

Business Merchant

900k+ Active Card & QRIS merchant

Acquiring Trx Value
IDR 146 Tn
▲ 29% yoy

Branchless Banking

217k+ Agents
▲ 2% yoy

Trx value
IDR 61.2 Tn
▲ 18% yoy

# of Transaction
121.8 Mn
▲ 53% yoy

TapCash

14.7 mn cards in circulations
▲ 8% yoy

Trx Value
IDR 3,424 Bn
▲ 23% yoy

BNI Open API Ecosystem

2,000++ Partners

280 API Services

Best in class – open banking ecosystem

digitalservices.bni.co.id

Mobile Banking

All key features have been fully migrated to wondr by BNI

Trx Value
IDR 1,198 Tn
▲ 5.2x growth yoy

Total No of Trx
1.34 Bn
▲ 5.5x growth yoy

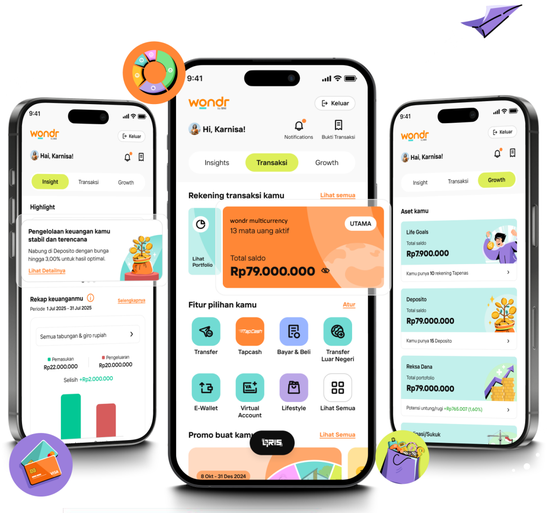
Has been continue to gain **steady traction** and **encouraging** users to do **transactions**.

All Mobile Banking Channel

Total Trx Value
IDR 1,983 Tn
▲ 18% yoy

Total No of Trx
2.30 Bn
▲ 36% yoy

Driving the business of retail customers with the new breed of mobile banking wondr by BNI





International Design Award 2025 reddot winner 2025

detikcom AWARDS 2024
The Most Innovated and Creative Communication Strategy

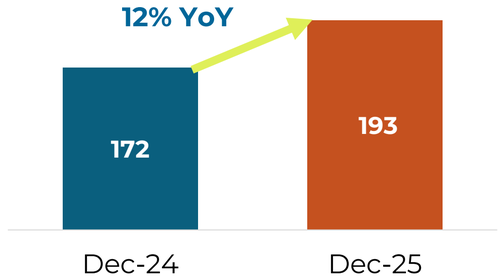
CNBC INDONESIA
Outstanding Banking Transformation of The Year

IDX CHANNEL.COM
The Official Website IDX Channel
Product and business Model Category, Super Apps wondr by BNI

Download on the App Store
Ratings
4.9/5.0
★★★★★

GET IT ON Google Play
Ratings
4.8/5.0
★★★★★

Mobile Banking users consistently contribute to low-cost fund growth

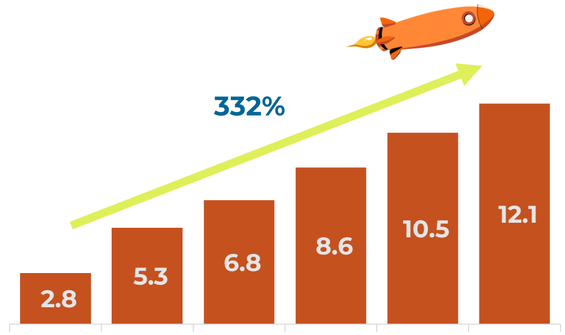


Savings account balance in mobile banking channel (IDR Tn)

Higher average balances from new wondr users support savings account growth.

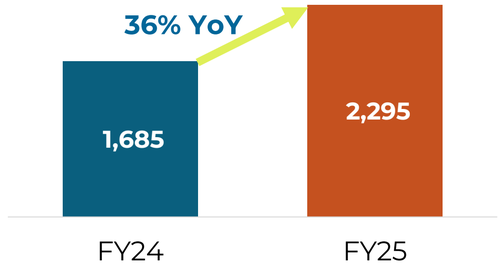


Growth User Base of wondr by BNI



Registered users wondr by BNI (in Mn)

Growth Transaction in all Mobile Banking channel

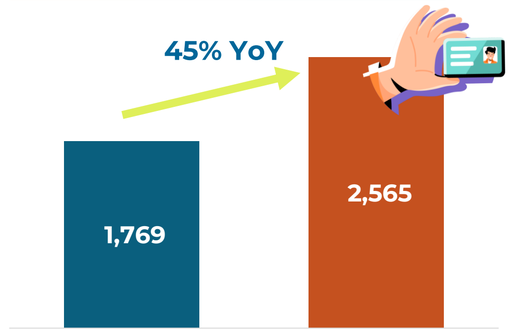


Transaction value in all mobile banking channel (IDR Tn)



69%
of active users in wondr transact more than 6x per month

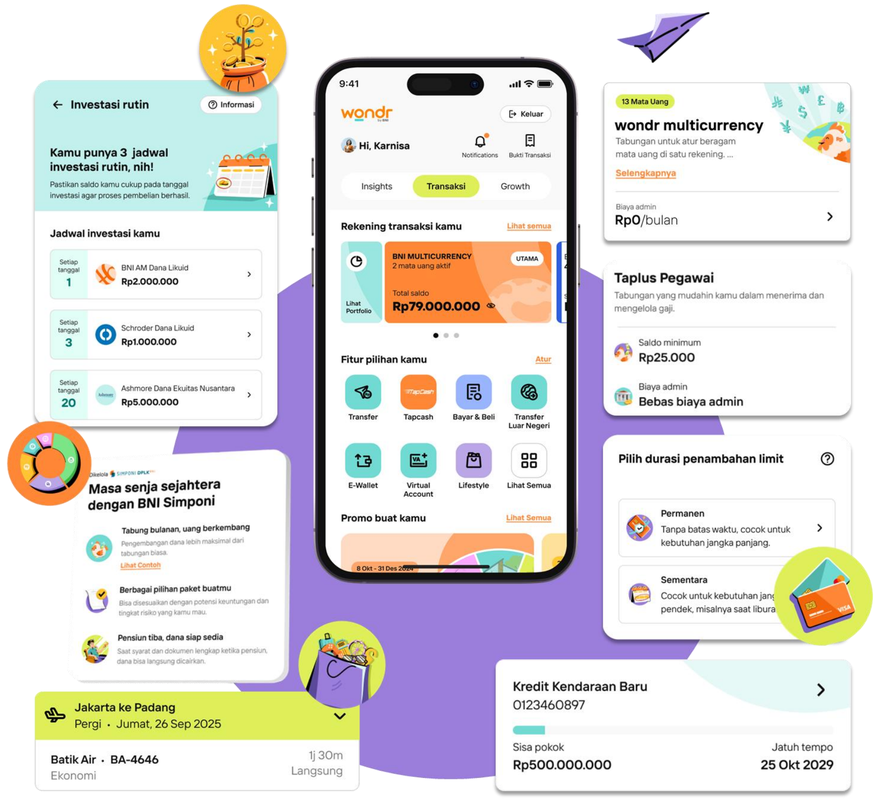
User Acquisition Growth via All Mobile Banking channel



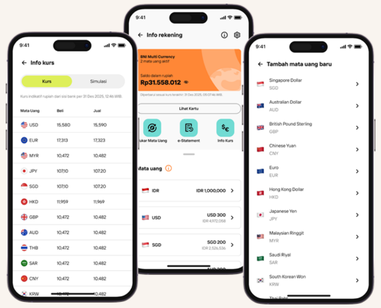
YtD New CIF acquisition via mobile banking (thousand)

wondr by BNI 1.4.0 is here to enable people to go global

From global transactions to smart investments, wondr by BNI empowers users to bank seamlessly, anytime and anywhere.



More features to come, driving growth in Saving Balance, Transactions and Global Payments

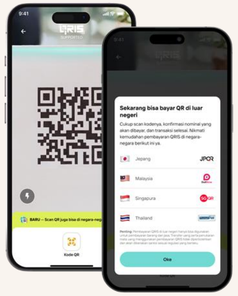


wondr Multicurrency

All Foreign Currencies dominated the currency balance with **IDR 288.95Bn** out of **IDR 423.72Bn**, while the number of users increased by **23%** to **50,460** users.

12 Currencies Available



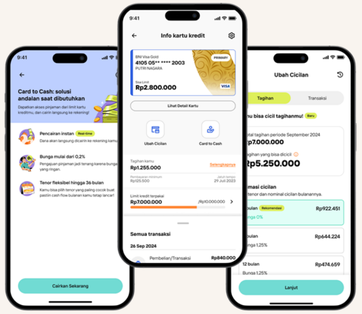


QRIS Cross Border

One payment solution for Indonesia, Malaysia, Thailand, Singapore, and Japan — fast, simple, and instantly converted to IDR

QRIS Cross Border Available in 4 countries





Convert to installment & Card to Cash

*Empowers users with Convert to Installment and Card to Cash features, delivering exceptional growth—Card to Cash up **57x**, with installment conversion transactions and volume rising over **170%***

Installment (Transaction & Billing)

Card to Cash

Increase Limit

Apply Credit Card

Solid digital solutions for Business Banking clients



BNI Open API

digitalservices.bni.co.id

BNI API 280 services (approved by regulator), the most compared to peers

Utilized by 2.000++ partners

Indonesia Domestic API Initiatives of The Year 2024

WINNER
Best International & Localized Devportal
DEVPORTAL AWARDS 2023

Global Recognition

17th ANNUAL AWARDS 2023
ALPHA SOUTHEAST ASIA
TRANSACTION BANKING AWARDS 2023

Best Banking API Solution in Indonesia

We Optimize All Three Possible Roles in Every Ecosystem

Presenting comprehensive offer of the ecosystem through a platform

Providing integrated holistic solutions, such as government, education, health, commerce

BNI SMART CITY
BNI ECO SMART
BNI eduPAYROLL
Xpora

Using partner's platform as a channel to sell bank's products

Partner with e-commerce, lifestyle companies to sell funding and lending products

MEDIGO
ALKES PINTAR
tokopedia
Bukalapak
gojek
xendit
DOKU
Grab

Provides services to partners so they can potentiate their products

Customize bundled solutions into new products in collaboration with partners

traveloka PayLater
LinkAja!
Shopee

Optimizing API to BNI's Core Operational

Digitized stamp for contract documents valued more than IDR 5 Million

Smart & secure contract stamps to prevent fraud

POWERED BY* : privyid

BI Fast

Quick & Simple fund transfer API provided by Bank Indonesia

BNI is one of 20 BI Fast Sponsor Bank

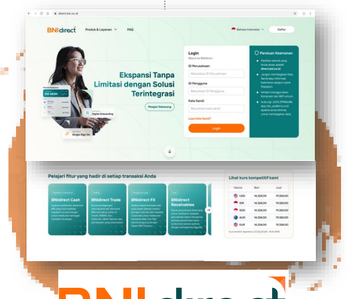
POWERED BY : BANK INDONESIA

Harnessing the power of integrated wholesale banking solution

BNIdirect

BNIdirect cash

BNIdirect API



BNIdirect

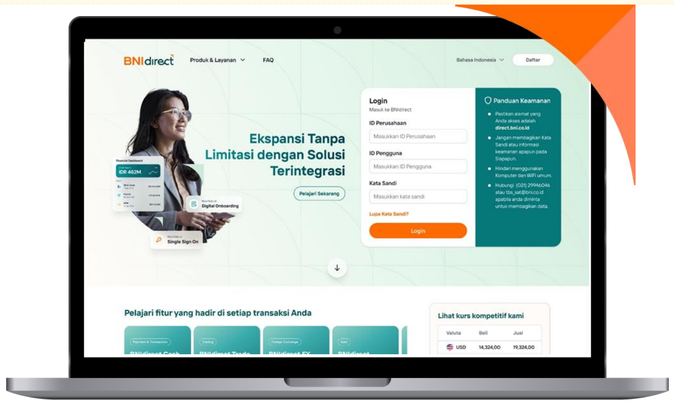
BNIdirect trade

BNIdirect supply chain

BNIdirect receivables

Ample room for growth

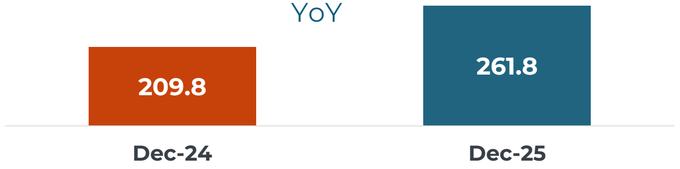
- Strong penetration rate in Corporate clients: **78%** of total transaction value comes from Corporate Clients
- Corporate Clients' transaction value increased by **31%** YoY



- Payment Management
- Value Chain Management
- Collection Management
- Open Banking Solution
- Liquidity Management

Number of Users (in 000)

▲ 24.8% YoY



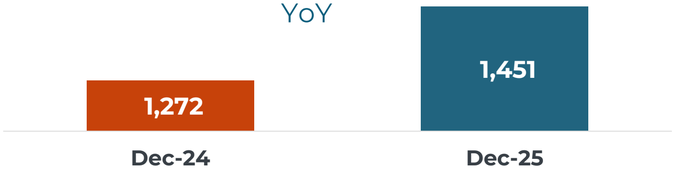
Transaction Value (IDR Tn)

▲ 26.4% YoY



of Transactions (in Mn)

▲ 14.0% YoY



Branchless Banking

Empowering Agents with Powerful Mobile Agent App





- **User Friendly**
- **Plenty Bill payment Services**
- **Realtime Sharing Fee for Agents**
- **Financial Report Transaction**
- **More Additional Features, Promo & Information**
- **Linked to BNI Digital Loan e-Form (KUR Micro)**
- **Online Account Opening, Cash Withdrawal & Deposit**

Solid Contribution to Financial Inclusion



217K+ Agents
+1.7% YoY

Spread Across:

- **6.1 Thousand Districts**
- **35 Thousand Villages**

Inclusive Services

- **Online Account Opening**
- **Money Transfer**
- **Cash Withdrawal and Deposit**
- **Tax and Bill Payment**
- **Government Subsidy**
- **KUR Loan referrals**

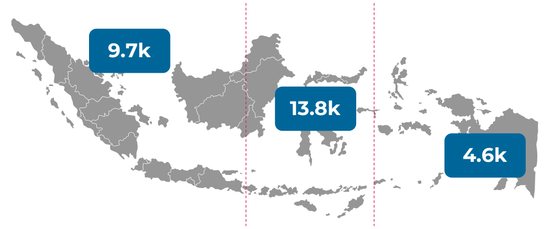
BNI Agen46 Improves The Quality of Life and Productivity of MSMEs



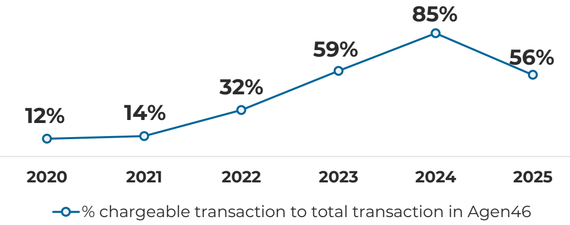
Grocery store, bundled with all-in-one financial services of Agen46

- Increase Customer Traffic
- Commission-based income for facilitated transactions

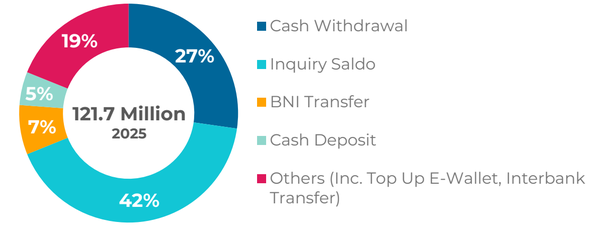
28k+ Agents are in Frontier, Remote and Disadvantaged Areas



Chargeable Transactions at Agents Continues to Increase as Literacy Improves



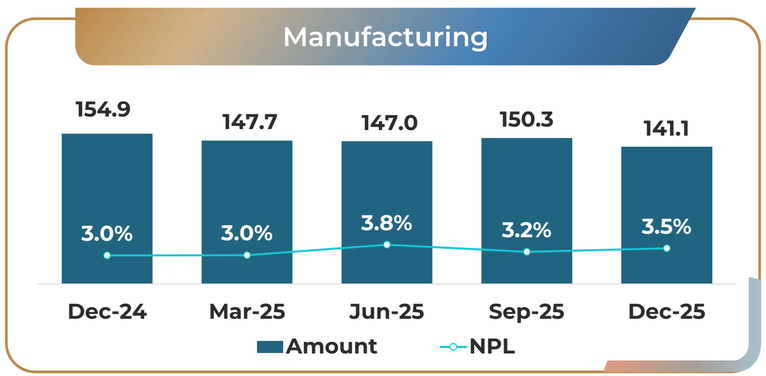
of Transactions at Agen46 by Type

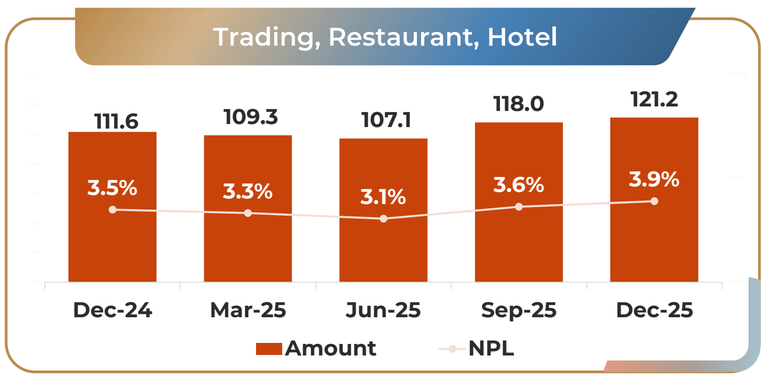


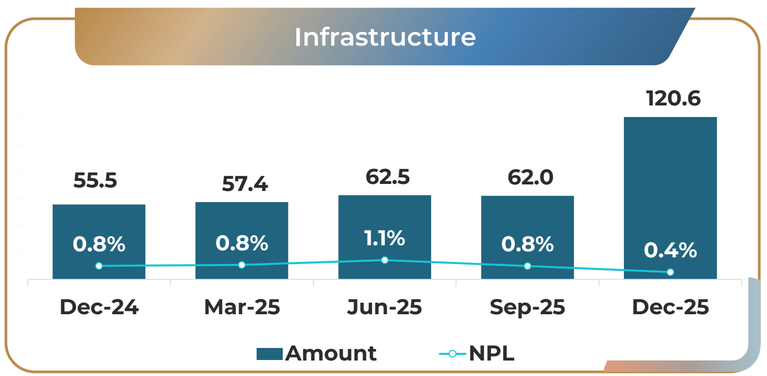
Business & Consumer Banking

High quality growth on business banking

Business Banking (IDR Tn)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Growth (%) QoQ	Growth (%) YoY	Comp (%)	NPL (%) Dec-24	NPL (%) Mar-25	NPL (%) Jun-25	NPL (%) Sep-25	NPL (%) Dec-25
Manufacturing	154.9	147.7	147.0	150.3	141.1	-6.2	-8.9	19.5	3.0	3.0	3.8	3.2	3.5
Trading, Restaurant & Hotel	111.6	109.3	107.1	118.0	121.2	2.7	8.7	16.7	3.5	3.3	3.1	3.6	3.9
Infrastructure	55.5	57.4	62.6	62.0	120.6	94.5	117.1	16.6	0.8	0.8	1.1	0.8	0.4
Transport, Warehouse & Communications	61.6	55.5	60.9	62.8	66.4	5.8	7.8	9.2	2.6	2.8	1.9	1.8	1.8
Natural Resources	51.2	51.4	50.8	59.8	63.3	6.0	23.6	8.7	0.1	0.1	0.2	0.2	0.1
Business Services	50.9	55.2	53.8	54.5	60.0	10.2	17.9	8.3	1.1	1.3	0.8	0.6	1.0
Social Services	46.2	44.2	46.7	48.3	50.9	5.4	10.3	7.0	0.5	0.2	0.2	0.5	0.6
Agriculture	48.0	45.6	46.1	48.3	50.7	5.1	5.6	7.0	1.7	1.7	0.7	0.7	1.0
Electricity, Gas & Water	31.5	33.0	34.2	35.5	44.4	25.2	40.9	6.1	0.1	0.1	0.0	0.0	0.0
Others	5.7	4.2	5.3	5.2	6.4	22.8	11.3	0.9	0.9	1.3	2.6	2.5	2.0
Total	**617.1**	**603.7**	**614.5**	**644.6**	**725.1**	**12.5**	**17.5**	**100.0**	**2.0**	**2.0**	**1.9**	**1.8**	**1.8**



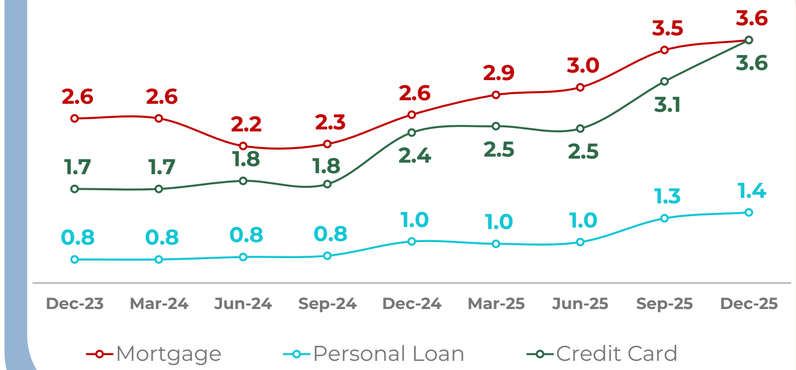




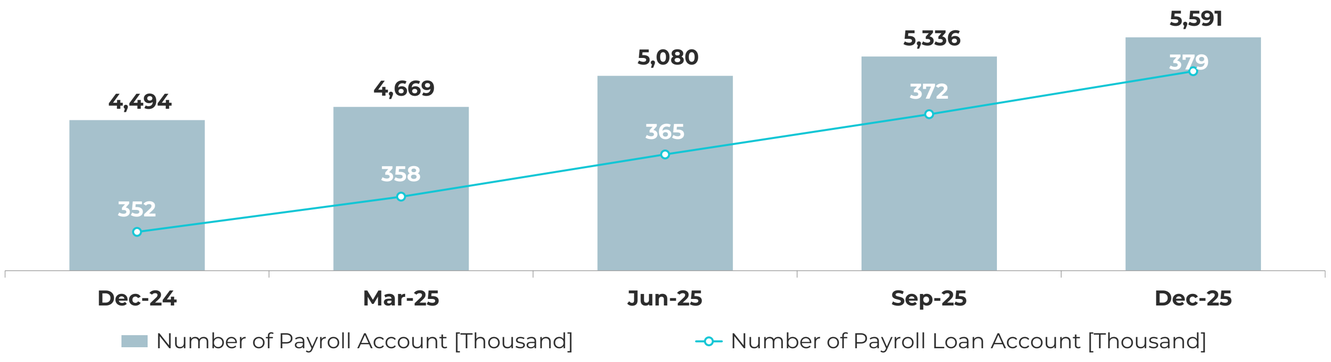
Consumer business

Product (IDR Tn)	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Growth YoY	Comp (%)	NPL (%) Dec-24	NPL (%) Dec-25
Mortgage	66.5	67.6	68.4	69.8	72.7	9.3%	46.5	2.6	3.6
Personal Loan	58.0	59.3	60.1	61.4	63.6	9.6%	40.7	1.0	1.4
Payroll Loan	54.4	55.6	56.6	58.2	60.1	10.5%	38.5	1.0	1.4
Fintech Paylater	3.6	3.7	3.5	3.2	3.5	-4.1%	2.2	1.1	2.1
Credit Card	15.0	14.9	15.4	16.0	16.3	8.9%	10.5	2.4	3.6
Others	3.0	3.1	3.1	3.1	3.6	19.2%	2.3	0.8	3.4
Total	**142.5**	**144.9**	**147.0**	**150.2**	**156.2**	**9.6%**	**100.0**	**1.9**	**2.7**

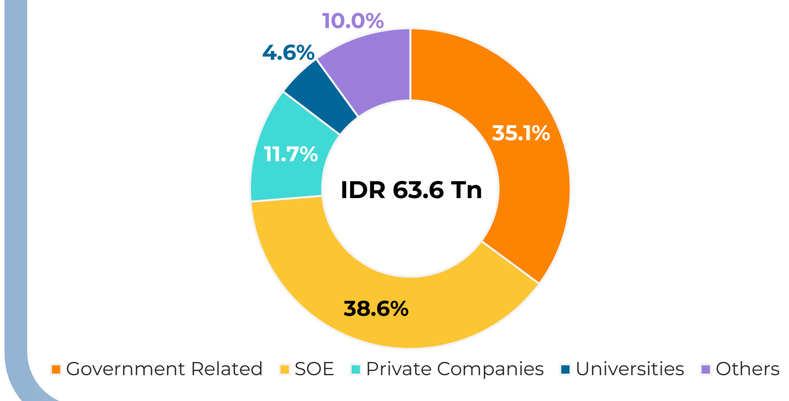
NPL Movement - %



Ample Room for Growth of Payroll Loan



Personal Loan Debtors Composition Dec-25



ESG

Sustainability pillars: building long-term value

BNI's Sustainability Pillars integrate ESG priorities into our strategy to strengthen performance, resilience, and long-term shareholder value.

Vision	**To become a leading financial institution in sustainable service and performance**		
Aspiration & Target	**ESG Blueprint** **Net Zero Emission (NZE) Target**		
Pillar	***Sustainable Finance***	***Corporate Sustainability***	***Inclusion & Resilience***
Strategy & Initiatives	1 Development of sustainable financing, funding and programs across all segments 2 Internalization of National and International ESG Standards 3 Increased transparency and accountability of sustainability practices	1 Energy and emissions management to achieve Net Zero Emission (NZE) targets 2 Development of programs to support sustainable operational practices 3 Strengthening employee capabilities in implementing ESG 4 Strengthening cyber security & customer data protection	1 Strengthening financial inclusion and literacy, as well as community empowerment in sustainable business practices 2 Acting as a strategic partner for debtors in their transition toward sustainable business practices 3 Nature & biodiversity preservation
Enabler	**Governance, People, IT & Data Infrastructure**		

ESG Roadmap

Short Term Focus (2024-2025)	Medium Term Focus (2025-2026)	Long Term Focus (≥2027)
• Strengthening infrastructure • Establishing Net Zero Emission roadmap and Carbon Budget	• Strengthening debtors' Risk Acceptance Criteria (RAC) • Strengthening infrastructure for climate change risk management • Strengthening Board's engagement on ESG • Optimizing data loss prevention	Implementation of climate change risk management in bank operations

Driving sustainable impact and climate risk resilience

First Mover and Consistently Taking a Role in Shaping Sustainable Practices

Demonstrating continuous progress

- Reinforcement of GHG reduction commitment with an NZE roadmap targeting operational NZE by 2028 and financing NZE by 2060.
- Integrating ESG risk management into Risk Acceptance Criteria (RAC) across various industry sectors.
- Adapting International ESG Reporting Standards (GRI, SASB, SUSBA, ACGS).
- BNI holds a single A MSCI ESG Rating, highlighting its strong governance standards, sound business ethics, and enhanced management of ESG-related risks in credit underwriting. The bank also maintains a Medium Risk classification under the Sustainalytics ESG Risk Rating..

Commitment to participate in the green transition & climate action

- Green financing enhancement, achieving approximately 10% of the bank's total loans
- Implementing the Indonesian Sustainable Finance Taxonomy (TKBI) for borrowers in the energy sector.
- Strengthening ESG aspects on the Risk Acceptance Criteria (RAC) by adding aspects of human rights and occupational health & safety, as well as mitigation and climate change adaptation in borrowers' operations.
- Enlarging RAC coverage from 18 sectors to 22 sectors.

Responsible Business Operations

- Respectable Good Corporate Governance practices.
- Fair operating, human rights, and labor practices.
- Zero data breach with high standard of customer data privacy and security protection.
- Zero tolerance for fraud and financial crimes.
- Effective CSR Program.

Strengthening Climate Resilience Through CRST Implementation



BNI supports the OJK's launch of **CRMS (Climate Risk Management & Scenario Analysis)** as part of its commitment to Indonesia's NZE 2060 and alignment with IFRS S1 and S2.

KEY INITIATIVES

❑ **Regulatory-Aligned Framework**

CRMS is built on OJK and NGFS standards, strengthening governance and risk oversight.

❑ **Portfolio-Wide Stress Testing**

CRST in place since 2024, assessing physical and transition risks to earnings and capital.

❑ **100% Coverage Achieved**

Full assessment of productive loans and mortgages completed by August 2025.

❑ **Sector Risk Insights**

Electricity and gas are the most vulnerable sectors; agriculture, forestry, and fisheries face notable physical risks.

BNI's Green Bond: 100% proceed allocation, measurable environmental benefits

Green Bond Framework

As the first Rupiah-denominated green bond, BNI established a Green Bond Framework and obtained a Second-Party Opinion (SPO) from Sustainalytics. Proceeds are exclusively allocated to finance/ refinance "Eligible Green Projects" in line with Green Bond Principles and meeting at least one of the specified environmental categories:

- Renewable Energy
- Energy Efficiency
- Waste to Energy and Waste Management
- Sustainable Natural Resources and Land Use
- Terrestrial and Aquatic Biodiversity Conservation
- Sustainable Transportation
- Climate Change Adaptation
- Sustainable Water and Wastewater Management
- Sustainable Agriculture
- Green Buildings

Summary of 2022 Green Bond Issuance

Total Issuance	**IDR 5 tn** A Series: 3 years Term 6.35% amount of IDR 4tn B Series: 5 years Term 6.85% amount of IDR 1tn
Rating	**idAAA** (PEFINDO)
Maturity Date	A Series : June 21, 2025 B Series : June 21, 2027

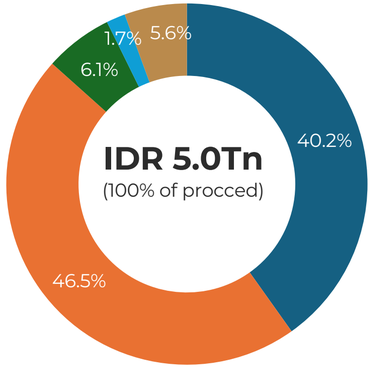
Use of Proceeds

100%



As of Dec-24, 100% of green bond proceeds have been allocated to projects selected through BNI's criteria and reviewed by the ESG Committee.

BNI Green Bond Distribution



Sectoral distribution of the proceeds

- Renewable Energy
- Sustainable Transportation
- Green Building
- Waste to Energy and Waste Management
- Sustainable Natural Resources & Land Use

Environmental & Social Impacts

Categories	Environmental Impact	Alignment with SDGs
Renewable Energy	1,626,666 (tCO2eq/year) Avoided GHG Emission per year 1,771,833 (MWh/year) Energy produced per year	4, 7, 8, 12, 13
Sustainable Transportation	23,741 (tCO2eq/year) Avoided GHG Emission per year 341,019 Gj Energy saving per year	4, 8, 9, 11, 13
Green Buildings	7,869 (tCO2eq/year) Avoided GHG Emission per year	4, 7, 11, 12, 13
Waste to Energy and Waste Management	249,976 (tCO2eq/year) Avoided GHG Emission per year 1,543,090 (Tonne/year) Total waste recycled	4, 6, 8, 12, 13
Sustainable Natural Resources & Land Use	626,342 (tCO2eq/year) Avoided GHG Emission per year 55,899 (Trees) Total trees planted in reforestation projects 314,387 (Ha) Total hectares protected and/or certified	4, 8, 13, 15

***) BNI Green Bond Report 2025 can be accessed on https://www.bni.co.id/Portals/1/BNI/Perusahaan/ESG/Docs/Report-Green-Bond-BNI-2025-EN.pdf**

Sustainability Bond at work: turning proceeds into progress

Issuance Structure

Amount	IDR 5.0 Tn
Tenure	Series A : 3 years Series B : 5 years
Rating	IdAAA by PT Pemeringkat Efek Indonesia
Collateral	Clean basis
Coupon	Series A : 6.60% Series B : 6.65%
Coupon Payment	Quarterly (30/360)

Bond Framework

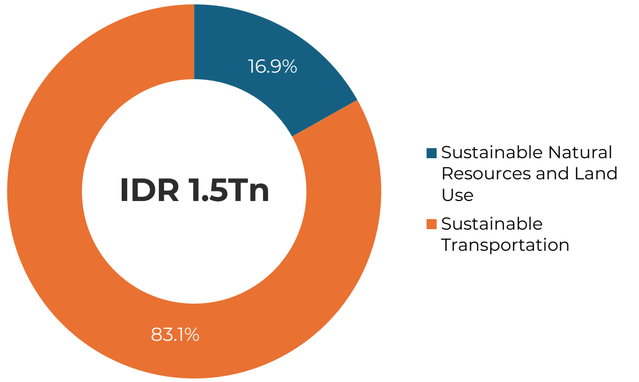
Confirmed by Sustainalytics as **credible and impactful**, fully aligned with ICMA and ASEAN Sustainability Bond standards.

Use of Proceeds → Project Evaluation & Selection → Management of Proceeds → Reporting & Disclosure

Eligible Project Sectors

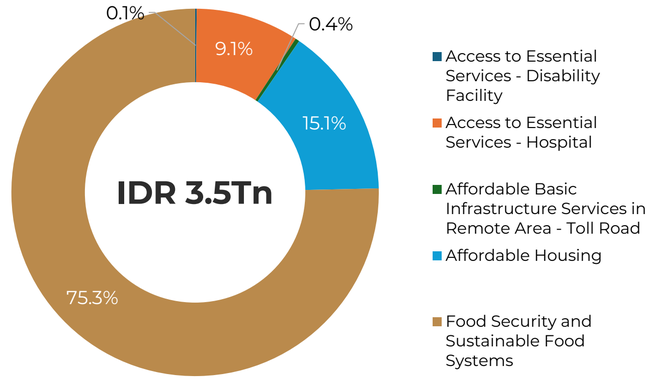
Green Projects (30% of Allocation)

- Renewable Energy
- Energy Efficiency
- Waste to Energy and Waste Management
- Sustainable Natural Resources and Land Use
- Terrestrial and Aquatic Biodiversity Conservation
- Sustainable Transportation
- Climate Change Adaptation
- Sustainable Water and Wastewater Management
- Green Buildings



Social Projects (70% of Allocation)

- Basic Infrastructure Services
- Essential Services Access
- Food Security & Sustainable Food System
- MSME Financing
- Affordable Housing
- Socioeconomic Enhancement & Empowerment



Promoting Sustainability Linked Loan (SLL) on top of Sustainable Portfolio

Sustainable portfolio* IDR 197 Tn or 22% of total loan (bank only) consists of socioeconomic empowerment and green financing

Sosioeconomic Advancement & Empowerment

IDR 118.8 Tn

Financing and empowerment program towards micro & SME

Environmentally sustainable management of living natural resources and land use

IDR 41.4 Tn

Renewable Energy

IDR 11.7 Tn

Financing to hydro, solar & biogas power plant

Others

(Sustainable water and wastewater management, etc.)

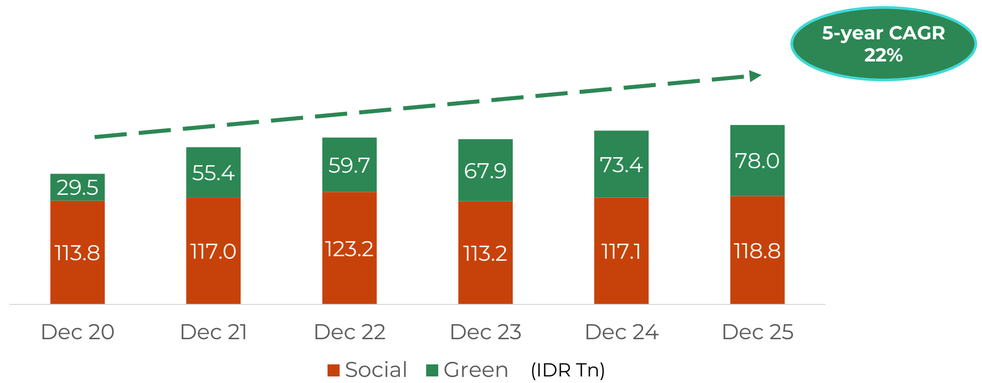
IDR 23.9 Tn

Pollution Prevention

IDR 1.0 Tn

** Sustainable portfolio is loan to business sectors that meet The Sustainable Business Activities Category (KKUB) requirements by OJK*

Robust 5-Year Growth in Green Loans, Surpassing 20%



First Sustainability-Linked Loans (SLL) are gaining more interest

Sector	Loan disbursement under SLL scheme	SPT (Sustainable Performance Target)
Agrifood Manufacture	~ USD 399 Mn in total*	Minimizing the impact of water pollution
Cement Manufacture		Achieving specific CO2 emissions
Steel Manufacture		Improvement of ESG scoring on annual basis
Packaging Manufacture		Reducing emissions, recycling resin and gender equality
Coal-Derivative Manufacture		Reducing GHG emissions, increasing employee training program
Petrochemical Industry		Reducing GHG emission intensity across refinery and chemical operations

** USD 1 eqv IDR 16,590*

Sector guides of responsible financing

BNI Credit Policy

No Exposure in

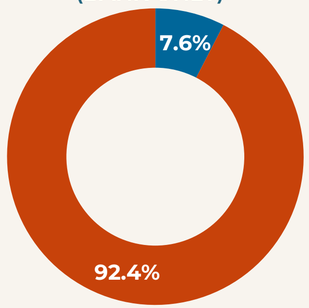
- **Prohibited by the government**
- **Illegal logging**
- **Forced labor, child exploitation, human rights violation**
- **Violating the rights of local community**
- **Destroying world heritage sites**
- **Narcotics productions & trading**
- **Weapons**
- **Gambling & money laundering**
- **Politically Exposed Person (PEP)**
- **Trading protected animals**

Agriculture – Palm Oil

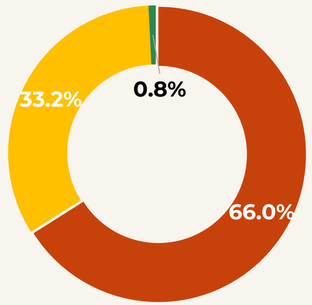
The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders

- Obligations to fulfill a mandatory business permits: Plantation Business Permit (IUP), Cultivation Business License (IUP-B), Plantation Business Registration (IUP-P), Plantation Business Registration (SPUP)
- We require new palm oil debtors to have RSPO or ISPO, and request customers to achieve full RSPO certification within a timeframe in order to expand their target market.
- For Middle segment, requirement for ISPO is applied as affirmative covenant. the fulfilment of which will be monitored regularly by RM and become subject to periodic internal audit
- Committed to implementing the No Deforestation, No Peat, and No Exploitation (NDPE) policy
- Have strategies to reduce negative impacts on the environment and social

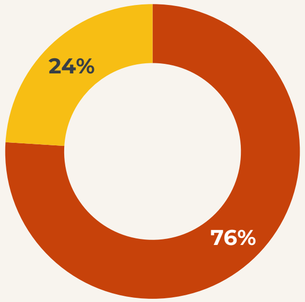
% PALM OIL TO TOTAL LOAN (BANK ONLY)



PALM OIL LOAN BREAKDOWN



% PALM OIL PORTFOLIO WITH RSPO AND / OR ISPO*

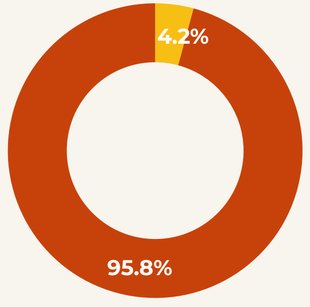


Coal

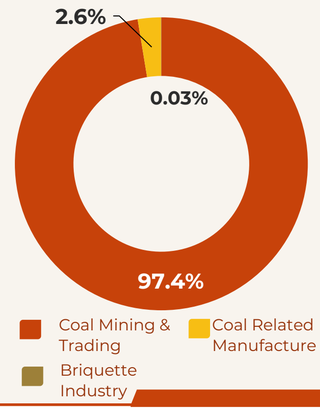
The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)

- Financing to coal mining is strictly for Top Tier Corporates with good ESG practices
- Legal requirement for the debtor's business to have an Environmental Impact Analysis (AMDAL)
- Debtors have at least a Blue PROPER (Environmental Performance Rating) from the Ministry of Environment Life and Forestry
- Debtors agree to comply with the loan agreement clause that they will comply with all applicable environmental regulations and required documentations. The failure to satisfy it will impact loan continuity
- Have strategies to reduce negative impacts on the environment and social
- There is no forced labor or employment of minors

% COAL TO TOTAL LOAN (BANK ONLY)



COAL LOAN BREAKDOWN



** sustainable portfolio is loan to business sectors that meet the requirements of The Sustainable Business Activities Category (KKUB) of OJK*

Best-in-class governance becomes corporate priority

Top Management

The Board of Commissioners



- Audit Committee
- Risk Monitoring Committee
- Nomination & Remuneration Committee
- Integrated Governance Committee

3 out of 6 are independent commissioners

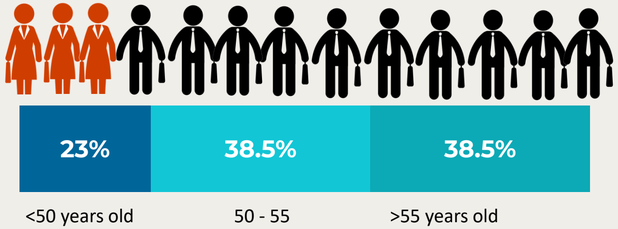
17% (1 out of 6) BOC are female

All Committees under BOC are chaired by an independent commissioner

The Board of Directors

All BOD members are independent from the controlling shareholder

BNI fosters and supports the principles of diversity, equality and non-discrimination



23% (3 out of 13) BOD are female

BOD distribution by age by Dec-25

Good Corporate Governance practices

Protection of minority shareholders and initiatives to foster their involvement

ISO 37001:2016
Concerning Anti Bribery Management System

BNI Code of Ethics
Annual Declaration
Training/Socialization

Whistleblowing System

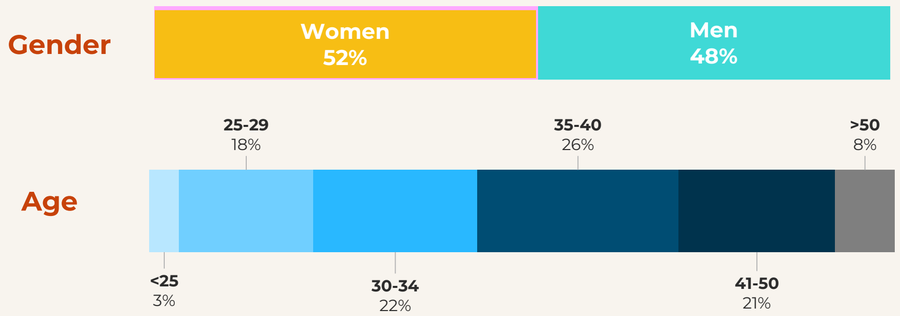


Predicate as a “Leadership in Corporate Governance”
Based on the 2025 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD),

Respectful Working Place
BNI has issued regulation in the company guideline regarding the implementation of Respectful Workplace (RWP) which aims to create a safe comfortable work environment, respect and protect human dignity prioritize mutual respect, free from discrimination, exclusion or restrictions, bullying and harassment and various form of violence, both mental, and physical for all employees

Embodying sustainability culture

Employee Diversity



Product/ Services with Environmental Impact



3,472 units of ATM for Disabilities
Equipped with voice services and braille to help people with visual and physical disabilities



BNI WWF Affinity Card
Cardholders can participate in funding conservation activities through a sharing fee of 0.4% from each retail transaction.



BNI Amex Vibe Card
Targeting youth segment,
With card using recycled materials



BNI UMKM Ramah Lingkungan (BUMI)

BNI encourages MSMEs to be more green in their operational. As of Dec-2025, BNI has distributed IDR 39.0 Bn to 157 MSMEs in the craft industry sector.



BNI Jejak Kopi Khatulistiwa (JKK)

Aiming to boost financial inclusion, build a green economy ecosystem and prepare coffee farmers for global market sInce 2025, BNI has distributed IDR 74.9 Bn to 493 coffee farmers.

Empowering Women in Top Management



Note:

1. Top Management defines as AVP, VP, SVP, EVP, and SEVP Level.
2. All figures stated as of Dec 2025 with the total number of full-time employees: 27,201.
3. The recruitment, compensation, and career advancement policies of the bank make no distinctions based on ethnicity, religion, race, gender, or physical disability.

Green Office Culture



- Green Building Certification by the Green Building Council Indonesia (GBCI) with Gold Certification for Menara BNI and Platinum Certification for Plaza BNI, as well as Green Building LEED Certification on progress for BNI Building in PIK2.
- Wastewater management systems have been implemented in the headquarters, including wastewater recycling into flushing and water plants.
- Implementing Magnetic bearing technology on the cooling system in Plaza BNI and Grha BNI.
- 76 unit solar panel installation for the emergency exit in Plaza BNI and BNI Building PIK2.
- Adopting a paperless office administration system (E-Office)

BNI gogreen

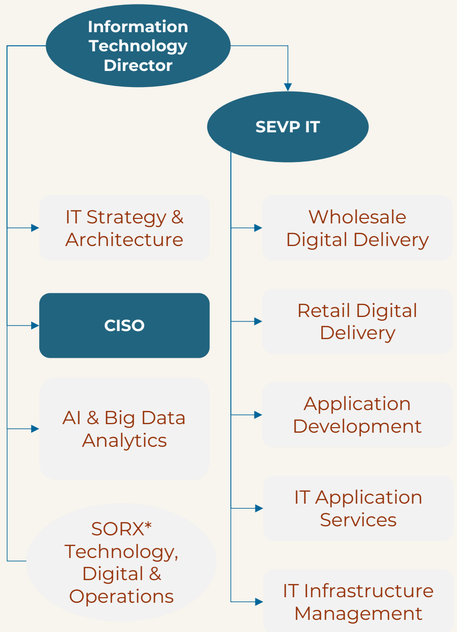
- Green campaign through various media

Association membership

- United Nations Environment Programme Finance Initiatives (UNEP FI) — Member
- Indonesia Sustainable Finance Initiatives (IKBI) — Founder/Member
- Indonesia Business Council for Sustainable Development (IBCSD) — Founder/Member
- Indonesia Green Building Council (GBCI) — Member
- Himpunan Bank Milik Negara
- Indonesia Human Capital Forum (FHCI) — Member

As a systemic bank, BNI put heavy emphasis on IT & Digital Risk Management

Establishment of CISO (Chief Information Security Officer)



*) SORX: Senior Operational Risk Executive

Collaborating with official state bodies (BI, OJK and BSSN), security device principals and other communities to obtain information on threats and weaknesses, the latest technology and products, as well as support when incidents occur

IT Security Governance Centers on Three Pillars

GOVERNANCE	PROTECTION	OPERATION
Security awareness	Multi-layer defense mechanism	24x7 Security Operation Center (SOC)
Information security provisions	Penetration testing	Threat intelligence
Organizational capabilities	Incident management & forensics	User access management

Standard & Best Practice

Strategic Partner

IT & Digital Risk Management Framework



PEOPLE

- **Security Policy**
- **Security Awareness to employees & customers**
- **Attack Simulation to employees**
- **Dedicated Cybersecurity Staff**



PROCESS

- **Security Assessment**
- **Cybersecurity Operation & Threat Management**
- **Penetration Testing & Vulnerability Assessment**
- **Threat Intelligence**



TECHNOLOGY

Cybersecurity & Data Protections

Multi-layer security on the **infrastructure and network** (firewall, IPS, WAF, Database Monitoring, multisite datacenter, DRC), **application** (Multi-factor Authentication, Encryption, Secure Software Development Life Cycle, Mobile Application Protection), **end-point protection** (Data Loss Prevention, Endpoint Detection & Response, Antivirus, Hardening, USB Port blocking) and **secure data transmission mechanism** (data encryption, secured Global File Exchange system, Secure File Transfer Protocol/SFTP, Virtual Private Network/VPN, Secure Hypertext Transfer Protocol/HTTPs) to protect the customer data from cyber threat.

User Access Management

Identity access management (IAM), Single-sign on (SSO), Privileged access management (PAM), Active directory for end-point access security.

BNI launches Indonesia's first ESG Advisory Playbook





As the first bank in Indonesia to have an advisory playbook, this underscores BNI's commitment to continue being a partner to debtors and supporting Indonesia's transition to the NDC 2060 target or sooner.

The playbook was developed through a Focus Group Discussion (FGD) on October 30, 2025, involving various parties.

Input from stakeholders is a crucial foundation for ensuring the playbook is practical, relevant, and capable of addressing the real challenges facing the palm oil industry in the field.

Background

Through the **ESG Advisory Program**, BNI acts as a **strategic partner** to its borrowers in **strengthening the integration and transition of ESG** principles into their operational activities. This initiative is driver is driven by the following consideration:

As a key financial institution, BNI plays a strategic role in aligning capital allocation with national decarbonization pathways, Indonesia's Enhanced Nationally Determined Contribution (Enhanced NDC).

BNI ESG Advisory Program is designed to bridge this gap by enabling banks to act as **strategic partners**, supporting debtors in identifying several materials

The ESG Advisory Program also aims to strengthen BNI's position as a trusted partner to its customer by actively supporting their transition journey.

Priority Sectors for Implementation BNI Advisory Program

- Agriculture & Forestry (**Sub Sector Palm Oil**)
- Electricity (**Sub Sector Coal Fired Power Plant**)
- Mining & Quarrying (**Coal Mining**)
- Manufacture (**Metal Processing**)
- Construction (**Highway Construction**)
- Transportation & Storage (**Water Transportation**)

BNI ESG Advisory Activity

ESG Maturity Assessment → Choosing ESG Transition Steps based on ESG Maturity Assessment → Preparation of the ESG Transition Roadmap → Transition Advisory Assistance

External Recognition of Our Best-in-Class ESG Practices

MSCI ESG Rating

MSCI ESG RATINGS

CCC	B	BB	BBB	A	AA	AAA

A

Last Report:
25 June 2025

Sustainalytics

ESG Risk Rating

21.3 Medium Risk

Negl	Low	Med.	High	Severe
0-10	10-20	20-30	30-40	40+

Ranking

INDUSTRY GROUP Banks — 323 out of 1,026

UNIVERSE Global Universe — 4,744 out of 14,744

Last Update:
30 July 2025

Greenship Award 2025 (Green Building Council Indonesia)



Best GREENSHIP New Building for Plaza BNI – Platinum

5 December 2025

Asia Sustainability Reporting Awards (ASRA) 2024



Asia's Best Sustainability Report - Bronze

6 March 2025

SRI (KEHATI) Index Constituent of Sustainable Investment

KEHATI
INDONESIAN BIODIVERSITY FOUNDATION

Period:
December 2025 – May 2026

IDX ESG Leader Index 1 of 30 Public Company Listed

IDX Indonesia Stock Exchange
member of WFE WORLD FEDERATION OF EXCHANGES

IDX ESG star-listed companies:
https://esg.idx.co.id/

Period:
December 2025 – May 2026

Corporate Governance Perception Index (CGPI) Award 2025



The Most Trusted Company
25 November 2025

ASEAN Corporate Governance Scorecard (ACGS) 2025



ASEAN Asset Class 2025 Leadership in Corporate Governance
15 September 2025

MSME Ministry Award



Appreciation for BNI as Enterpreneur Hub Collaborator Through Xpora Platform
1 December 2025

**Based on the 2022 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD)*



About BNI

Board of Commissioner (BoC)



OMAR SJAWALDY ANWAR
PRESIDENT COMMISSIONER/INDEPENDENT COMMISSIONER

- Executive Chairman, IBM Indonesia Technology (2023 – present)
- President Director, Prudential Syariah Life Assurance (2021 – 2023)
- President Director, Aberdeen Standard Investments Indonesia (2018 – 2021)



TEDI BHARATA
VICE PRESIDENT COMMISSIONER

- Deputy Head, State-Owned Enterprises Regulatory Body (BP BUMN) (2025 – present)
- Deputy for Human Resources, Technology, and Information, Ministry of State-Owned Enterprises (2021 – 2025)
- Commissioner, Bank Mandiri (Persero) Tbk. (2024 – 2025)



DIDIK JUNAIDI RACHBINI
INDEPENDENT COMMISSIONER

- Rector, Paramadina University (2021 – present)
- Chairman of the Supervisory Board, Foundation for Economic and Financial Development Institute (LPEK) INDEF (1996 – present)
- Chairman of the Executive Board, Lembaga Penelitian, Pendidikan dan Penerangan Ekonomi dan Sosial (LP3ES) (2018 – 2022)



VERA FEBYANTHY
INDEPENDENT COMMISSIONER

- Member of Commission XI of the House of Representatives of the Republic of Indonesia (2019 – 2024 term)
- Member of Commission XI of the House of Representatives of the Republic of Indonesia (2009 – 2014 term)



DONNY HUTABARAT
COMMISSIONER

- Head of the Financial Market Development Department, Bank Indonesia (2020 – 2025)
- Member of the Market Committee of the Bank for International Settlements (MC-BIS) (2020 – 2025)
- Head of Bank Indonesia London Representative Office, Bank Indonesia (2017 – 2020)



FEBRIO NATHAN KACARIBU
COMMISSIONER*

- Director General of Economics and Fiscal Strategy, Ministry of Finance (2025 – present)
- Commisioner of PT Pupuk Indonesia (Persero) (2020 – present)
- Head of the Fiscal Policy Agency at the Ministry of Finance (2020 – 2025)

Note:
*Effective upon OJK Fit & Proper Test Approval

Board of Director (BoD)



PUTRAMA WAHJU SETYAWAN
President Director (CEO)

- Deputy President Director, Bank Negara Indonesia (2024 – 2025)
- Retail Banking Director, Bank Negara Indonesia (2023 – 2024)
- Treasury Director, Bank Negara Indonesia (2022 – 2023)



ALEXANDRA ASKANDAR
Deputy President Director

- Deputy President Director, Bank Mandiri (2020 – 2025)
- Corporate Banking Director, Bank Mandiri (2019 – 2020)
- Institutional Banking Director, Bank Mandiri (2018 – 2019)



HUSSEIN PAOLO KARTADJOEMENA
Finance & Strategy Director (CFO)

- Digital and Integrated Transaction Banking Director, Bank Negara Indonesia (2024 – 2025)
- President Commissioner, Hibank Indonesia (2023 – 2024)
- SEVP Corporate Development & Transformation, Bank Negara Indonesia (2020 – 2024)



AGUNG PRABOWO
Corporate Banking Director

- Wholesale and International Banking Director, Bank Negara Indonesia (2024 – 2025)
- President Director, BNI Sekuritas (2021 – 2024)
- Managing Director, UBS Investment Bank (2013 – 2021)



ABU SANTOSA SUDRADJAT
Treasury & International Banking

- SEVP International Banking & Financial Institutions, Bank Mandiri (2024 – 2025)
- GM Overseas & Singapore Branch, Bank Mandiri (2020 – 2024)
- Group Head Treasury, Bank Mandiri (2019 – 2020)



DAVID PIRZADA
Risk Management Director

- SEVP Wholesale Risk, Bank Mandiri (2018 – 2020)
- Country Chief Risk Officer, Bank of Tokyo Mitsubishi UFJ, Jakarta (2015 – 2018)
- Head of Risk Administration Department, The Bank of Tokyo Mitsubishi UFJ Ltd (2010)



EKO SETYO NUGROHO
Institutional Banking Director

- Finance & Risk Management Director, Pupuk Iskandar Muda (2023 – 2025)
- Head of Distribution Network & Sales Division, Bank Negara Indonesia (2022)
- Head of Regional Office 14, Bank Negara Indonesia (2021)



RIAN ERIANA KASLAN
Network and Retail Funding Director

- SEVP Retail Digital Solution, Bank Negara Indonesia (2021 – 2025)
- President Commissioner, PT BNI Modal Ventura (2022 – 2024)
- EVP Head of Digital Strategy & Delivery, Commonwealth Bank Indonesia (2006 – 2021)



RONNY VENIR
Operations Director

- Network and Services Director, Bank Negara Indonesia (2020 – 2025)
- SEVP Network, Bank Negara Indonesia (2019 – 2020)
- SEVP Middle Business, Bank Negara Indonesia (2018 – 2019)



CORINA LEYLA KARNALIES
Consumer Banking Director

- Retail Banking Director, Bank Negara Indonesia (2024 – 2025)
- Digital & Integrated Transaction Banking Director, Bank Negara Indonesia (2023 – 2024)
- Consumer Banking Director, Bank Negara Indonesia (2020 – 2023)



MUHAMMAD IQBAL
Commercial Banking Director

- SME and Retail Funding Director, Bank Tabungan Negara (2024 – 2025)
- Institutional Banking Director, Bank Negara Indonesia (2023 – 2024)
- Enterprise & Commercial Banking Director, Bank Negara Indonesia (2022 – 2023)



TOTO PRASETIO
Information Technology Director

- Technology and Operations Director, Bank Negara Indonesia (2023 – 2025)
- SEVP Information Technology, Bank Mandiri (2019 – 2022)
- Group Head IT Application Support, Bank Mandiri (2017 – 2019)



MUNADI HERLAMBANG
Human Capital & Compliance Director

- Institutional Banking Director, Bank Negara Indonesia (2024 – 2025)
- Institutional Relations Director, Jasa Raharja (2021 – 2024)
- Finance, Human Capital & Risk Management Director, Wijaya Karya Bitumen (2019 – 2021)

Network and Distribution

Branchless Banking

2025	217,013
2024	213,370
2023	185,697
2022	164,979
2021	157,632

ATM

2025	13,396
2024	13,388
2023	13,390
2022	16,125
2021	16,385

Commercial Business Center (CMC)

2025	20
2024	20
2023	19
2022	23
2021	23

Retail Productive Business Center (RCC)

2025	26
2024	26
2023	26
2022	27
2021	27

Consumer Loan Processing Center (LNC)

2025	12
2024	12
2023	12
2022	12
2021	12

Outlets (KC, KCP, KK*)

2025	1,776
2024	1,780
2023	1,781
2022	1,808
2021	1,854

Employees

2025	27,201
2024	27,203
2023	27,570
2022	27,170
2021	27,177

BNI has also entered into key arrangements with prominent companies for payment channelling, financing, loan distribution, and network/outlet development

Overseas Offices



Singapore	Nov 1955
Hongkong	Apr 1963
Tokyo	Sep 1969
New York	Apr 1983
London	Apr 1984
Osaka	Dec 2012
Seoul	Feb 2016
Amsterdam	May 2022
Sydney	Sep 2024



Individual Customer Highlights

74.0 million
Funding Accounts

25.6 million
Regular Saving Accounts

2.0 million
Credit Cards

256,856
Mortgage Customers

Corporate/SME Customer Highlights

262,008
Business Banking Debtors

617
Corporate Debtors
*Including overseas debtors

2,418
Middle Loan Debtors

258,973
Small Loan Debtors

*As per POJK No.12/POJK.03/2021, KK is registered as KCP

E-Banking (bank only)

Mobile Banking is set to become the dominant banking channel for customers

E-Channel	2023	2024	2025	YoY
wondr and BNI Mobile Banking				
#User (Th)	10,812	23,433	29,716	**27%**
#Trx (Mn)	434	1,684	2,295	**36%**
Volume (IDR Tn)	615	1,676	1,983	**18%**
SMS Banking				
#User (Th)	12,258	12,695	12,448	**-2%**
#Trx (Mn)	704	688	725	**6%**
Volume (IDR Tn)	29	9	3	**-60%**
Internet Banking				
#User (Th)	2,129	2,217	2,228	**-1%**
#Trx (Mn)	23	10	5	**-54%**
Volume (IDR Tn)	57	19	10	**-47%**
ATM				
#Trx (Mn)	1,533	969	917	**-5%**
Volume (IDR Tn)	560	567	820	**45%**

Expanding the network of banking services to unbanked people through Agen46

Branchless Banking	2023	2024	2025	YoY
# Agent	185,697	213,370	217,013	**2%**
Agent Fund (IDR Bn)	3,653	4,818	7,052	**46%**
#Trx (Mn)	85.49	79.35	121.75	**53%**
Volume (IDR Tn)	59.91	51.97	61.19	**18%**
#Pandai Account (Th)	20,021	20,178	21,191	**5%**
Pandai Fund (IDR Bn)	1,119	1,124	888	**-21%**

Reliable transaction platform to support the cashless society

Electronic Money & Acquiring	2023	2024	2025	YoY
BNI Tap Cash				
#Card (Th)	11,948	13,633	14,752	**8%**
#Trx (Mn)	93	116	142	**23%**
Volume (IDR Bn)	2,259	2,779	3,424	**23%**
Acquiring (EDC + QRIS + Online Merchant)				
#Trx (Mn)	270	459	667	**45%**
Volume (IDR Tn)	89	113	146	**29%**

A one-stop shop for lifetime finance and business needs

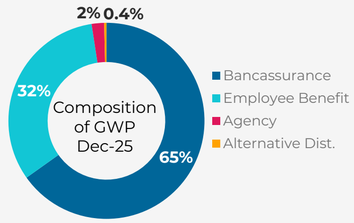
Insurance

60.0%
% BNI Ownership

BNI Life

Empowering customer with Life Insurance Services

Large customer base for Bancassurance and Employee Benefits business.



Top Product

Life Insurance with Endowment Benefit (Solusi Series, Hy End Pro, and Steady Protection)

Rank in Industry*
#8
(in form of Gross Written Premium)

*Data 3Q25

Securities

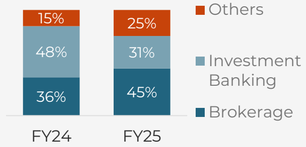
75.0%
% BNI Ownership

BNI Sekuritas

Respected investment banking and securities brokerage services

Brokerage and Investment Banking drive BNI Sekuritas' performance amid highly challenging and volatile markets.

Revenue Mix



Rank
#5
Investment Banking Revenue

Investment Manager

99.9%
% BNI Ownership (through BNI Sekuritas)

BNI Asset Management

Strong Value Proposition as an Investment Manager that focuses on index mutual funds, environmentally friendly and fixed income.

Rank
#9
Asset Under Management

4.6%
AUM Market Share

Rank
#2
Market share of Index Mutual Fund

31
APERD Partnership

Venture Capital

99.9%
% BNI Ownership

BNI Ventures

Catalyst between BNI's business groups and start-ups.

Founded on April 2022

Obtained OJK license on January 2023

BNV Investee

Assist X | rukita | FishLog | Bang Jamin

SME Digital Bank

63.9%
% BNI Ownership

hibank
A MEMBER OF BNI GROUP

Preparing an SME-Focused Digital Bank as Long-Term Growth Engine for The Group

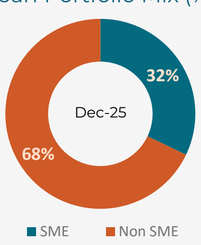
18 May 2022
Officially acquired PT Bank Mayora

17 May 2023
Rebranding as hibank to support the vision of becoming Indonesia's Leading MSME Digital Bank.

Number of Clients
~1.2 M CIF

Total Deposit
▲50% YoY
(Rp12.6 T → Rp19.0 T)
(Dec'24) (Dec'25)

Loan Portfolio Mix (%)



Total Loan
▲22% YoY
(Rp10.6 T → Rp12.9 T)
(Dec'24) (Dec'25)

LaR
▲0.07% YoY
(2.2% → 2.3%)
(Dec'24) (Dec'25)

Consumer Finance

99.9%
% BNI Ownership

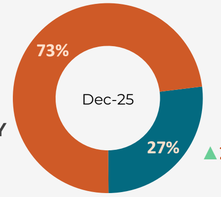
BNI finance

New car financing franchise, emerges as a market contender

Dealer Partnership
1,400 Dealer

Financing Portofolio Mix

(Rp3.9 T)
▼12.4% YoY



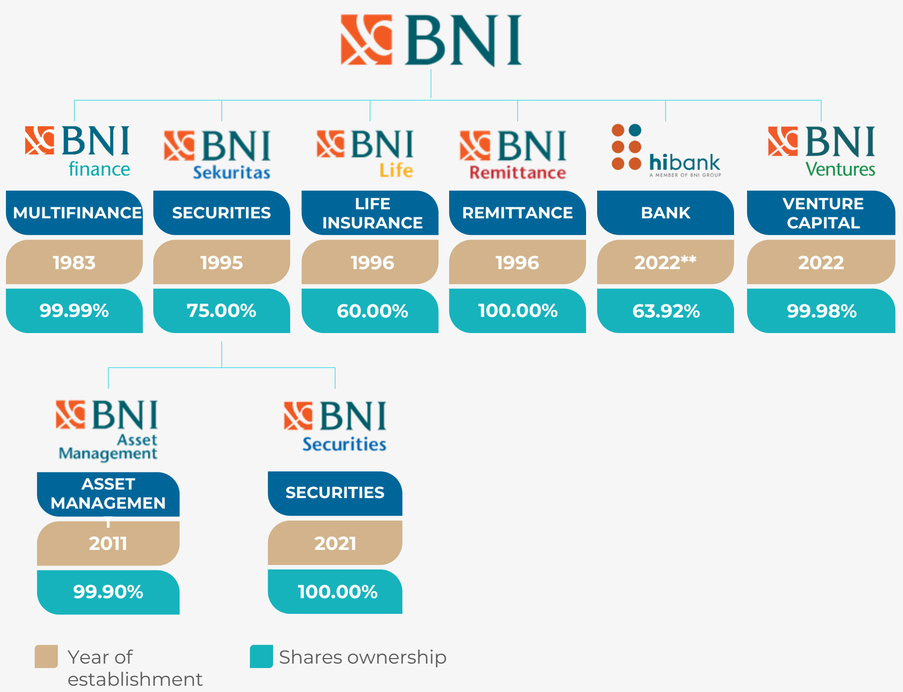
(Rp1.4 T)
▲22.0% YoY

Total Asset
▼7.3% YoY
(Rp6.0 T → Rp5.6 T)
(Dec'24) (Dec'25)

Total Financing
▼5.2% YoY
(Rp5.7 T → Rp5.4 T)
(Dec'24) (Dec'25)

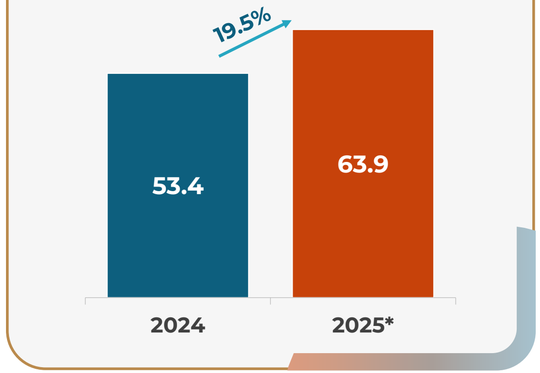
Subsidiaries contribution to BNI Group

Group Structure

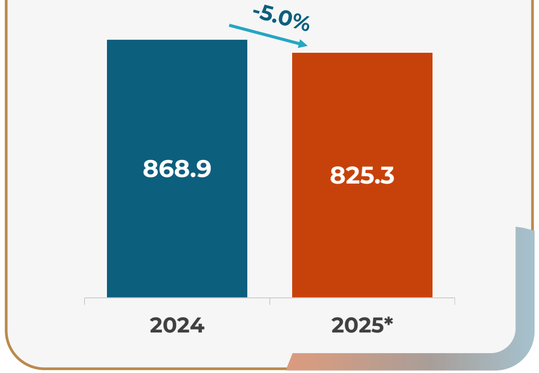


Note: as of February 2021, the financial summary (report) is excluded BNI Syariah as a consolidated calculation.
** Year of acquisition

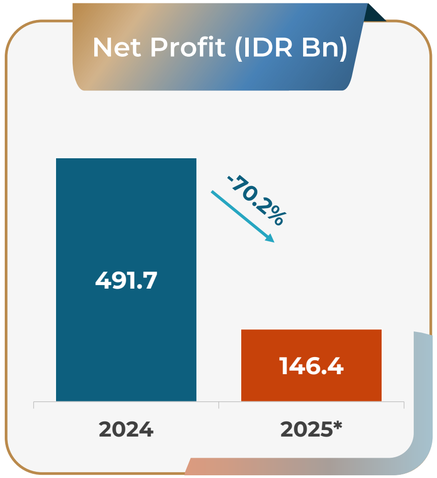
Total Asset (IDR Tn)



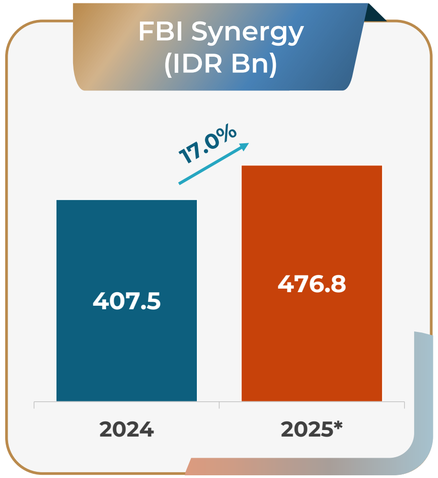
PPOP (IDR Bn)



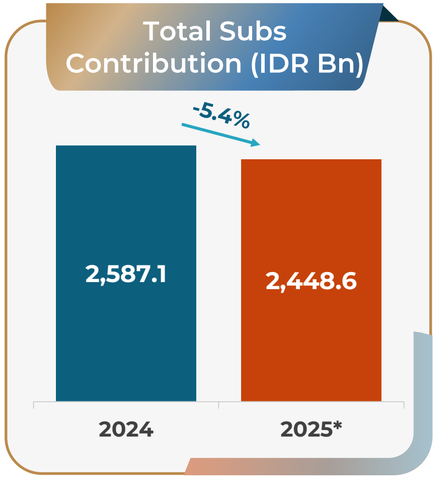
Net Profit (IDR Bn)



FBI Synergy (IDR Bn)



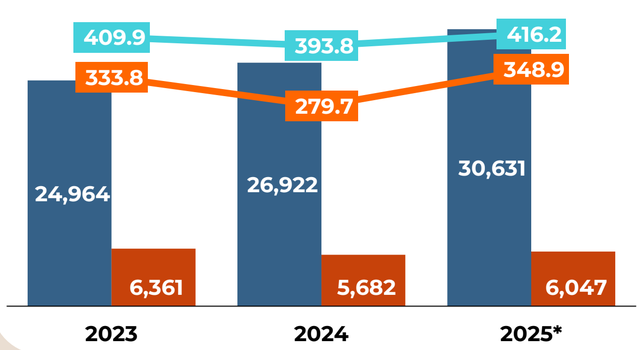
Total Subs Contribution (IDR Bn)



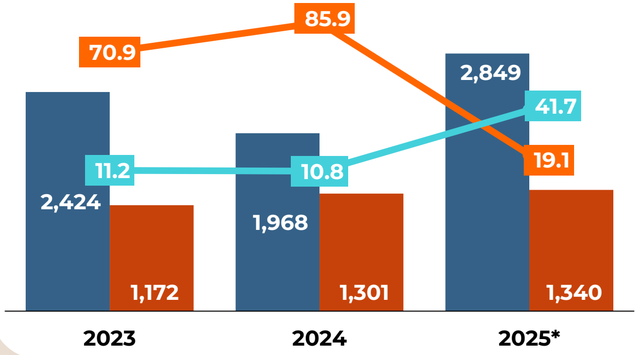
Note:
- *) Data Unaudited
- Total Contribution consist of Net Profit +Fee Income + Share Investments
- Fee Income : Contribution of subsidiaries which is directly recorded as FBI in BNI (parent company)

Subsidiaries highlighted performances

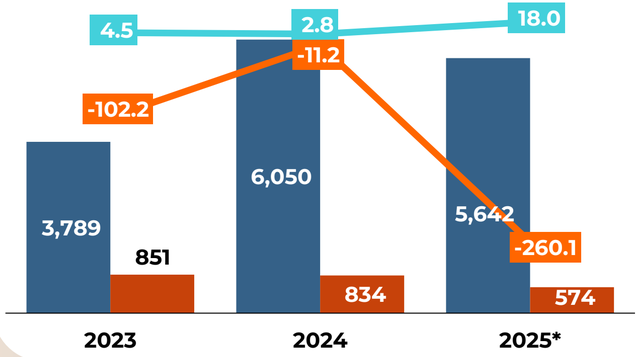
BNI Life Insurance**



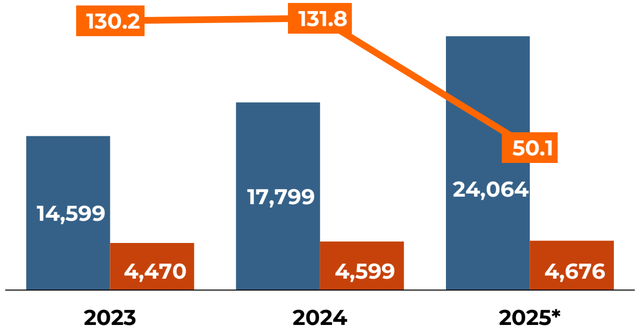
BNI Securities Consolidated



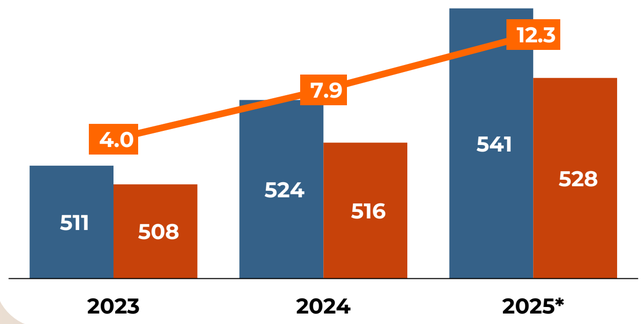
BNI Finance



hibank



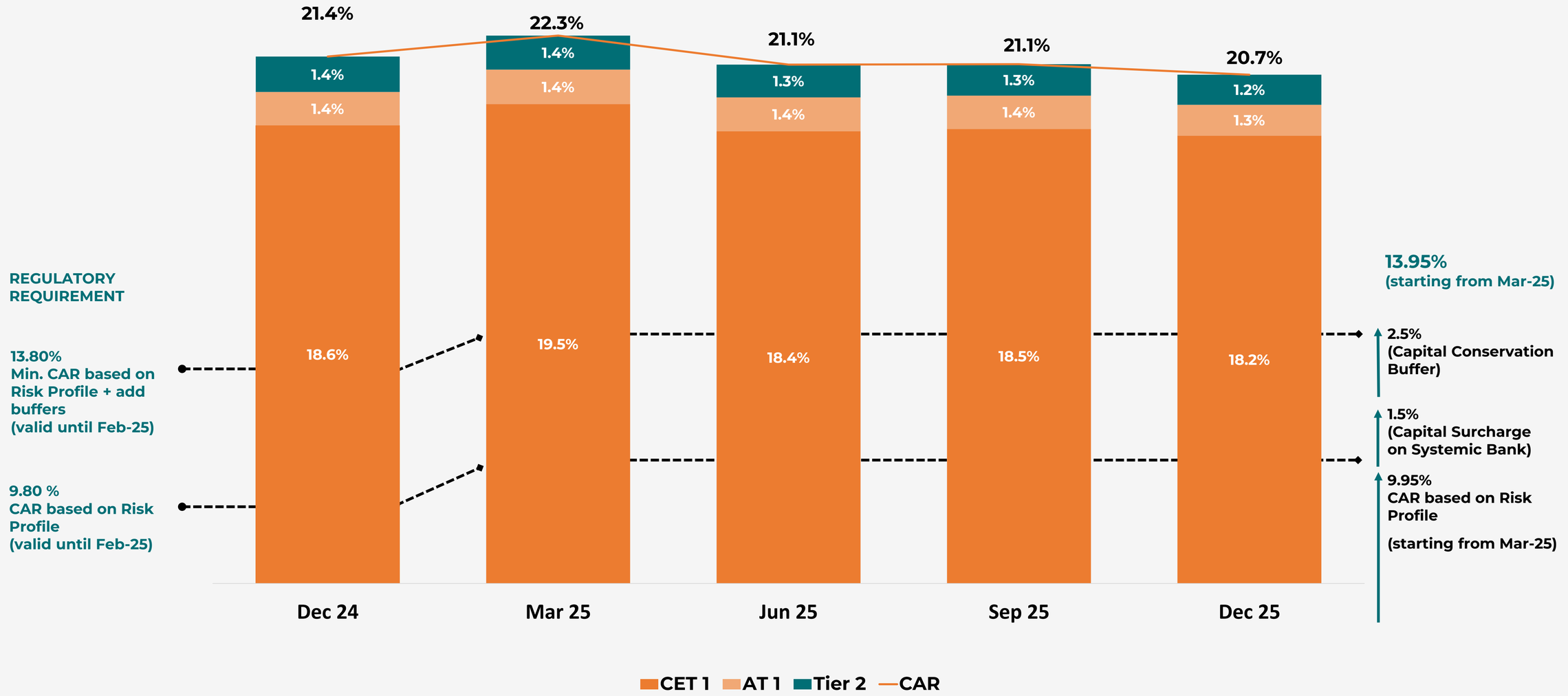
BNI Ventures



Note:
- *) Data Unaudited
- **) Data 2024 & 2025 using IFRS 17

Asset (IDR Bn) | Equity (IDR Bn) | EAT (IDR Bn) | FBI contribution to BNI (IDR Bn)

Capital Ratios are well above minimum requirement (bank only)



BASEL 3 Capital requirement and BNI Capital realization

	2023	2024	2025
Add On based on Bank's Risk Profile	1.80%	1.80%	1.95%
Minimum Common Equity Tier 1 Capital	4.50%	4.50%	4.50%
Tier 1 Capital Minimum	6.00%	6.00%	6.00%
Capital Conservation Buffer	2.50%	2.50%	2.50%
Countercyclical Buffer (Applied to all bank)	0.00%	0.00%	0.00%
Capital Surcharge (Bank with systemic risk)	1.50%	1.50%	1.50%
Minimum Common Equity Tier 1 + Risk Profile + Additional Buffers	10.30%	10.30%	10.45%
Minimum Tier 1 Capital based on Risk Profile + Additional Buffers	11.80%	11.80%	11.95%
Minimum CAR + Risk Profile + Additional Buffers	13.80%	13.80%	13.95%

BBNI Capital Realization

BBNI Capital Realization	Dec-23	Dec-24	Dec-25
Common Equity Tier I Capital (%)			
Minimum Requirement	10.3	10.3	10.5
BNI Realization	18.8	18.6	18.2
Tier I Capital (%)			
Minimum Requirement	11.8	11.8	12.0
BNI Realization	20.2	20.0	19.4
Total CAR Based on Risk Profile + Add Buffers (%)			
1. BNI Risk Profile (Rating 2 Sound)	9.8	9.8	10.0
2. Capital Conservation Buffer	2.5	2.5	2.5
3. Countercyclical Buffer	0	0	0
4. Capital Surcharge	1.5	1.5	1.5
Minimum Requirement (%)	**13.8**	**13.8**	**14.0**
CAR BNI Realization (%)	**22.0**	**21.4**	**20.7**

Risk Weighted Asset (Bank Only – IDR Tn)

Risk Weighted Asset (Bank Only – IDR Tn)	Dec-23	Dec-24	Dec-25
RWA - Credit Risk	**609.2**	**660.2**	**748.3**
RWA - Market Risk	**2.8**	**14.2**	**11.2**
RWA - Operational Risk	**35.0**	**37.4**	**40.4**
Total RWA	**647.0**	**711.8**	**799.9**
Total Capital	**142.0**	**152.3**	**165.6**
CAR - %	**22.0**	**21.4**	**20.7**

Breakdown Yield Earning Asset & Interest Bearing Liabilities (bank only)

Breakdown Earning Asset	2024		2025		Growth YoY	
	Amt (IDR Tn)	Yield	Amt (IDR Tn)	Yield	Amt (%)	Yield
Loan	**761.6**	**7.7%**	**883.0**	**7.2%**	**15.9%**	**-0.4%**
Non Loan	**224.7**	**5.7%**	**287.8**	**5.2%**	**28.1%**	**-0.6%**
Marketable Securities	160.7	4.5%	199.3	4.3%	24.0%	-0.2%
Placement	34.3	4.0%	55.5	3.5%	61.6%	-0.5%
Acceptance and other receivables	29.7	14.0%	33.0	14.6%	11.3%	0.5%
Total Earning Assets	**986.3**	**7.2%**	**1,170.9**	**6.7%**	**18.7%**	**-0.5%**

Breakdown Interest Bearing Liabilities	2024		2025		Growth YoY	
	Amt (IDR Tn)	CoF	Amt (IDR Tn)	CoF	Amt (%)	CoF
Third Party Fund	**792.7**	**2.7%**	**1,021.9**	**2.7%**	**28.9%**	**0.0%**
Current Account	301.5	2.6%	433.7	2.5%	43.9%	-0.1%
Savings	256.7	0.7%	285.7	1.0%	11.3%	0.3%
Time Deposit	234.5	4.8%	302.5	4.8%	29.0%	-0.1%
Borrowings & Repo	**55.4**	**7.6%**	**43.4**	**5.9%**	**-21.6%**	**-1.6%**
MS Issued	**30.7**	**4.7%**	**32.7**	**4.9%**	**6.3%**	**0.2%**
Total Interest Bearing Liabilities	**878.8**	**3.4%**	**1,098.0**	**3.3%**	**24.9%**	**-0.1%**

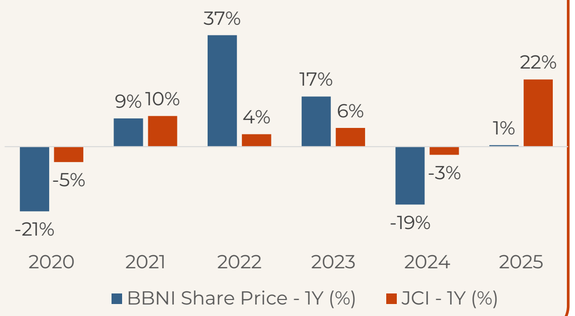
BNI is licensed and supervised by The Financial Service Authority (OJK) & Bank Indonesia (BI)

BNI Shares & Rating

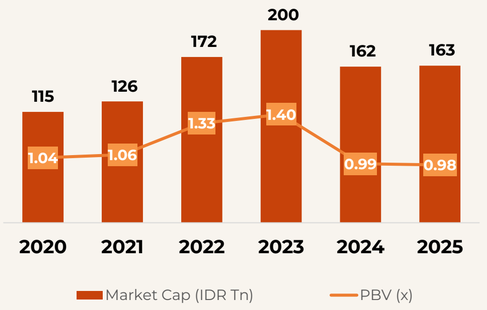
BNI Shares & Rating

Fitch Rating	Long Term Foreign Currency	BBB
	Long Term Local Currency	BBB/Stable
	Short Term Foreign Currency	F2
	Viability Rating	bbb-
	National Long Term Rating	AAA/Stable
	National Short Term Rating	F1+
Standard & Poor's	Outlook	Stable
	Long Term Foreign Issuer Credit	BBB
	Long Term Local Issuer Credit	BBB
	Short Term Foreign Issuer Credit	A-2
	Short Term Local Issuer Credit	A-2
Moody's	Outlook	Stable
	Foreign Long Term Bank Deposits	Baa2
	Local Long Term Bank Deposits	Baa2
	Baseline Credit Assessment	Baa3
	Adjusted Baseline Credit Assessment	Baa3
	Counterparty Risk Assessment	Baa2/p-2
Pefindo	Corporate Rating	AAA/Stable

Historical Share Price Performance Versus JCI – YoY Trend



Market Cap Movement & PBV

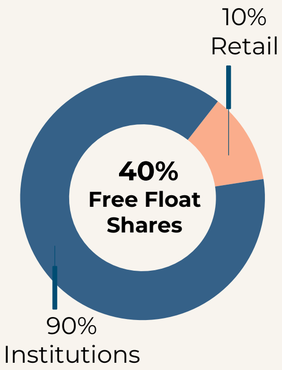


Diversified Shareholder Base

Breakdown of shares ownership

Ownerships	Dec-25
Government of Indonesia (1 share of Series A Dwiwarna)	0.0%
PT Danantara Asset Management (Persero)	60.0%
Public - Domestic	14.1%
Public - Foreign	**25.9%**

- **Issued shares 37,297,312,916 shares**



Geographical distribution of free float shares (as of Dec-25)

- **35.2%** Indonesia
- **23.7%** UK & Europe
- **19.7%** US & Canada
- **7.5%** Rest of Asia
- **5.7%** Singapore
- **8.2%** Rest of The World

5 Years Financial Data

5 Years financial data (1/2)

Consolidated Balance Sheet (IDR Bn)	2021	2022	2023	2024*	2025
Total Assets	**964,838**	**1,029,837**	**1,086,664**	**1,130,129**	**1,362,055**
Placement with other banks & BI	92,290	51,569	43,794	17,076	33,780
Marketable Securities [market value]	26,053	28,556	37,408	48,534	63,017
Government Bonds [market value]	111,430	121,291	127,100	132,072	163,513
Loans (gross)	**582,436**	**646,188**	**695,085**	**775,872**	**899,531**
Third Party Funds	**729,169**	**769,269**	**810,730**	**805,511**	**1,040,834**
Deposit from other banks	14,377	15,245	11,894	18,548	11,563
Marketable Securities Issued	18,751	22,110	21,822	30,674	32,593
Borrowings	32,458	35,654	30,950	42,931	39,040
Shareholders' Equity	126,520	140,198	154,733	166,548	176,339

Consolidated Profit or Loss (IDR Bn)	2021	2022	2023	2024*	2025
Interest Income	50,026	54,659	61,472	66,583	69,394
Interest Expense	(11,779)	(13,338)	(20,196)	(26,103)	(29,061)
Net Interest Income	**38,247**	**41,321**	**41,276**	**40,480**	**40,333**
Premium Income Net	1,399	1,552	1,659	766	743
Fee Based Income	13,639	14,820	14,783	16,624	18,461
Recovery	2,581	3,780	5,030	6,025	5,439
Operating Income	**55,865**	**61,472**	**62,747**	**63,896**	**64,976**
Operating Expense	(24,801)	(27,059)	(27,778)	(29,112)	(30,856)
Pre-Provision Income (PPOP)	**31,064**	**34,413**	**34,970**	**34,783**	**34,120**
Provisioning Charges	(18,298)	(11,514)	(9,196)	(8,211)	(9,724)
Non-Operational Inc/(Exp)	(216)	(212)	(134)	(4)	2
Net Income	**10,898**	**18,312**	**20,909**	**21,464**	**20,041**

*2024 results have been restated following the implementation of IFRS 17, impacting line items Total Assets, Shareholders' Equity, Fee Based Income, Operating Expense, and PPOP

5 Years financial data (2/2)

Financial Ratios (%)	2021	2022	2023	2024	2025
LOAN Growth [Consolidated]	5.3	10.9	7.6	11.6	15.9
CASA Ratio [Consolidated]	69.4	72.4	71.2	69.9	69.7
CASA Growth [Consolidated]	9.0	10.1	3.6	-2.5	28.9
CAPITAL					
Shareholders' equity to total asset	13.1	13.6	14.2	14.6	13.0
Tier I - CAR (include operational risk)	17.7	17.5	20.2	20.0	19.4
Tier II - CAR (include operational risk)	2.0	1.8	1.7	1.4	1.2
Total CAR (credit,market + operational risk)	19.7	19.3	22.0	21.4	20.7
ASSET QUALITY					
Net Non-Performing Loan	0.9	0.5	0.6	0.7	0.7
Gross Non-Performing Loan	3.7	2.8	2.1	2.0	1.9
Credit Cost	3.3	1.9	1.4	1.1	1.2
NPL Coverage	233.4	278.3	319.0	255.8	205.5
RENTABILITY					
Pre-Tax ROAA	1.4	2.5	2.6	2.5	2.1
ROAE*	9.4	14.9	15.2	14.2	12.7
Net Interest Margin	4.7	4.8	4.6	4.2	3.8
EFFICIENCY					
Cost to Income Ratio	43.3	42.6	42.9	44.6	46.5
LIQUIDITY					
Loan to Deposit Ratio	79.7	84.2	85.8	96.1	86.4
DIVIDEND					
Dividend Payout Ratio [%]	25.0	40.0	50.0	65.0	TBA

All ratios are bank only, unless stated otherwise

*ROAE with average total equity as denominator ; 14.0% in FY25 if the denominator is Tier 1 Capital as reported to OJK

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