Corporate Presentation
1Q-2026

PT Bank Negara Indonesia (Persero), Tbk.

Jakarta, 29 April 2026

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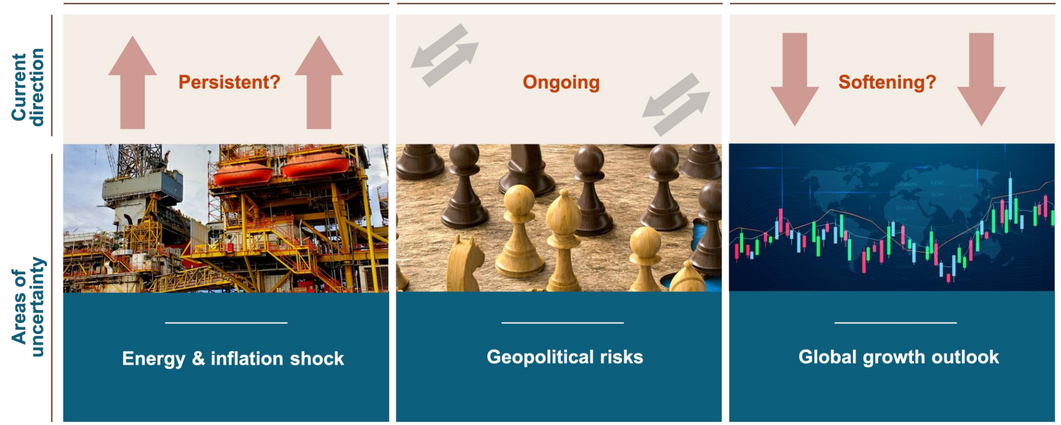
◎ Re-affirming FY2026 Guidance 10

Management Highlight

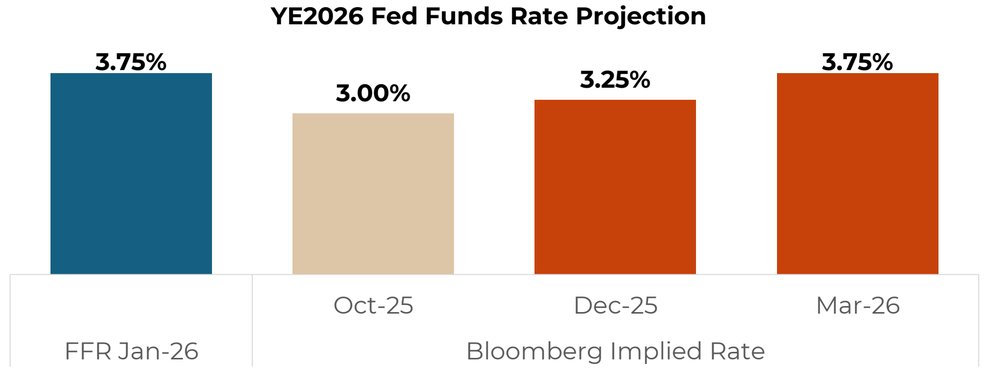
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Global headwinds put risk on multiple fronts

Persistent global uncertainty continues to shape the operating environment

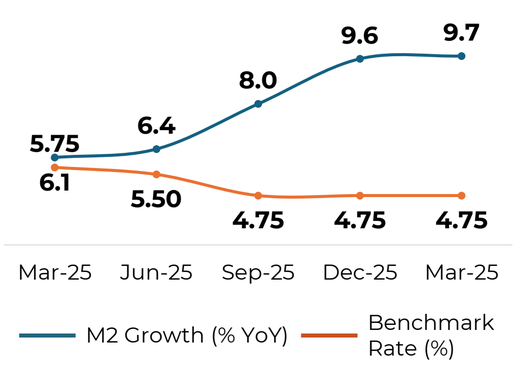


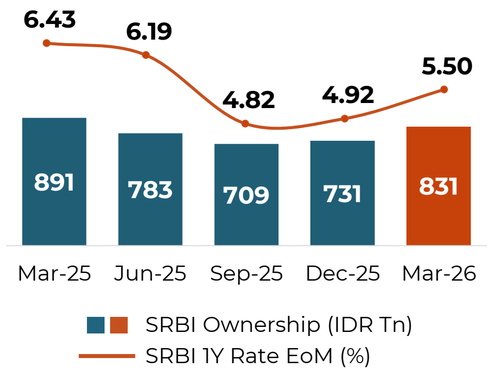
Higher for longer rate outlook



Source: Bloomberg

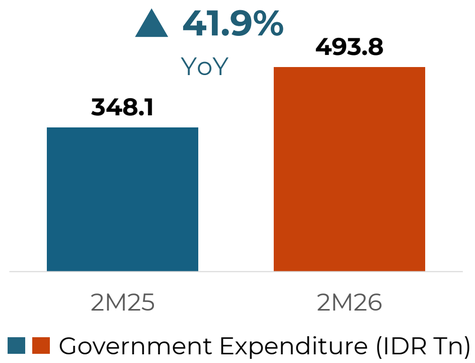
BI's policy stance might have shifted to pro-stability to support Rupiah





Source: BI

Accelerated fiscal spending provides a partial buffer to liquidity pressure

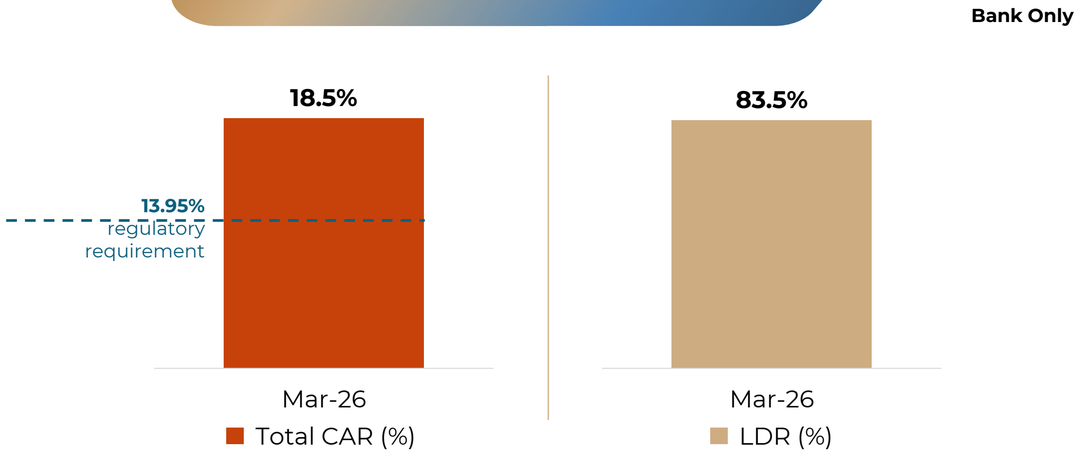


"The government frontloaded **fiscal spending in 2M26** to support the real sector, **in line with** the Minister of Finance's guidance earlier this year."

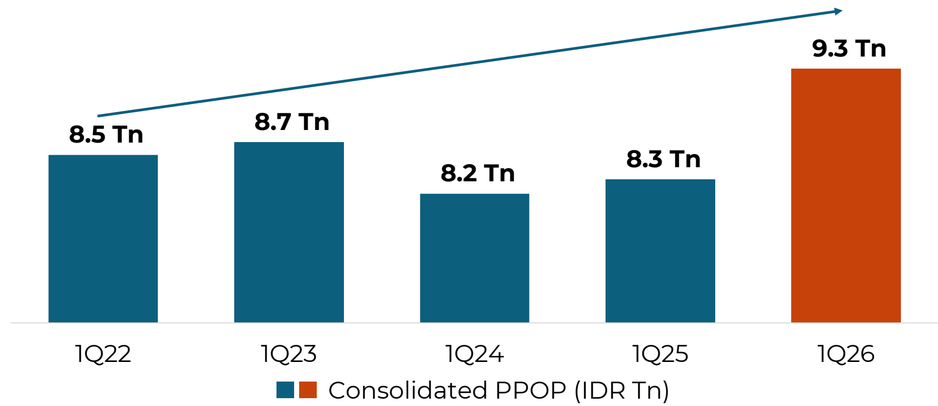
Source: BPS, CEIC

Fortified balance sheet, resilient performance

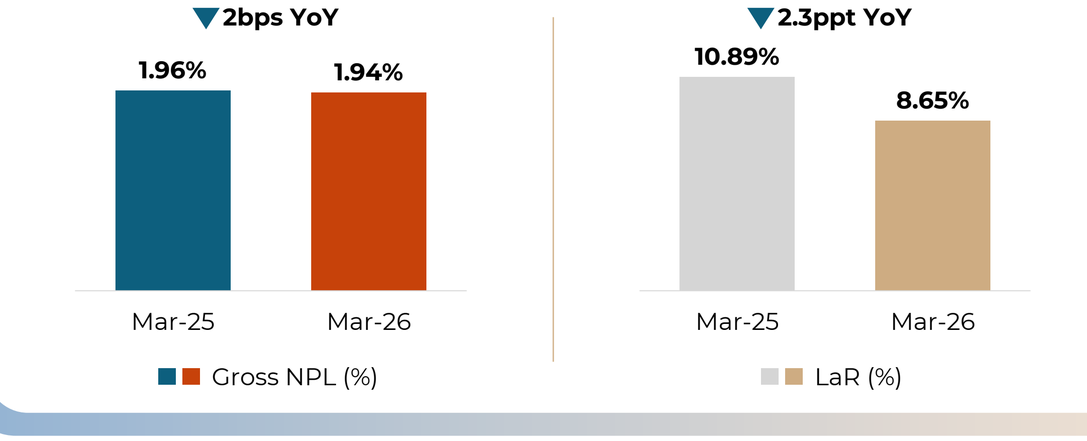
Strong capital and liquidity profile



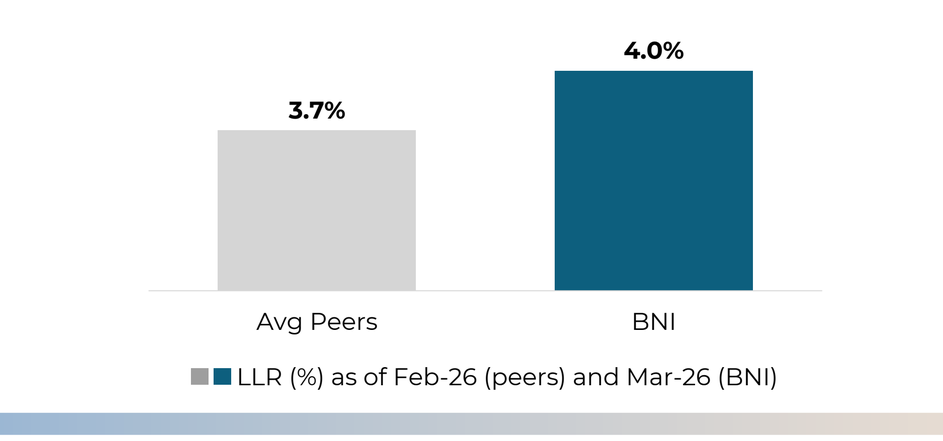
All time high core profit in Q1



Improved asset quality...



...backed by sufficient provisioning buffers



The AT-1 tender offer and issuance strengthen already robust capital position

Additional Tier-1 transaction highlights

- **USD 700 mn preemptive issuance** amid global uncertainties.
- **95% participation rate for tender offer** of existing AT-1 (first call date on March 2027)
- **~20bps narrowing spread** over UST 5Y vs previous issuance
- **3.6X oversubscribed** at final price.

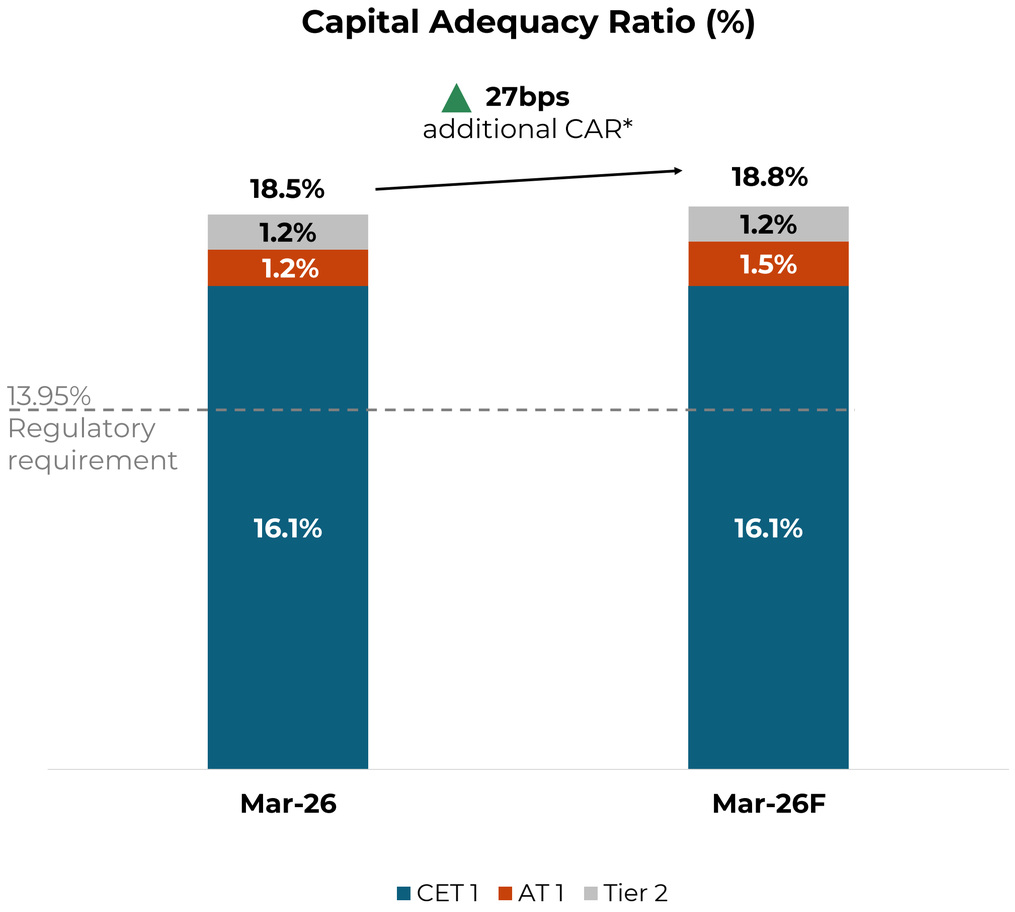
Issuance Size
USD 700 mn

Pricing
7.15%

Issuance Rating
Ba3
Moody's

First Call Date
5.5 Years
22 Oct 2031

Further fortification of our reserves



*) simulation based on Tender Offer size of USD 568 Mn and issuance of USD 700 Mn applied to Mar-26 CAR calculation

We launched BRAVE to transform our outlets into business-driven hubs



Branch as the primary point of sales

Region as the regional strategy lead

Area as the orchestrator of business execution

Value driving value creation and profitability

Empowerment enhancing capabilities and strengthening enablers

How we transform

- Shifting outlets from service centers into **business-driven units**
- **Hierarchy Delayering** to streamline business decisions and increase efficiency
- **Empowering outlets & people** to drive business through referral mechanism
- Refining outlet accountability with a **dedicated P&L**

The Objectives

- **Higher branch & sub branch productivity**
- **Stronger CASA Franchise**
- **Healthy loan growth**
- **Market share gain**

We piloted this in two regions with promising initial result





Significant improvement in **outlets profitability**

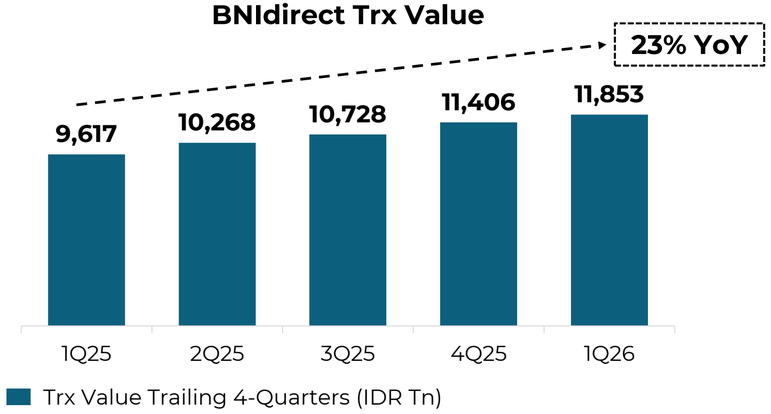
New account opening per outlet almost doubled

Accelerated customer origination through branch network integration

Driving business expansion through CASA leadership

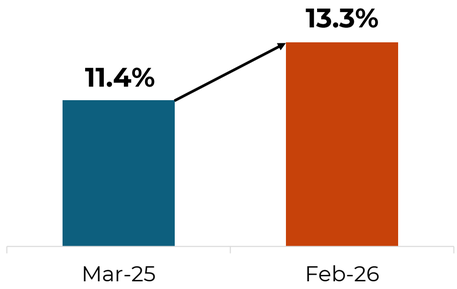
CASA first strategy

BNIdirect Trx Value

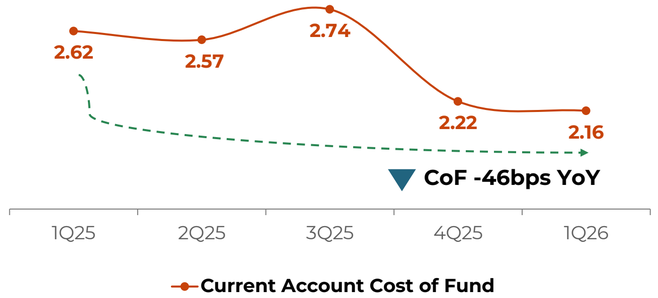


+40% YoY
Current Account growth
*As of Mar-26

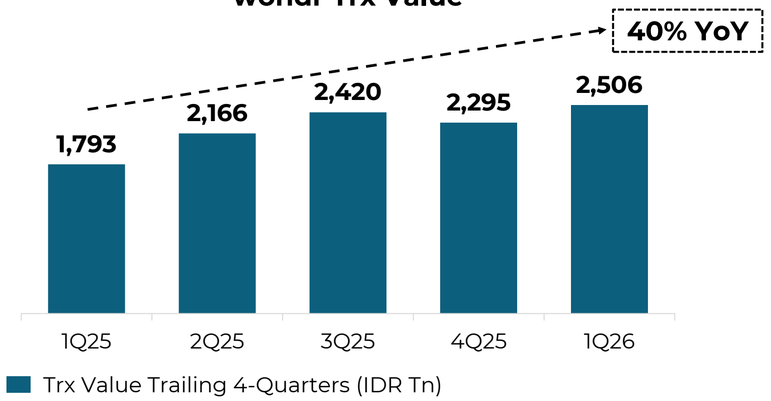
BNI Current Account Market Share



Current Account CoF (%)

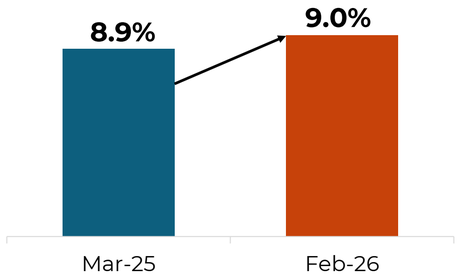


wondr Trx Value

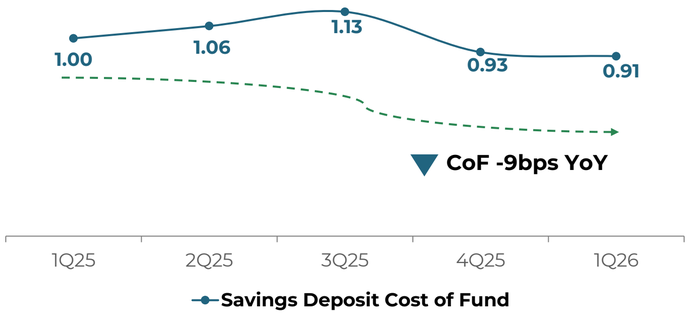


+10% YoY
Savings Deposit growth
*As of Mar-26

BNI Savings Deposit Market Share

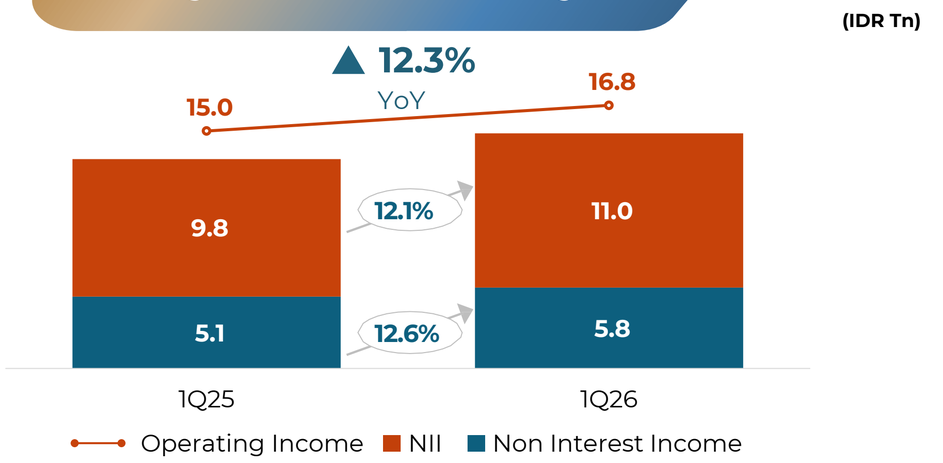


Savings Deposit CoF (%)

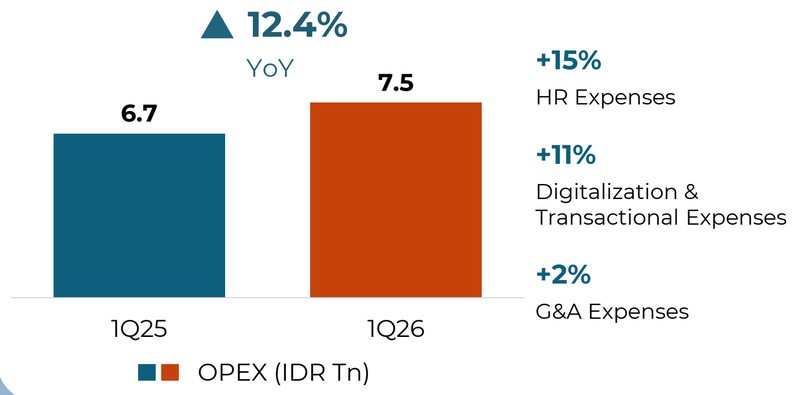


High-quality earnings: prudent frontloading of cost sets up sustainable FY performance

Strong and well-balanced revenue growth



Disciplined and well-structured cost growth



+15%
HR Expenses

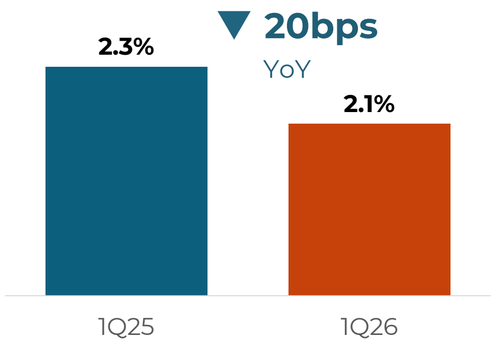
+11%
Digitalization & Transactional Expenses

+2%
G&A Expenses

FY26 OPEX growth budget

<7% YoY

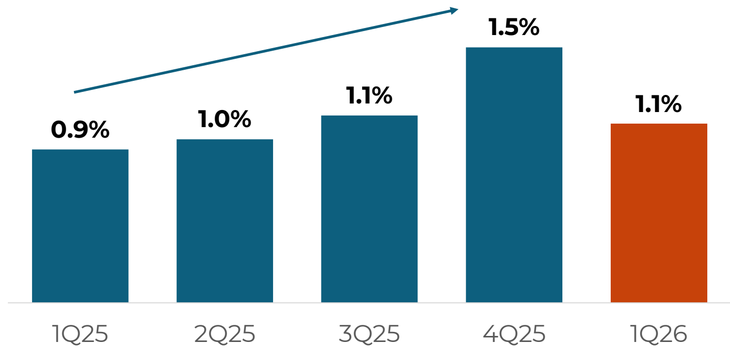
Strong revenue growth and cost disciplined drive healthy PPOP expansion



1Q26 PPOP Growth

+12.2% YoY

Evenly distributed quarterly CoC replaced last year back-loaded pattern



FY26 CoC Guidance

1.0 - 1.2%

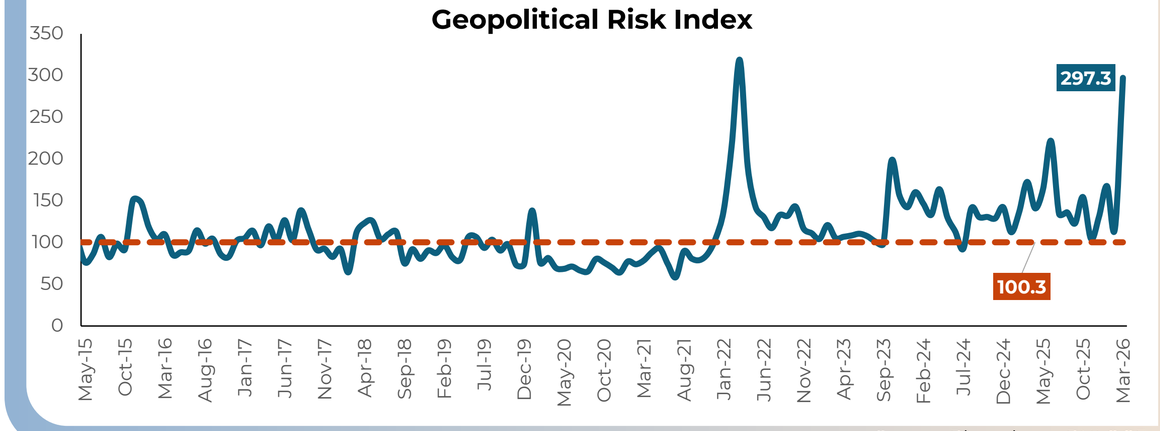
FY 2026 Target & Realization

	FY26 Target	1Q26 Realization	Explanation
Loan Growth (% YoY) *consolidated*	8.0 - 10.0%	20.1%	Target unchanged
Net Interest Margin *bank only*	3.5 - 3.8%	3.6%	Target unchanged
Credit Cost *bank only*	1.0 - 1.2%	1.1%	Target unchanged

Macroeconomic Highlights

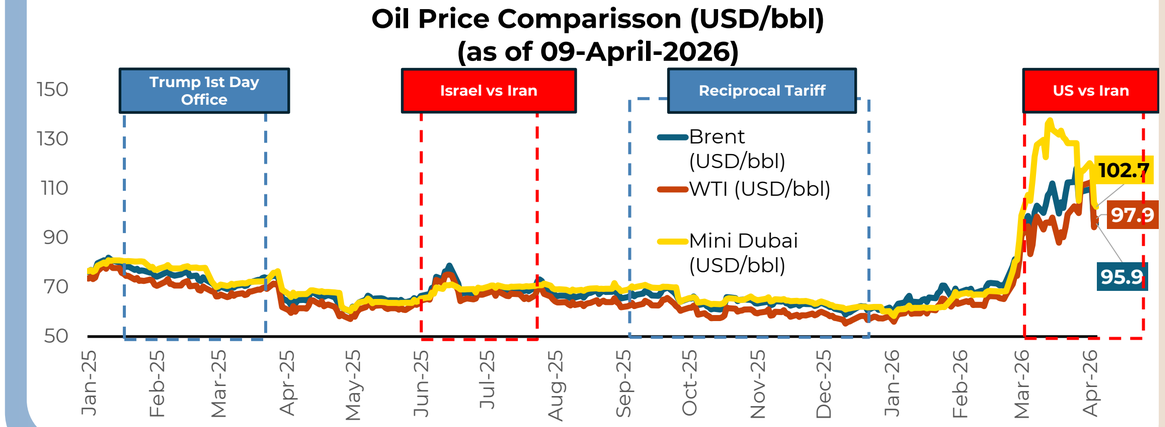
The Middle East geopolitical escalation poses a risk to the global macroeconomy

Geopolitical risk escalates due to the Middle East conflict, ...



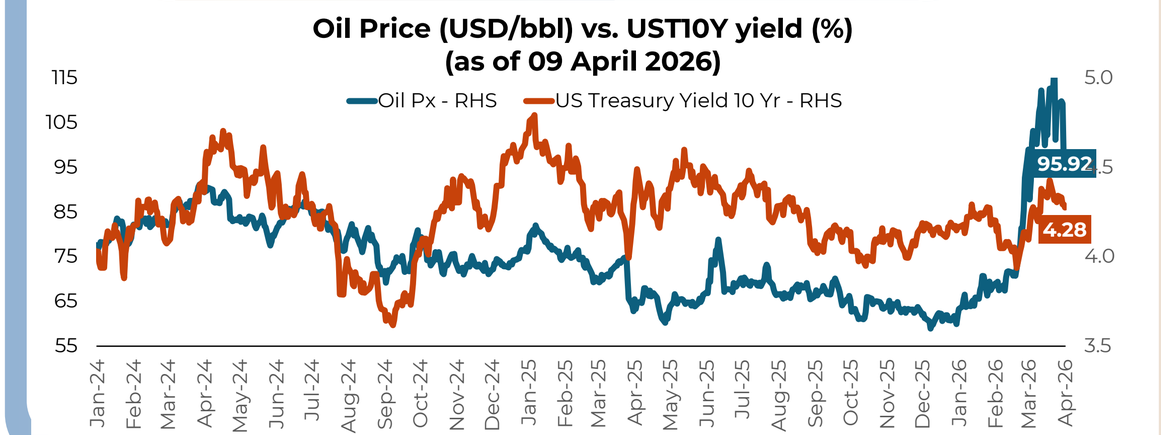
Source: Bloomberg, BNI OCE

...which has caused oil price to rise



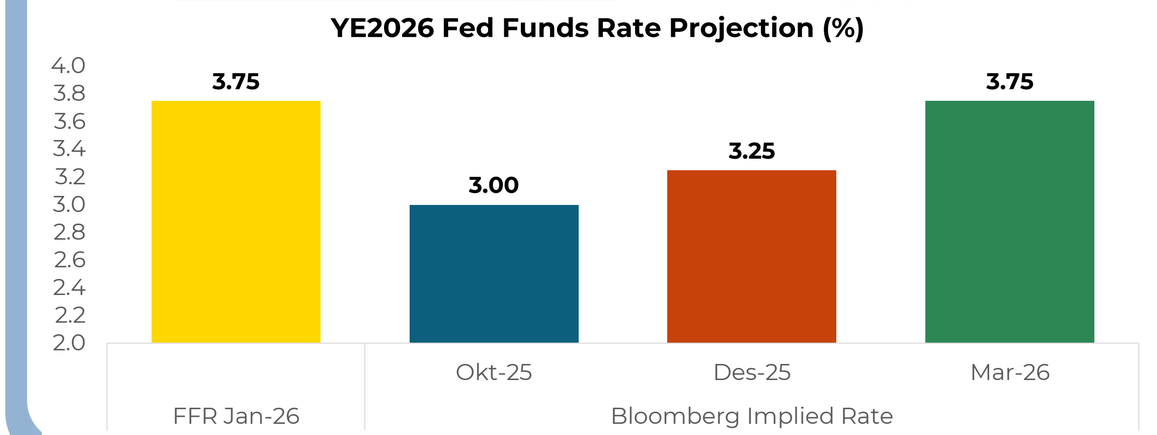
Source: Bloomberg, BNI OCE

Higher oil price also pushed the US Treasury yield higher due to inflation risk



Source: Bloomberg, BNI OCE

Market currently anticipates no FFR cut this year (vs. previously 50-bps cut)

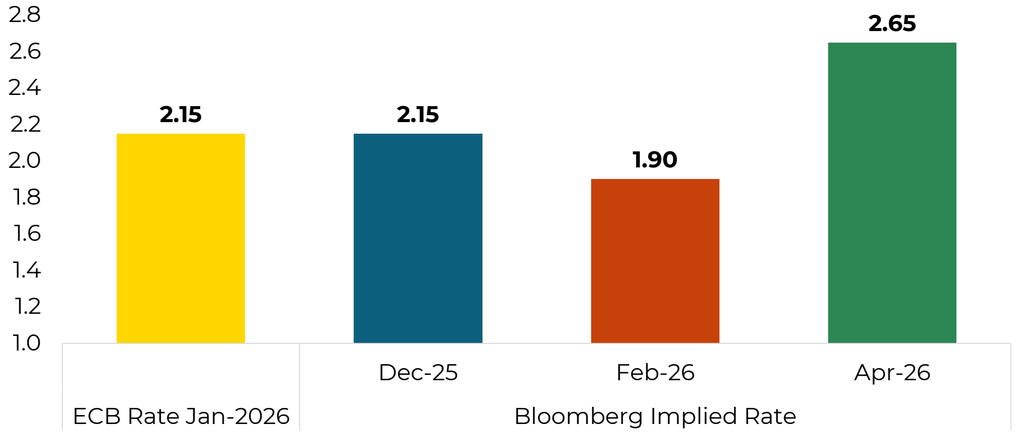


Source: Bloomberg BNI OCE

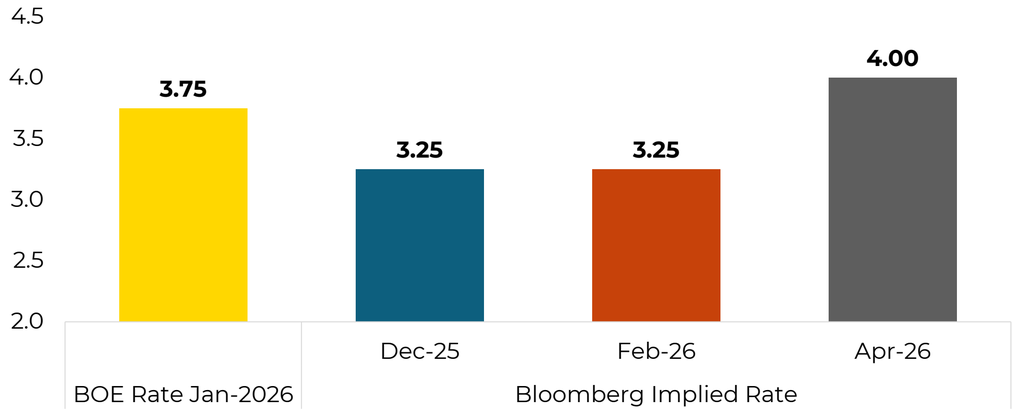
Even several central banks are expected to increase policy rates

Market expects ECB and BoE to raise their respective policy rates by 25-50bps in 2026

YE2026 ECB Main Refinancing Rate Projections (%)



YE2026 BoE Bank Rate Projections (%)



**Data as of 16-Apr-2026*

Source: Bloomberg, BNI OCE

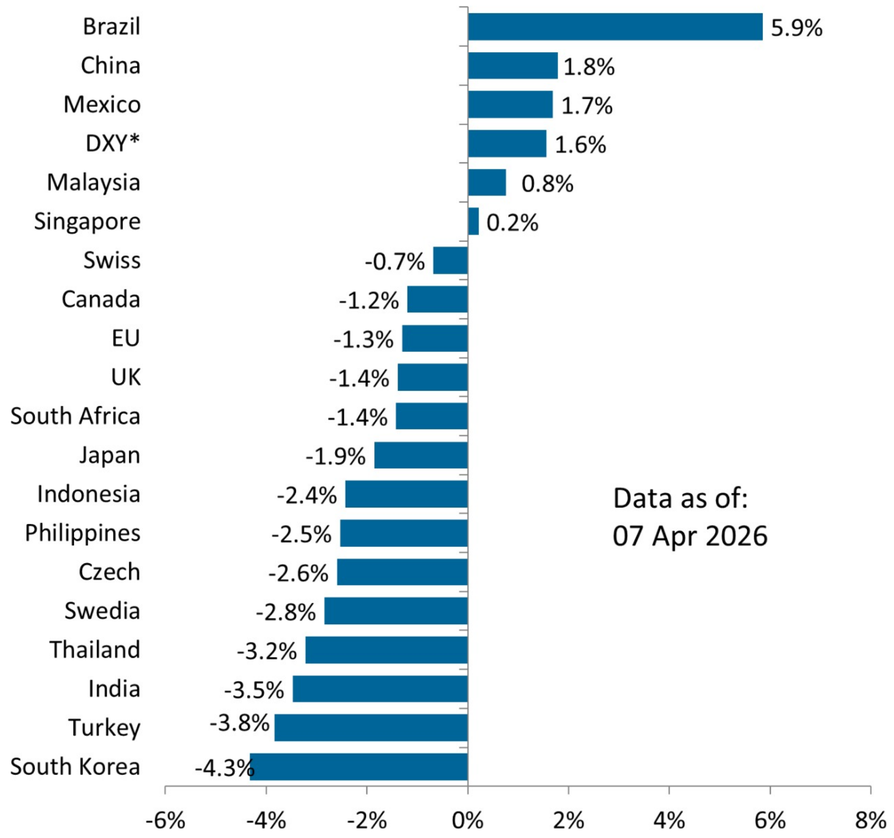
Australian central bank has started to raise its policy rate due to inflation risk

Country	Dec-24	Nov-25	Dec-25	Mar-26	YtD Change (bps)	
					2025	2026
Mexico	10.00	7.25	7.00	6.75	-300	-25
Philippines	5.75	4.75	4.50	4.25	-125	-25
Thailand	2.25	1.50	1.25	1.00	-100	-25
Brazil	12.25	15.00	15.00	14.75	275	-25
New Zealand	4.25	2.25	2.25	2.25	-200	0
Indonesia	6.00	4.75	4.75	4.75	-125	0
India	6.50	5.50	5.25	5.25	-125	0
Canada	3.25	2.25	2.25	2.25	-100	0
Euro Zone	3.15	2.15	2.15	2.15	-100	0
South Africa	7.75	6.75	6.75	6.75	-100	0
UK	4.75	4.00	3.75	3.75	-100	0
South Korea	3.00	2.50	2.50	2.50	-50	0
Malaysia	3.00	2.75	2.75	2.75	-25	0
China 1-yr LPR	3.10	3.00	3.00	3.00	-10	0
China 5-yr LPR	3.60	3.50	3.50	3.50	-10	0
Japan	0.25	0.50	0.75	0.75	50	0
Australia	4.35	3.60	3.60	4.10	-75	50

Source: MoF, BNI OCE

Global uncertainty has pressured most currencies

Most currencies have depreciated YTD amid global uncertainty



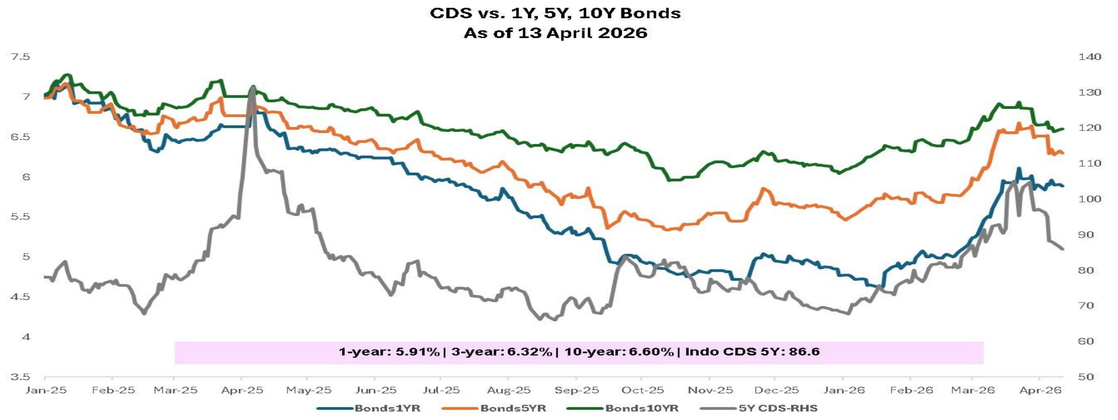
Source: Bloomberg, BNI OCE

Indonesia's 12M NDF

	31-Dec-2025		07-Apr-26	
	USD/IDR	Spot and NDF Diff (%)	USD/IDR	Spot and NDF Diff (%)
Spot	16,690	0.00	17,095	0.00
NDF 1 month	16,708	-0.11	17,071	0.14
NDF 3 months	16,738	-0.29	17,115	-0.12
NDF 6 months	16,790	-0.60	17,175	-0.47
NDF 12 months	16,909	-1.31	17,311	-1.26

Source: Bloomberg, BNI OCE

Government bond yields trend



Source: Bloomberg, BNI OCE

BI's monetary policy stance has shifted more toward pro-stability to support the rupiah

BI 's statement in the latest meeting showed shifting policy stance toward pro-stability

Feb-2026 Meeting Statement:

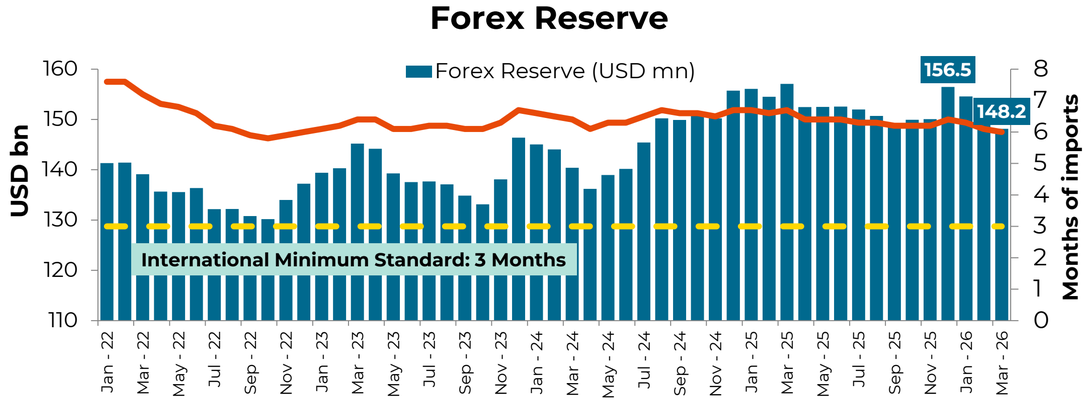
"Bank Indonesia will continue strengthening the effectiveness of accommodative monetary and macroprudential policies, while **considering room for further BI-Rate reductions** in line with manageable inflation forecast in 2026-2027 within the 2.5%±1% target corridor, **thereby supporting higher economic growth"**

Mar-2026 Meeting Statement:

"Bank Indonesia will continue to **strengthen the policy mix response to mitigate the impact of global spillovers** on the national economy by optimizing the various monetary instruments available, including the necessary adjustment measures **to consistently maintain national economic stability**"

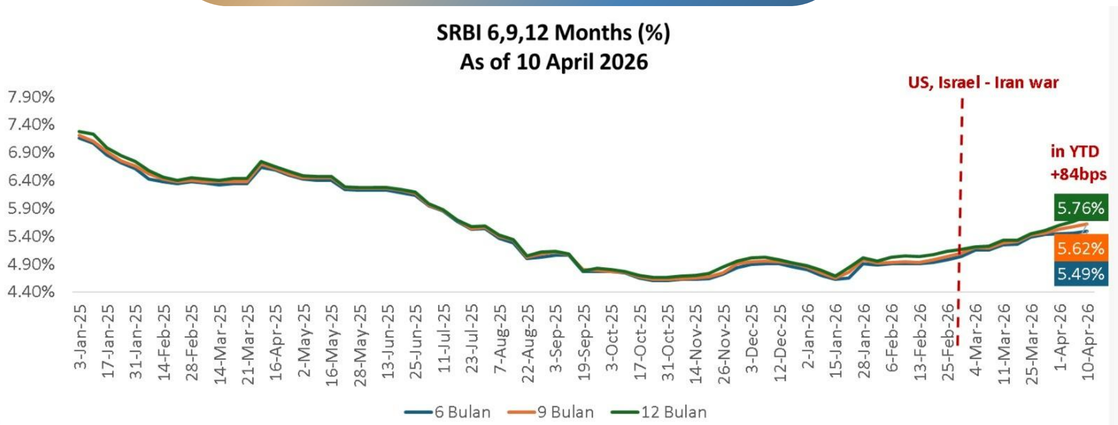
Source: BI, BNI OCE

BI has actively intervened in the FX market to stabilize the exchange rate



Source: BI, CEIC, BNI OCE

BI has also raised SRBI rates to attract foreign inflows and support the exchange rate



Source: BI, BNI OCE

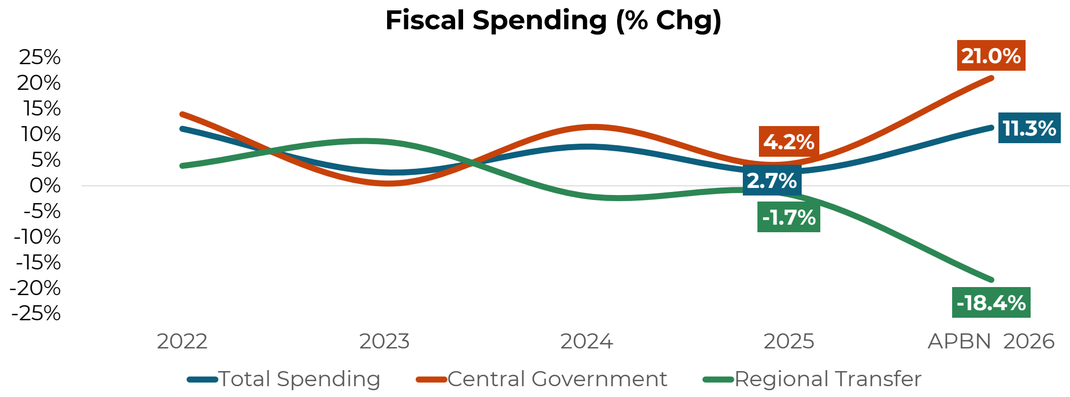
On the fiscal side, the spending is expected to support people welfare

BNI forecasts GDP growth to accelerate further in 2026 on the back of higher domestic demand

BNI's GDP Forecast		
BNI's Forecast	2025	2026F
GDP Growth	**5.11%**	**5.18%**
Private Consumption (% YoY)	5.01%	5.13%
Govt. Expenditure (% YoY)	2.50%	5.63%
Real Investment (% YoY)	5.09%	5.00%

Source: BPS, CEIC, BNI OCE

The government targets fiscal expenditure to rise by 11%, with central spending at 21%



Source: MoF, BNI OCE

Expansive fiscal spending will be aimed at supporting people welfare

Quality Education	• **Rp758tn** to improve education quality and global competitiveness
Energy Security	• **Rp402tn** to accelerate renewable energy development
Free Nutritious Meals	• **Rp268tn** to provide nutritious meals for students and pregnant women
Healthcare	• **Rp244tn** to expand access to healthcare services
Food Self-Sufficiency	• **Rp164tn** to support rice and corn self-sufficiency
National Defense	• Defense modernization and strategic industry support
Economic Empowerment	• Merah-Putih Cooperatives (Kopdes Merah-Putih); fund placements in SOE banks (Himbara) to support liquidity
Investment Acceleration	• Acceleration of investment, totaling USD 38bn; the "Three Million Housing" program

Source: MoF

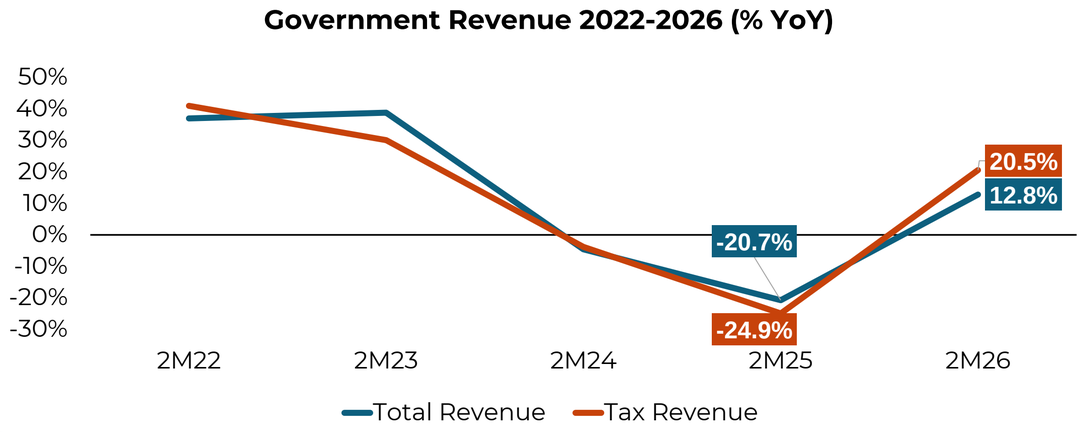
The government has anticipated the impact of higher oil price risk on the fiscal condition by conducting budget refocusing

The government has frontloaded fiscal spending realization in 2M26

	2M25	2M26	% YoY
Government Expenditure	**348.1**	**493.8**	**41.9%**
Material Spending	18.2	67.6	269.6%
Capital Spending	3.1	15.3	393.5%
Social Spending	25.9	27	4.2%
Interest Payment	79.3	99.8	25.9%
Regional Transfer	136.6	147.7	8.1%

Source: BPS, CEIC, BNI OCE

Solid government revenues would support fiscal budget resilience this year



Source: MoF, BNI OCE

The government has planned a budget refocusing initiative to manage fiscal risk

	Potential Efficiency (Rp tn)	
	on Fiscal Budget	**on Fuel Consumption**
WFH for civil servants	6.2	59
Travel spending efficiency		
WFH for private sector, following each sector's characteristics		
B-50 implementation		48
Free Nutritious Meal @5 days/week	20	
Fiscal spending refocusing	121.2 - 130.2	
Total Efficiency	**147.4 - 156.4**	**107**

Source: Coordinating Ministry of Economic Affairs, BNI OCE

Financial Highlights

Solidifying liquidity for healthy and efficient growth

	Highlighted Results (IDR Bn)	1Q25	1Q26	YoY (%)	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ (%)
B/S [Consolidated]	Total Assets	1,146,583	1,426,758	**24.4%**	1,146,583	1,201,653	1,269,486	1,362,055	1,426,758	**4.8%**
	Loan	765,469	919,320	**20.1%**	765,469	778,681	812,195	899,531	919,320	**2.2%**
	Third Party Funds	819,580	1,100,582	**34.3%**	819,580	899,865	934,326	1,040,834	1,100,582	**5.7%**
	CASA	577,807	731,571	**26.6%**	577,807	647,554	613,383	725,959	731,571	**0.8%**
	Current Account	319,983	446,882	**39.7%**	319,983	381,639	344,455	439,499	446,882	**1.7%**
	Savings Account	257,824	284,689	**10.4%**	257,824	265,915	268,928	286,460	284,689	**-0.6%**
	Time Deposit	241,774	369,011	**52.6%**	241,774	252,311	320,943	314,875	369,011	**17.2%**
P&L [Consolidated]	Net Interest Income	9,834	11,026	**12.1%**	9,834	9,681	9,737	11,080	11,026	**-0.5%**
	Interest Income	16,713	18,999	**13.7%**	16,713	16,901	17,553	18,227	18,999	**4.2%**
	Interest Expense	(6,879)	(7,973)	**15.9%**	(6,879)	(7,220)	(7,815)	(7,147)	(7,973)	**11.5%**
	Non Interest Income	5,131	5,776	**12.6%**	5,131	5,319	6,573	7,320	5,776	**-21.1%**
	OPEX	(6,654)	(7,479)	**12.4%**	(6,654)	(7,154)	(7,795)	(8,954)	(7,479)	**-16.5%**
	PPOP	8,312	9,323	**12.2%**	8,312	7,846	8,515	9,447	9.323	**-1.3%**
	Provisioning Charges	(1,760)	(2,418)	**37.4%**	(1,760)	(2,027)	(2,333)	(3,604)	(2,418)	**-32.9%**
	Net Profit	5,380	5,661	**5.2%**	5,380	4,714	5,021	4,926	5,661	**14.9%**

Strong foundation: 83.5% LDR | 18.5% CAR | solid LCR & NSFR

Highlighted Results (%)		1Q25	1Q26	YoY (%)	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ (%)
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	70.5	66.5	**-4.0%**	70.5	72.0	65.6	69.7	66.5	**-3.2%**
	CoF (Third Party Funds)	2.75	2.49	**-0.26%**	2.75	2.81	2.93	2.46	2.49	**0.03%**
	NIM	3.9	3.6	**-0.3%**	3.9	3.7	3.6	3.9	3.6	**-0.3%**
	ROAE*	13.3	13.6	**0.3%**	13.3	12.3	12.5	12.5	13.6	**1.1%**
	Pre-tax ROAA	2.4	2.0	**-0.4%**	2.4	2.1	2.1	2.0	2.0	**0.0%**
	CIR	43.5	43.5	**0.0%**	43.5	46.9	47.0	47.2	43.5	**-3.7%**
Asset Quality [Bank Only]	LAR	10.9	8.6	**-2.3%**	10.9	11.0	10.4	8.5	8.6	**0.1%**
	NPL (Gross)	2.0	1.9	**-0.1%**	2.0	1.9	2.0	1.9	1.9	**0.0%**
	Credit Cost	0.9	1.1	**0.2%**	0.9	1.0	1.1	1.5	1.1	**-0.4%**
	LAR Coverage Ratio	47.3	45.9	**-1.4%**	47.3	43.1	41.9	46.9	45.9	**-1.0%**
	NPL Coverage Ratio	263.1	204.7	**-58.4%**	263.1	243.4	222.7	205.5	204.7	**-0.8%**
Liquidity [Bank Only]	LDR	93.1	83.5	**-9.6%**	93.1	86.2	86.9	86.4	83.5	**-2.9%**
	LCR	150.9	149.9	**-1.0%**	150.9	144.2	167.4	160.5	149.9	**-10.6%**
	NSFR	137.8	136.5	**-1.3%**	137.8	143.0	142.1	141.9	136.5	**-5.4%**
Capital [Bank Only]	Tier-1 CAR	20.9	17.4	**-3.5%**	20.9	19.7	19.8	19.4	17.4	**-2.0%**
	Total CAR	22.3	18.5	**-3.8%**	22.3	21.1	21.1	20.7	18.5	**-2.2%**

*ROAE with average total equity as denominator ; 14.7% in 1Q26 if the denominator is Tier 1 Capital as reported to OJK

B/S: Loan growth fully covered by low-cost Deposits

Consolidated Balance Sheet (IDR Bn)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Growth - % QoQ	Growth - % YoY
Total Assets	**1,146,583**	**1,201,653**	**1,269,486**	**1,362,055**	**1,426,758**	**4.8%**	**24.4%**
Placement with other banks & BI	26,516	69,744	33,018	33,780	46,703	**38.3%**	**76.1%**
Current Account with Bank Indonesia	43,169	35,942	92,683	79,989	105,783	**32.2%**	**145.0%**
Marketable Securities [market value]	51,968	52,412	58,959	63,017	65,408	**3.8%**	**25.9%**
Government Bonds [market value]	134,026	135,127	142,235	163,513	155,240	**-5.1%**	**15.8%**
Loans (gross)	**765,469**	**778,681**	**812,195**	**899,531**	**919,320**	**2.2%**	**20.1%**
Third Party Funds	**819,580**	**899,865**	**934,326**	**1,040,834**	**1,100,582**	**5.7%**	**34.3%**
CASA	**577,807**	**647,554**	**613,383**	**725,959**	**731,571**	**0.8%**	**26.6%**
• Current Account	319,983	381,639	344,455	439,499	446,882	**1.7%**	**39.7%**
• Saving Account	257,824	265,915	268,928	286,460	284,689	**-0.6%**	**10.4%**
Time Deposits	**241,774**	**252,311**	**320,943**	**314,875**	**369,011**	**17.2%**	**52.6%**
Deposits from other Banks	14,007	11,456	14,741	11,563	12,643	**9.3%**	**-9.7%**
Marketable Securities Issued	31,435	26,964	32,569	32,593	24,595	**-24.5%**	**-21.8%**
Borrowings	38,846	39,436	42,088	39,040	40,513	**3.8%**	**4.3%**
Shareholders' Equity	173,014	165,188	171,610	176,339	165,911	**-5.9%**	**-4.1%**

P&L: Strong core profit with prudent overlays

Consolidated Profit & Loss (IDR Bn)	1Q25	1Q26	YoY (%)	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ (%)
Interest Income	16,713	18,999	13.7%	16,713	16,901	17,553	18,227	18,999	4.2%
Interest Expense	(6,879)	(7,973)	15.9%	(6,879)	(7,220)	(7,815)	(7,147)	(7,973)	11.5%
Net Interest Income	**9,834**	**11,026**	12.1%	**9,834**	**9,681**	**9,737**	**11,080**	**11,026**	-0.5%
Insurance & Investment Income – Net	137	116	-15.2%	137	206	238	162	116	-28.5%
Fee-based Income	3,928	4,450	13.3%	3,928	3,976	4,977	5,281	4,450	-15.7%
Recovery	1,067	1,210	13.5%	1,067	1,137	1,358	1,877	1,210	-35.5%
Non Interest Income	**5,131**	**5,776**	12.6%	**5,131**	**5,319**	**6,573**	**7,320**	**5,776**	-21.1%
Operating Income	**14,966**	**16,802**	12.3%	**14,966**	**15,001**	**16,310**	**18,400**	**16,802**	-8.7%
Operating Expense	(6,654)	(7,479)	12.4%	(6,654)	(7,154)	(7,795)	(8,954)	(7,479)	-16.5%
Pre-Provision Income (PPOP)	**8,312**	**9,323**	12.2%	**8,312**	**7,846**	**8,515**	**9,447**	**9,323**	-1.3%
Provisioning Charges	(1,760)	(2,418)	37.4%	(1,760)	(2,027)	(2,333)	(3,604)	(2,418)	-32.9%
Net Income	**5,380**	**5,661**	5.2%	**5,380**	**4,714**	**5,021**	**4,926**	**5,661**	14.9%

Loan growth led by wholesale; underlying momentum moderate

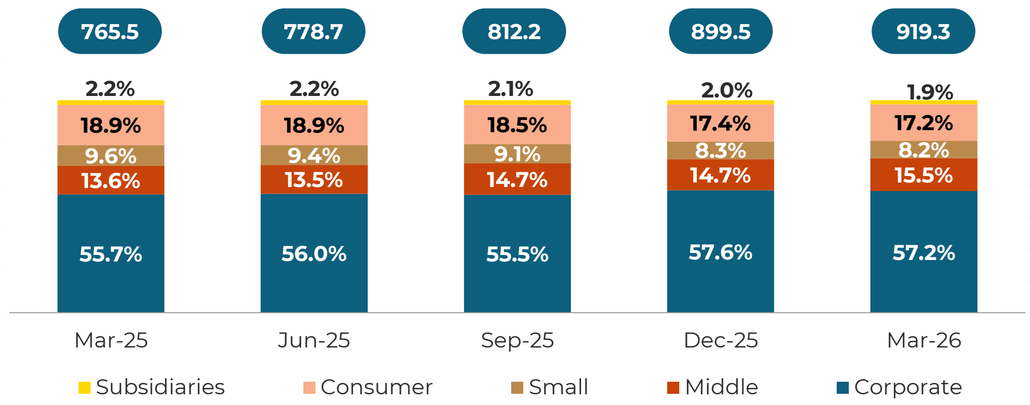
(IDR Tn)

Segment		Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Growth - % QoQ	Growth - % YoY
Business Banking	**Corporate**	**425.8**	**435.7**	**450.7**	**518.2**	**525.9**	**1.5%**	**23.5%**
	Corp. Private & Institutions	309.5	314.5	327.8	336.3	340.6	1.3%	10.0%
	Corporate SOE	116.3	121.2	122.9	181.9	185.3	1.9%	59.3%
	Middle	**103.2**	**105.0**	**119.5**	**131.7**	**142.4**	**8.1%**	**37.9%**
	Enterprise	56.5	55.3	65.6	74.8	83.2	11.3%	47.4%
	Commercial	46.8	49.6	53.8	56.9	59.2	4.0%	26.4%
	Small	**74.6**	**73.8**	**74.4**	**75.2**	**75.3**	**0.2%**	**1.0%**
	Govt Subs Loan (KUR)	30.7	28.8	27.8	26.3	25.4	-3.4%	-17.4%
	SME Non-KUR	43.9	45.0	46.5	48.9	50.0	2.2%	14.0%
	Subtotal	**603.6**	**614.5**	**644.6**	**725.1**	**743.6**	**2.6%**	**23.2%**
Consumer	**Mortgage**	67.6	68.4	69.8	72.7	73.9	1.7%	9.3%
	Personal Loan	59.3	60.1	61.4	63.5	64.4	1.5%	8.7%
	Credit Card	14.9	15.4	16.0	16.3	16.6	1.7%	11.2%
	Others	3.1	3.1	3.1	3.6	3.1	-15.3%	0.9%
	Subtotal	**144.9**	**147.0**	**150.2**	**156.2**	**158.0**	**1.2%**	**9.1%**
Subsidiaries		16.9	17.2	17.4	18.3	17.7	-3.1%	4.8%
Total Consolidated		**765.5**	**778.7**	**812.2**	**899.5**	**919.3**	**2.2%**	**20.1%**
Working Capital		437.2	442.9	462.8	474.0	496.5	4.8%	13.6%
Investment Loan		178.6	184.5	194.8	265.1	260.7	-1.7%	45.9%

Loan Yield by Segment (%) – Bank Only

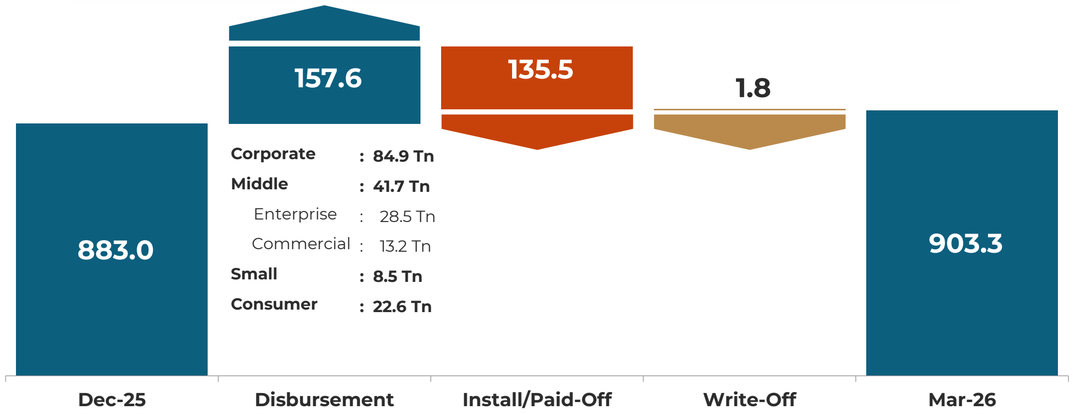
Segment	1Q25	2Q25	3Q25	4Q25	FY25	1Q25	1Q26
Blended Loan	**7.4**	**7.3**	**7.2**	**7.1**	**7.2**	**7.4**	**6.9**
Corporate	6.5	6.5	6.4	6.2	6.4	6.5	6.1
Middle	8.2	7.9	7.7	7.6	7.8	8.2	7.2
Small	9.4	9.0	8.6	10.3	9.3	9.4	9.2
Consumer	8.4	8.2	8.3	8.2	8.2	8.4	7.9
IDR Yield	**7.8**	**7.7**	**7.5**	**7.5**	**7.6**	**7.8**	**7.2**
FX Yield	**5.8**	**5.8**	**5.7**	**5.7**	**5.7**	**5.8**	**5.5**

Loan Composition (IDR Tn)

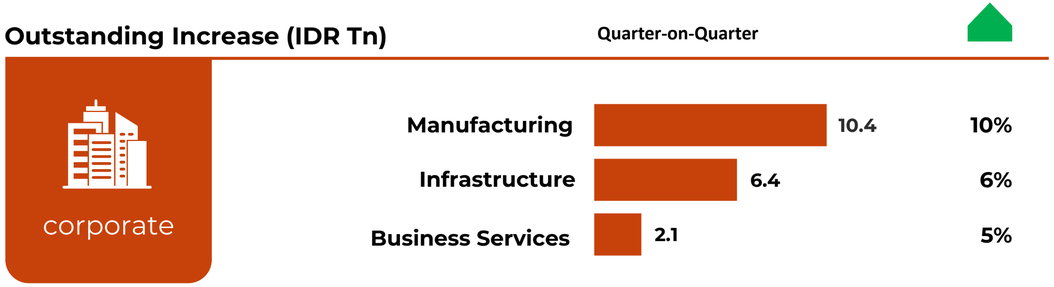


Rp 157.6 trillion loan disbursed in 1Q26, driven by top tier clients

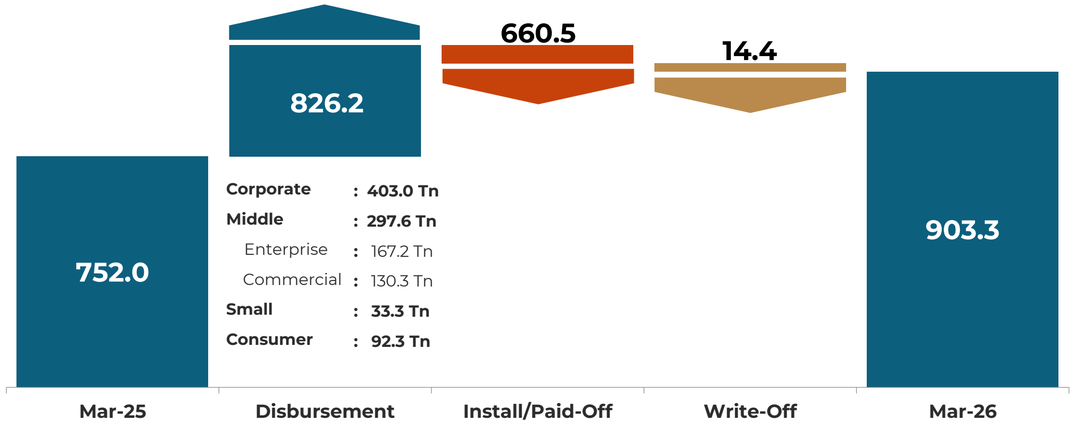
QoQ Loan movement (IDR Tn) – bank only



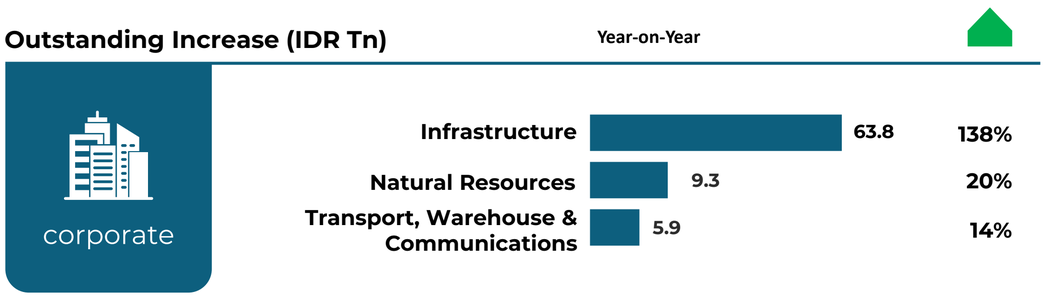
Top 3 industries contributing to QoQ Loan growth in Mar-26



YoY Loan movement (IDR Tn) – bank only



Top 3 industries contributing to YoY Loan growth in Mar-26



CASA strength drives stable funding costs

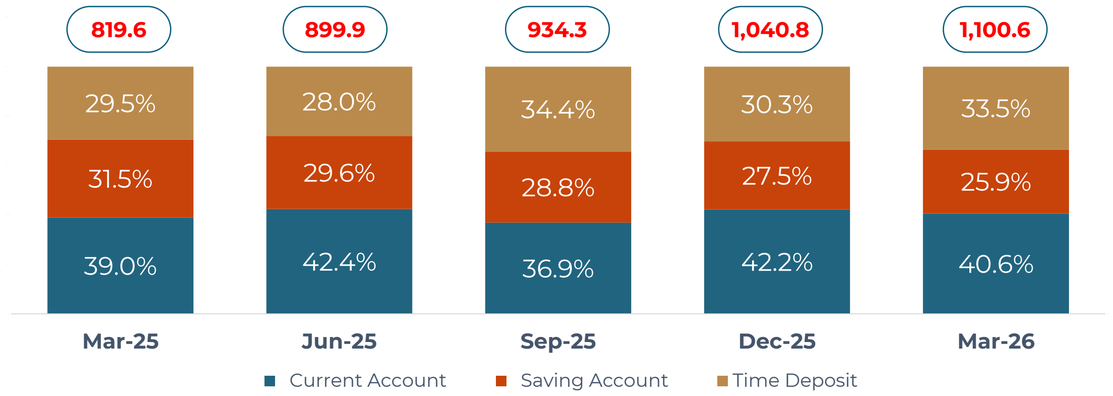
CASA +26.6% YoY

(IDR Tn)

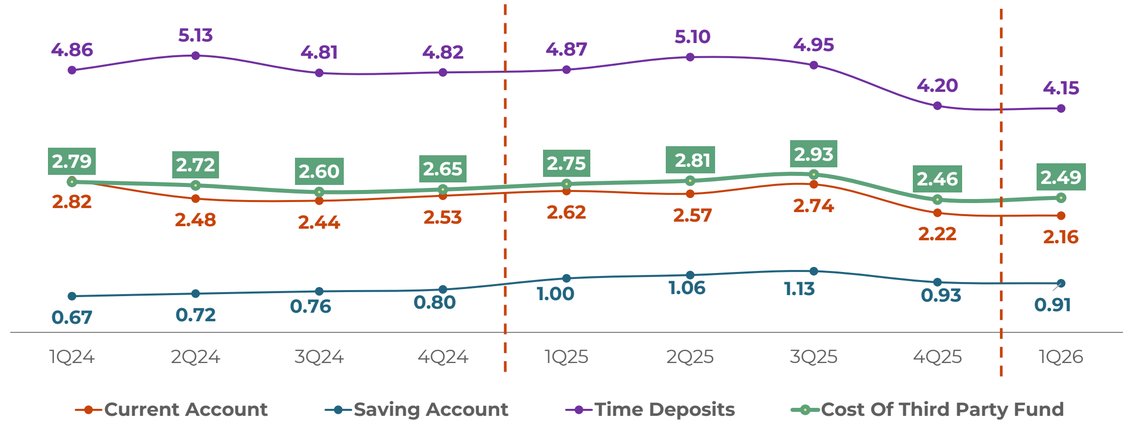
Segment	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Growth - %	
						QoQ	YoY
CASA	**577.8**	**647.6**	**613.4**	**726.0**	**731.6**	**0.8%**	**26.6%**
Current Account	320.0	381.6	344.5	439.5	446.9	1.7%	39.7%
Saving Account	257.8	265.9	268.9	286.5	284.7	-0.6%	10.4%
Time Deposit	**241.8**	**252.3**	**320.9**	**314.9**	**369.0**	**17.2%**	**52.6%**
Third Party Funds	**819.6**	**899.9**	**934.3**	**1,040.8**	**1,100,6**	**5.7%**	**34.3%**
CASA Ratio	**70.5%**	**72.0%**	**65.6%**	**69.7%**	**66.5%**	**-3.3%**	**-4.0%**

Third Party Funds Composition

(IDR Tn)



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



Sticky CASA strategy by focusing on transaction

Mobile Banking and Cash Management contributed significantly to CASA

wondr by BNI mobile banking

+28% YoY users

BNIdirect

+28% YoY users

BNI Payroll Account

+25% YoY

As of Mar-26:

77%

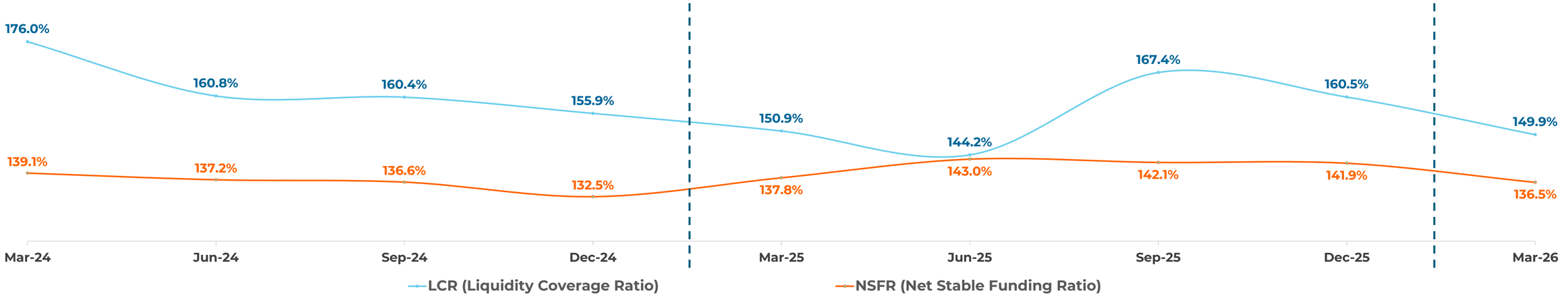
retail saving balance comes from mobile apps users

~90%

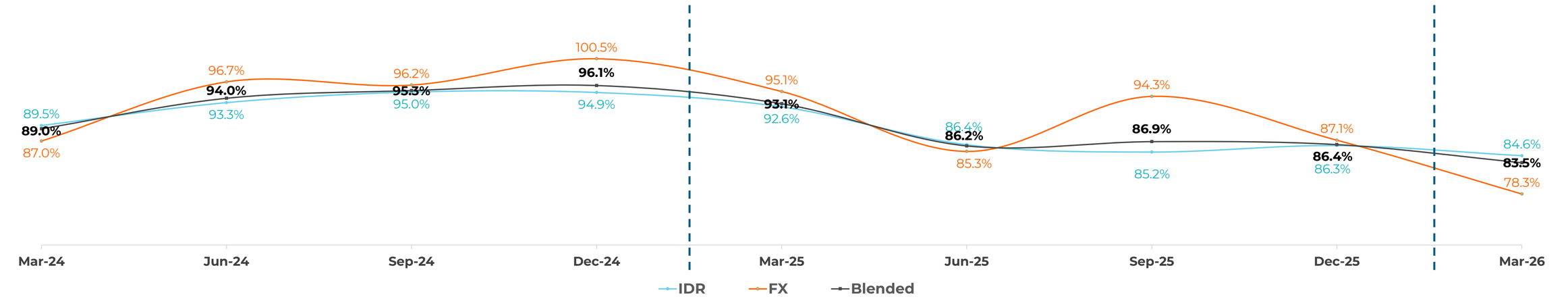
wholesale Current Account balance from cash management users

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

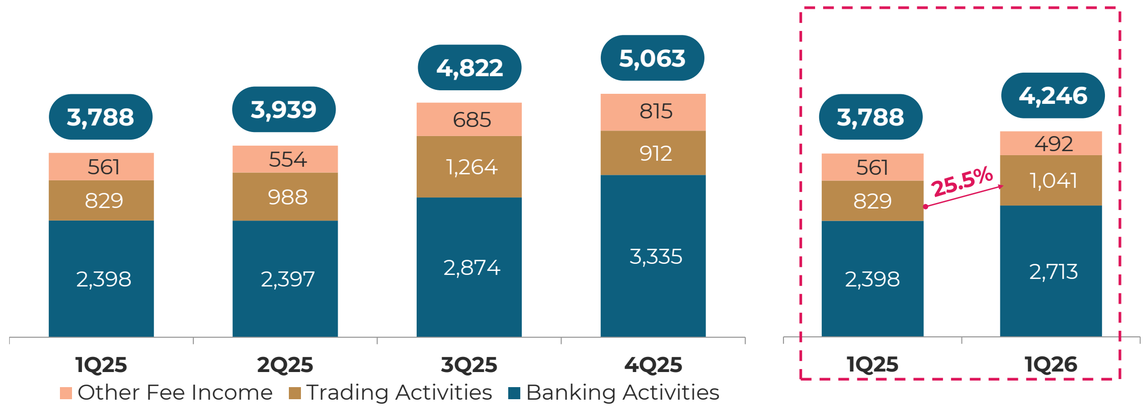
Breakdown of Non-Interest Income

(IDR Bn)

Fee-based Income	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ %	YoY %
Consumer Banking	**1,807**	**1,799**	**2,095**	**2,334**	**1,911**	**-18.2%**	**5.8%**
Account Maintenance	534	559	678	651	606	-7.0%	13.6%
ATM & e-Channel	401	405	439	509	470	-7.6%	17.2%
Debit Card Maintenance	122	135	138	139	137	-1.1%	12.2%
PPOB & Bill payment	85	98	100	123	109	-10.8%	29.4%
Remittance	72	62	67	72	68	-7.7%	-6.0%
Card Business, Bancass, etc	593	541	672	839	520	-38.0%	-12.3%
Business Banking	**1,981**	**2,140**	**2,727**	**2,728**	**2,335**	**-14.4%**	**17.9%**
Trade Finance	216	149	159	203	186	-8.7%	-14.1%
Marketable securities	594	747	949	665	667	0.4%	12.3%
FX Trading, Revaluation & Derivatives	235	241	315	247	373	50.9%	58.8%
Pension Fund	57	62	64	64	44	-30.8%	-23.0%
Syndication	174	128	361	601	190	-68.4%	8.9%
Share Investment, Custody, Coop Fee, Etc	704	812	880	947	874	-7.7%	24.2%
Total Fee-based Income (Bank Only)	**3,788**	**3,939**	**4,822**	**5,063**	**4,246**	**-16.1%**	**12.1%**
Other Subsidiaries	140	37	154	219	204	-6.6%	45.8%
Total Fee-based Income (Consolidated)	**3,928**	**3,976**	**4,977**	**5,281**	**4,450**	**-15.7%**	**13.3%**

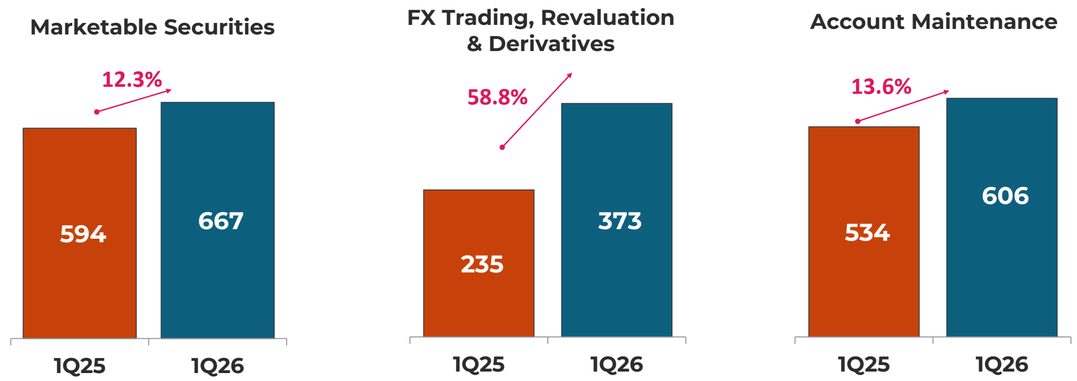
Solid growth in Trading Activities Fee supported by favorable rate environment

(IDR Bn)
Bank-only



Key Fee Income growth contributors

(IDR Bn)
Bank-only



Variable remuneration & digitalization drove opex in 1Q26

Opex Composition

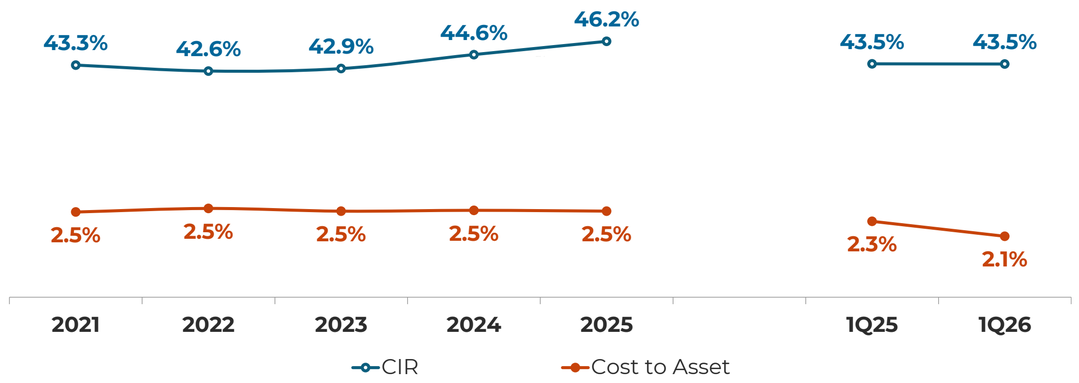
(IDR Bn)

Operating Expenses	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ-%	YoY-%
Personnel Expenses	**3,274**	**3,291**	**3,917**	**4,107**	**3,776**	**-8.1%**	**15.3%**
Base Salary	1,194	1,190	1,178	1,173	1,264	7.7%	5.9%
Other Allowance	902	904	1,728	1,820	1,337	-26.5%	48.3%
Post Employee Benefits	926	928	723	712	932	30.9%	0.6%
Training	33	47	42	69	15	-77.7%	-53.8%
Subsidiaries	219	223	245	333	227	-31.8%	3.6%
Digitalization & Transactional	**416**	**368**	**433**	**595**	**463**	**-22.3%**	**11.1%**
G&A Expenses	**1,593**	**1,986**	**1,911**	**2,468**	**1,632**	**-33.9%**	**2.4%**
IT & Telecommunication	248	472	319	453	320	-29.5%	28.7%
Occupancy Related	142	158	162	173	130	-24.6%	-8.1%
Promotion	168	246	330	402	179	-55.6%	6.4%
Transport & Travel	50	77	59	92	44	-51.8%	-11.0%
Goods, Prof. Services & Others	854	911	893	1,158	804	-30.5%	-5.8%
Subsidiaries	131	121	147	190	154	-18.9%	17.9%
Other Expenses	**1,338**	**1,478**	**1,498**	**1,729**	**1,568**	**-9.3%**	**17.2%**
Other Subsidiaries*	**33**	**31**	**36**	**54**	**41**	**-24.4%**	**-2.2%**
Total Operating Expenses	**6,654**	**7,154**	**7,795**	**8,954**	**7,479**	**-16.5%**	**12.4%**

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

Cost to Income and Cost to Asset ratio

Bank-only

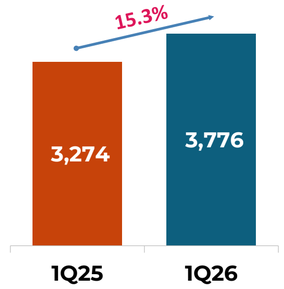


Quality over quantity

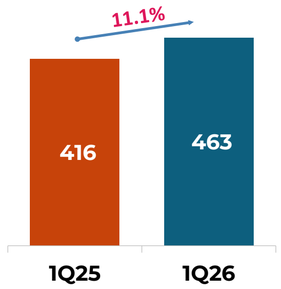
Prudent frontloading of costs, focusing on personnel & digitalization expenses

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

Personnel Expenses (IDR Bn)



Digitalization & Transactional Expenses (IDR Bn)

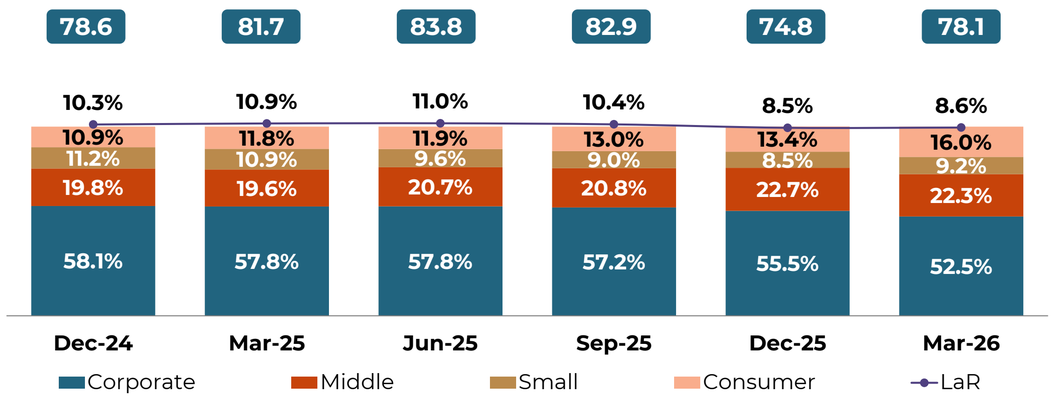


Asset Quality

Strengthening risk discipline: portfolio improvements offset by selective consumer pressures

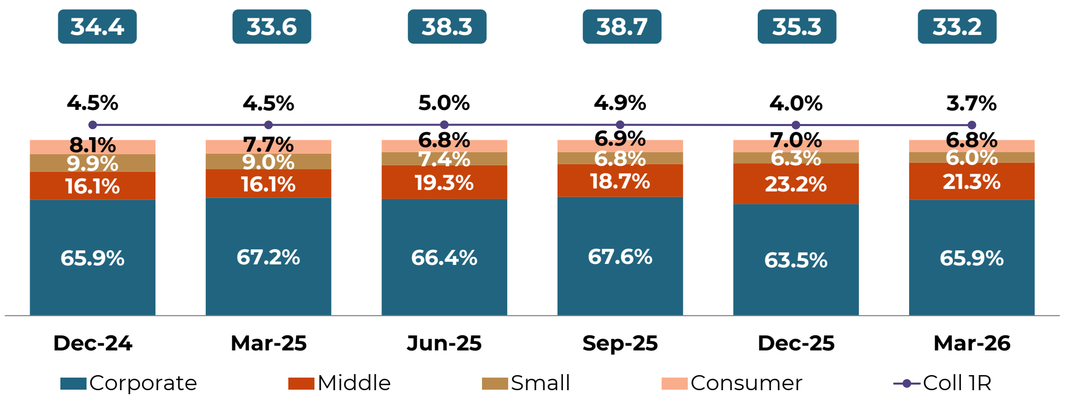
Loan at Risk
(by segment & bank only)

(IDR Tn)



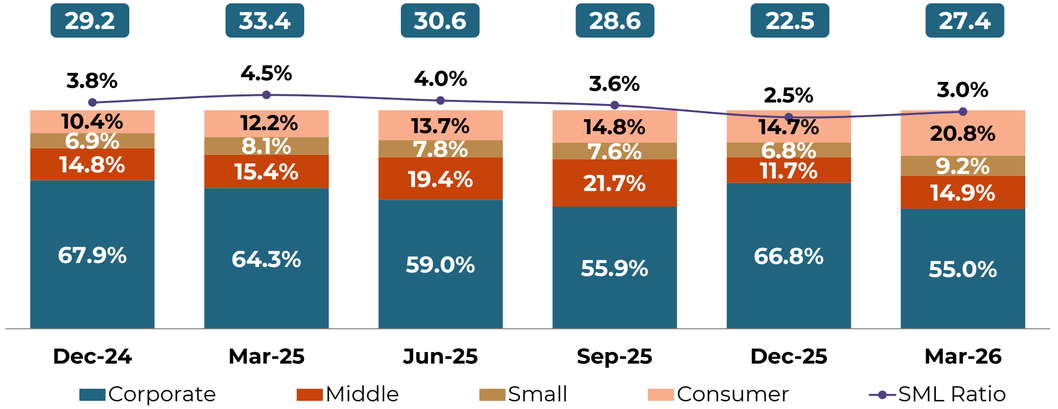
Current Restructured Loan
(by segment & bank only)

(IDR Tn)



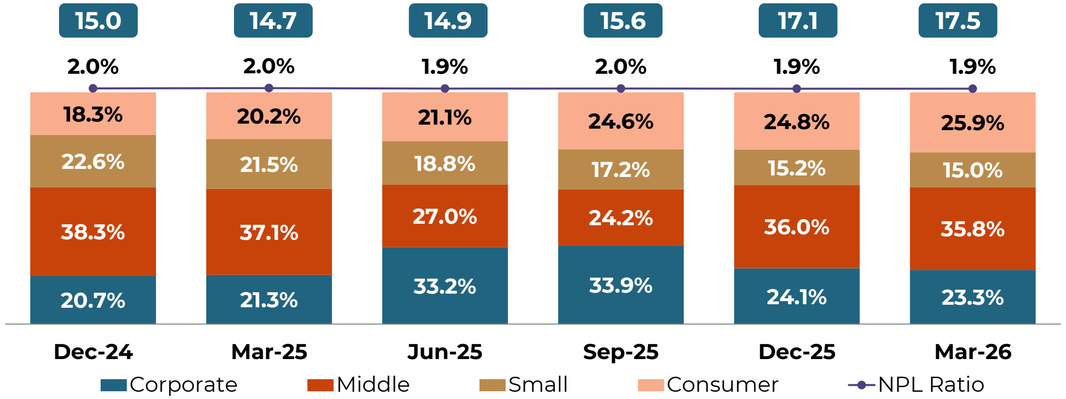
Special Mention Loan (Coll. 2)
(by segment & bank only)

(IDR Tn)



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

(IDR Tn)



Bankwide improvement, Consumer segment under watch

Special Mention Loan - %

Segment	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Corporate	4.6%	5.0%	4.1%	3.5%	2.9%	2.9%
Middle	3.9%	5.0%	5.6%	5.2%	2.0%	2.9%
Small	2.6%	3.7%	3.3%	2.9%	2.0%	3.4%
Consumer	2.1%	2.8%	2.9%	2.8%	2.1%	3.6%
Total SML- %	3.8%	4.5%	4.0%	3.6%	2.5%	3.0%
Total SML (IDR Bn)	29,235	33,446	30,644	28,649	22,487	27,374

Loan at Risk - %

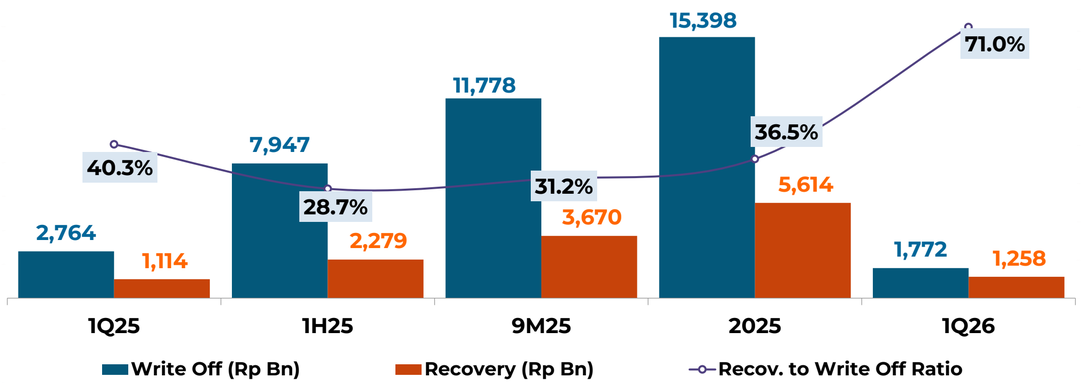
(bank only)

Segment	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Corporate	10.5%	11.0%	11.1%	10.5%	8.0%	7.8%
Middle	14.2%	15.4%	16.5%	14.4%	12.9%	12.2%
Small	11.6%	12.0%	11.0%	10.1%	8.4%	9.5%
Consumer	6.0%	6.7%	6.8%	7.2%	6.4%	7.9%
Total LAR- %	10.3%	10.9%	11.0%	10.4%	8.5%	8.6%
Total LAR (IDR Bn)	78,611	81,749	83,846	82,888	74,822	78,105

Non-Performing Loan - %

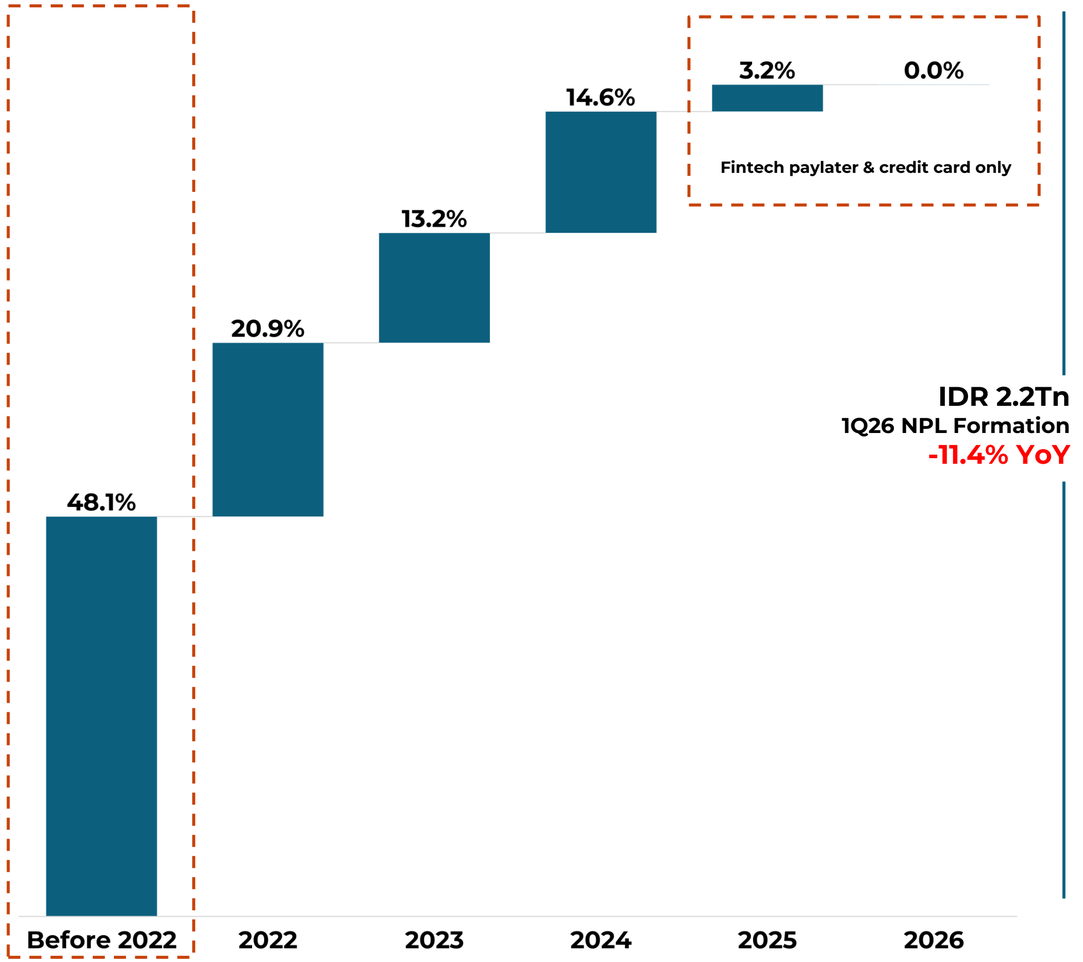
Segment	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
Corporate	0.7%	0.7%	1.1%	1.2%	0.8%	0.8%
Middle	5.2%	5.2%	3.8%	3.2%	4.7%	4.4%
Small	4.5%	4.3%	3.8%	3.6%	3.4%	3.5%
Consumer	1.9%	2.0%	2.1%	2.6%	2.7%	2.9%
Total NPL- %	2.0	2.0%	1.9%	2.0%	1.9%	1.9%
Total NPL (IDR Bn)	14,985	14,698	14,859	15,586	17,079	17,500

Write Off & Recovery

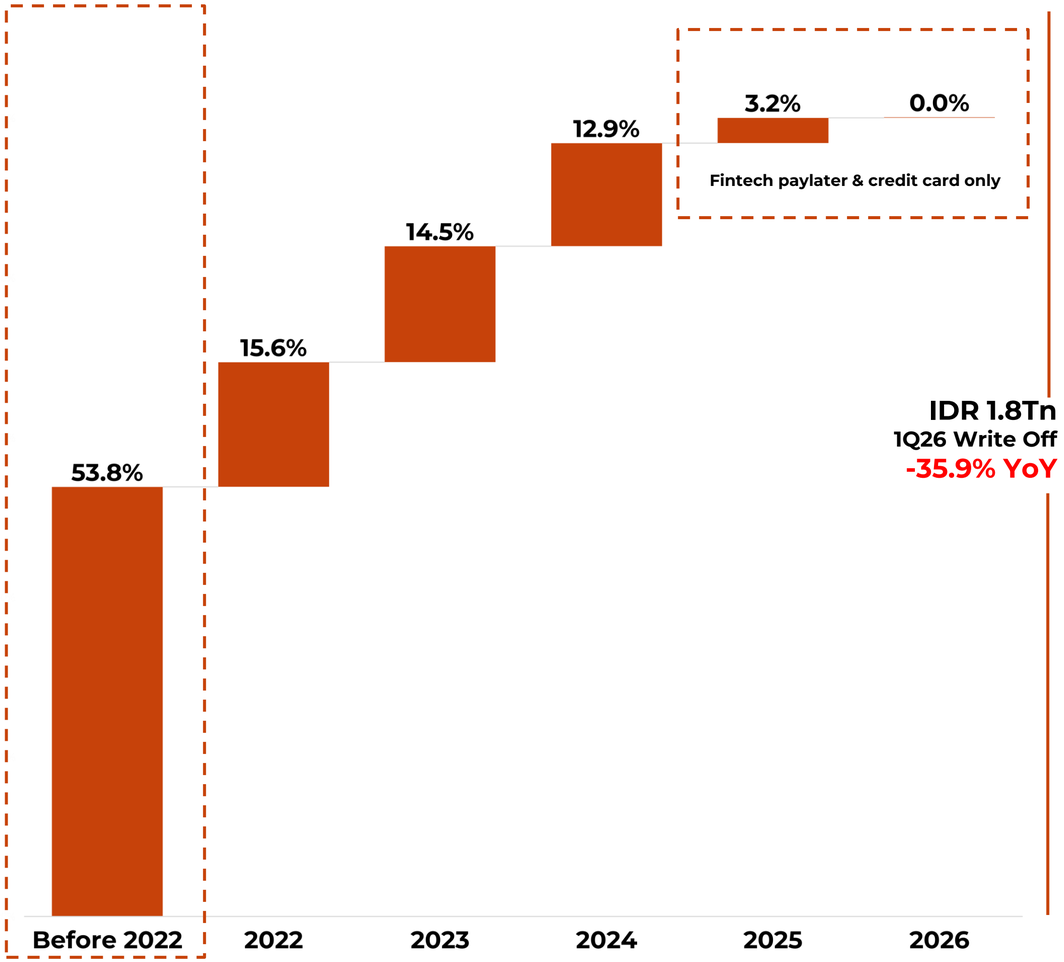


Lower NPL & Write-Off reflect portfolio resilience

48% of 1Q26 NPL formation came from client origination before 2022

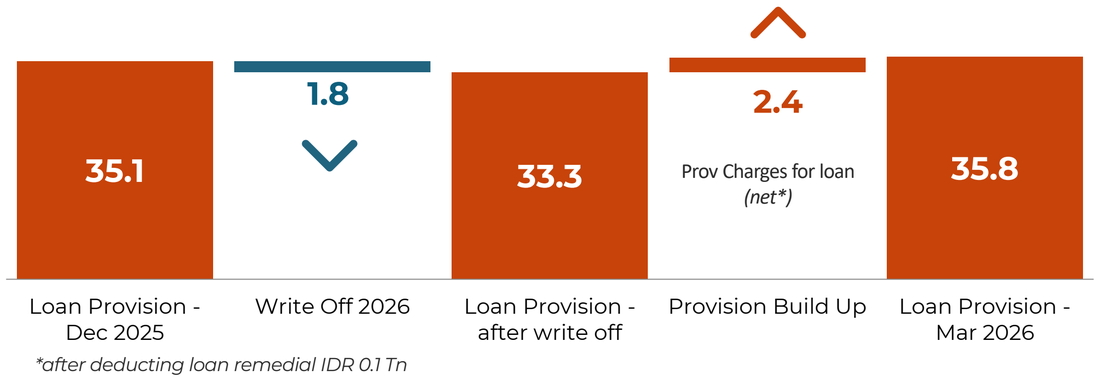


54% of the loan written off during 1Q26 came from client origination before 2022



Conservative provisioning builds resilient reserves

Provisioning for Loan (IDR Tn)



*after deducting loan remedial IDR 0.1 Tn

CoC by Segment

Segment	1Q-25	2Q-25	3Q-25	4Q-25	FY25	1Q26
Corporate	-0.4%	-0.6%	0.2%	0.5%	-0.1%	0.1%
Middle	1.1%	2.6%	2.1%	4.8%	2.8%	1.0%
Small	5.3%	4.5%	3.5%	3.5%	4.2%	3.9%
Consumer	2.5%	3.0%	2.0%	0.9%	2.1%	2.8%
CoC % - Bank wide	0.9%	1.0%	1.1%	1.5%	1.2%	1.1%

	Dec-25	Mar-26
NPL %	1.9	1.9
NPL Coverage %	205.5	204.7
LAR %	8.5	8.6
LAR Coverage %	46.9	45.9

Assigned Loan Loss Reserve by Coll & Stage

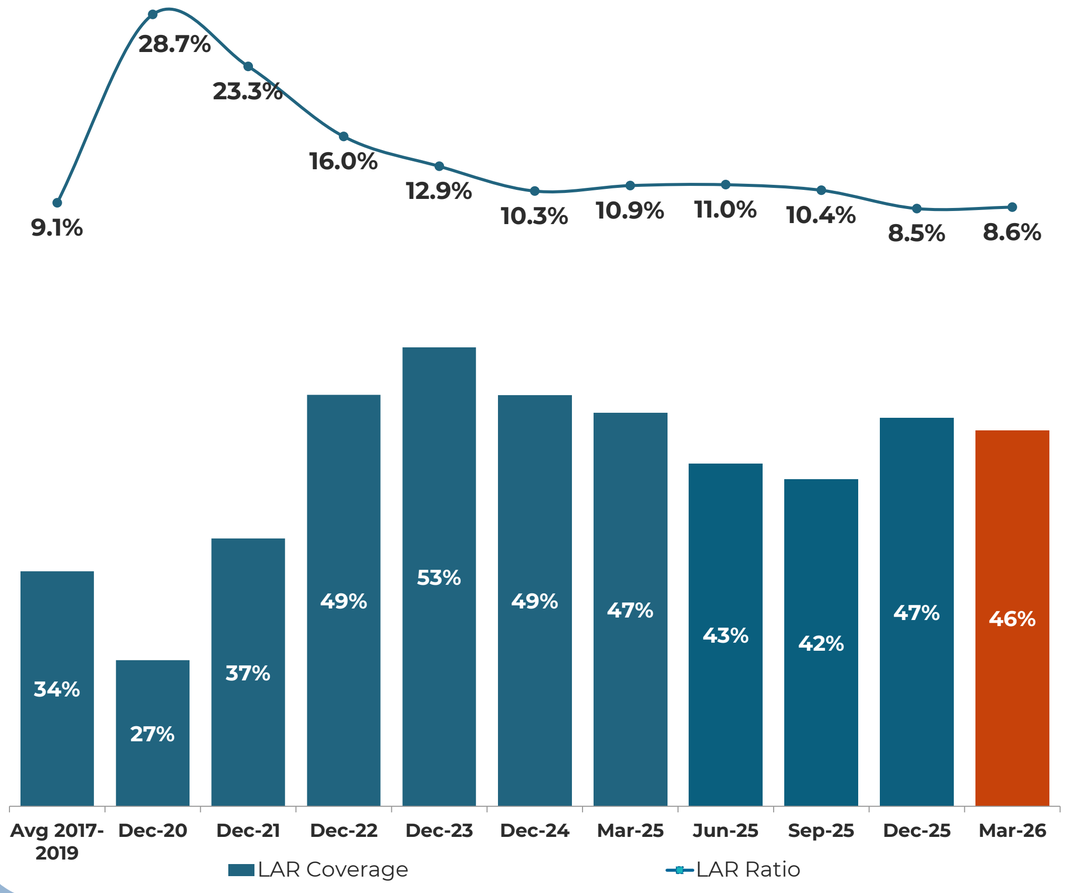
Collectability	Mar-26 Amount (IDR Tn)	Mar-26 LLR %
Current – Normal	825.2	0.6%
LaR	78.1	39.7%
Current Restructured	33.2	22.1%
Collectability 2 (SML)	27.4	44.4%
NPL	17.5	65.8%
All Collectability	903.3	4.0%

Stage	Mar-26 Amount (IDR Tn)	Mar-26 LLR %
Stage 1	812.0	0.5%
Stage 2	63.5	23.1%
Stage 3	27.8	62.1%
All Stage	903.3	4.0%

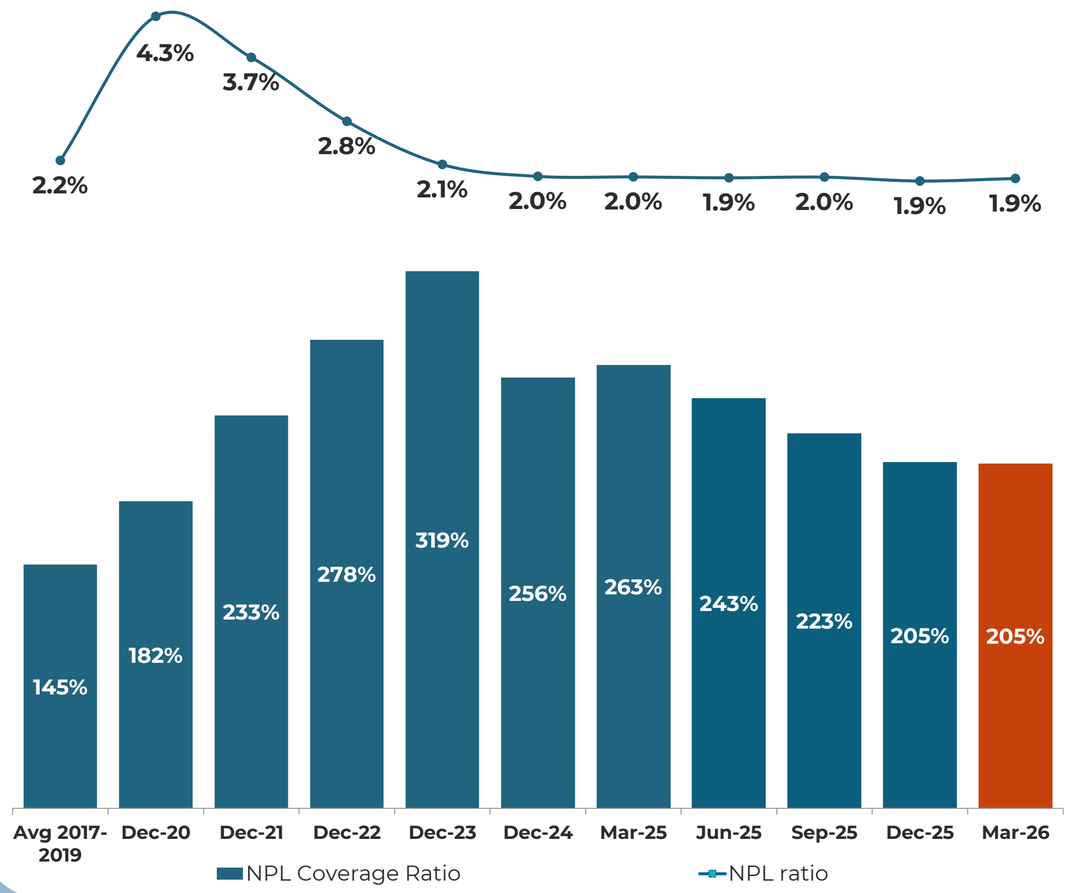
Notes: Figures are on bank only basis.
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

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

13,391 ATMs

Trx Volume
IDR 166 Tn
▼ 20% yoy

No of Trx
216 Mn
▼ 10% yoy

SMS Banking

Trx Value
IDR 619 Bn
▼ 39% yoy

No of Trx
32 Mn
▼ 21% yoy



Internet Banking

Trx Value
IDR 770 Bn
▼ 78% yoy

No of Trx
0.6 Mn
▼ 61% yoy

BNIdirect



Introduced on 9 Oct 2024

New Integrated Corporate Portal for Wholesale Solution

Trx Value
IDR 2,821 Tn
▲ 16% yoy

No of Trx
382 Mn
▲ 13% yoy

Business Merchant

940k+ Active Card & QRIS merchant

Acquiring Trx Value
IDR 43 Tn
▲ 32% yoy

Branchless Banking

220k+ Agents
▲ 1% yoy

# of Trx value
IDR 13 Tn
▼ 4% yoy

# of Transaction
27 Mn
▲ 66% yoy

TapCash

15 mn cards in circulations
▲ 8% yoy

Trx Value
IDR 944 Bn
▲ 23% yoy

BNI Open API Ecosystem

2,000++ Partners

283 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 454 Tn
▲ 113% growth yoy

Total No of Trx
522 Mn
▲ 139% growth yoy

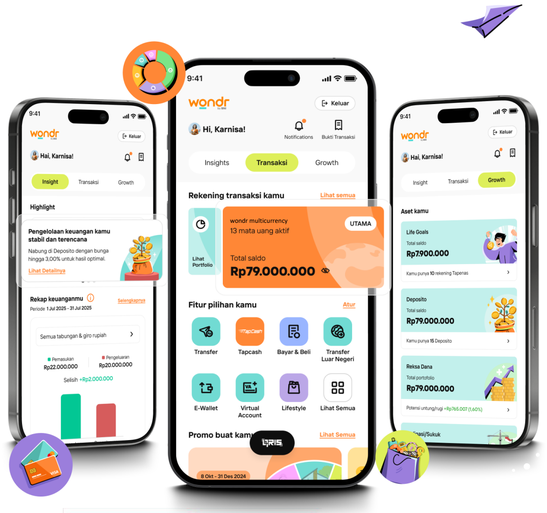
Building **strong** and **consistent traction**, translating into **higher** user participation in **transactions**.

All Mobile Banking Channel

Total Trx Value
IDR 573 Tn
▲ 17% yoy

Total No of Trx
666 Mn
▲ 35% 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

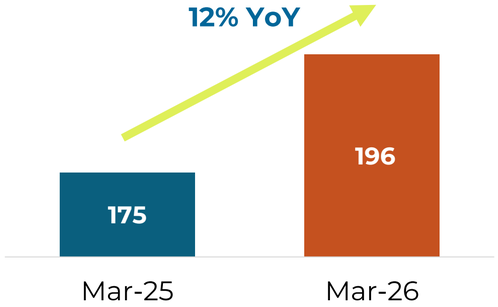
CNBC INDONESIA
Outstanding Banking Transformation of The Year

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

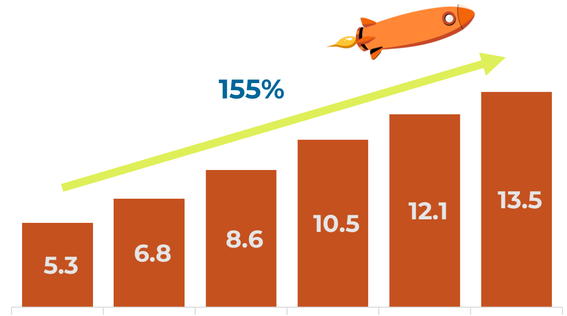


Savings account balance in mobile banking channel (IDR Tn)

Strong balance growth from wondr by BNI users reflects improving customer quality, despite an overall decline driven by normalization in legacy BNI Mobile Banking balances compared to Q1 2025..

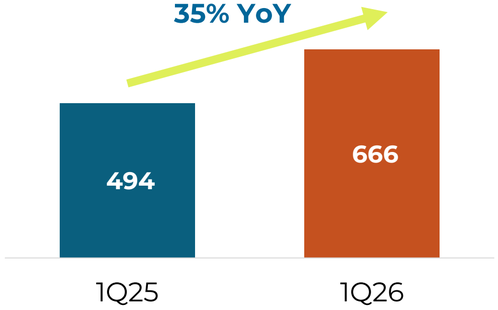


Growth User Base of wondr by BNI



Registered users wondr by BNI (in Mn)

Growth Transaction in all Mobile Banking channel



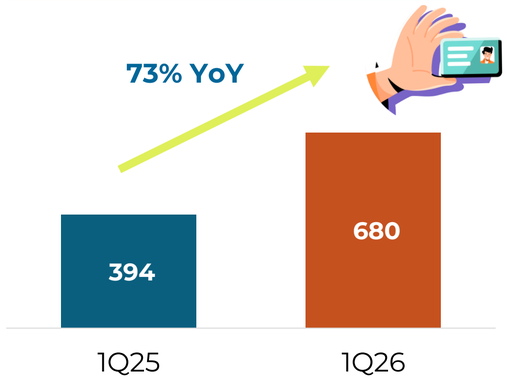
Number of transaction in all mobile banking channel (million)



54%

More than half of active wondr users engage with over 4 features monthly, reflecting strong platform adoption.

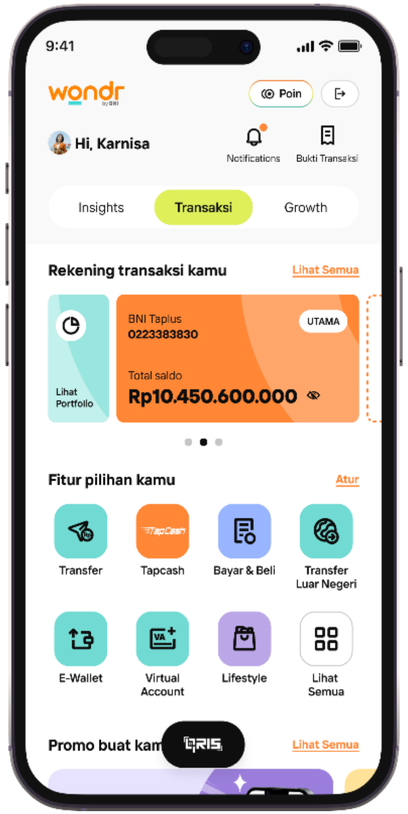
User Acquisition Growth via All Mobile Banking channel



YtD New CIF acquisition via mobile banking (thousand)

wondr by BNI 1.5.0 is connecting daily transactions, global access, and wealth solutions in one seamless journey

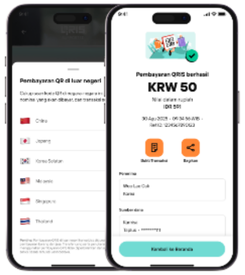
From everyday banking to global financial journeys,wondr by BNI empowers users with smarter, borderless, and fully integrated experiences.



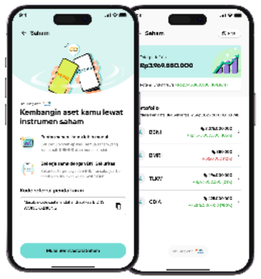
What's New ?



wondr Multicurrency account as the primary option for New To Bank onboarding



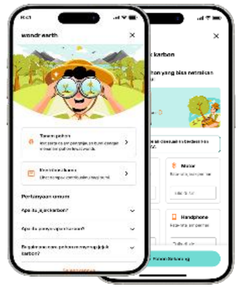
Expansion of QRIS Cross Border countries (China & South Korea)



BIONS stock monitoring integration in wondr by BNI



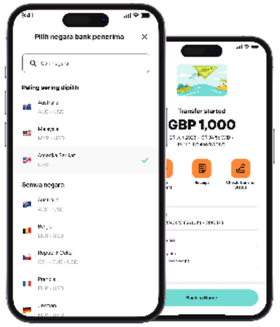
Enhanced security during active calls or meetings



Support environmental sustainability through the Lifestyle Jejakin (wondr earth) feature.

Coming Soon

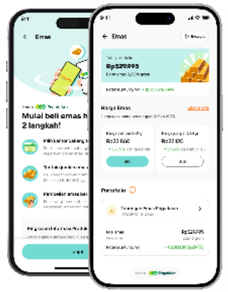
Beyond transactions, wondr by BNI connects every financial journey from onboarding to global transactions and wealth growth



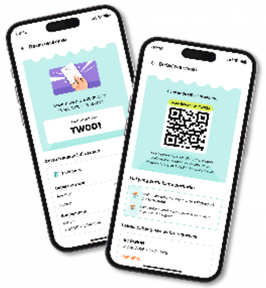
*Up to **184 Countries Worldwide** Faster, smarter, and more competitive remittance services*



Digital process for Emerald upgrade



Gold trading integration with Pegadaian



Integration with Intelligent Branch for reservation and transaction authorization



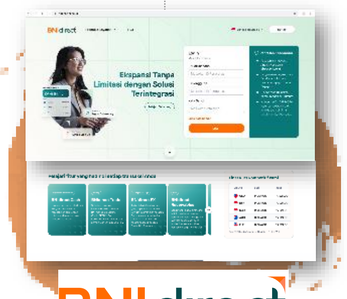
Experience Excellence, Application Stability, and AI powered Initiatives

Harnessing the power of integrated wholesale banking solution

BNIdirect

BNIdirect cash

BNIdirect API



BNIdirect

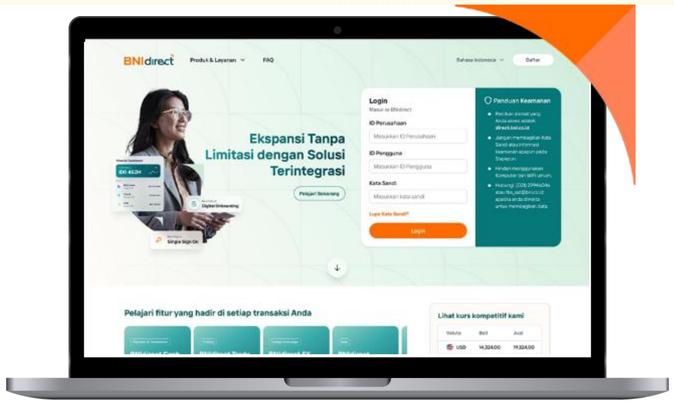
BNIdirect trade

BNIdirect supply chain

BNIdirect receivables

Ample room for growth

- Strong penetration rate in Corporate clients: **77%** of total transaction value comes from Corporate Clients
- Corporate Clients' transaction value increased by **10%** YoY



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

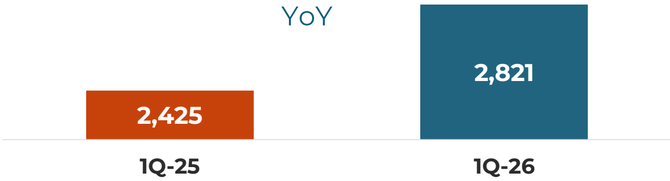
Number of Users (in 000)

▲ 28.0% YoY



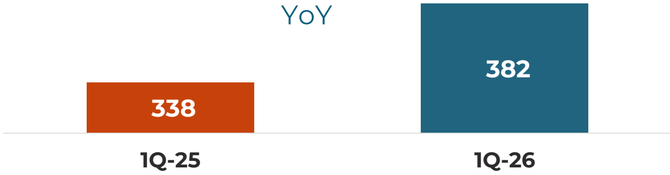
Transaction Value (IDR Tn)

▲ 16.3% YoY



of Transactions (in Mn)

▲ 12.9% YoY



Solid digital solutions for Business Banking clients



BNI direct API

digitalservices.bni.co.id

BNI API 283 services (approved by regulator), the most compared to peers

Utilized by 2.000++ partners

Indonesia Domestic API Initiatives of The Year 2024

Global Recognition

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

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

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

Provides services to partners so they can potentiate their products

Customize bundled solutions into new products in collaboration with partners

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

Quick & Simple fund transfer API provided by Bank Indonesia

BNI is one of 20 BI Fast Sponsor Bank

POWERED BY : BANK INDONESIA

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



220K+ Agents +1.3% YoY

Spread Across:

- **6.3 Thousand Districts**
- **36 Thousand Villages**

Inclusive Services

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

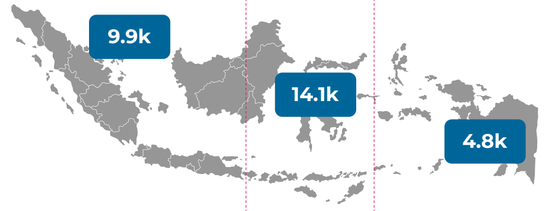
BNI Agen46 Improves The Quality of Life and Productivity of MSMEs



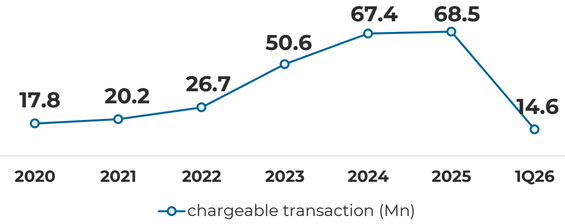
Grocery store, bundled with all-in-one financial services of Agen46

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

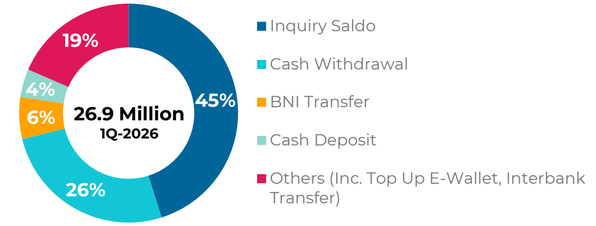
28k+ Agents are in Frontier, Remote and Disadvantaged Areas



Chargeable Transactions at Agents Continues to Increase as Literacy Improves



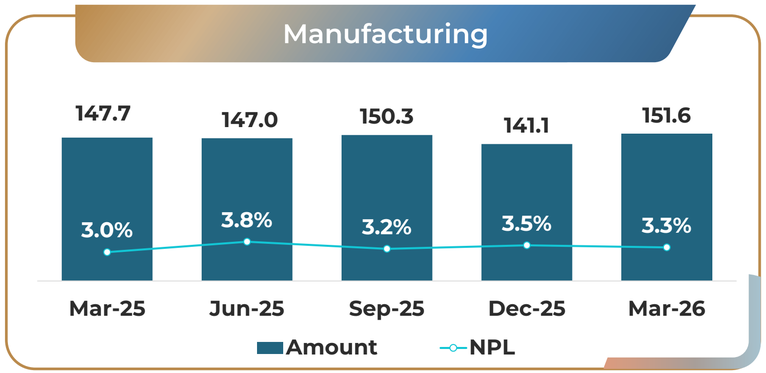
of Transactions at Agen46 by Type

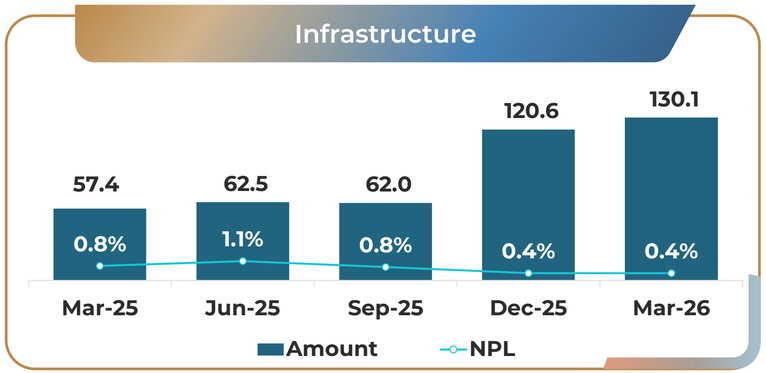


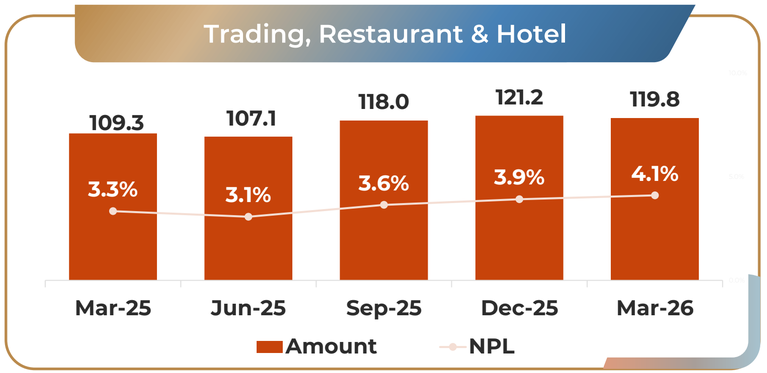
Business & Consumer Banking

High quality growth on business banking

Business Banking (IDR Tn)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Growth (%) QoQ	Growth (%) YoY	Comp (%)	NPL (%) Mar-25	NPL (%) Jun-25	NPL (%) Sep-25	NPL (%) Dec-25	NPL (%) Mar-26
Manufacturing	147.7	147.0	150.3	141.1	151.6	7.5%	2.7%	20.4%	3.0	3.8	3.2	3.5	3.3
Infrastructure	57.4	62.6	62.0	120.6	130.1	7.9%	126.6%	17.5%	0.8	1.1	0.8	0.4	0.4
Trading, Restaurant & Hotel	109.3	107.1	118.0	121.2	119.8	-1.2%	9.5%	16.1%	3.3	3.1	3.6	3.9	4.1
Natural Resources	51.4	50.8	59.8	63.3	68.4	8.0%	32.9%	9.2%	0.1	0.2	0.2	0.1	0.1
Transport, Warehouse & Communications	55.5	60.9	62.8	66.4	64.7	-2.5%	16.7%	8.7%	2.8	1.9	1.8	1.8	1.5
Business Services	55.2	53.8	54.5	60.0	62.8	4.7%	13.8%	8.5%	1.3	0.8	0.6	1.0	0.9
Social Services	44.2	46.7	48.3	50.9	50.8	-0.4%	14.8%	6.8%	0.2	0.2	0.5	0.6	0.6
Agriculture	45.6	46.1	48.3	50.7	50.1	-1.2%	10.0%	6.7%	1.7	0.7	0.7	1.0	1.0
Electricity, Gas & Water	33.0	34.2	35.5	44.4	38.3	-13.6%	16.0%	5.2%	0.1	0.0	0.0	0.0	0.0
Others	4.2	5.3	5.2	6.4	6.9	7.9%	63.6%	0.9%	1.3	2.6	2.5	2.0	2.1
Total	**603.7**	**614.5**	**644.6**	**725.1**	**743.6**	2.6%	23.2%	100.0%	**2.0**	**1.9**	**1.8**	**1.8**	**1.8**



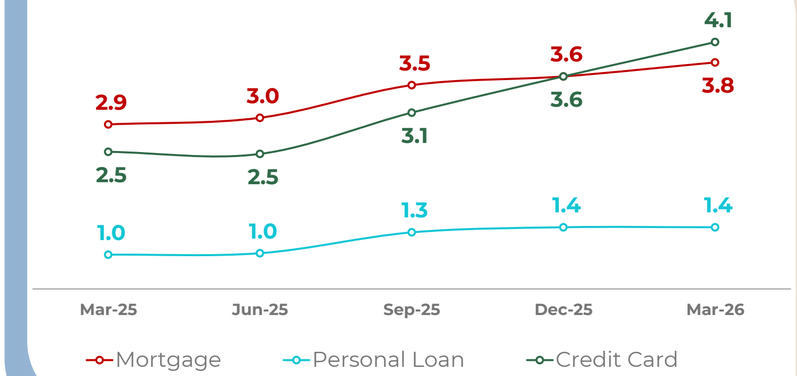




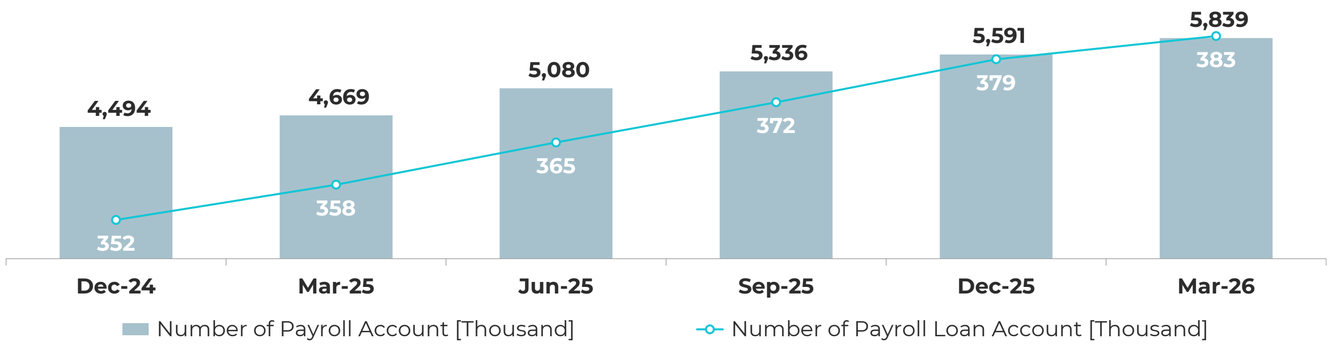
Consumer business

Product (IDR Tn)	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Growth YoY	Comp (%)	NPL (%) Mar-25	NPL (%) Mar-26
Mortgage	67.6	68.4	69.8	72.7	73.9	9.3%	46.8%	2.9%	3.8%
Personal Loan	59.3	60.1	61.4	63.6	64.4	8.7%	40.8%	1.0%	1.4%
Payroll Loan	55.6	56.6	58.2	60.1	60.8	9.4%	38.5%	0.9%	1.4%
Fintech Paylater	3.7	3.5	3.2	3.5	3.7	-0.7%	2.3%	2.6%	1.1%
Credit Card	14.9	15.4	16.0	16.3	16.6	11.2%	10.5%	2.5%	4.1%
Others	3.1	3.1	3.1	3.6	3.1	0.9%	2.0%	1.7%	4.4%
Total	**144.9**	**147.0**	**150.2**	**156.2**	**158.0**	**9.1%**	**100.0%**	**2.0%**	**2.9%**

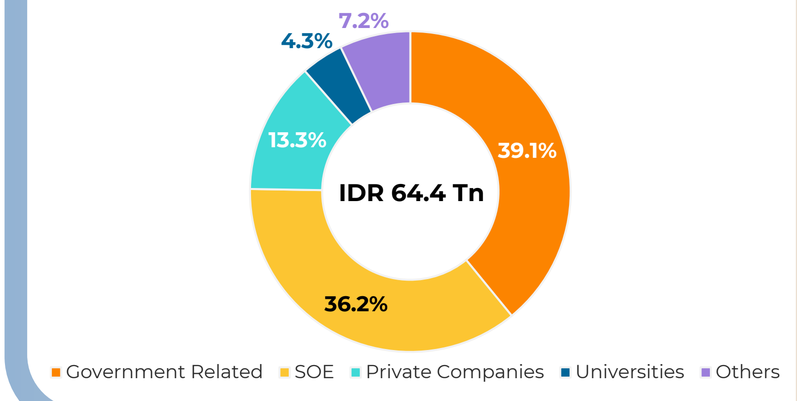
NPL Movement - %



Ample Room for Growth of Payroll Loan



Personal Loan Debtors Composition Mar-26



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 be a Trusted Global Financial Institution with Excellence in Innovation and Sustainable 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 GHG reduction of NZE Operational 2028 focusing on Scope 1 & Scope 2 and NZE Scope 3 by 2060.
- 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.
- BNI acts as a strategic partner for debtor's transition through advisory program by the ESG Advisory Playbook, TKBI workshops, and the BNI ESG Sustainability Transition (BEST) Event.
- Preparing for the implementation of IFRS S1 and S2 Standard, aimed at strengthening climate risk management, with full implementation in 2027.

Commitment to participate in the green transition & climate action

- Green financing grew at a 20.4% CAGR over the past five years, becoming a key driver of BNI's sustainable portfolio.
- Implementing the Indonesian Sustainable Finance Taxonomy (TKBI) for borrowers in the Energy, Commercial Real Estate (CRE), Transportation & Services (T&S), and AFOLU 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.
- Integrating ESG risk management into Risk Acceptance Criteria (RAC) across 22 industry 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.
- Zero Waste to Landfill program implementation in 5 head offices.
- 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

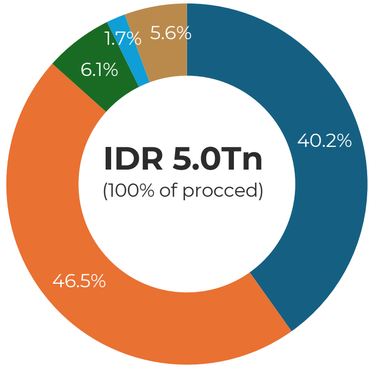
Use of Proceeds

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	
Sustainable Transportation	**23,741** (tCO2eq/year) Avoided GHG Emission per year **341,019** Gj Energy saving per year	
Green Buildings	**7,869** (tCO2eq/year) Avoided GHG Emission per year	
Waste to Energy and Waste Management	**249,976** (tCO2eq/year) Avoided GHG Emission per year **1,543,090** (Tonne/year) Total waste recycled	
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	

*) **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

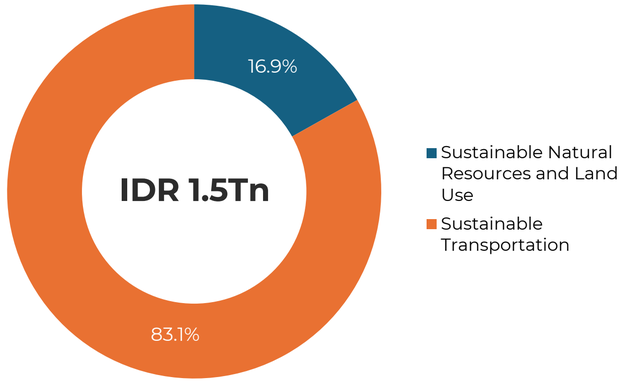
Confirmed by Sustainalytics as **credible and impactful**, fully aligned with ICMA and ASEAN Sustainability Bond standards.

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

Eligible Project Sectors

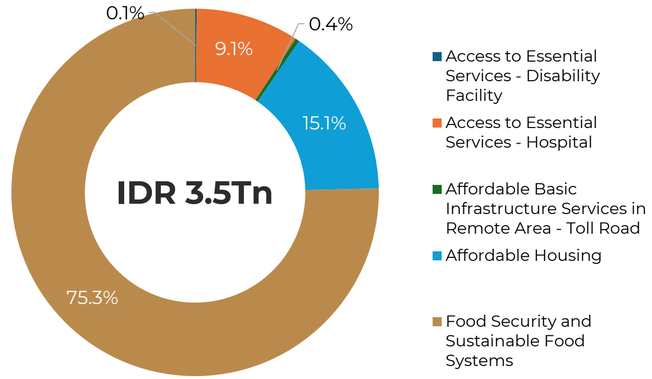
Green Projects (30% of Allocation)

- 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 197.5 Tn or 22% of total loan (bank only) consists of socioeconomic empowerment and green financing

Sosioeconomic Advancement & Empowerment

IDR 119.4 Tn

Financing and empowerment program towards micro & SME

Environmentally sustainable management of living natural resources and land use

IDR 39.2 Tn

Renewable Energy

IDR 12.4 Tn

Financing to hydro, solar & biogas power plant

Others

(Sustainable water and wastewater management, etc.)

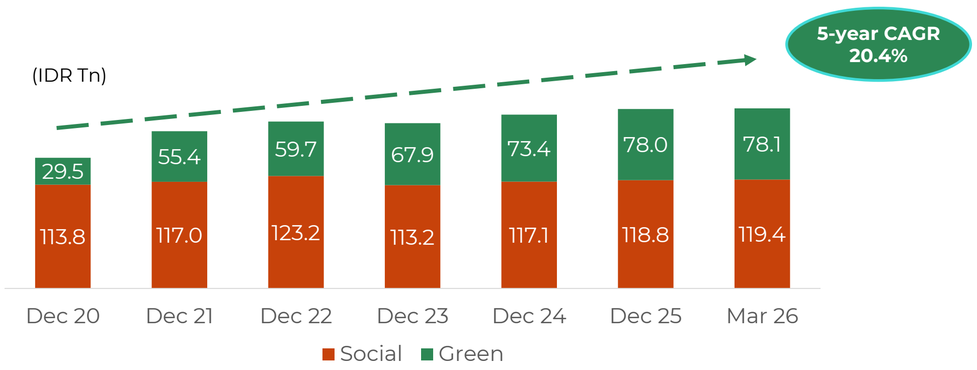
IDR 23.4 Tn

Pollution Prevention

IDR 3.1 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 382 Mn in total*	Minimizing the impact of water pollution
Cement Manufacture		Achieving specific CO2 emissions
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 16,995*

Sector guides of responsible financing

BNI Credit Policy

No Exposure in

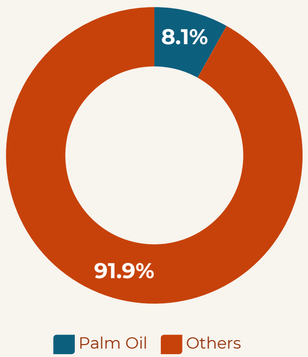
- **Prohibited by the government**
- **Illegal logging**
- **Forced labor, child exploitation, human rights violation**
- **Violating the rights of local community**
- **Destroying world heritage sites**
- **Narcotics productions & trading**
- **Weapons**
- **Gambling & money laundering**
- **Politically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

Agriculture – Palm Oil

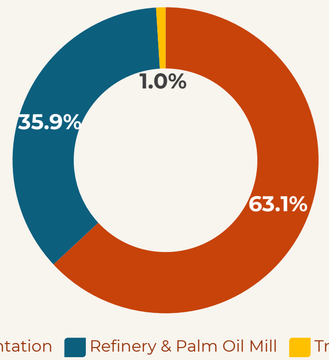
The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders

- 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

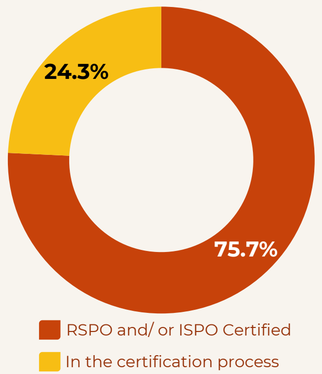
% PALM OIL TO TOTAL LOAN (BANK ONLY)



PALM OIL LOAN BREAKDOWN



% PALM OIL PORTFOLIO WITH RSPO AND / OR ISPO*

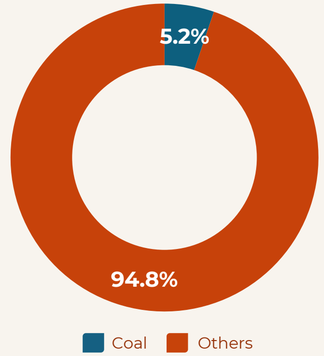


Coal

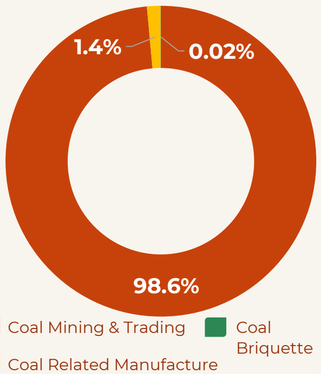
The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)

- 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

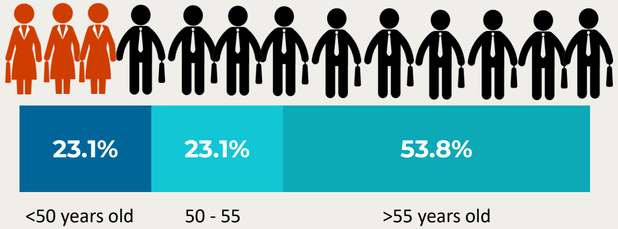
One female Independent Commissioner, reflecting the Company's commitment to Board diversity.

All Committees under BOC are chaired by an independent commissioner

All BOD members are independent from the controlling shareholder

The Board of Directors

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



23% (3 out of 13) of the Board of Directors are female, demonstrating the Company's commitment to gender diversity and inclusive leadership.

BOD distribution by age by Mar-26

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 (managed by independent external party)

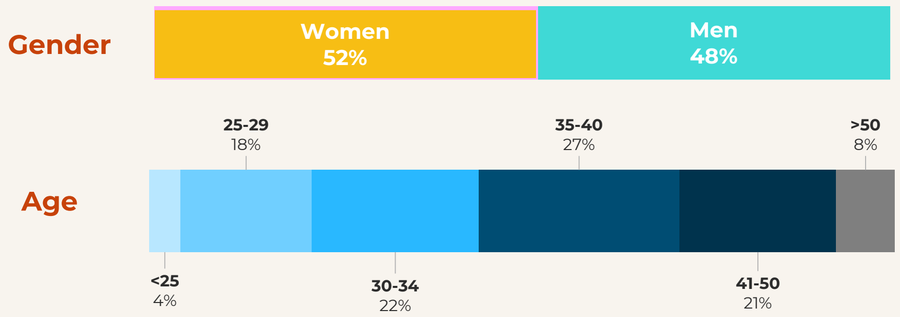


Predicate as a "Leadership in Corporate Governance"
Based on the 2025 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD),

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 adopt greener operational practices. As of March 2026, BNI has distributed IDR 91.8 billion to 390 MSMEs in the craft industry sector. In Q1 2026 alone, BNI successfully distributed IDR 13.9 Bn to 59 MSMEs.



BNI Jejak Kopi Khatulistiwa (JKK)

Aiming to boost financial inclusion, build a green economy ecosystem and prepare coffee farmers for global markets. As of Mar 2026, BNI has distributed IDR 155.2 Bn to 1,128 coffee farmers. In Q1 2026 alone, during Q1 2026, BNI distributed IDR 8.6 Bn to 50 MSMEs.

Empowering Women in Top Management



Note:

1. Top Management defines as AVP, VP, SVP, EVP, and SEVP Level.
2. All figures stated as of Mar 2026 with the total number of employees: 27,051.
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
- Green Building Leadership in Energy and Environmental Design (LEED) Certification with Gold Certification in Building Construction Category for BNI Building 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 419 unit solar panel in BNI Building PIK2.
- Adopting a paperless office administration system (E-Office)

BNI gogreen

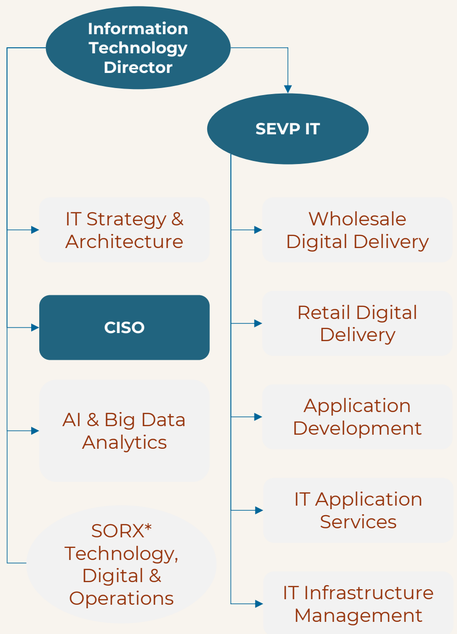
- Green campaign through various media

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

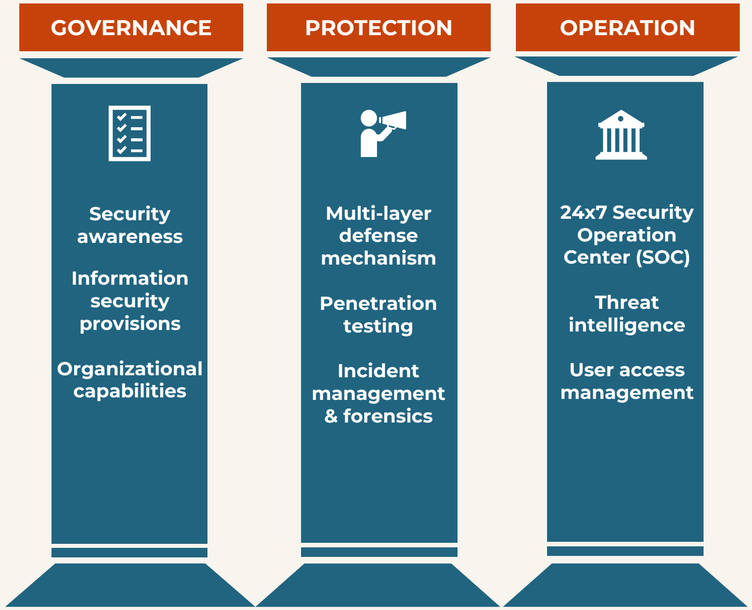
Establishment of CISO (Chief Information Security Officer)



*) 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



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.

ESG Advisory Program: Strengthening BNI's Role as a Strategic Partner in Debtor Transition





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.

In Q1 2026, BNI is preparing to conduct a pilot advisory program with a selected debtor in the palm oil sector. This pilot marks the initial implementation phase of BNI's ESG Advisory Program.

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 Playbook

- Agriculture & Forestry (**Sub Sector Palm Oil**)

Under Development

- 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

1. ESG Maturity Assessment
2. Choosing ESG Transition Steps based on ESG Maturity Assessment
3. Preparation of the ESG Transition Roadmap
4. 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 Update:
23 March 2026

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 – 2026)
- Commisioner of PT Pupuk Indonesia (Persero) (2020 – 2025)
- Head of the Fiscal Policy Agency at the Ministry of Finance (2020 – 2025)

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

Mar-26	220,833
2025	217,013
2024	213,370
2023	185,697
2022	164,979

ATM

Mar-26	13,391
2025	13,396
2024	13,388
2023	13,390
2022	16,125

Commercial Business Center (CMC)

Mar-26	20
2025	20
2024	20
2023	19
2022	23

Retail Productive Business Center (RCC)

Mar-26	26
2025	26
2024	26
2023	26
2022	27

Consumer Loan Processing Center (LNC)

Mar-26	12
2025	12
2024	12
2023	12
2022	12

Outlets (KC, KCP, KK*)

Mar-26	1,774
2025	1,776
2024	1,780
2023	1,781
2022	1,808

Employees

Mar-26	27,051
2025	27,201
2024	27,203
2023	27,570
2022	27,170

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

74.4 million
Funding Accounts

27.3 million
Regular Saving Accounts

2.2 million
Credit Cards
*include P2P lending card

260.7 thousand
Mortgage Customers

Corporate/SME Customer Highlights

256,439
Business Banking Debtors

604
Corporate Debtors
*Including overseas debtors

2,385
Middle Loan Debtors

253,450
Small Loan Debtors

PLN XLSMART Telkomsel MIND ID Pegadaian CIPUTRA AMMAN SIG

*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	1Q25	2025	1Q26	YoY
wondr and BNI Mobile Banking				
#User (Th)	23,978	29,716	30,694	**28%**
#Trx (Mn)	494	2,295	666	**35%**
Volume (IDR Tn)	491	1,983	573	**17%**
SMS Banking				
#User (Th)	12,704	12,448	12,421	**-2%**
#Trx (Mn)	41	725	32	**-21%**
Volume (IDR Tn)	1	3	0.6	**-39%**
Internet Banking				
#User (Th)	2,224	2,228	2,194	**-1%**
#Trx (Mn)	1	5	0.6	**-61%**
Volume (IDR Tn)	3	10	0.7	**-78%**
ATM				
#Trx (Mn)	239	917	216	**-10%**
Volume (IDR Tn)	207	820	166	**-20%**

Expanding the network of banking services to unbanked people through Agen46

Branchless Banking	1Q25	2025	1Q26	YoY
# Agent	218,021	217,013	220,833	**1%**
Agent Fund (IDR Bn)	4,876	7,052	6,281	**29%**
#Trx (Mn)	16.24	121.75	26.93	**66%**
Volume (IDR Tn)	13,79	61.19	13.23	**-4%**
#Pandai Account (Th)	20,175	21,191	21,192	**5%**
Pandai Fund (IDR Bn)	1,068	888	1,158	**9%**

Reliable transaction platform to support the cashless society

Electronic Money & Acquiring	1Q25	2025	1Q26	YoY
BNI Tap Cash				
#Card (Th)	13,873	14,752	15,000	**8%**
#Trx (Mn)	31	142	38	**21%**
Volume (IDR Bn)	768	3,424	944	**23%**
Acquiring (EDC + QRIS + Online Merchant)				
#Trx (Mn)	133	667	217	**63%**
Volume (IDR Tn)	33	146	43	**32%**

A one-stop shop for lifetime finance and business needs

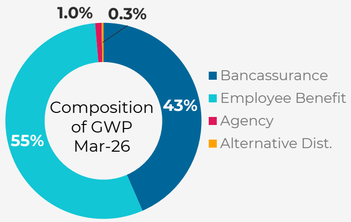
Insurance

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 FY25

Securities

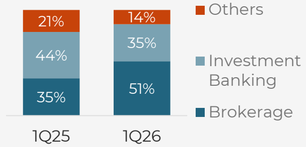
75.0%
% BNI Ownership

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 high yield products (fixed income & index mutual fund).

Rank
#9
Asset Under Management

4.5%
AUM Market Share

Rank
#2
Market share of Index Mutual Fund

29
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

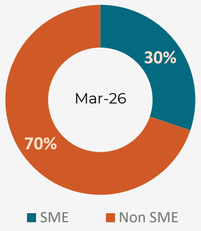
18 May 2022
Officially acquired PT Bank Mayora

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

Number of Clients
~1.3 M CIF

Total Deposit
▲32% YoY
(Rp13.7 T → Rp18.1 T)
(Mar'25) (Mar'26)

Loan Portfolio Mix (%)



Total Loan
▲13% YoY
(Rp11.2 T → Rp12.6 T)
(Mar'25) (Mar'26)

LaR
▲0.7% YoY
(2.6% → 3.3%)
(Mar'25) (Mar'26)

Consumer Finance

99.9%
% BNI Ownership

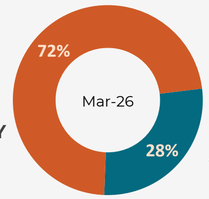
BNI finance

New car financing franchise, emerges as a market contender

Dealer Partnership
1,239 Dealer

Financing Portofolio Mix

(Rp3.6 T)
▼17.6% YoY



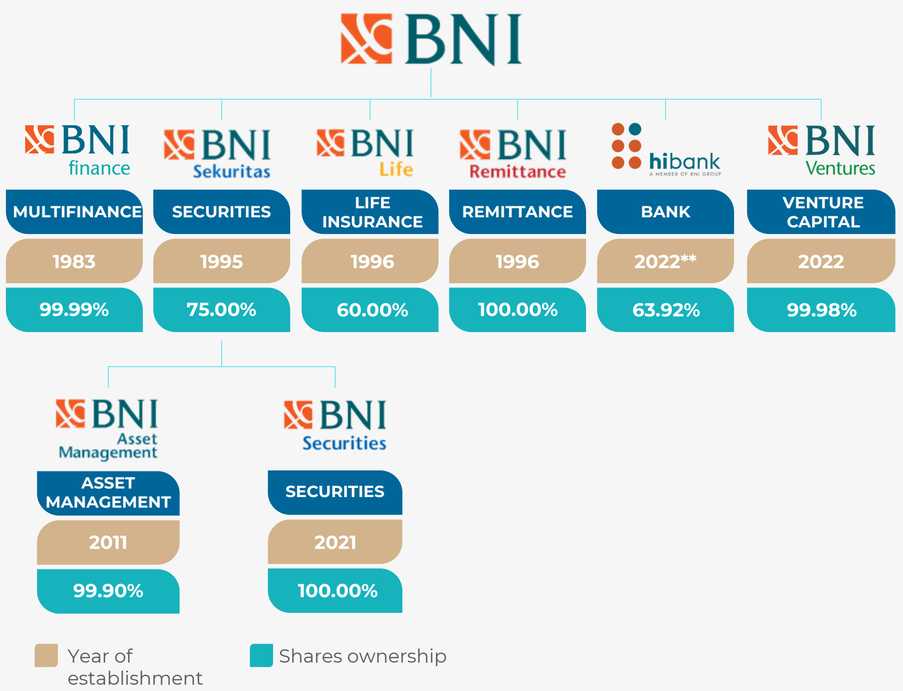
(Rp1.4 T)
▲6.4% YoY

Total Asset
▼15.3% YoY
(Rp6.2 T → Rp5.3 T)
(Mar'25) (Mar'26)

Total Financing
▼12.1% YoY
(Rp5.7 T → Rp5.0 T)
(Mar'25) (Mar'26)

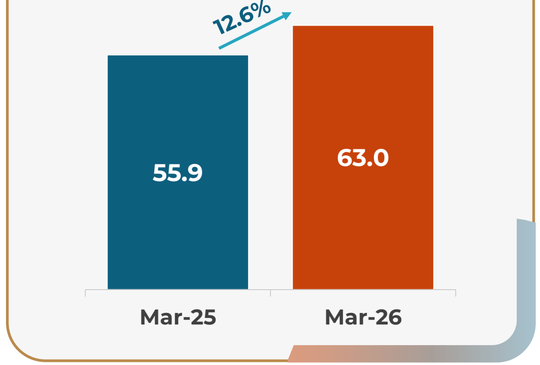
Subsidiaries contribution to BNI Group

Group Structure

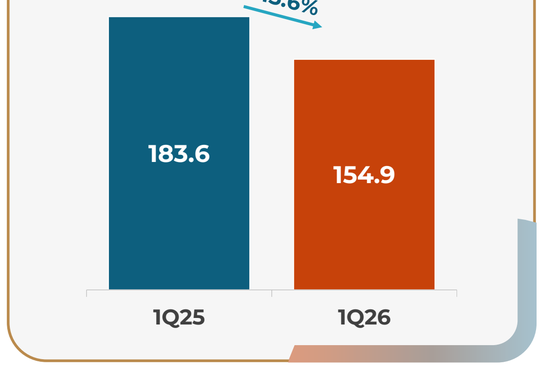


Note: as of February 2021, the financial summary (report) is excluded BNI Syariah as a consolidated calculation. Data as of Mar-26.
** Year of acquisition

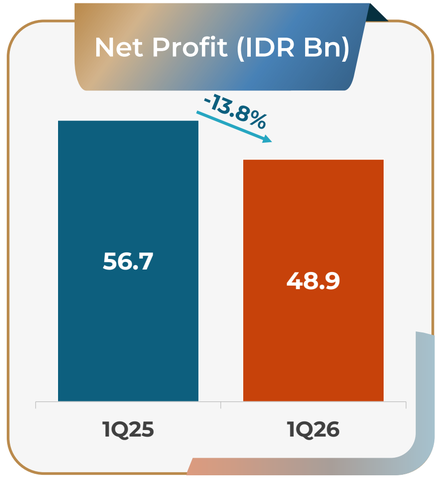
Total Asset (IDR Tn)



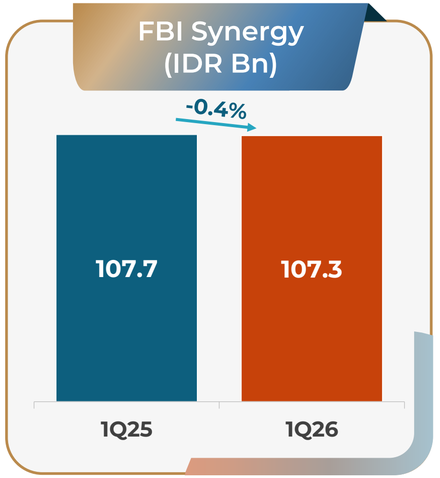
PPOP (IDR Bn)



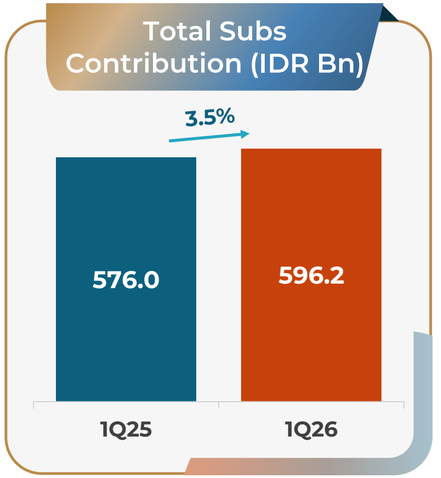
Net Profit (IDR Bn)



FBI Synergy (IDR Bn)



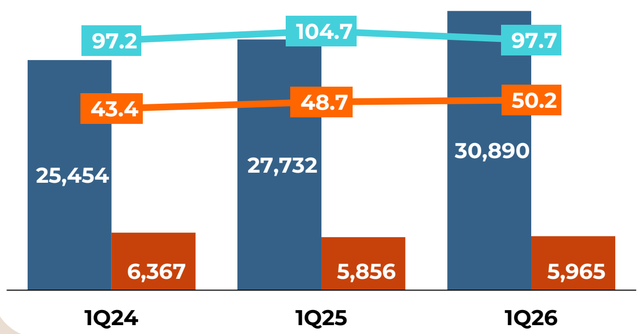
Total Subs Contribution (IDR Bn)



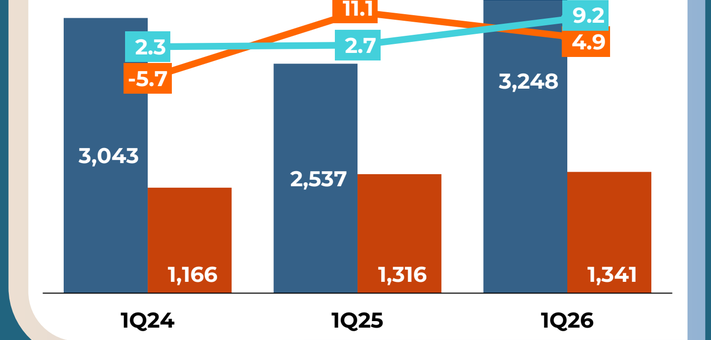
Note:
- Total Contribution consist of Net Profit +Fee Income + Share Investments
- Fee Income : Contribution of subsidiaries which is directly recorded as FBI in BNI (parent company)

Subsidiaries highlighted performances

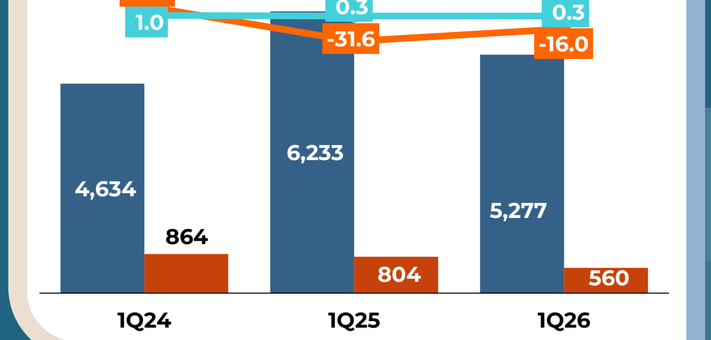
BNI Life Insurance*



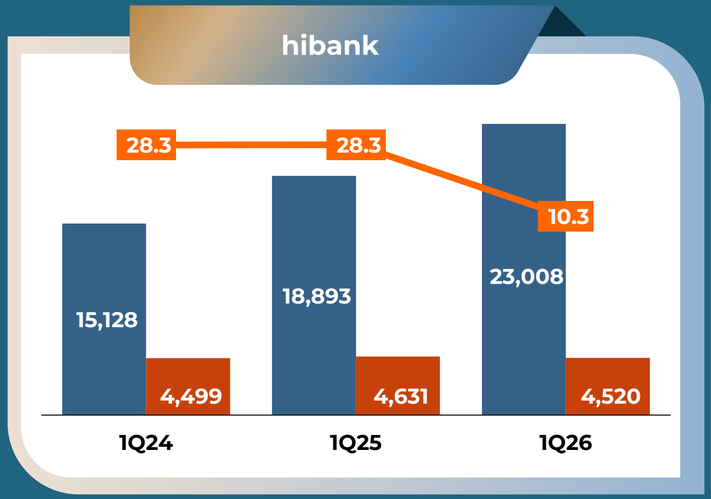
BNI Securities Consolidated



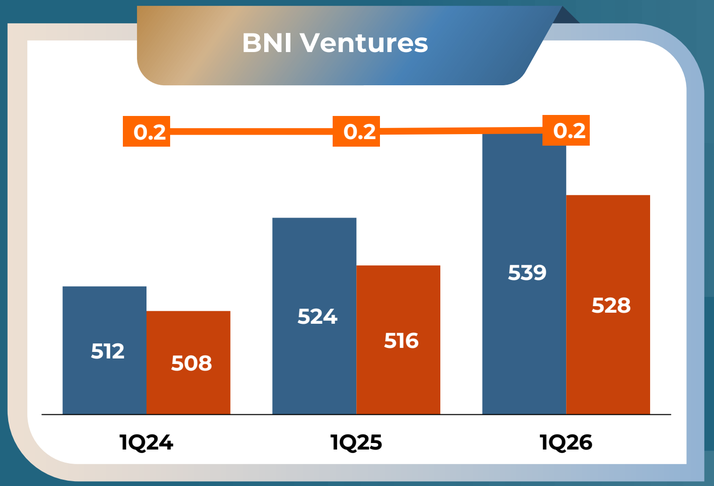
BNI Finance



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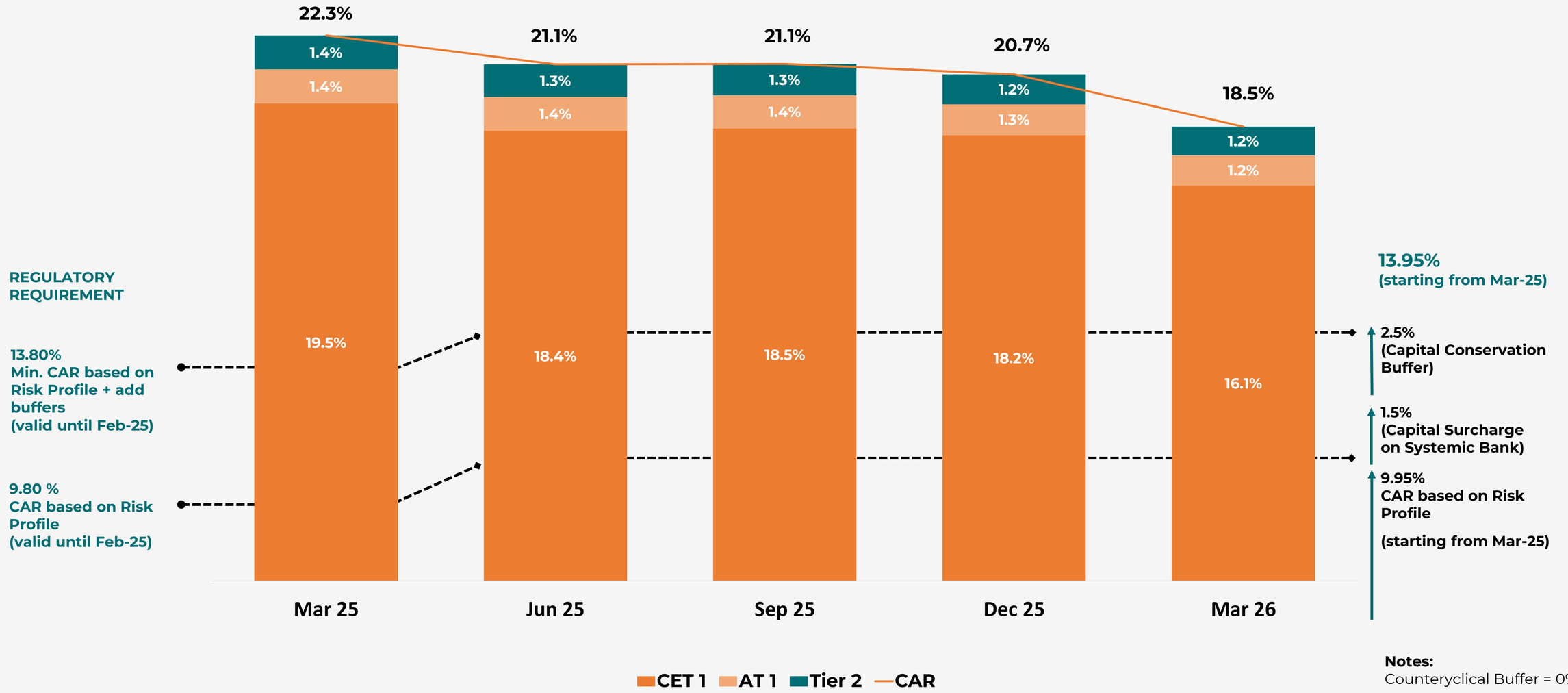
BNI Ventures



Note:
- *) Data 1Q25 & 1Q26 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)



Notes:
Counteryclical Buffer = 0%

BASEL 3 Capital requirement and BNI Capital realization

	2024	2025	Mar-2026
Add On based on Bank's Risk Profile	1.80%	1.95%	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%	10.45%	10.45%
Minimum Tier 1 Capital based on Risk Profile + Additional Buffers	11.80%	11.95%	11.95%
Minimum CAR + Risk Profile + Additional Buffers	13.80%	13.95%	13.95%

BBNI Capital Realization

BBNI Capital Realization	Dec-24	Dec-25	Mar-26
Common Equity Tier I Capital (%)			
Minimum Requirement	10.3	10.5	10.5
BNI Realization	18.6	18.2	16.1
Tier I Capital (%)			
Minimum Requirement	11.8	12.0	12.0
BNI Realization	20.0	19.4	17.4
Total CAR Based on Risk Profile + Add Buffers (%)			
1. BNI Risk Profile (Rating 2 Sound)	9.8	10.0	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**	**14.0**	**14.0**
CAR BNI Realization (%)	**21.4**	**20.7**	**18.5**

Risk Weighted Asset (Bank Only – IDR Tn)

Risk Weighted Asset (Bank Only – IDR Tn)	Dec-24	Dec-25	Mar-26
RWA - Credit Risk	**660.2**	**750.0**	**781.7**
RWA - Market Risk	**14.2**	**11.2**	**8.7**
RWA - Operational Risk	**37.4**	**40.4**	**45.5**
Total RWA	**711.8**	**801.6**	**836.0**
Total Capital	**152.3**	**165.6**	**154.9**
CAR - %	**21.4**	**20.7**	**18.5**

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

Breakdown Earning Asset	1Q25		1Q26		Growth YoY	
	Amt (IDR Tn)	Yield	Amt (IDR Tn)	Yield	Amt (%)	Yield
Loan	**750.4**	**7.4%**	**903.3**	**6.9%**	**20.4%**	**-0.5%**
Non Loan	**252.9**	**4.9%**	**307.5**	**4.3%**	**21.6%**	**-0.7%**
Marketable Securities	169.4	4.1%	195.1	3.9%	15.1%	-0.3%
Placement	51.9	3.6%	81.2	3.3%	56.4%	-0.3%
Acceptance and other receivables	31.6	11.2%	31.2	9.9%	-1.2%	-1.2%
Total Earning Assets	**1,003.3**	**6.8%**	**1,210.8**	**6.2%**	**20.7%**	**-0.6%**

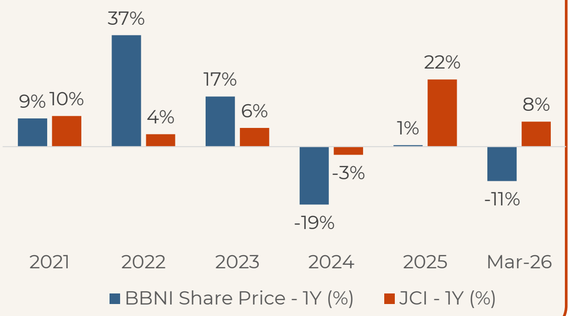
Breakdown Interest Bearing Liabilities	1Q25		1Q26		Growth YoY	
	Amt (IDR Tn)	CoF	Amt (IDR Tn)	CoF	Amt (%)	CoF
Third Party Fund	**805.6**	**2.8%**	**1,082.4**	**2.5%**	**34.4%**	**-0.3%**
Current Account	315.5	2.6%	441.5	2.2%	39,9%	-0.5%
Savings	257.0	1.0%	284.0	0.9%	10.5%	-0.1%
Time Deposit	233.1	4.9%	356.9	4.1%	53.1%	-0.7%
Borrowings & Repo	**54.5**	**6.4%**	**47.6**	**5.3%**	**-12.8%**	**-1.1%**
MS Issued	**31.5**	**5.0%**	**24.7**	**5.4%**	**-21.6%**	**0.4%**
Total Interest Bearing Liabilities	**891.7**	**3.3%**	**1,154.7**	**2.9%**	**29.5%**	**-0.5%**

BNI Shares & Rating

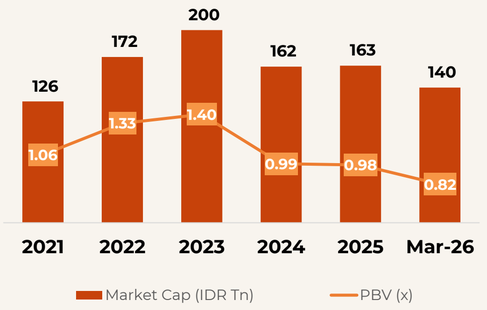
BNI Shares & Rating

Fitch Rating	Long Term Foreign Currency	**BBB**
	Long Term Local Currency	**BBB/Negative**
	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	**Negative**
	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

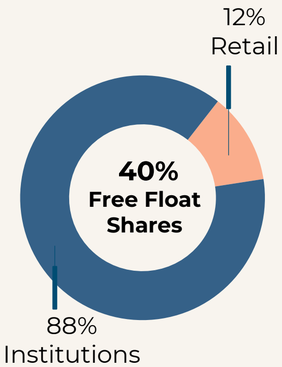


Diversified Shareholder Base

Breakdown of shares ownership

Ownerships	Mar-26
Government of Indonesia (BP BUMN)	0.6%
PT Danantara Asset Management	59.4%
Public - Domestic	15.2%
Public - Foreign	**24.8%**

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



Geographical distribution of free float shares (as of Mar-26)

- **38.7%** Indonesia
- **22.0%** UK & Europe
- **19.4%** US & Canada
- **7.7%** Rest of Asia
- **4.2%** Singapore
- **7.9%** Rest of The World

Source: Nasdaq Shareholder Report

5 Years Financial Data

5 Years financial data (1/2)

Consolidated Balance Sheet (IDR Bn)	2021	2022	2023	2024*	2025	1Q25	1Q26
Total Assets	**964,838**	**1,029,837**	**1,086,664**	**1,130,129**	**1,362,055**	**1,146,583**	**1,426,758**
Placement with other banks & BI	92,290	51,569	43,794	17,076	33,780	26,516	46,703
Marketable Securities [market value]	26,053	28,556	37,408	48,534	63,017	51,968	65,408
Government Bonds [market value]	111,430	121,291	127,100	132,072	163,513	134,026	155,240
Loans (gross)	**582,436**	**646,188**	**695,085**	**775,872**	**899,531**	**765,469**	**919,320**
Third Party Funds	**729,169**	**769,269**	**810,730**	**805,511**	**1,040,834**	**819,580**	**1,100,582**
Deposit from other banks	14,377	15,245	11,894	18,548	11,563	14,007	12,643
Marketable Securities Issued	18,751	22,110	21,822	30,674	32,593	31,435	24,595
Borrowings	32,458	35,654	30,950	42,931	39,040	38,846	40,513
Shareholders' Equity	126,520	140,198	154,733	166,548	176,339	173,014	165,911

Consolidated Profit or Loss (IDR Bn)	2021	2022	2023	2024*	2025	1Q25	1Q26
Interest Income	50,026	54,659	61,472	66,583	69,394	16,713	18,999
Interest Expense	(11,779)	(13,338)	(20,196)	(26,103)	(29,061)	(6,879)	(7,973)
Net Interest Income	**38,247**	**41,321**	**41,276**	**40,480**	**40,333**	**9,834**	**11,026**
Insurance & Investment Income – Net	1,399	1,552	1,659	766	743	137	116
Fee Based Income	13,639	14,820	14,783	16,624	18,461	3,928	4,450
Recovery	2,581	3,780	5,030	6,025	5,439	1,067	1,210
Operating Income	**55,865**	**61,472**	**62,747**	**63,896**	**64,976**	**14,966**	**16,802**
Operating Expense	(24,801)	(27,059)	(27,778)	(29,112)	(30,856)	(6,654)	(7,479)
Pre-Provision Income (PPOP)	**31,064**	**34,413**	**34,970**	**34,783**	**34,120**	**8,312**	**9,323**
Provisioning Charges	(18,298)	(11,514)	(9,196)	(8,211)	(9,724)	(1,760)	(2,418)
Net Income	**10,898**	**18,312**	**20,909**	**21,464**	**20,041**	**5,380**	**5,661**

*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	1Q25	1Q26
LOAN Growth [Consolidated]	5.3	10.9	7.6	11.6	15.9	10.1	20.1
CASA Ratio [Consolidated]	69.4	72.4	71.2	69.9	69.7	70.5	66.5
CASA Growth [Consolidated]	9.0	10.1	3.6	-2.5	28.9	0.8	26,6
CAPITAL							
Shareholders' equity to total asset	13.1	13.6	14.2	14.6	13.0	15.1	11.6
Tier I - CAR (include operational risk)	17.7	17.5	20.2	20.0	19.4	20.9	17.4
Tier II - CAR (include operational risk)	2.0	1.8	1.7	1.4	1.2	1.4	1.2
Total CAR (credit,market + operational risk)	19.7	19.3	22.0	21.4	20.7	22.3	18.5
ASSET QUALITY							
Net Non-Performing Loan	0.9	0.5	0.6	0.7	0.7	0.7	0.7
Gross Non-Performing Loan	3.7	2.8	2.1	2.0	1.9	2.0	1.9
Credit Cost	3.3	1.9	1.4	1.1	1.2	0.9	1.1
NPL Coverage	233.4	278.3	319.0	255.8	205.5	263.1	204.7
RENTABILITY							
Pre-Tax ROAA	1.4	2.5	2.6	2.5	2.1	2.4	2.0
ROAE*	9.4	14.9	15.2	14.2	12.7	13.3	13.6
Net Interest Margin	4.7	4.8	4.6	4.2	3.8	3.9	3.6
EFFICIENCY							
Cost to Income Ratio	43.3	42.6	42.9	44.6	46.2	43.5	43.5
LIQUIDITY							
Loan to Deposit Ratio	79.7	84.2	85.8	96.1	86.4	93.1	83.5
DIVIDEND							
Dividend Payout Ratio [%]	25.0	40.0	50.0	65.0	65.0	N/A	N/A

All ratios are bank only, unless stated otherwise

*ROAE with average total equity as denominator ; 14.7% in 1Q26 if the denominator is Tier 1 Capital as reported to OJK

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