1H26
CORPORATE PRESENTATION

PT Bank Negara Indonesia (Persero), Tbk.

Jakarta – 5 August 2026



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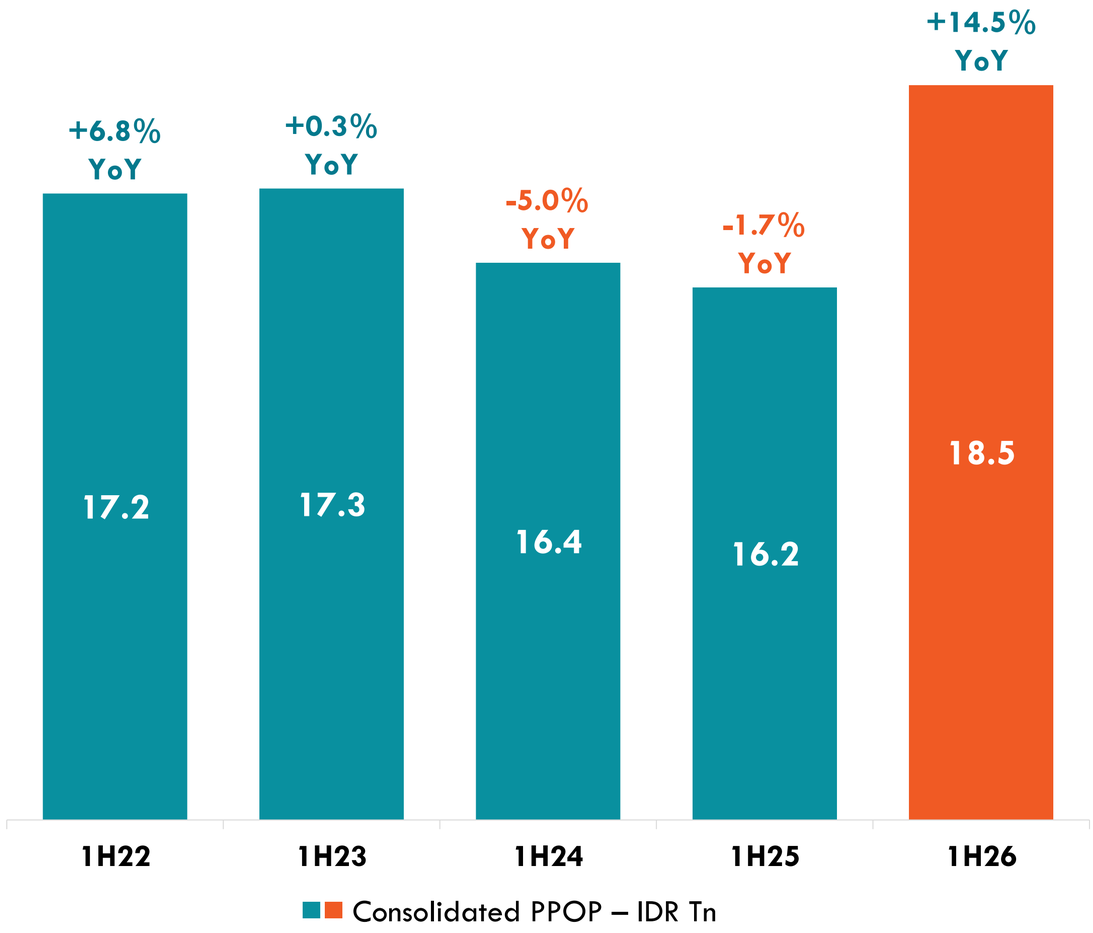
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01 | Management Highlights

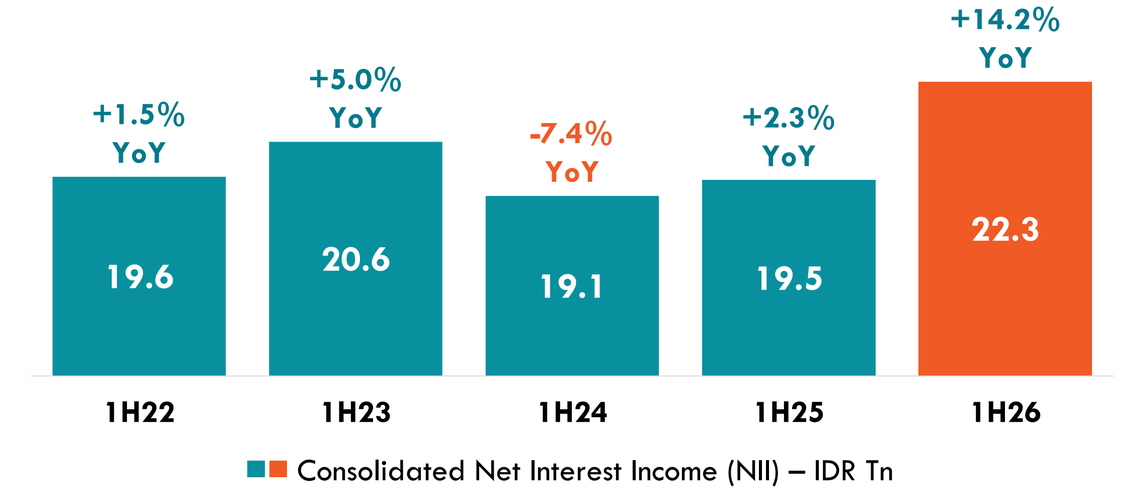
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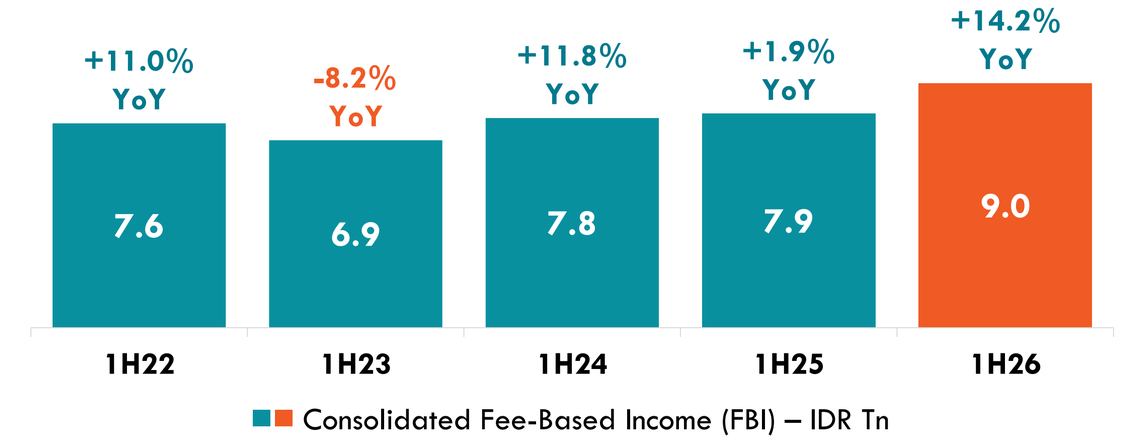
Record 1H26 core profit, broad-based across income streams

All-time high 1H core profit (PPOP) …



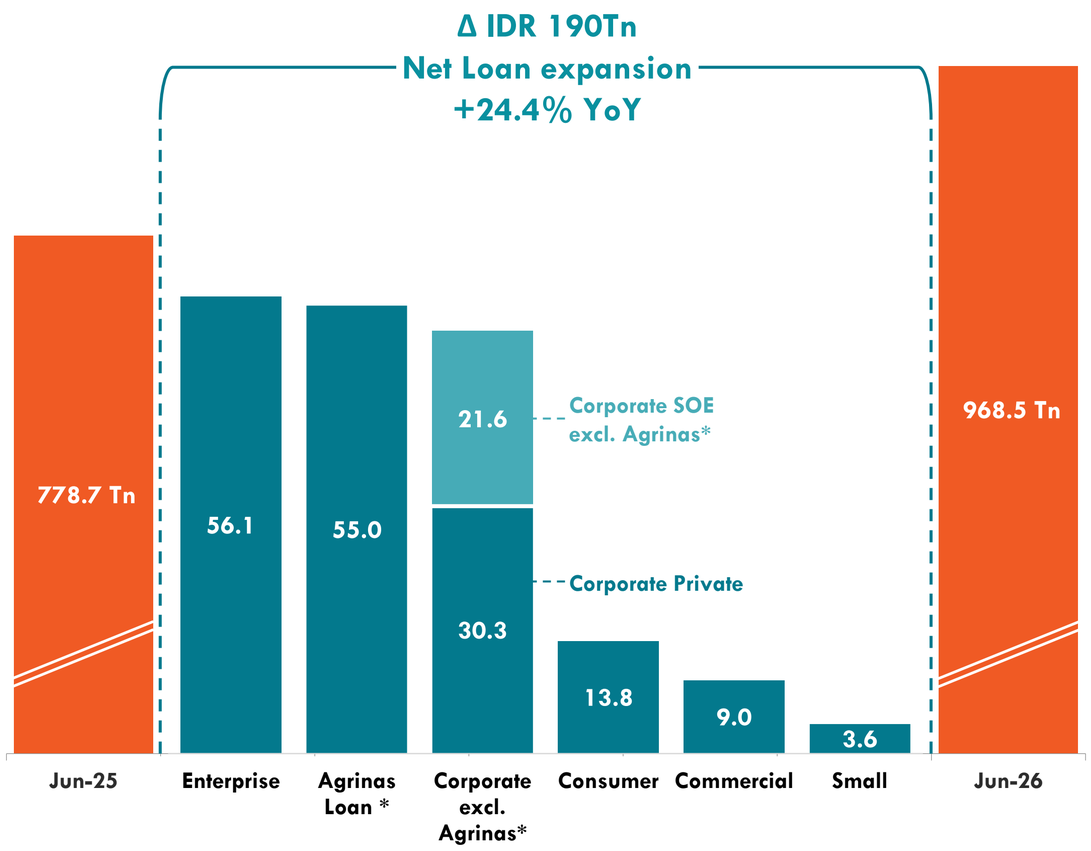
… powered by both interest and fee income growth





Sector-leading growth driven by diversified growth engine

Strategic net expansion driven by BNI's core segments



*Government program Loan with sovereign exposure

Beyond lending: capturing the full wholesale relationship …

Wholesale* Segment

Third Party Fund Growth	Fee Income Growth	Profit Before Tax Growth
+39% YoY	+24% YoY	+23% YoY
Δ 178.6 Tn	Δ 0.4 Tn	Δ 1.5 Tn
Jun-26	1H26	1H26

*The Wholesale segment comprises the Corporate & Enterprise segments

… even more in Enterprise segment

Enterprise Segment

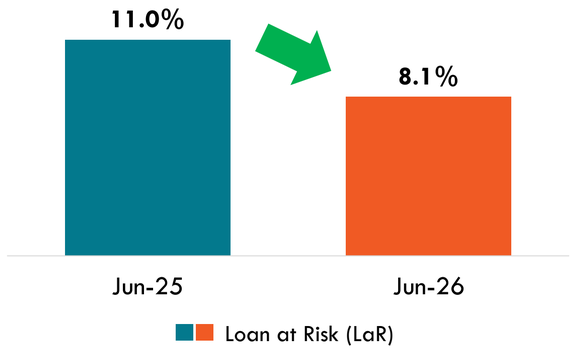
CASA Growth	Fee Income Growth	Profit Before Tax Growth
+172% YoY	+292% YoY	+92% YoY
Δ 26.1 Tn	Δ 0.3 Tn	Δ 0.6 Tn
Jun-26	1H26	1H26

Asset quality strength, backed by conservative provisioning

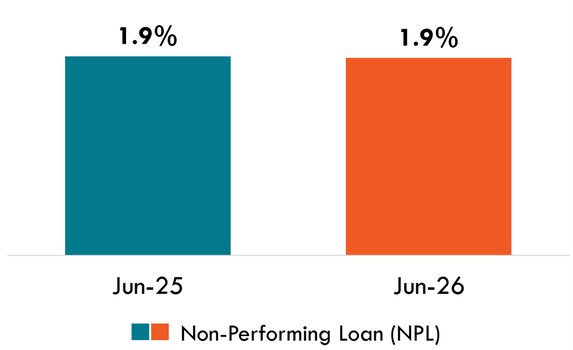
Sound asset quality

Bank-Only

LaR Improvement -291bps YoY

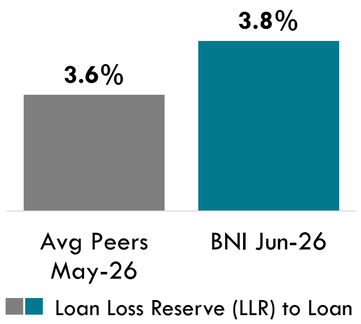


Stable NPL



Bank-Only

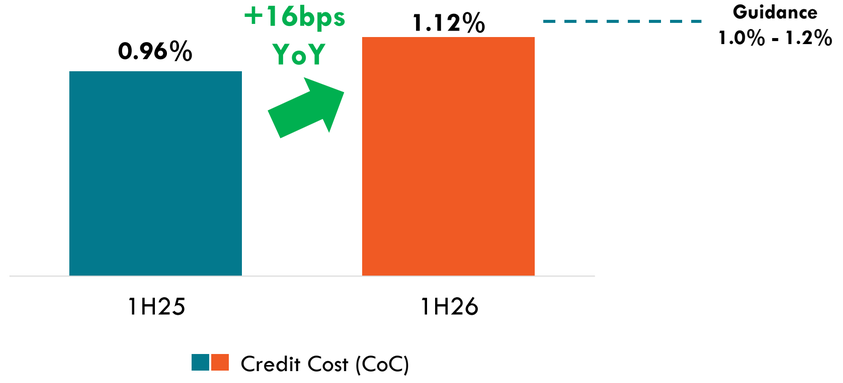
...underpinned by well-provisioned buffers



Prudent provisioning supports sustainable earnings

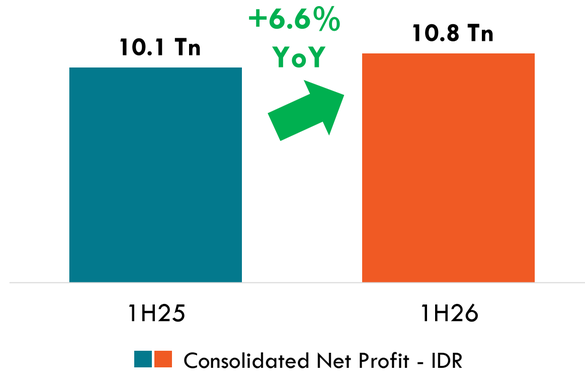
Bank-Only

Prudent Credit Cost Reflects Disciplined Risk Management



Consolidated

...and supports sustainable profit growth



Transforming branch networks and digital engagement to drive growth

BRAVE: From pilot to nationwide transformation

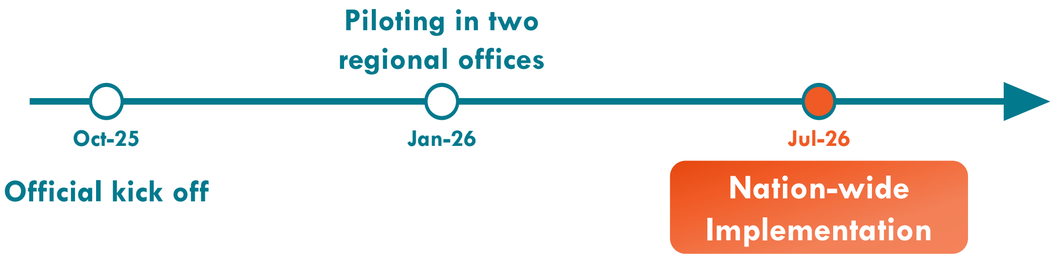


***B**ranch* ***R**egion* ***A**rea* ***V**alue* ***E**mpowerment*

We launched BRAVE as a part of our corporate transformation to enhance our outlets into business-driven hubs with main objectives as follow…

- ✓ **Transforming outlets into business-driven units**
- ✓ **Strengthening outlet accountability with dedicated P&L**
- ✓ **Empowering outlets & employees to drive business**
- ✓ **Reinforcing frontliner and branch processes to achieve zero fraud**

Starting with two regional offices to pilot the initiatives, now fully implemented across the nation to drive more business…

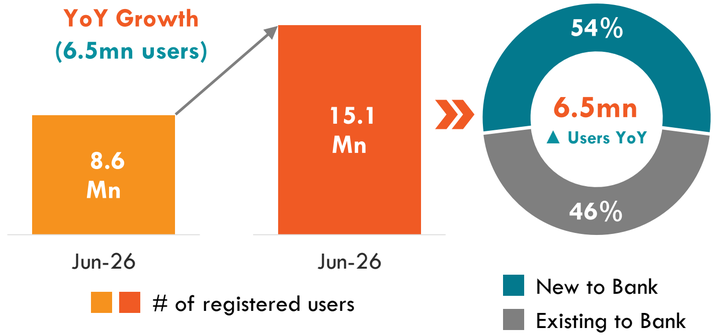


The Objectives

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

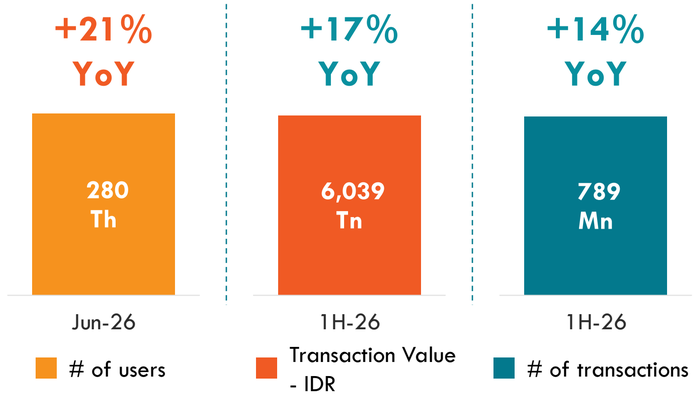
Scaling digital ecosystems to drive CASA growth

wondr by BNI



» +43% YoY
Growth in Savings from wondr users

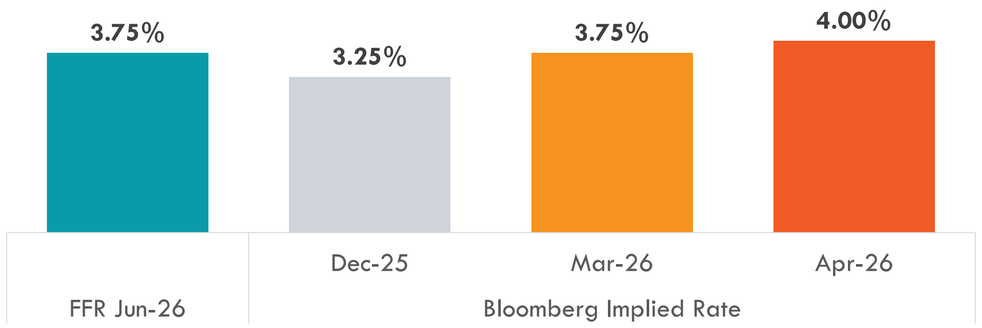
BNIdirect



» +50% YoY
Growth in avg. balance Current Account from BNIdirect users

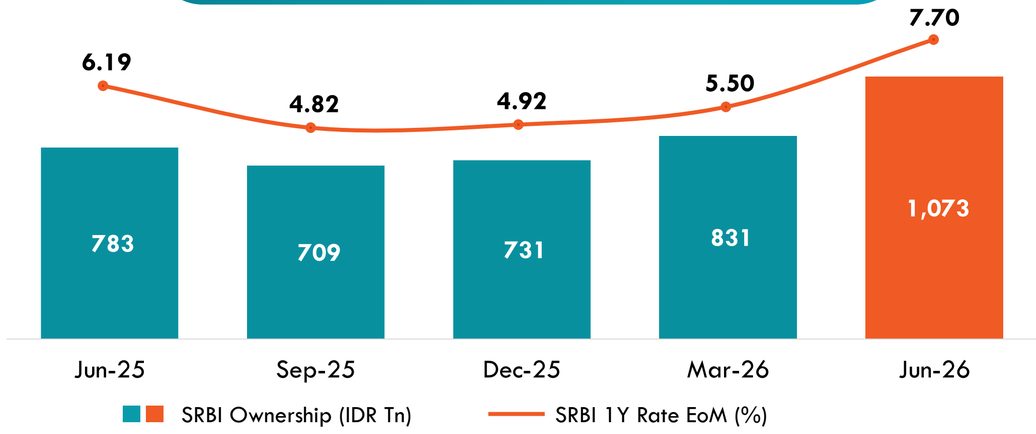
Higher-rate environment has started to impact our funding costs

Higher for longer rate expectations



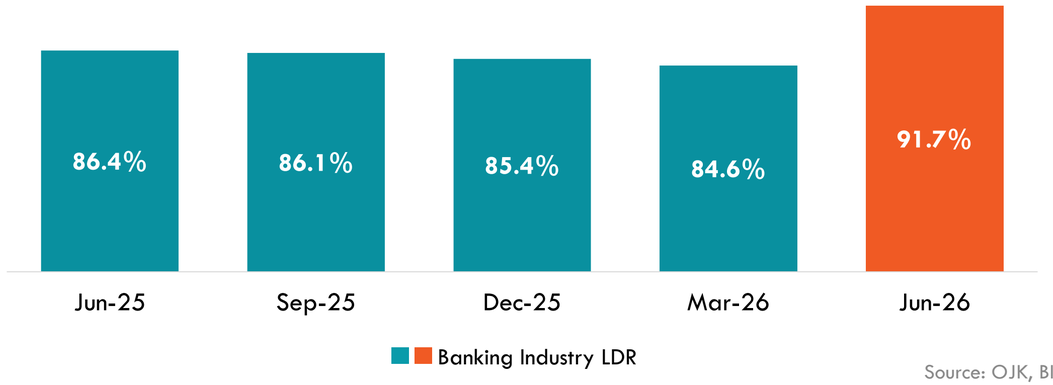
Source: Bloomberg

Higher SRBI yields to support BI's pro-stability stance



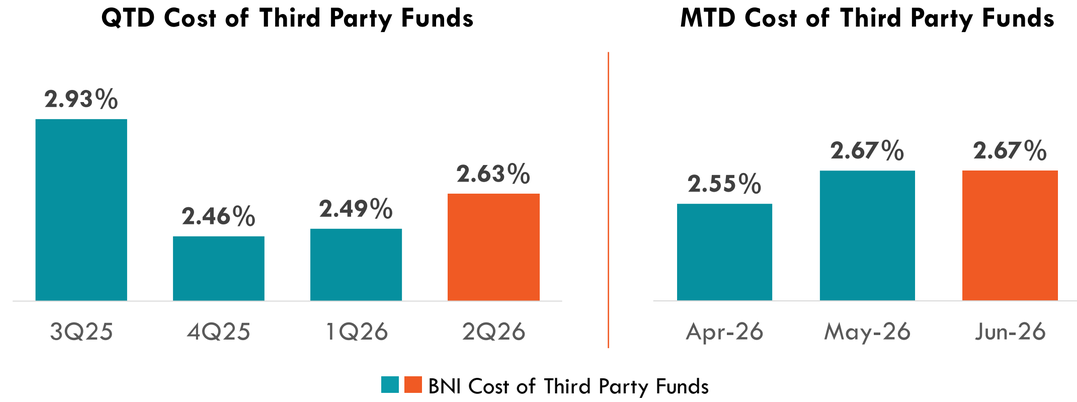
Source: BI

Industry LDR has elevated above 90%, surpassing last year's level



Source: OJK, BI

BNI Cost of Third Party Funds has been creeping up progressively



FY 2026 Aspiration

NIM aspiration revised to reflect 2Q26 deposit competition; loan growth and credit cost aspirations reaffirmed

	FY26 Initial Aspiration	1H26 Realization	FY26 New Aspiration
Loan Growth *consolidated*	**8.0 - 10.0% YoY**	**24.4% YoY** **7.7% YtD**	**8.0 - 10.0% YoY** **(No changes)**
Net Interest Margin *bank only*	**3.5 - 3.8%**	**3.6%**	**3.3 - 3.5%** **(New aspiration)**
Credit Cost *bank only*	**1.0 - 1.2%**	**1.12%**	**1.0 - 1.2%** **(No changes)**

02 | Macroeconomic Highlights

Middle East geopolitical tension have re-escalated

Feb 28 – War begins
US-Israel strike Iran, Khamenei killed

Mar 4 – Iran closes Hormuz
Oil exports collapse sharply

Apr 8 – Temporary ceasefire
Two weeks, strained by Lebanon strikes

Apr 12 – Islamabad talks fail
Highest-level talks yield no deal

Apr 13 – US blockade begins
Highest-level talks yield no deal

Jun 17 – MOU signed
Trump-Pezeshkian at Versailles

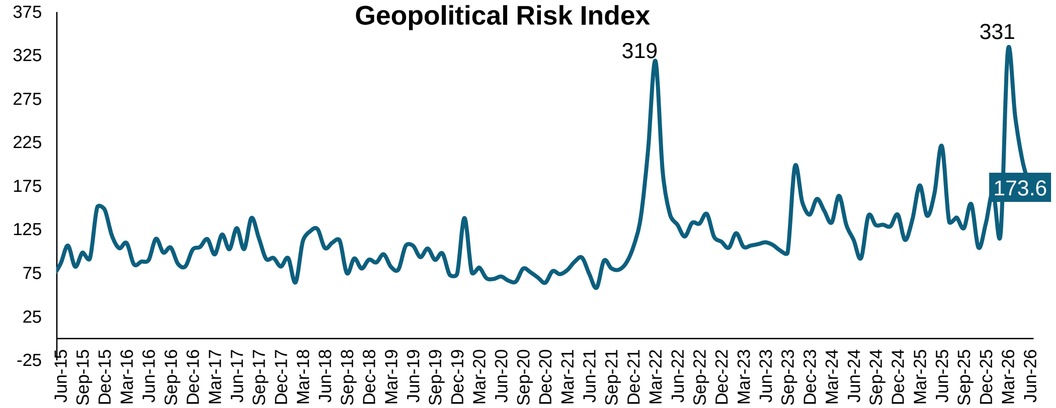
Jun 18 – Blockade lifted
Hormuz reopens, volumes rise

Jul 8 – Ceasefire collapses
Iran hits ships, US strikes back

Jul 13-14 – Blockade restored
US strikes Iran 4 days running

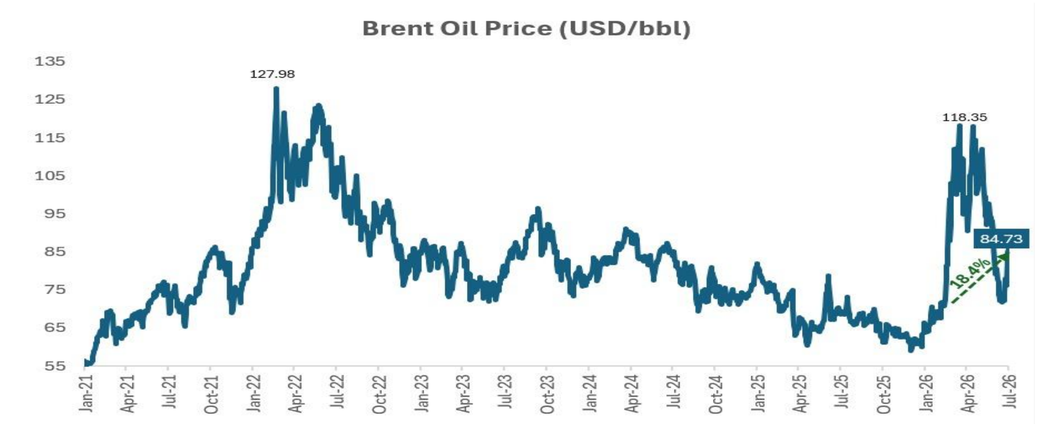
Source: Bloomberg, BNI OCE

The geopolitical risk could rebound after re-escalation of Middle-East tension



Source: Bloomberg, BNI OCE

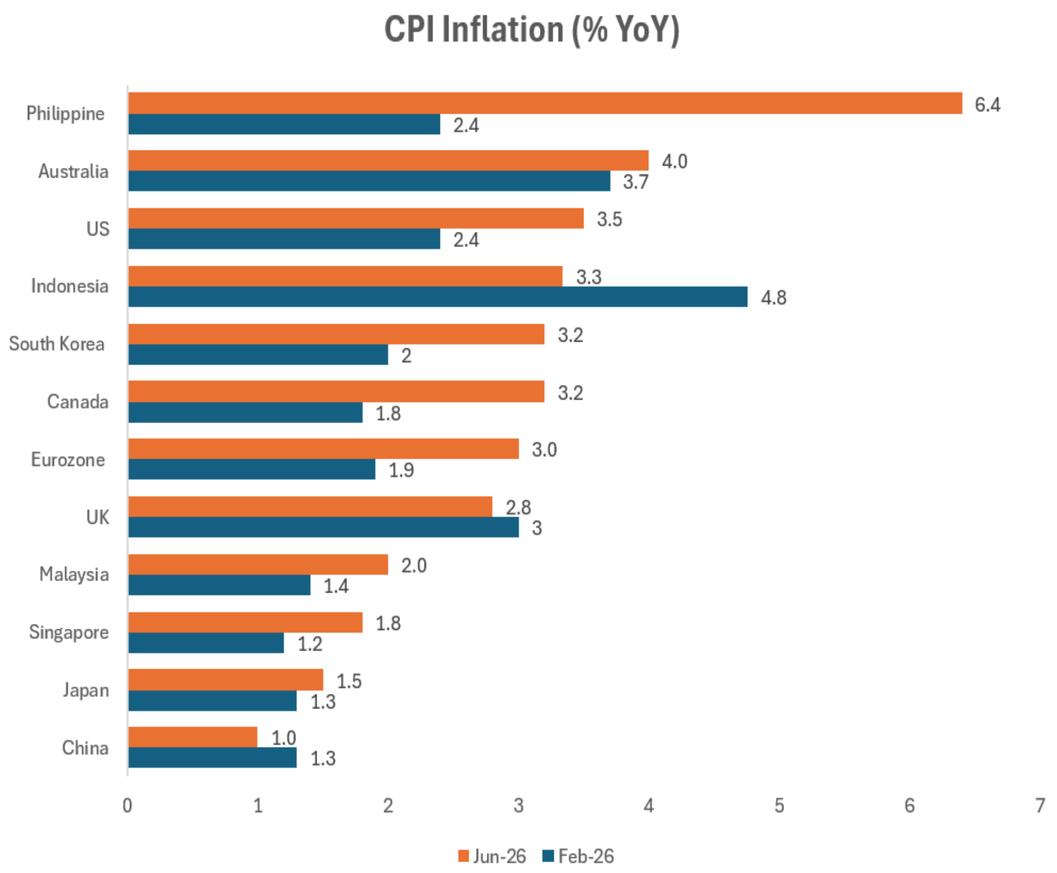
Therefore, the oil price has started to rebound



Source: Bloomberg BNI OCE

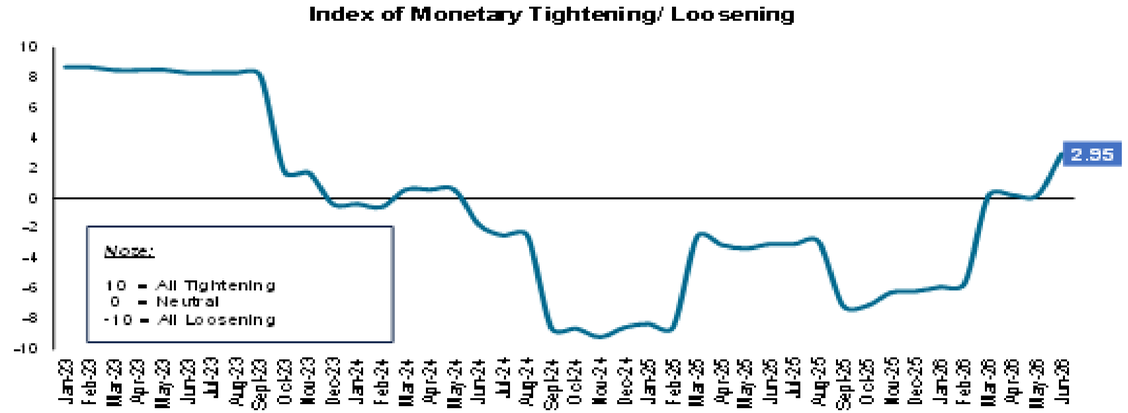
Global supply disruption pushed inflation higher, which drove central banks to be more hawkish

Inflations across countries have increased due to global supply disruption amid Middle-East conflict



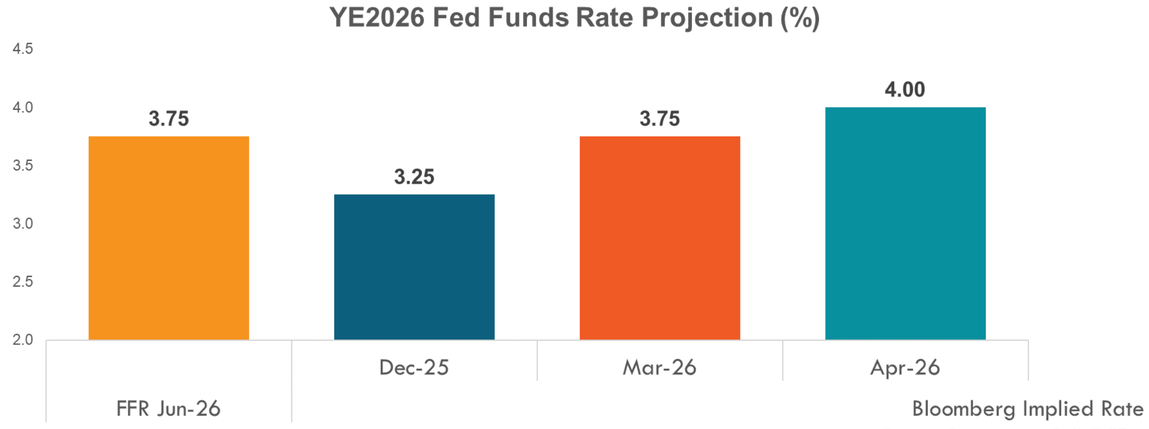
Source: Bloomberg, BNI OCE

The inflationary pressure has pushed central banks to tighten their monetary policy



Source: Bloomberg, BNI OCE

Market projects FFR increasing to 4.00% by end of 2026



Source: Bloomberg, BNI OCE

Such development brought global economy to potential mild stagflation

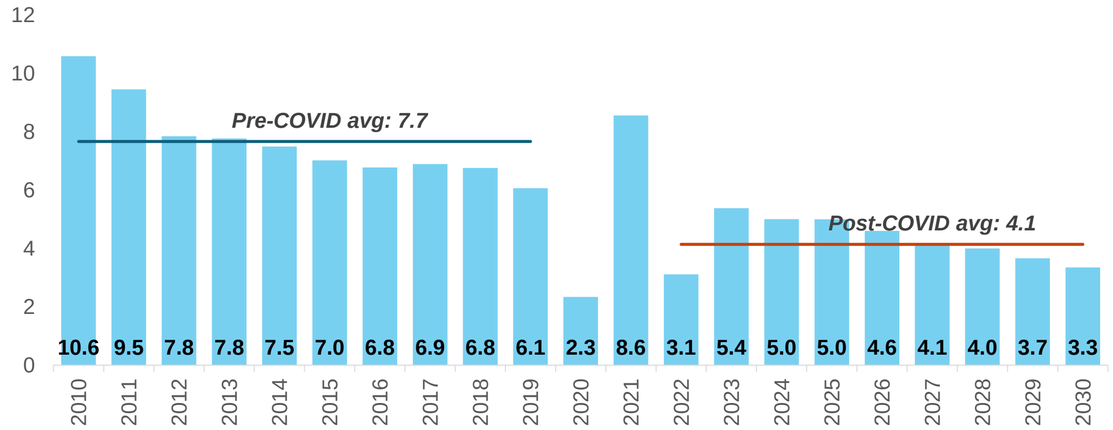
The IMF projects global growth to slow amid rising cost-push inflation

		IMF WEO Apr-2026 Projection		IMF WEO Jul-2026 Projection	
GDP Growth %	2025	2026F	2027F	2026F	2027F
World GDP	**3.5**	**3.1**	**3.2**	**3.0**	**3.4**
Advanced Economies	**1.9**	**1.8**	**1.7**	**1.7**	**1.8**
United States	2.1	2.3	2.1	2.3	2.2
Euro Area	1.4	1.1	1.2	0.9	1.2
Japan	1.1	0.7	0.6	0.6	0.7
United Kingdom	1.4	0.8	1.3	1.0	1.3
Emerging Market and Developing Economies	**4.5**	**3.9**	**4.2**	**3.8**	**4.5**
China	5.0	4.4	4.0	4.6	4.1
India	7.7	6.5	6.5	6.4	6.7
Russia	1.0	1.1	1.1	1.1	1.1
ASEAN-5	4.5	4.1	4.4	4.1	4.3
Indonesia	5.1	5.0	5.1	5.0	5.1
Malaysia	5.2	4.7	4.3	5.2	4.7
Filipina	4.4	4.1	5.8	3.9	5.5
Thailand	2.4	1.5	2.1	1.9	2.2

Source: IMF, BNI OCE

Global growth is also forecasted to be weaker in the medium-term due to China's structural issues

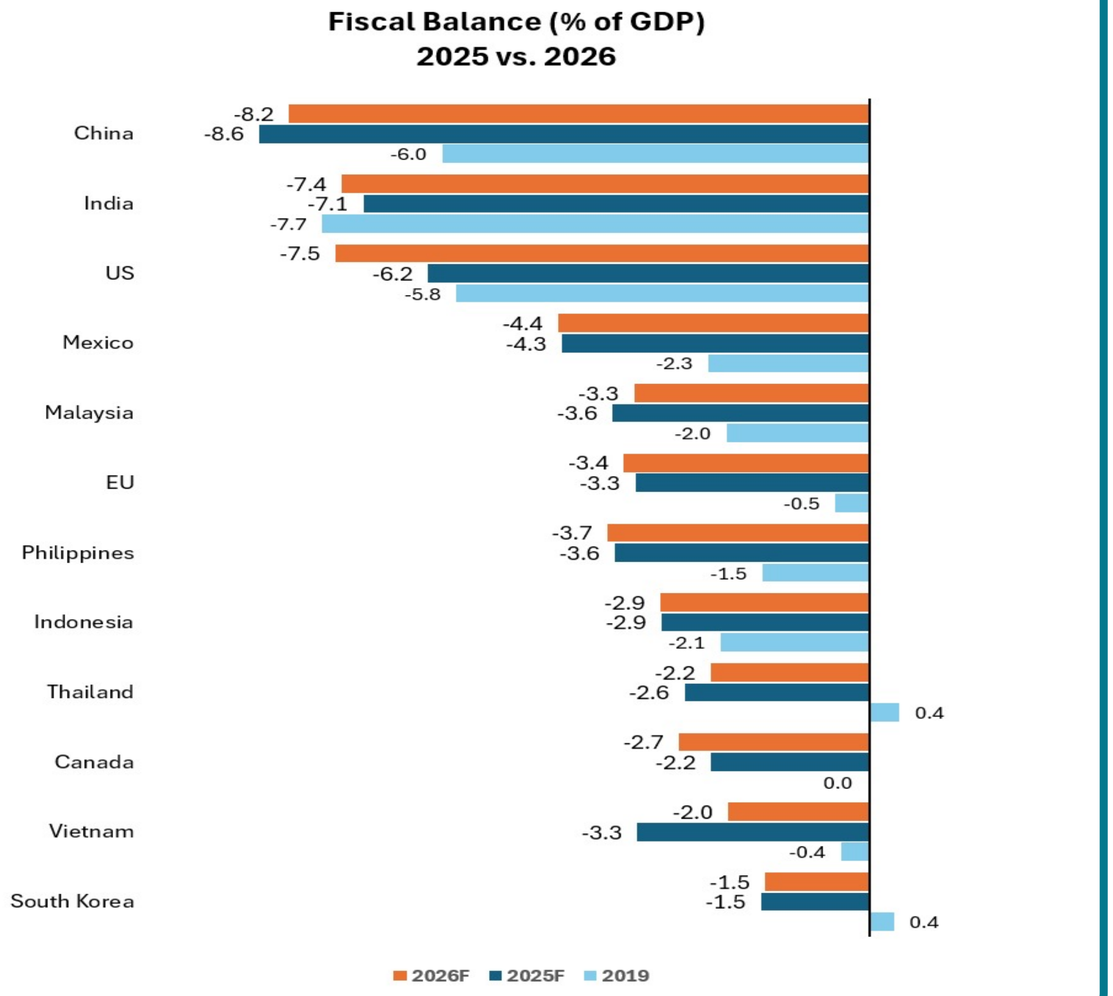




Source: IMF, BNI OCE

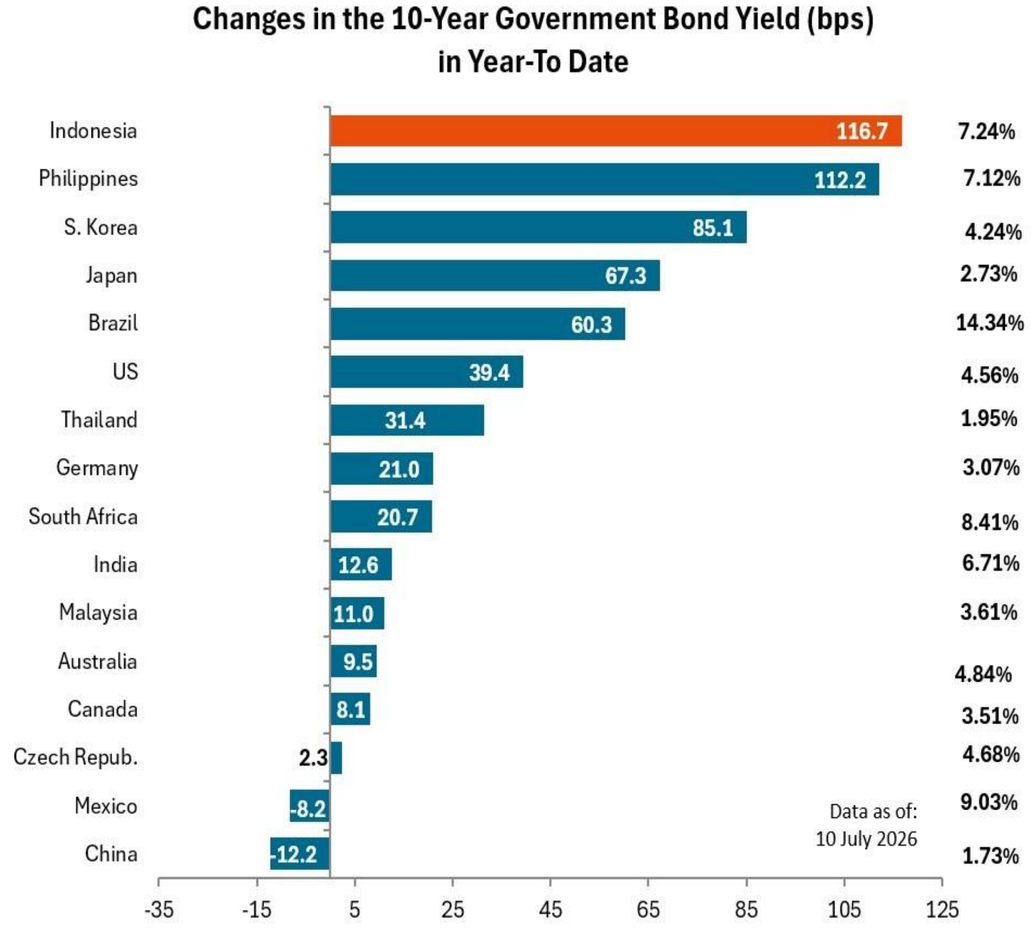
Meanwhile, countries' fiscal stance has shifted toward inward-looking policy

The inward-looking policies have caused fiscal deficit to remain deeper than pre-COVID



Source: IMF, BNI OCE

As a result, the government bond yields have increased



Source: IMF, BNI OCE

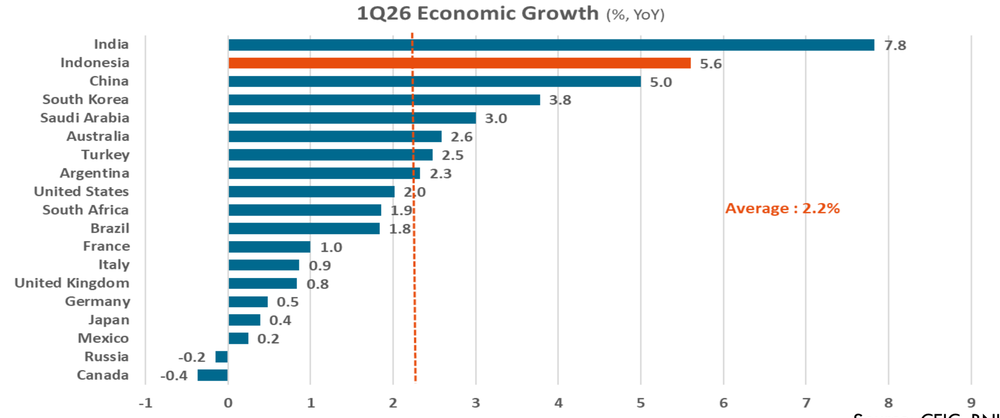
Indonesia's macroeconomic indicators remain more resilient than its peers

Based on economic cycle assessment, Indonesia is now on accelerating phase



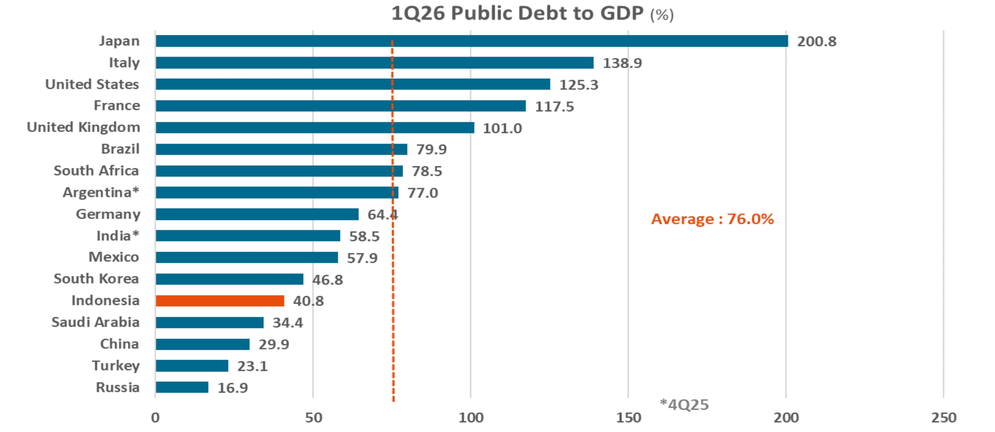
Source: IMF, BNI OCE

Indonesia's GDP growth is relatively higher than G-20 countries,...



Source: CEIC, BNI OCE

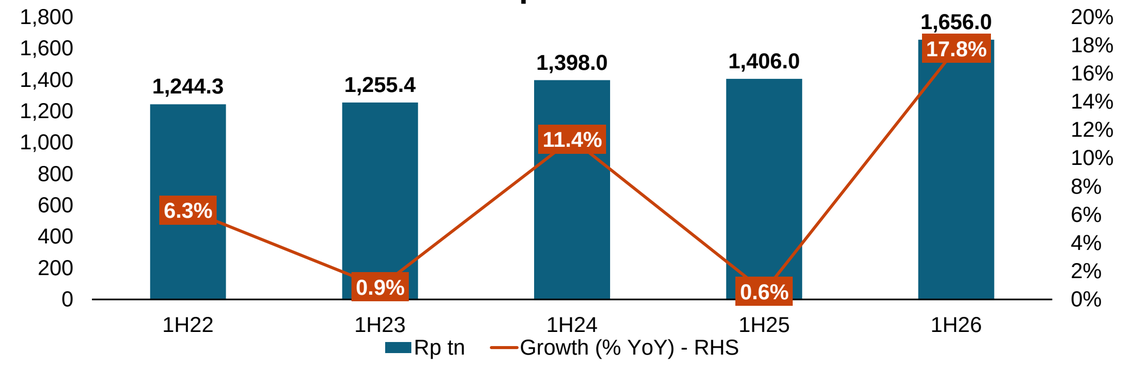
...with the manageable level of public debt to GDP



Source: CEIC, BNI OCE

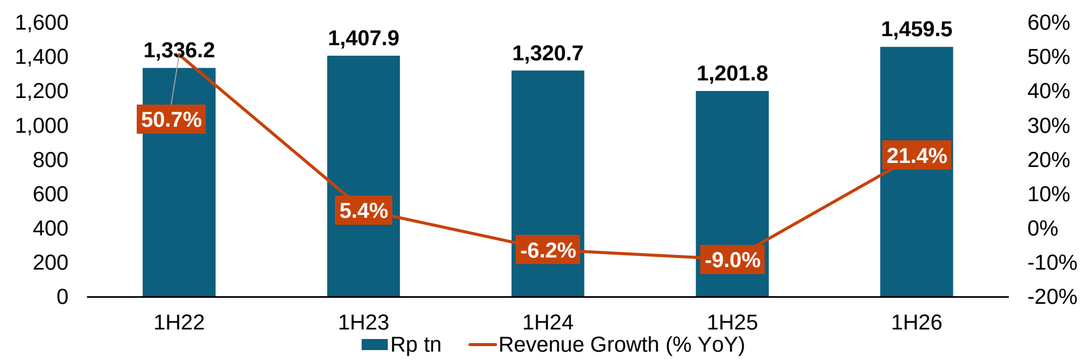
Frontloaded fiscal spending supported economic growth momentum in 1H26

Fiscal spending growth has been solid in 1H26 partly due to frontloading effort



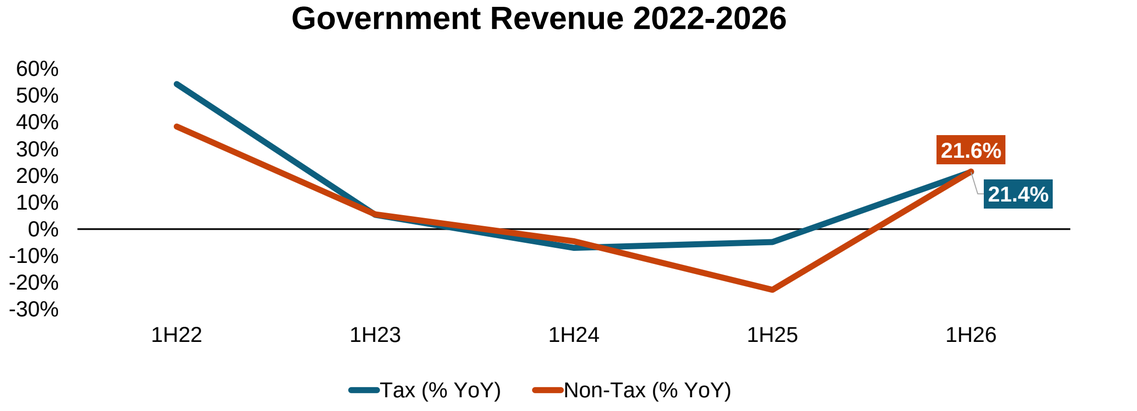
Source: MoF, BNI OCE

The revenue also registered a solid performance,…



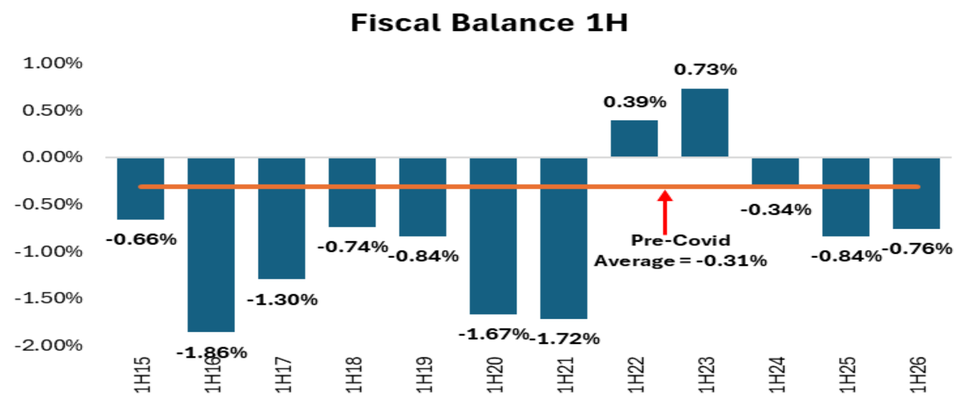
Source: MoF, BNI OCE

… supported by solid tax and non-tax performance



Source: MoF, BNI OCE

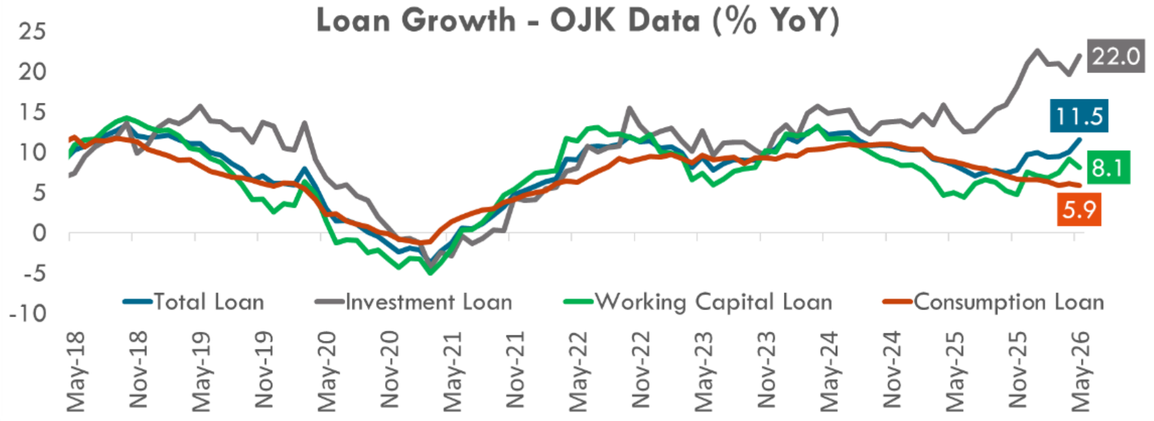
All in all, the solid expenditure and revenue brought the fiscal balance to remain manageable



Source: MoF, BNI OCE

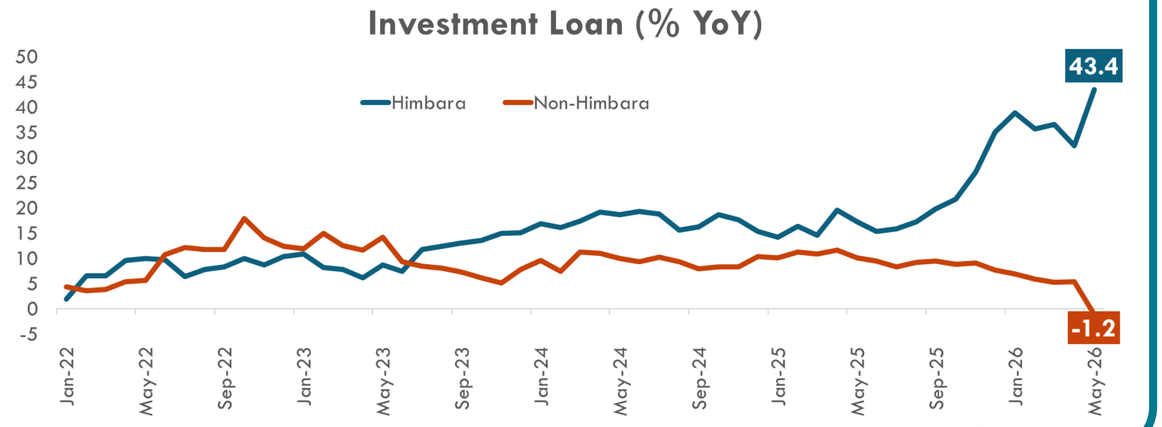
Economic growth has also been supported by loan disbursements from SOE banks

Loan growth touched double-digit figure, supported by robust investment loan



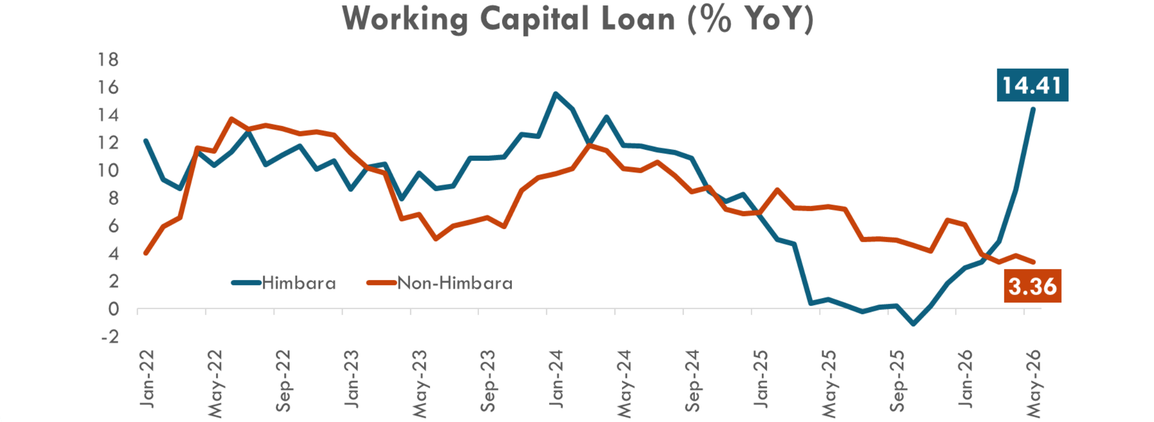
Source: OJK, CEIC, BNI OCE

SoE banks (Himbara) drove the significant investment loan growth



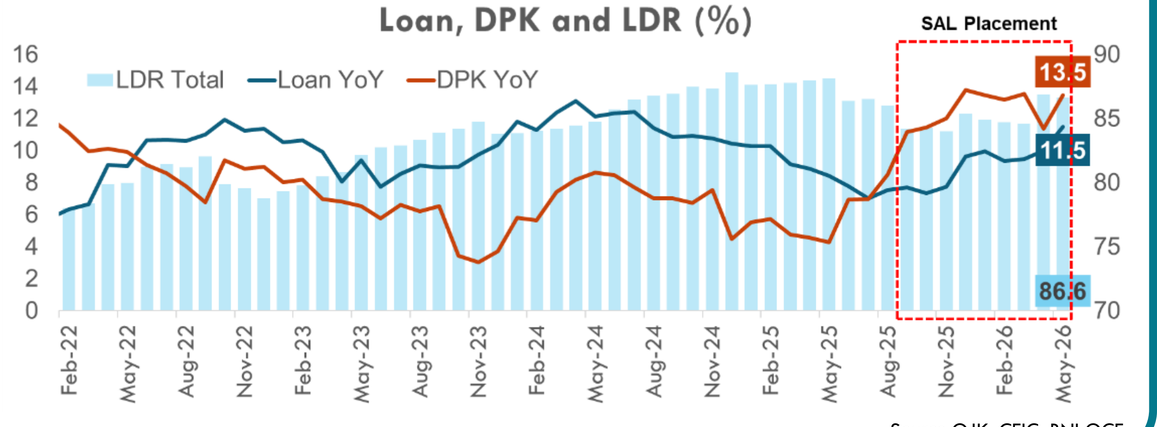
Source: BI, CEIC, BNI OCE

Working capital loan growth was also driven more by Himbara



Source: BI, CEIC, BNI OCE

Furthermore, the solid DPK growth brought the LDR to remain benign at 86.6% as of May-2026

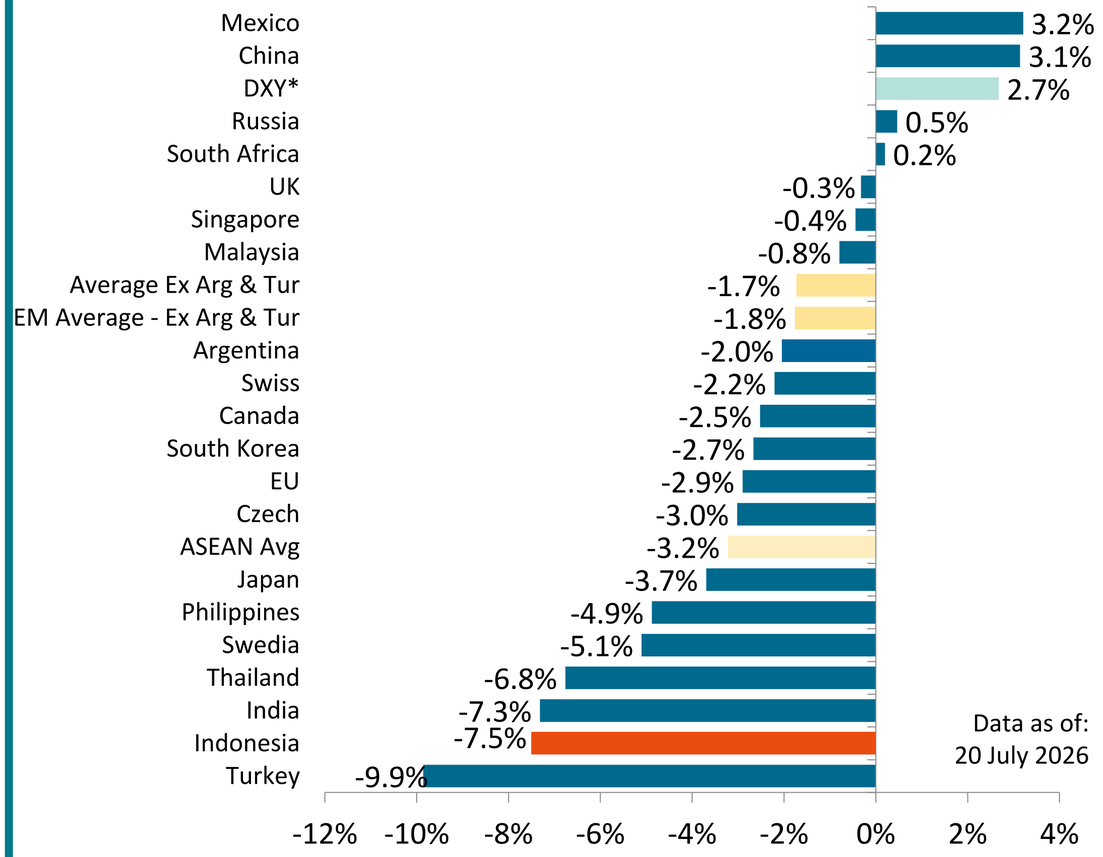


Source:OJK, CEIC, BNI OCE

On the other hand, Rupiah has been the main risk due to global volatility

Most of currencies have depreciated YTD, including Rupiah

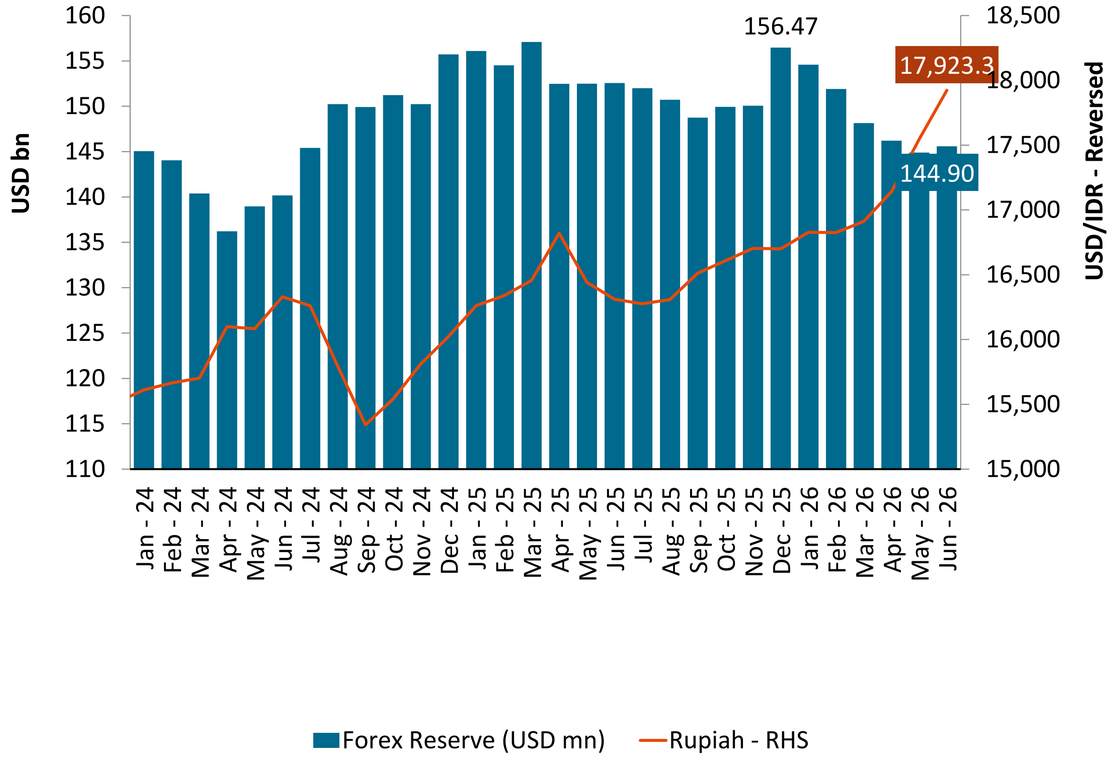
Exchange Rate Performance YTD2026 (%)



Source: Bloomberg, BNI OCE

BI's has been aggressively intervening the FX market to prevent further Rupiah depreciation

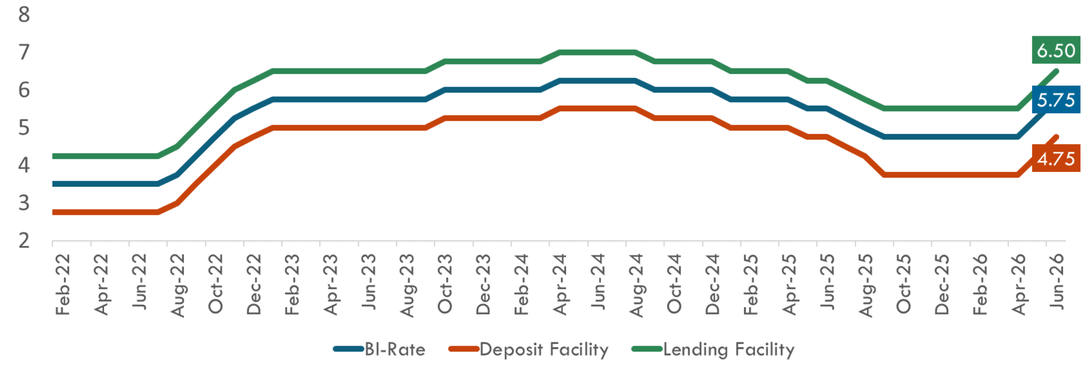
Forex Reserve



Source: BI, CEIC, BNI OCE

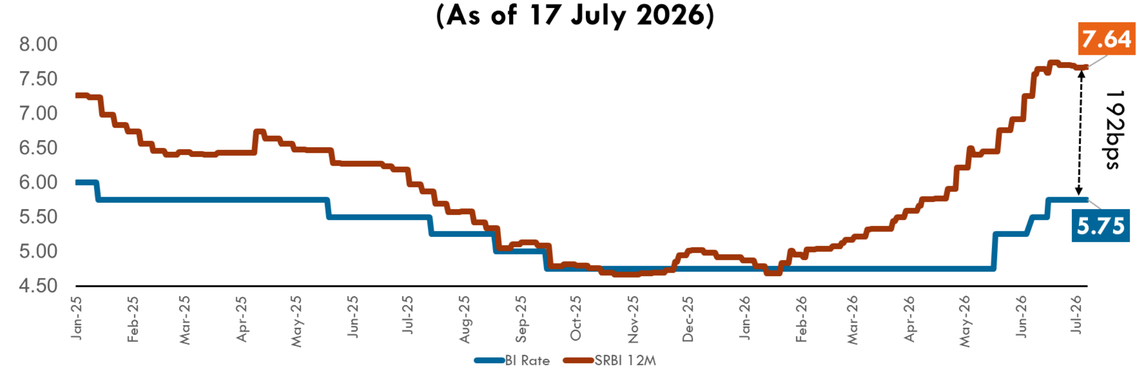
BI has raised policy rate to stabilize Rupiah and to manage inflation risk

BI has raised policy rate by 100bps YTD…



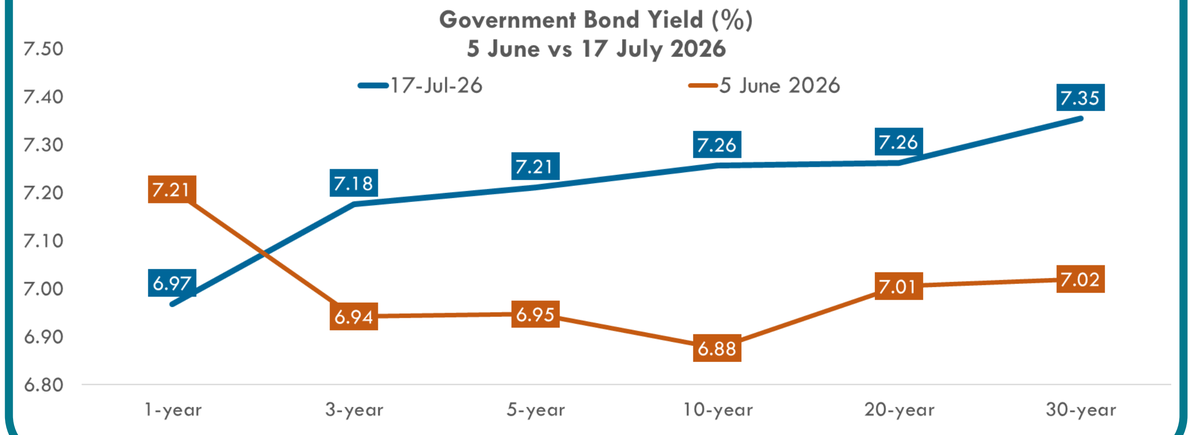
Source: Bloomberg, BNI OCE

…and raised the rate of SRBI 1Y by 278bps

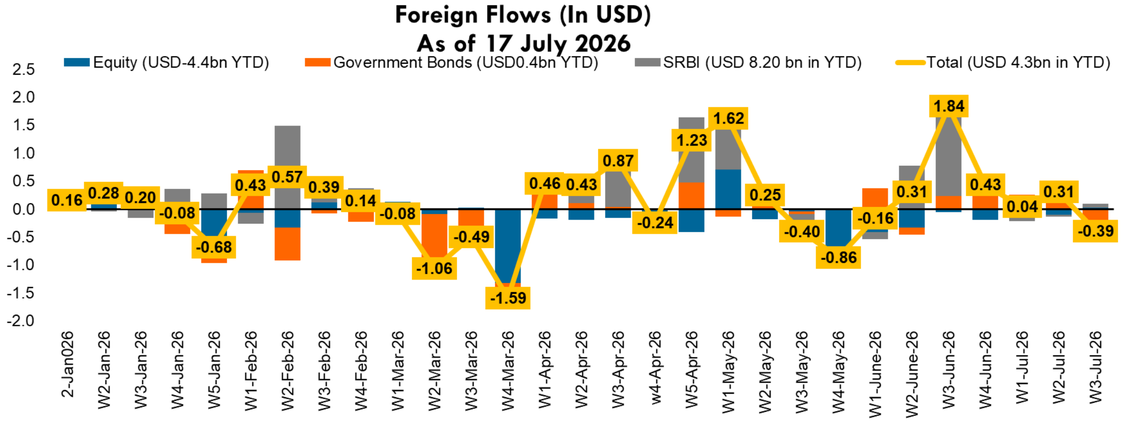


Source: Bloomberg, BNI OCE

BI and the government also agreed to raise the government bond yield to attract foreign inflows



The high SRBI rate prevented significant capital outflow this year

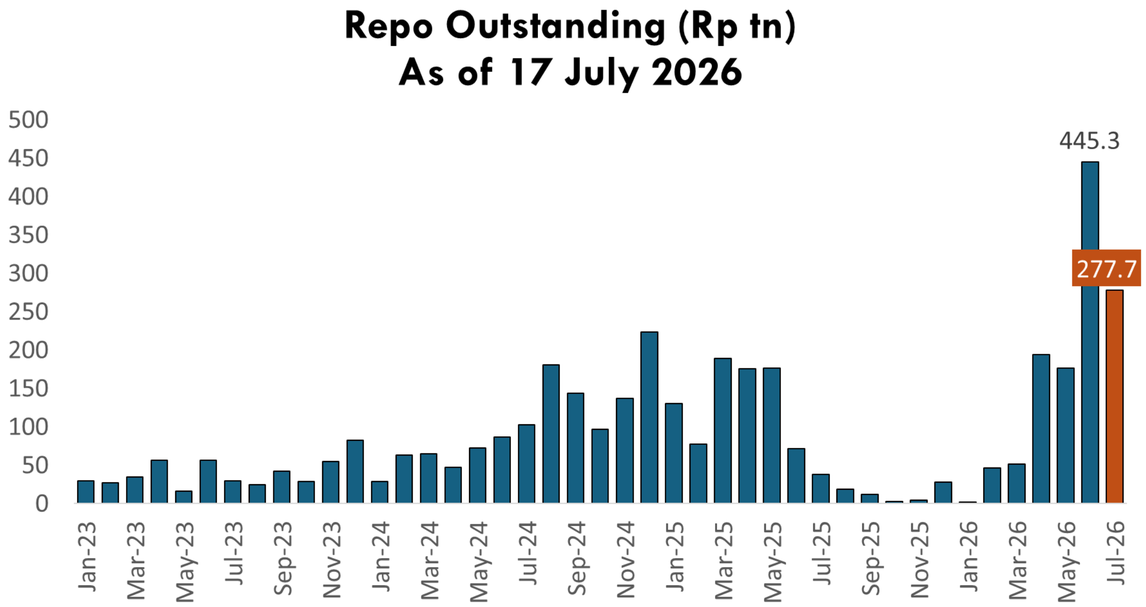


Source: Bloomberg BNI OCE

Source: Bloomberg, BNI OCE

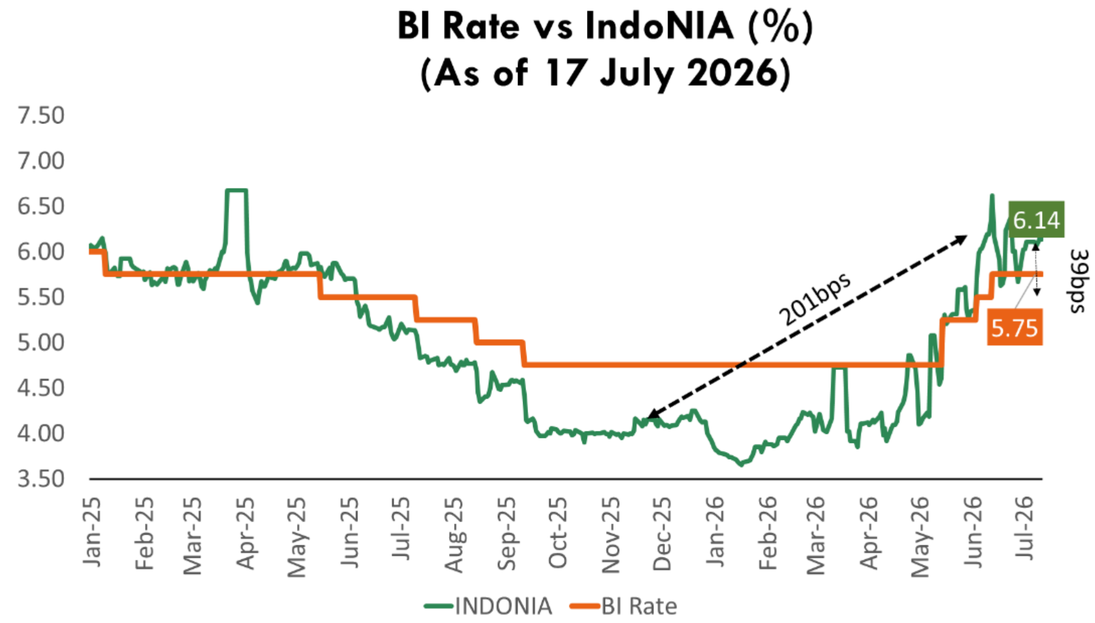
Liquidity has tightened recently

BI has expanded its repo facility to support liquidity for banking sector



Source: BI, BNI OCE

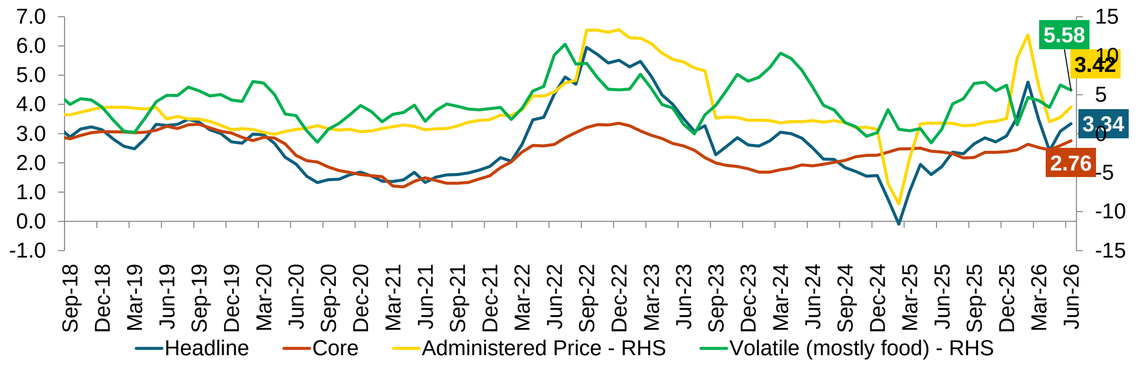
The less ample liquidity situation could be reflected from the higher INDONIA than BI-Rate



Source: Bloomberg, BNI OCE

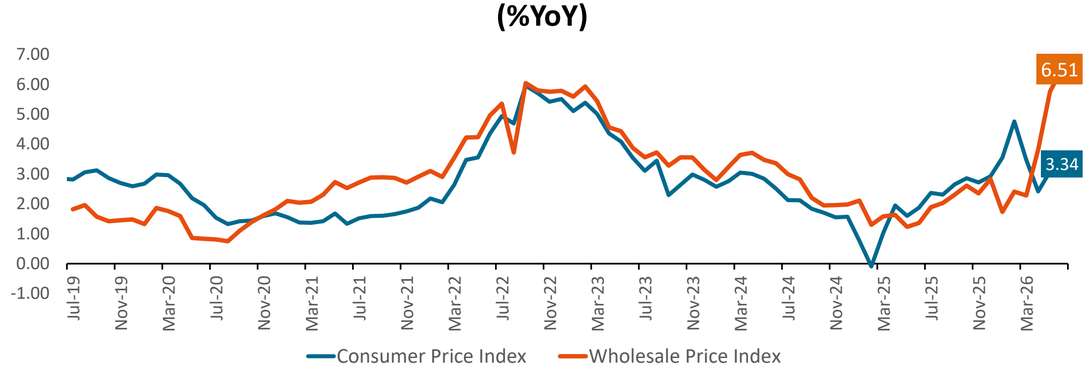
We also need to watch out for higher inflation risk

Indonesia's CPI inflation has reached >3% YoY due to higher food and core inflations



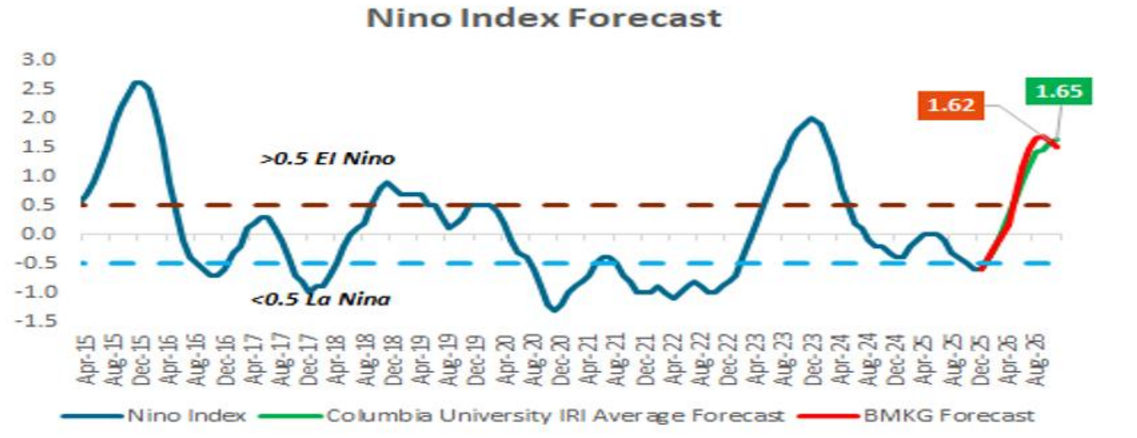
Source: Bloomberg, BNI OCE

WPI inflation has outpaced CPI inflation, suggesting further potential cost pass-through from producer to consumer



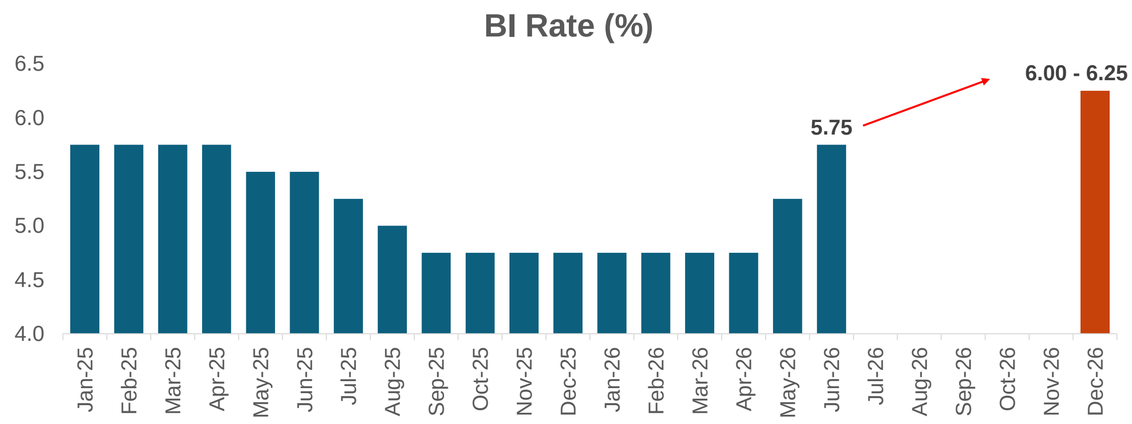
Source: Bloomberg, BNI OCE

We see higher inflation risk due to El-Nino event in 2H26



Source: Bloomberg, BNI OCE

Therefore, combination of inflation and exchange rate risks are expected to push BI raising policy rate further by 25-50 bps in 2H26



Source: Bloomberg BNI OCE

03 | Financial Highlights

Solidifying liquidity for healthy and efficient growth

	Highlighted Results (IDR Bn)	1H25	1H26	YoY (%)	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ (%)
B/S [Consolidated]	Total Assets	1,201,653	1,461,001	21.6%	1,201,653	1,269,486	1,362,055	1,426,758	1,461,001	2.4%
	Loan	**778,681**	**968,538**	**24.4%**	**778,681**	**812,195**	**899,531**	**919,320**	**968,538**	**5.4%**
	Third Party Funds	**899,865**	**1,100,189**	**22.3%**	**899,865**	**934,326**	**1,040,834**	**1,100,582**	**1,100,189**	**0.0%**
	CASA	647,554	719,968	11.2%	647,554	613,383	725,959	731,571	719,968	-1.6%
	Current Account	381,639	428,642	12.3%	381,639	344,455	439,499	446,882	428,642	-4.1%
	Savings Account	265,915	291,326	9.6%	265,915	268,928	286,460	284,689	291,326	2.3%
	Time Deposit	252,311	380,221	50.7%	252,311	320,943	314,875	369,011	380,221	3.0%
P&L [Consolidated]	**Net Interest Income**	**19,516**	**22,285**	**14.2%**	**9,681**	**9,737**	**11,080**	**11,026**	**11,259**	**2.1%**
	Interest Income	33,614	38,630	14.9%	16,901	17,553	18,227	18,999	19,632	3.3%
	Interest Expense	(14,098)	(16,345)	15.9%	(7,220)	(7,815)	(7,147)	(7,973)	(8,372)	5.0%
	Non Interest Income	**10,451**	**11,754**	**12.5%**	**5,319**	**6,573**	**7,320**	**5,776**	**5,978**	**3.5%**
	Operating Income	**29,967**	**34,040**	**13.6%**	**15,001**	**16,310**	**18,400**	**16,802**	**17,238**	**2.6%**
	OPEX	(13,809)	(15,543)	12.6%	(7,154)	(7,795)	(8,954)	(7,479)	(8,063)	7.8%
	PPOP	**16,158**	**18,497**	**14.5%**	**7,846**	**8,515**	**9,447**	**9.323**	**9,175**	**-1.6%**
	Provisioning Charges	(3,787)	(5,382)	42.1%	(2,027)	(2,333)	(3,604)	(2,418)	(2,964)	22.6%
	Net Profit	**10,094**	**10,756**	**6.6%**	**4,714**	**5,021**	**4,926**	**5,661**	**5,095**	**-10.0%**

Strong foundation: 87.7% LDR | 18.1% CAR | solid LCR & NSFR

Highlighted Results (%)		1H25	1H26	YoY (%)	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ (%)
Profitability & Efficiency [Bank Only]	CASA Ratio (Consolidated)	72.0	65.4	-6.6%	72.0	65.6	69.7	66.5	65.4	-1.1%
	CoF (Third Party Funds)	2.78	2.56	-0.22%	2.81	2.93	2.46	2.49	2.63	0.14%
	NIM	**3.8**	**3.6**	**-0.2%**	**3.7**	**3.6**	**3.9**	**3.6**	**3.6**	**0.0%**
	ROAE*	**12.8**	**13.4**	**0.6%**	**12.3**	**12.5**	**12.5**	**13.6**	**13.1**	**-0.5%**
	Pre-tax ROAA	2.2	1.9	-0.3%	2.1	2.1	2.0	2.0	1.8	-0.2%
	CIR	45.2	44.6	-0.6%	46.9	47.0	47.2	43.5	45.6	2.2%
Asset Quality [Bank Only]	LAR	11.0	8.1	-2.9%	11.0	10.4	8.5	8.6	8.1	-0.5%
	NPL (Gross)	**1.9**	**1.9**	**0.0%**	**1.9**	**2.0**	**1.9**	**1.9**	**1.9**	**0.0%**
	Credit Cost	1.0	1.1	0.1%	1.0	1.1	1.5	1.1	1.2	0.1%
	LAR Coverage Ratio	43.1	47.4	4.3%	43.1	41.9	46.9	45.9	47.4	1.5%
	NPL Coverage Ratio	243.4	198.3	-45.1%	243.4	222.7	205.5	204.7	198.3	-6.4%
Liquidity [Bank Only]	**LDR**	**86.2**	**87.7**	**1.5%**	**86.2**	**86.9**	**86.4**	**83.5**	**87.7**	**4.3%**
	LCR	144.2	129.8	-14.4%	144.2	167.4	160.5	149.9	129.8	-20.1%
	NSFR	143.0	132.3	-10.7%	143.0	142.1	141.9	136.5	132.3	-4.2%
Capital [Bank Only]	Tier-1 CAR	19.7	16.9	-2.8%	19.7	19.8	19.4	17.4	16.9	-0.5%
	Total CAR	**21.1**	**18.1**	**-3.0%**	**21.1**	**21.1**	**20.7**	**18.5**	**18.1**	**-0.4%**

*ROAE with average total equity as denominator; 14.5% in 1H26 if the denominator is Tier-1 Capital as reported to OJK

Strong Balance Sheet profile

Consolidated Balance Sheet (IDR Bn)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Growth - % QoQ	Growth - % YoY
Total Assets	**1,201,653**	**1,269,486**	**1,362,055**	**1,426,758**	**1,461,001**	**2.4%**	**21.6%**
Placement with other banks & BI	69,744	33,018	33,780	46,703	70,166	50.2%	0.6%
Current Account with Bank Indonesia	35,942	92,683	79,989	105,783	44,668	-57.8%	24.3%
Marketable Securities [market value]	52,412	58,959	63,017	65,408	58,022	-11.3%	10.7%
Government Bonds [market value]	135,127	142,235	163,513	155,240	147,377	-5.1%	9.1%
Loans (gross)	**778,681**	**812,195**	**899,531**	**919,320**	**968,538**	**5.4%**	**24.4%**
Third Party Funds	**899,865**	**934,326**	**1,040,834**	**1,100,582**	**1,100,189**	**0.0%**	**22.3%**
CASA	**647,554**	**613,383**	**725,959**	**731,571**	**719,968**	**-1.6%**	**11.2%**
• Current Account	381,639	344,455	439,499	446,882	428,642	-4.1%	12.3%
• Savings Account	265,915	268,928	286,460	284,689	291,326	2.3%	9.6%
Time Deposits	**252,311**	**320,943**	**314,875**	**369,011**	**380,221**	**3.0%**	**50.7%**
Deposits from other Banks	11,456	14,741	11,563	12,643	14,439	14.2%	26.0%
Marketable Securities Issued	26,964	32,569	32,593	24,595	27,896	13.4%	3.5%
Borrowings	39,436	42,088	39,040	40,513	53,076	31.0%	34.6%
Shareholders' Equity	165,188	171,610	176,339	165,911	168,231	1.4%	1.8%

Robust core profitability amid prudent provisioning

Consolidated Profit & Loss (IDR Bn)	1H25	1H26	YoY (%)	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ (%)
Interest Income	33,614	38,630	14.9%	16,901	17,553	18,227	18,999	19,632	3.3%
Interest Expense	(14,098)	(16,345)	15.9%	(7,220)	(7,815)	(7,147)	(7,973)	(8,372)	5.0%
Net Interest Income	**19,516**	**22,285**	**14.2%**	**9,681**	**9,737**	**11,080**	**11,026**	**11,259**	**2.1%**
Insurance & Investment Income – Net	343	322	-6.1%	206	238	162	116	206	78.1%
Fee-Based Income	7,904	9,028	14.2%	3,976	4,977	5,281	4,450	4,578	2.9%
Recovery	2,204	2,404	9.1%	1,137	1,358	1,877	1,210	1,194	-1.4%
Non Interest Income	**10,451**	**11,754**	**12.5%**	**5,319**	**6,573**	**7,320**	**5,776**	**5,978**	**3.5%**
Operating Income	**29,967**	**34,040**	**13.6%**	**15,001**	**16,310**	**18,400**	**16,802**	**17,238**	**2.6%**
Operating Expense	(13,809)	(15,543)	**12.6%**	(7,154)	(7,795)	(8,954)	(7,479)	(8,063)	7.8%
Pre-Provision Operating Profit (PPOP)	**16,158**	**18,497**	**14.5%**	**7,846**	**8,515**	**9,447**	**9,323**	**9,175**	**-1.6%**
Provisioning Charges	(3,787)	(5,382)	42.1%	(2,027)	(2,333)	(3,604)	(2,418)	(2,964)	22.6%
Net Profit	10,094	10,756	**6.6%**	**4,714**	**5,021**	**4,926**	**5,661**	**5,095**	**-10.0%**

Loan growth led by wholesale; underlying momentum moderate

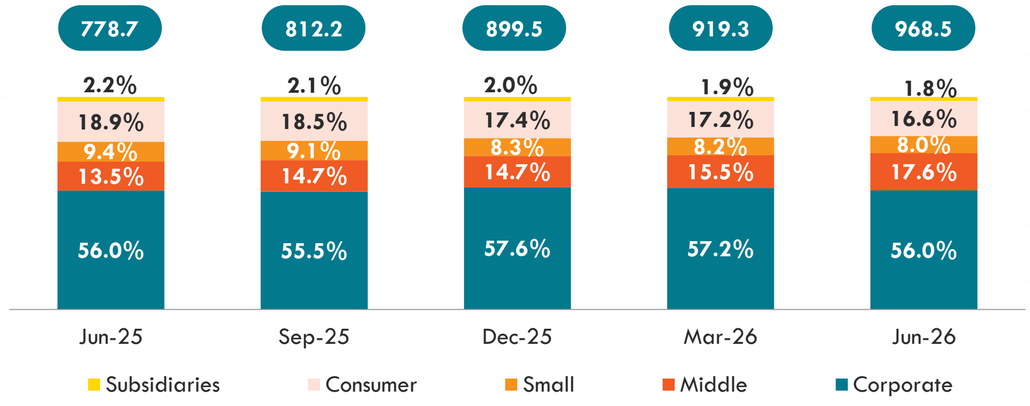
(IDR Tn)

	Segment	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Growth - % QoQ	Growth - % YoY
Business Banking	**Corporate**	**435.7**	**450.7**	**518.2**	**525.9**	**542.7**	3.2%	24.5%
	Corp. Private & Institutions	314.5	327.8	336.3	340.6	344.9	1.3%	9.6%
	Corporate SOE	121.2	122.9	181.9	185.3	197.8	6.7%	63.2%
	Middle	**105.0**	**119.5**	**131.7**	**142.4**	**170.0**	**19.4%**	**62.0%**
	Enterprise	55.3	65.6	74.8	83.2	111.4	33.9%	101.4%
	Commercial	49.6	53.8	56.9	59.2	58.6	-1.0%	18.1%
	Small	**73.8**	**74.4**	**75.2**	**75.3**	**77.4**	**2.7%**	**4.9%**
	Govt Subs Loan (KUR)	28.8	27.8	26.3	25.4	25.4	0.3%	-11.8%
	SME Non-KUR	45.0	46.5	48.9	50.0	52.0	4.0%	15.6%
	Subtotal	**614.5**	**644.6**	**725.1**	**743.6**	**790.1**	**6.3%**	**28.6%**
Consumer	Mortgage	68.4	69.8	72.7	73.9	75.2	1.7%	9.9%
	Personal Loan	60.1	61.4	63.5	64.4	65.6	1.9%	9.2%
	Credit Card	15.4	16.0	16.3	16.6	16.9	1.6%	9.4%
	Others	3.1	3.1	3.6	3.1	3.1	0.1%	0.7%
	Subtotal	**147.0**	**150.2**	**156.2**	**158.0**	**160.8**	**1.8%**	**9.4%**
Subsidiaries		17.2	17.4	18.3	17.7	17.6	**-0.2%**	**2.7%**
Total Consolidated		**778.7**	**812.2**	**899.5**	**919.3**	**968.5**	**5.4%**	**24.4%**
Working Capital		398.0	415.5	474.0	496.5	516.8	4.1%	29.8%
Investment Loan		229.1	242.1	265.1	260.7	287.1	10.1%	25.3%

Loan Yield by Segment (%) – Bank Only

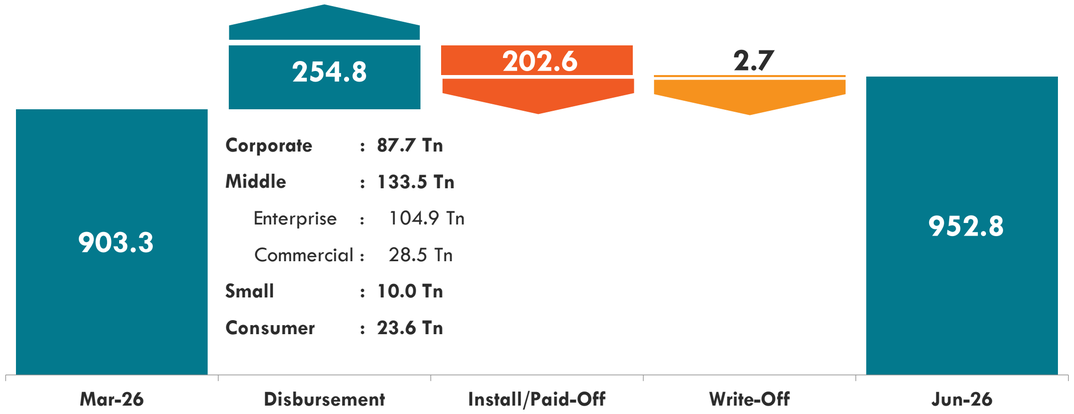
Segment	2Q25	3Q25	4Q25	FY25	1Q26	2Q26	1H25	1H26
Blended Loan	**7.3**	**7.2**	**7.1**	**7.2**	**6.9**	**6.9**	**7.3**	**6.9**
Corporate	6.5	6.4	6.2	6.4	6.1	6.2	6.5	6.2
Middle	7.9	7.7	7.6	7.8	7.2	7.3	8.0	7.2
Small	9.0	8.6	10.3	9.3	9.2	9.0	9.2	9.1
Consumer	8.2	8.3	8.2	8.2	7.9	7.7	8.3	7.8
IDR Yield	**7.7**	**7.5**	**7.5**	**7.6**	**7.2**	**7.1**	**7.7**	**7.2**
FX Yield	**5.8**	**5.7**	**5.7**	**5.7**	**5.5**	**5.5**	**5.8**	**5.5**

Loan Composition (IDR Tn)

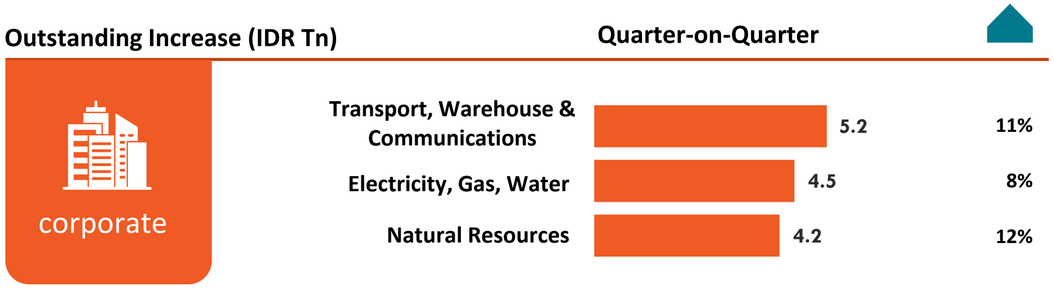


Rp254.8 trillion loan disbursed in 2Q26, driven by top tier clients

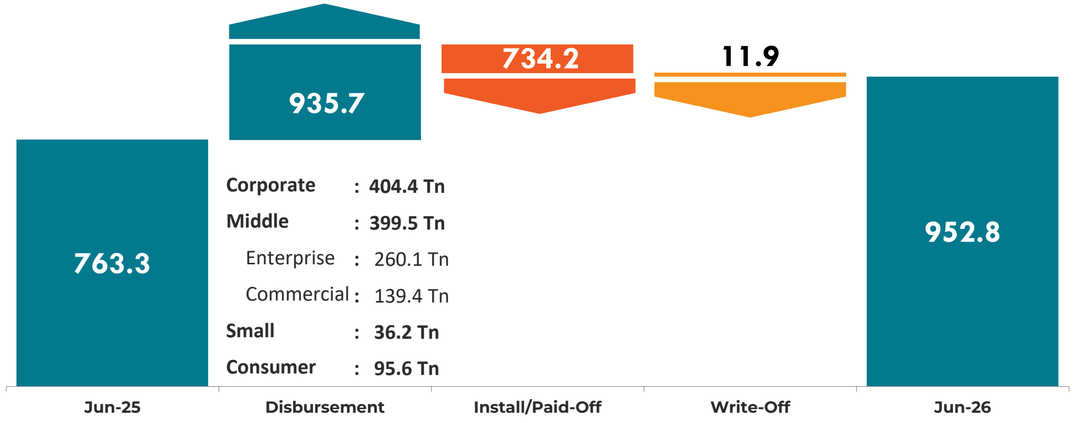
QoQ Loan movement (IDR Tn) – bank only



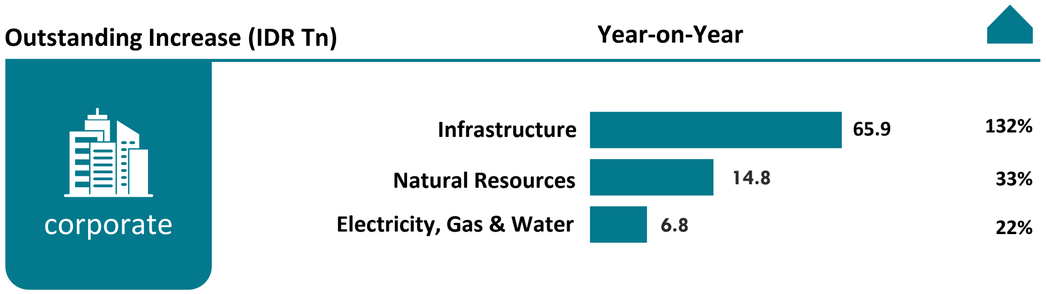
Top 3 industries contributing to QoQ Loan growth in Jun-26



YoY Loan movement (IDR Tn) – bank only



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



Balanced funding mix supports liquidity resilience

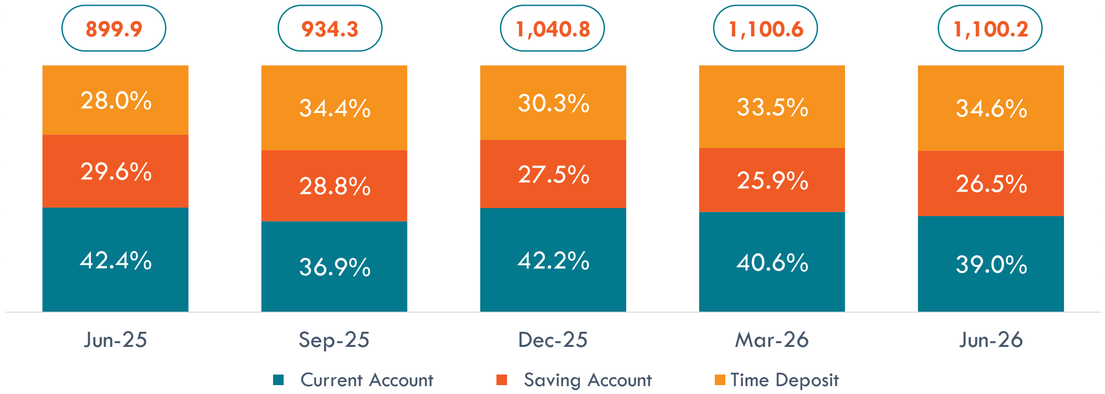
CASA +11.2% YoY

(IDR Tn)

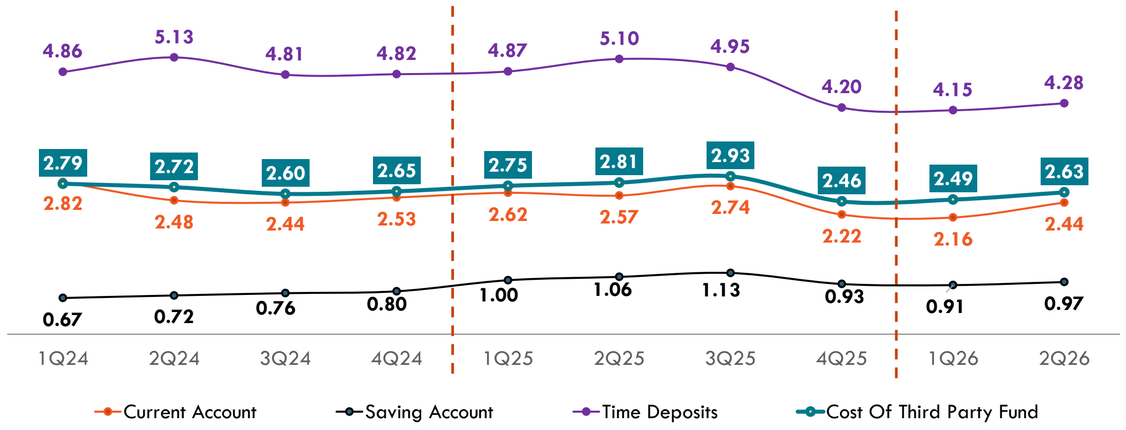
Segment	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Growth - %	
						QoQ	YoY
CASA	**647.6**	**613.4**	**726.0**	**731.6**	**720.0**	**-1.6%**	**11.2%**
Current Account	381.6	344.5	439.5	446.9	428.6	-4.1%	12.3%
Savings Account	265.9	268.9	286.5	284.7	291.3	2.3%	9.6%
Time Deposit	**252.3**	**320.9**	**314.9**	**369.0**	**380.2**	3.0%	50.7%
Third Party Funds	**899.9**	**934.3**	**1,040.8**	**1,100,6**	**1,100.2**	**0.0%**	**22.3%**
CASA Ratio	**72.0%**	**65.6%**	**69.7%**	**66.5%**	**65.4%**	**-1.0%**	**-6.5%**

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 / BNI mobile banking

+25% YoY users

BNIdirect

+21% YoY users

BNI Payroll Account

+22% YoY

As of Jun-26:

78%

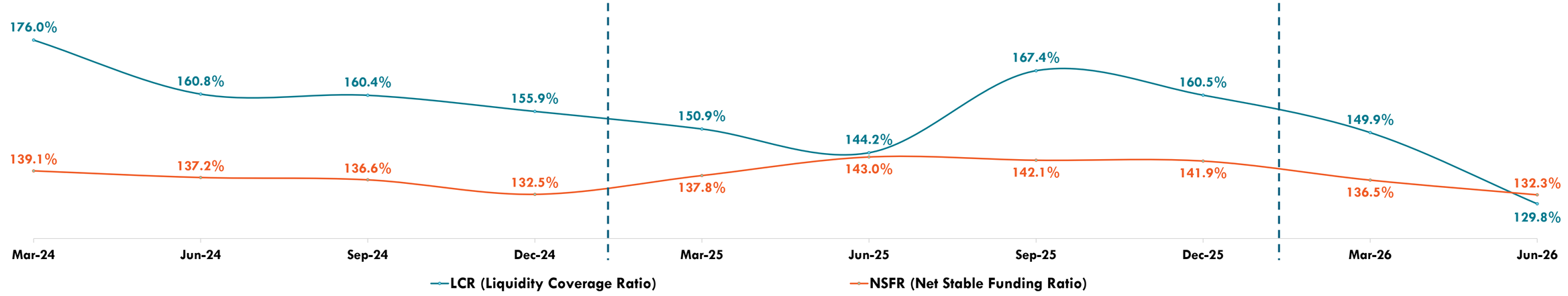
retail Savings balance comes from mobile apps users

93%

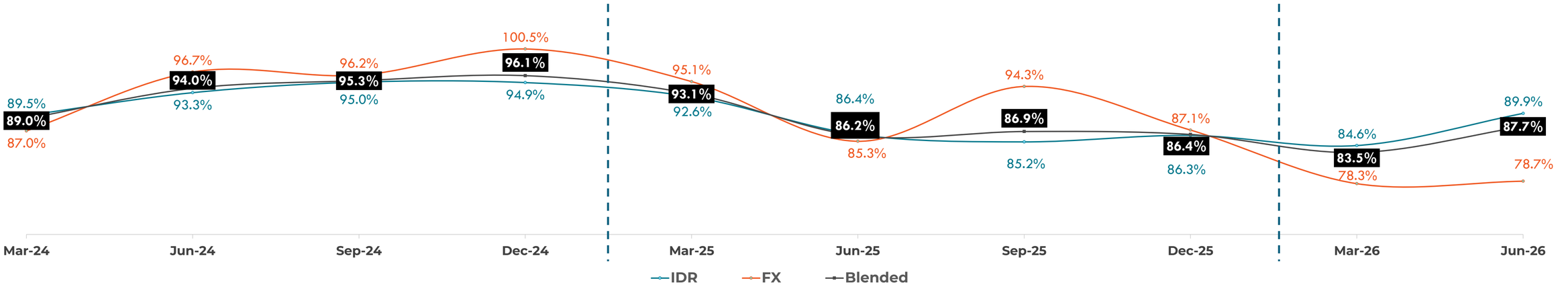
wholesale Current Account balance from cash management users

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



Solid fee-based income underpins core profit growth

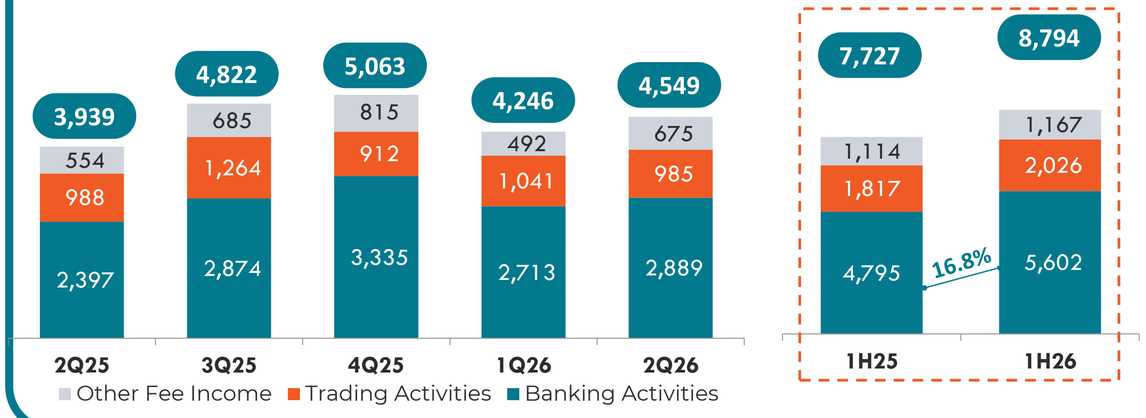
Breakdown of Non-Interest Income

(IDR Bn)

Fee-Based Income	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ %	1H25	1H26	YoY %
Consumer Banking	**1,799**	**2,095**	**2,334**	**1,911**	**1,968**	3.0%	3,606	3,879	7.6%
Account Maintenance	559	678	651	606	683	12.7%	1,092	1,289	18.0%
ATM & e-Channel	405	439	509	470	477	1.4%	806	947	17.5%
Debit Card Maintenance	135	138	139	137	129	-5.7%	257	266	3.5%
PPOB & Bill payment	98	100	123	109	112	2.8%	183	222	21.5%
Remittance	62	67	72	68	70	3.6%	134	138	2.8%
Card Business, Bancass, etc	541	672	839	520	497	-4.5%	1,134	1,017	-10.3%
Business Banking	**2,140**	**2,727**	**2,728**	**2,335**	**2,581**	10.5%	4,121	4,916	19.3%
Trade Finance	149	159	203	186	197	6.2%	366	383	4.7%
Marketable securities	747	949	665	667	606	-9.1%	1,341	1,274	-5.0%
FX Trading, Revaluation & Derivatives	241	315	247	373	379	1.5%	476	752	58.0%
Pension Fund	62	64	64	44	85	92.2%	119	129	8.6%
Syndication	128	361	601	190	297	56.6%	303	487	60.9%
Share Investment, Custody, Coop Fee, Etc	812	880	947	874	1,016	16.2%	1,516	1,890	24.7%
Total Fee-Based Income (Bank Only)	**3,939**	**4,822**	**5,063**	**4,246**	**4,549**	7.1%	**7,727**	**8,794**	13.8%
Other Subsidiaries	37	154	219	204	30	-85.5%	177	234	32.0%
Total Fee-Based Income (Consolidated)	**3,976**	**4,977**	**5,281**	**4,450**	**4,578**	2.9%	**7,904**	**9,028**	14.2%

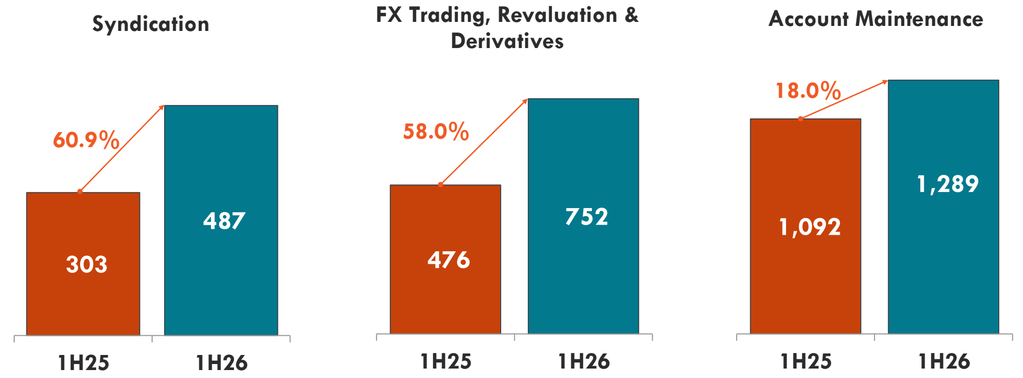
Solid growth in Banking Activities Fee supported by favorable rate environment

(IDR Bn)
Bank-only



Key Fee Income growth contributors

(IDR Bn)
Bank-only



Variable remuneration & digitalization drove opex in 1H26

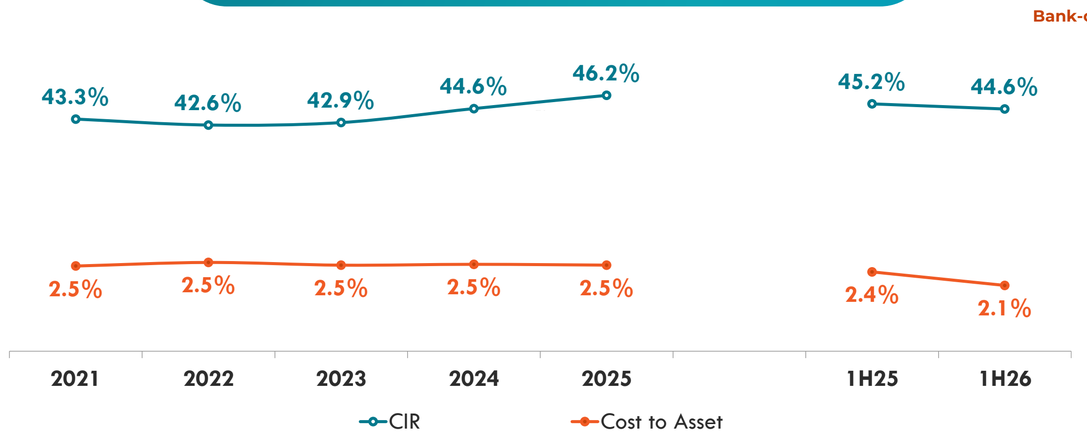
Opex Composition

(IDR Bn)

Operating Expenses	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ %	1H25	1H26	YoY %
Personnel Expenses	**3,291**	**3,917**	**4,107**	**3,776**	**3,704**	**-1.9%**	**6,566**	**7,480**	**13.9%**
Base Salary	1,190	1,178	1,173	1,264	1,203	-4.8%	2,384	2,467	3.5%
Other Allowance	904	1,728	1,820	1,337	1,271	-5.0%	1,806	2,608	44.4%
Post Employee Benefits	928	723	712	932	944	1.2%	1,854	1,876	1.2%
Training	47	42	69	15	36	130.6%	80	51	-36.2%
Subsidiaries	223	245	333	227	251	10.4%	442	478	8.1%
Digitalization & Transactional	**368**	**433**	**595**	**463**	**540**	**16.7%**	**785**	**1,002**	**27.8%**
G&A Expenses	**1,986**	**1,911**	**2,468**	**1,632**	**1,971**	**20.8%**	**3,579**	**3,603**	**0.7%**
IT & Telecommunication	472	319	453	320	442	38.1%	721	761	5.6%
Occupancy Related	158	162	173	130	148	13.9%	300	279	-7.2%
Promotion	246	330	402	179	202	12.9%	414	381	-8.1%
Transport & Travel	77	59	92	44	65	46.2%	127	109	-14.0%
Goods, Prof. Services & Others	911	893	1,158	804	973	21.0%	1,765	1,778	0.7%
Subsidiaries	121	147	190	154	141	-8.7%	252	295	17.1%
Other Expenses	**1,478**	**1,498**	**1,729**	**1,568**	**1,811**	**15.5%**	**2,816**	**3,379**	**20.0%**
Other Subsidiaries*	**31**	**36**	**54**	**41**	**38**	**-8.5%**	**63**	**79**	**24.0%**
Total Operating Expenses	**7,154**	**7,795**	**8,954**	**7,479**	**8,063**	**7.8%**	**13,809**	**15,543**	**12.6%**

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

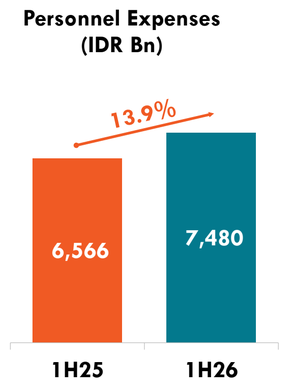
Cost to Income and Cost to Asset ratio

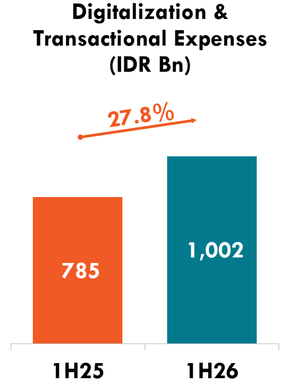


Quality over quantity

Prudent frontloading of costs, focusing on personnel & digitalization expenses

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

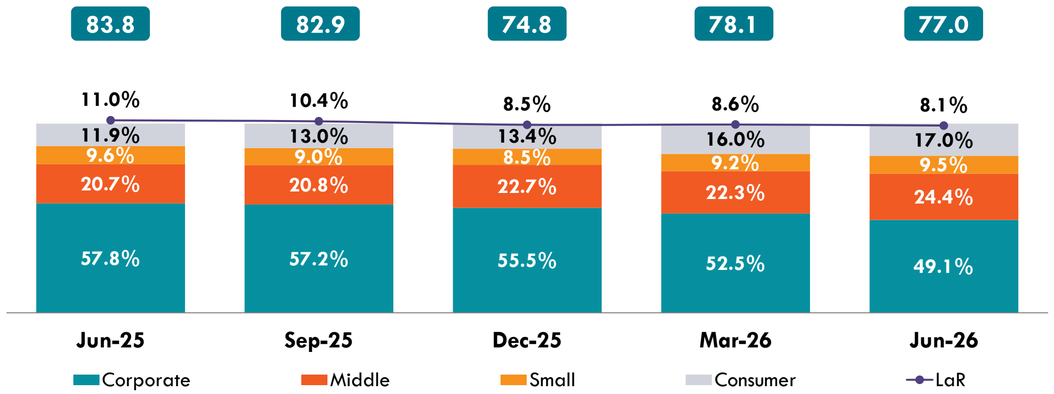




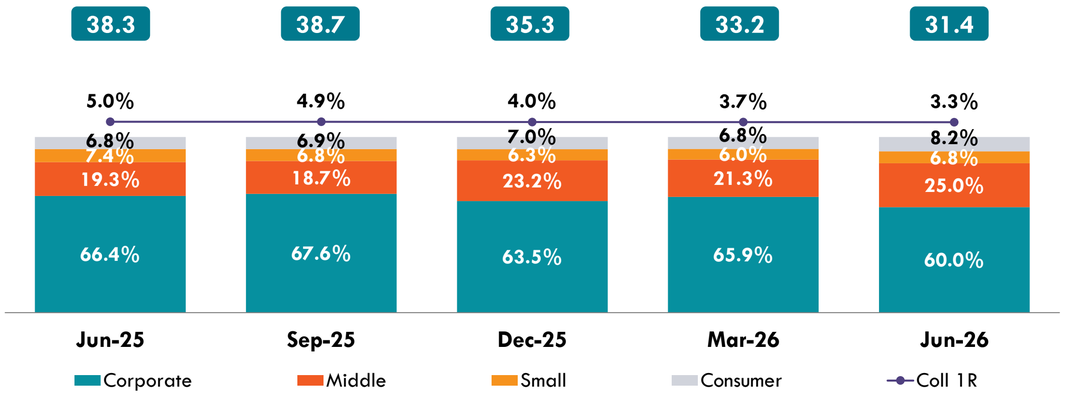
04 | Asset Quality

Strengthening risk discipline: portfolio improvements offset by selective consumer pressures

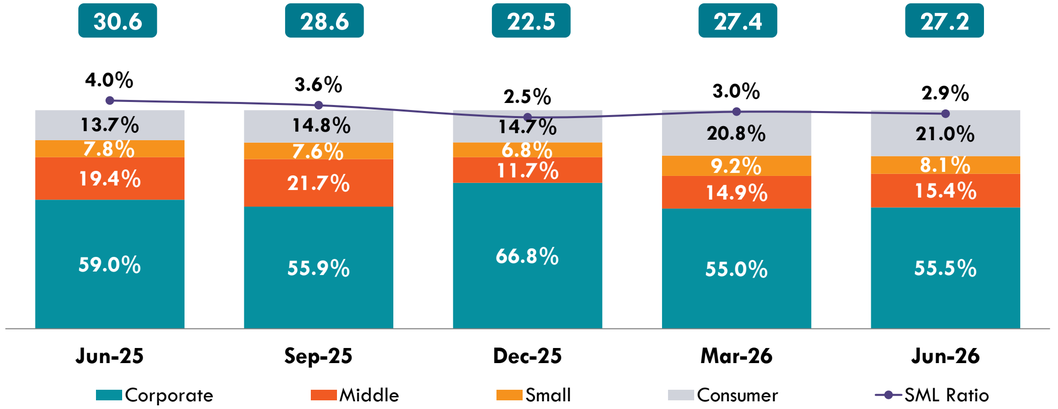
Loan at Risk (by segment & bank only)



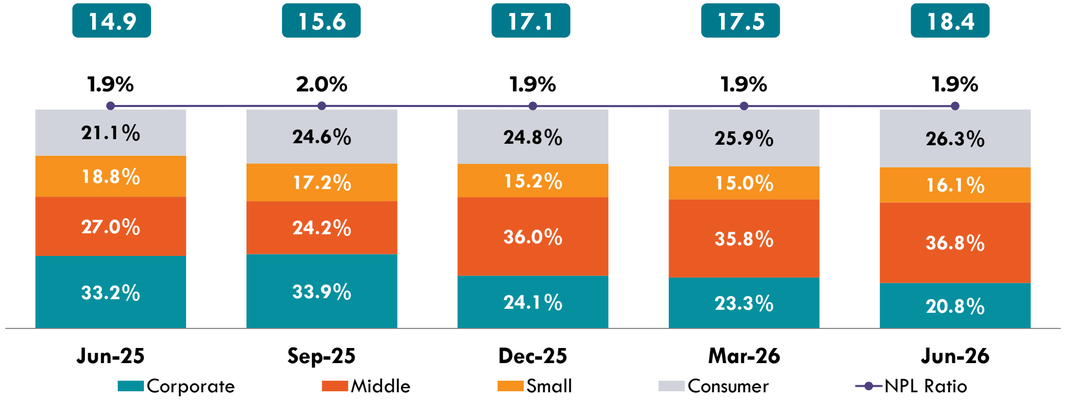
Current Restructured Loan (by segment & bank only)



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



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



Bank-wide improvement, Consumer segment under watch

(bank only)

Special Mention Loan - %

Segment	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Corporate	4.1%	3.5%	2.9%	2.9%	2.8%
Middle	5.6%	5.2%	2.0%	2.9%	2.5%
Small	3.3%	2.9%	2.0%	3.4%	2.8%
Consumer	2.9%	2.8%	2.1%	3.6%	3.6%
Total SML- %	4.0%	3.6%	2.5%	3.0%	2.9%
Total SML (IDR Bn)	30,644	28,649	22,487	27,374	27,225

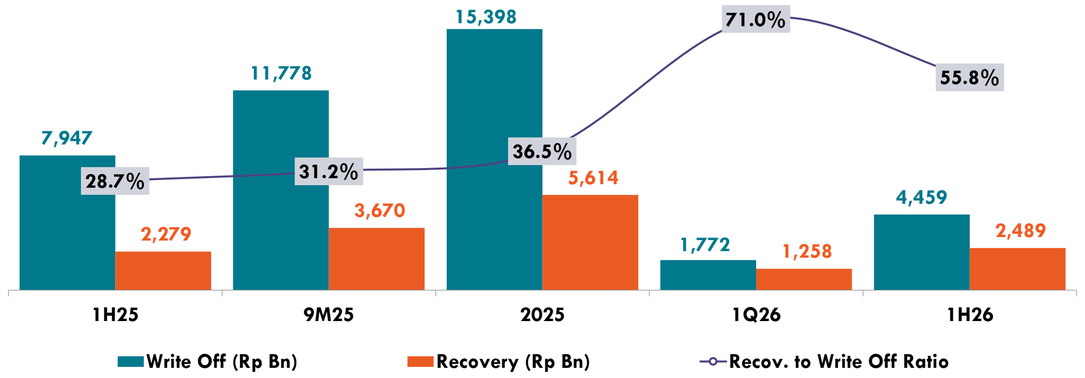
Loan at Risk - %

Segment	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Corporate	11.1%	10.5%	8.0%	7.8%	6.9%
Middle	16.5%	14.4%	12.9%	12.2%	11.1%
Small	11.0%	10.1%	8.4%	9.5%	9.4%
Consumer	6.8%	7.2%	6.4%	7.9%	8.2%
Total LAR- %	11.0%	10.4%	8.5%	8.6%	8.1%
Total LAR (IDR Bn)	83,846	82,888	74,822	78,105	77,016

Non-Performing Loan - %

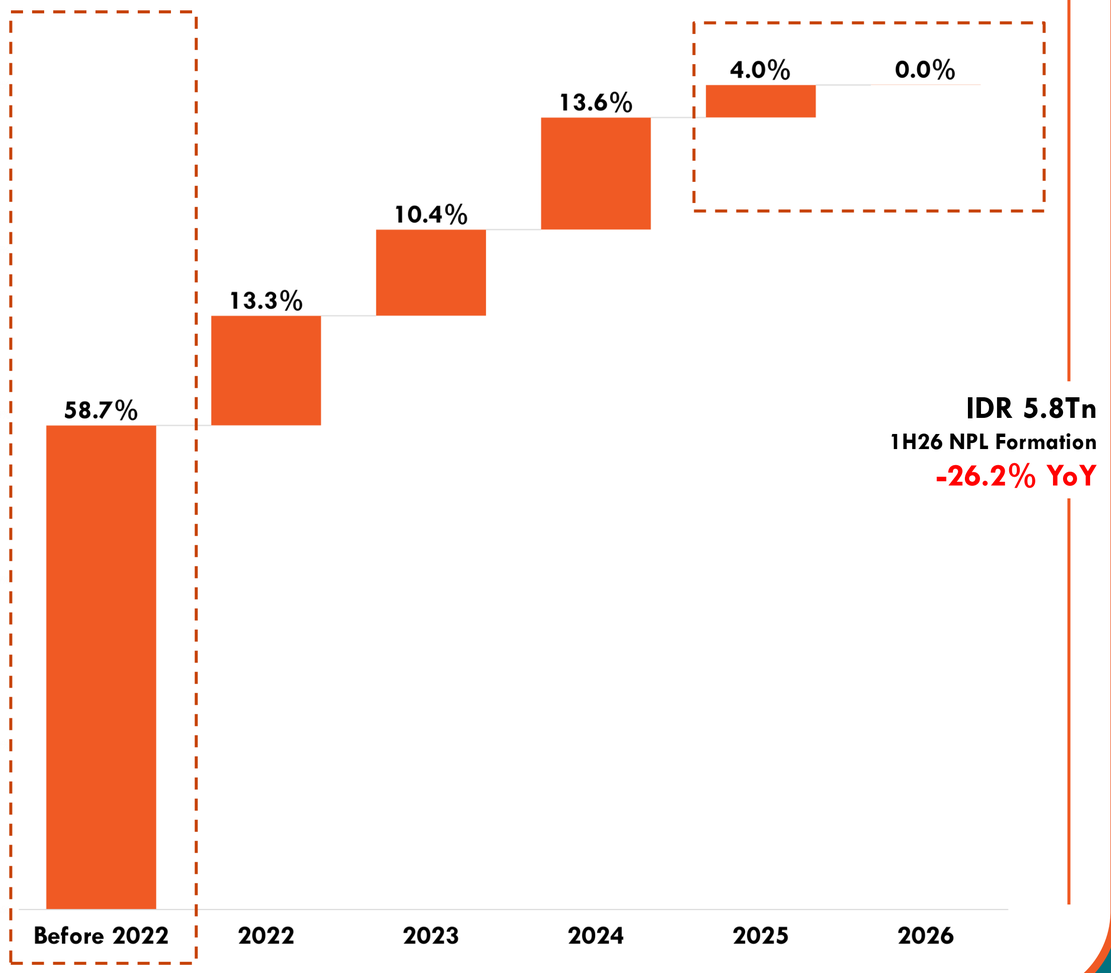
Segment	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
Corporate	1.1%	1.2%	0.8%	0.8%	0.7%
Middle	3.8%	3.2%	4.7%	4.4%	4.0%
Small	3.8%	3.6%	3.4%	3.5%	3.8%
Consumer	2.1%	2.6%	2.7%	2.9%	3.0%
Total NPL- %	1.9%	2.0%	1.9%	1.9%	1.9%
Total NPL (IDR Bn)	14,859	15,586	17,079	17,500	18,394

Write Off & Recovery



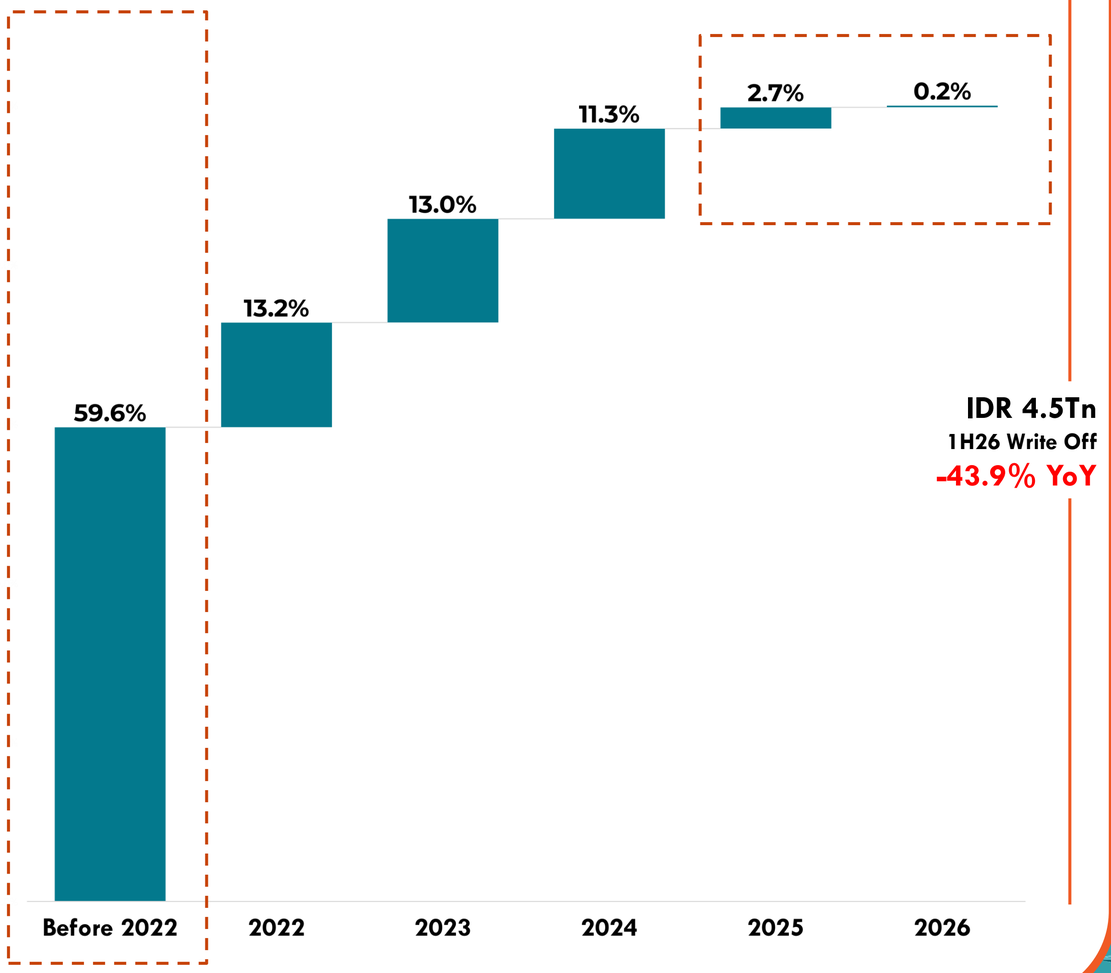
Lower NPL & Write-Off reflect portfolio resilience

59% of 1H26 NPL formation came from client origination before 2022



IDR 5.8Tn
1H26 NPL Formation
-26.2% YoY

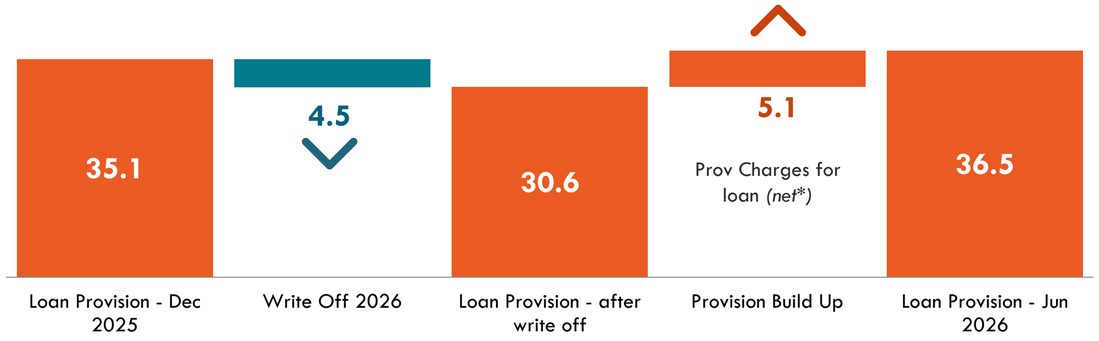
60% of the loan written off during 1H26 came from client origination before 2022



IDR 4.5Tn
1H26 Write Off
-43.9% YoY

Conservative provisioning builds resilient reserves

Provisioning for Loan (IDR Tn)



*after deducting loan remedial IDR 0.7 Tn

CoC by Segment

Segment	2Q-25	3Q-25	4Q-25	1Q-26	2Q-26	1H25	1H26
Corporate	-0.6%	0.2%	0.5%	0.1%	0.2%	-0.5%	0.2%
Middle	2.6%	2.1%	4.8%	1.0%	1.9%	1.8%	1.5%
Small	4.5%	3.5%	3.5%	3.9%	3.8%	4.9%	3.9%
Consumer	3.0%	2.0%	0.9%	2.8%	2.6%	2.7%	2.7%
CoC % - Bank wide	**1.0%**	**1.1%**	**1.5%**	**1.1%**	**1.2%**	**1.0%**	**1.1%**

	Dec-25	Jun-26
NPL %	1.9	1.9
NPL Coverage %	205.5	198.3
LAR %	8.5	8.1
LAR Coverage %	46.9	47.4

Assigned Loan Loss Reserve by Coll & Stage

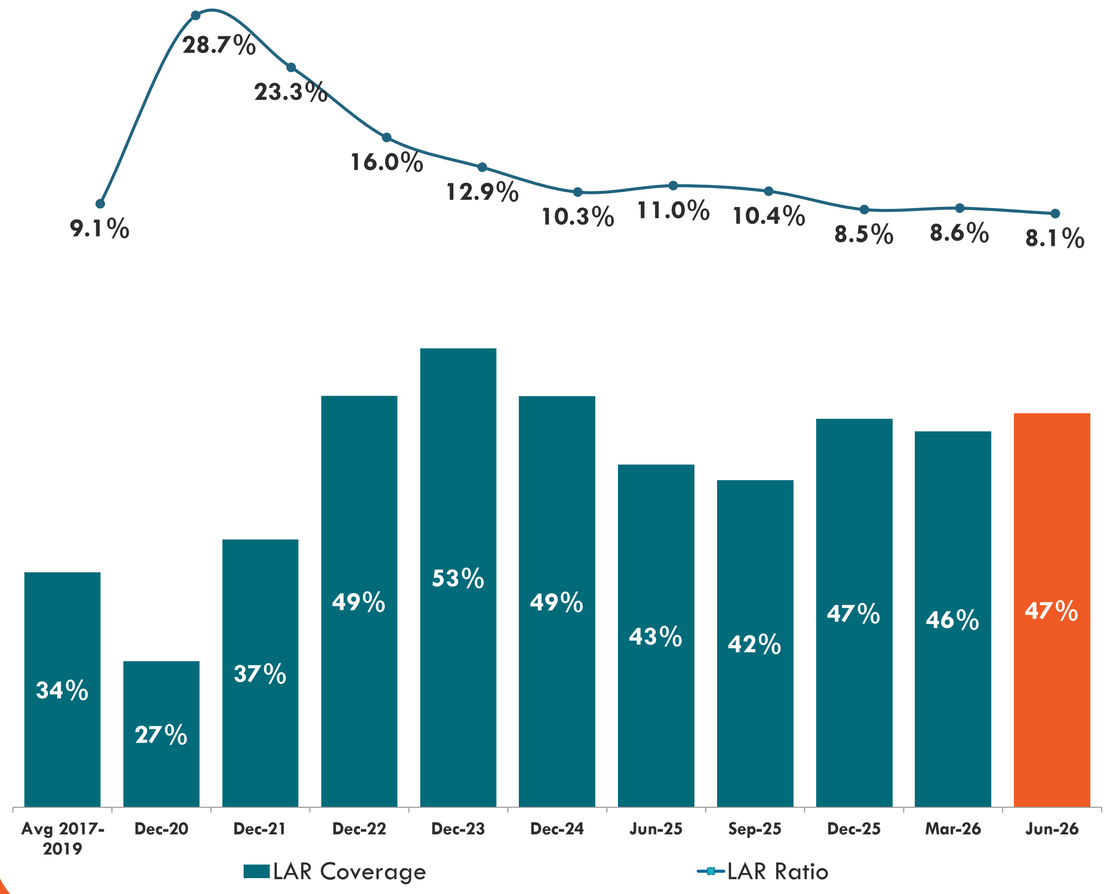
Collectability	Jun-26 Amount (IDR Tn)	Jun-26 LLR %
Current – Normal	**875.8**	**0.6%**
LaR	**77.0**	**40.3%**
Current Restructured	31.4	22.1%
Collectability 2 (SML)	27.2	46.0%
NPL	18.4	63.0%
All Collectability	**952.8**	**3.8%**

Stage	Jun-26 Amount (IDR Tn)	Jun-26 LLR %
Stage 1	**860.8**	**0.5%**
Stage 2	**62.6**	**23.0%**
Stage 3	**29.4**	**61.0%**
All Stage	**952.8**	**3.8%**

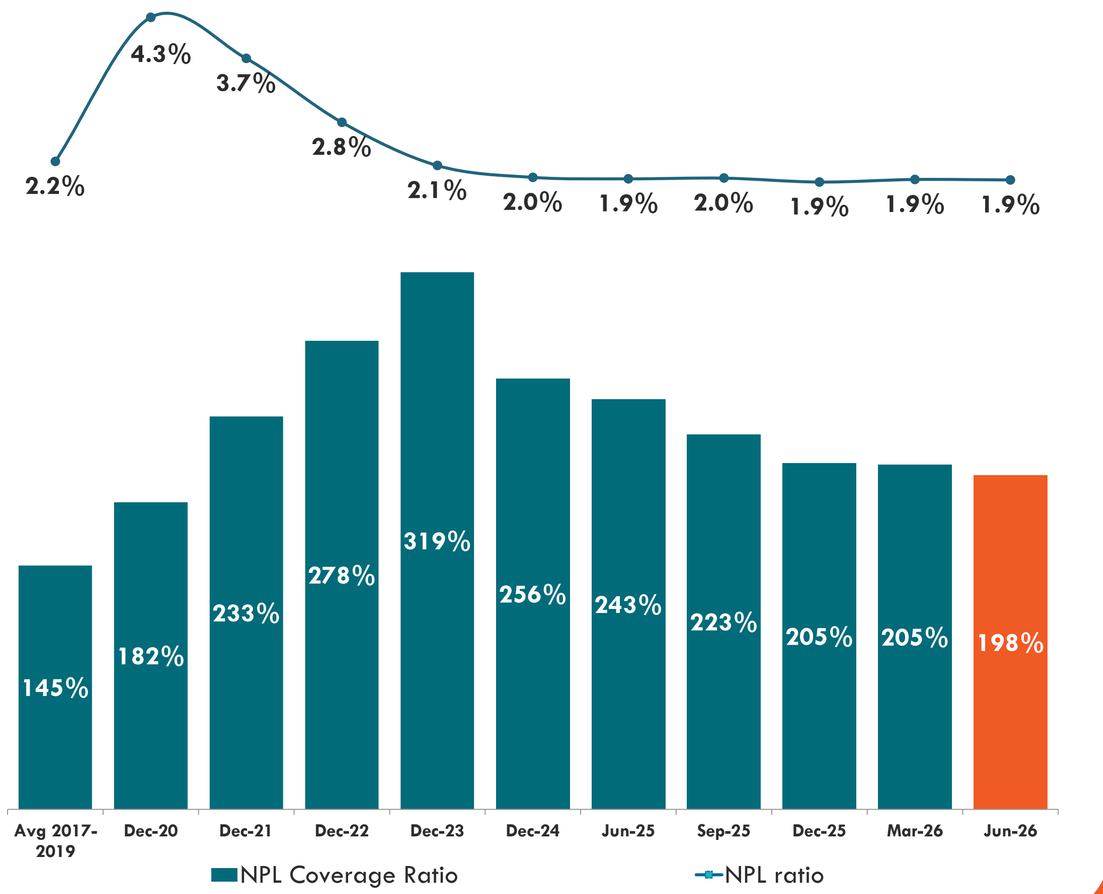
Notes: Figures are on bank only basis.
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

LAR, NPL & Provision Coverage trend

LAR & LAR Coverage Ratio



NPL & NPL Coverage Ratio



Notes: Figures are on bank only basis.

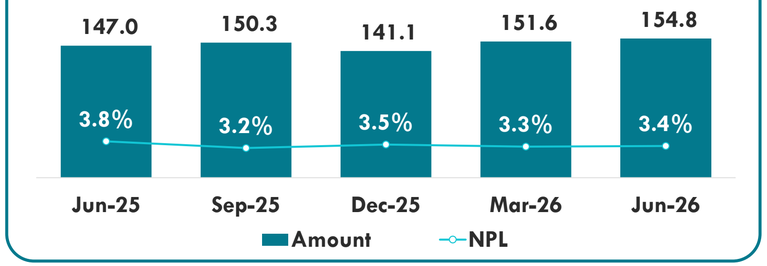
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

05 | Business & Consumer Banking

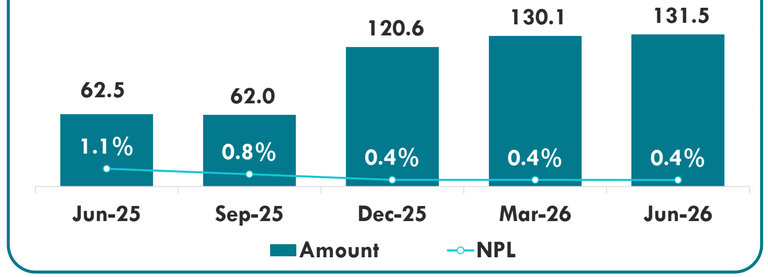
High quality growth on business banking

Business Banking (IDR Tn)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Growth (%) QoQ	Growth (%) YoY	Comp (%)	NPL (%) Jun-25	NPL (%) Sep-25	NPL (%) Dec-25	NPL (%) Mar-26	NPL (%) Jun-26
Manufacturing	147.0	150.3	141.1	151.6	154.8	2.1%	5.3%	19.6%	3.8	3.2	3.5	3.3	3.4
Infrastructure	62.5	62.0	120.6	130.1	131.5	1.1%	110.3%	16.6%	1.1	0.8	0.4	0.4	0.4
Trading, Restaurant & Hotel	107.1	118.0	121.2	119.8	133.4	11.4%	24.5%	16.9%	3.1	3.6	3.9	4.1	3.8
Transport, Warehouse & Communications	60.9	62.8	66.4	64.7	79.8	23.2%	30.9%	10.1%	1.9	1.8	1.8	1.5	1.4
Natural Resources	50.8	59.8	63.3	68.4	78.1	14.3%	53.9%	9.9%	0.2	0.2	0.1	0.1	0.1
Business Services	53.8	54.5	60.0	62.8	61.8	-1.7%	14.7%	7.8%	0.8	0.6	1.0	0.9	1.0
Social Services	46.7	48.3	50.9	50.8	49.9	-1.6%	6.8%	6.3%	0.2	0.5	0.6	0.6	0.7
Agriculture	46.1	48.3	50.7	50.1	48.2	-3.8%	4.7%	6.1%	0.7	0.7	1.0	1.0	1.0
Electricity, Gas & Water	34.2	35.5	44.4	38.3	44.6	16.3%	30.3%	5.6%	0.0	0.0	0.0	0.0	0.0
Others	5.3	5.2	6.4	6.9	7.9	14.1%	48.5%	1.0%	2.6	2.5	2.0	2.1	2.0
Total	**614.5**	**644.6**	**725.1**	**743.6**	**790.1**	6.2%	28.6%	100.0%	**1.9**	**1.8**	**1.8**	**1.8**	**1.7**

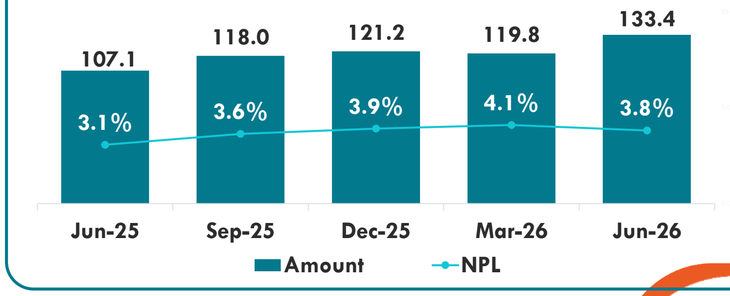
Manufacturing



Infrastructure



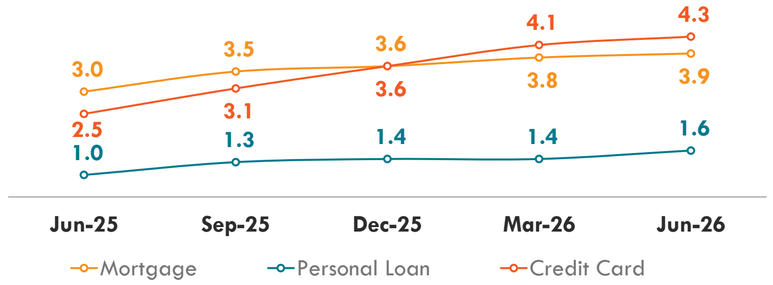
Trading, Restaurant & Hotel



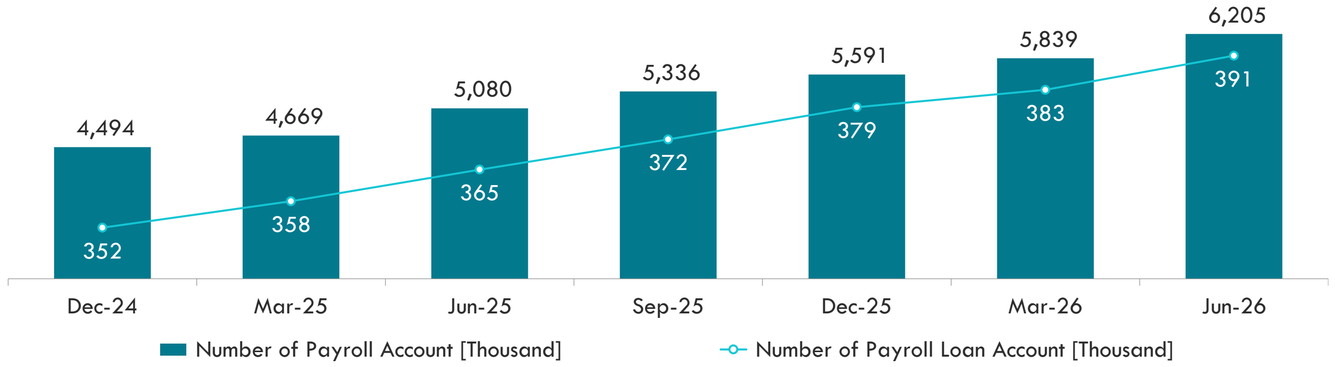
Consumer banking

Product (IDR Tn)	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26	Growth YoY	Comp (%)	NPL (%) Jun-25	NPL (%) Jun-26
Mortgage	68.4	69.8	72.7	73.9	75.2	9.9%	46.8%	3.0%	3.9%
Personal Loan	60.1	61.4	63.5	64.4	65.7	9.2%	40.8%	1.0%	1.6%
Payroll Loan	56.6	58.2	60.1	60.8	61.9	9.3%	38.5%	0.9%	1.6%
Fintech	3.5	3.2	3.5	3.7	3.8	8.5%	2.3%	1.5%	1.1%
Credit Card	15.4	16.0	16.3	16.6	16.9	9.4%	10.5%	2.5%	4.3%
Others	3.1	3.1	3.6	3.1	3.1	0.7%	1.9%	2.7%	4.7%
Total	**147.0**	**150.2**	**156.2**	**158.0**	**160.8**	**9.4%**	**100.0%**	**2.1%**	**3.0%**

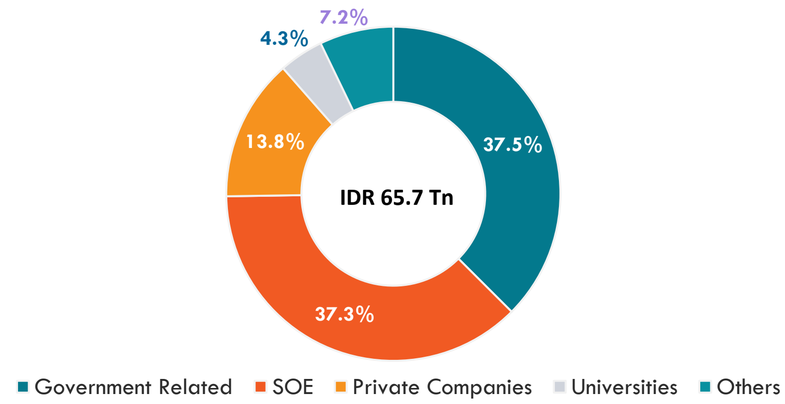
NPL Movement - %



Ample room for growth of Payroll Loan



Personal Loan Debtors Composition Jun-26



06 | 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

13,386 ATMs

Trx Volume
IDR 316 Tn
▼ 22% yoy

No of Trx
426 Mn
▼ 8% yoy

SMS Banking

Trx Value
IDR 1.1 Tn
▼ 42% yoy

No of Trx
62 Mn
▼ 20% yoy

Internet Banking



Trx Value
IDR 1.3 Tn
▼ 80% yoy

No of Trx
1 Mn
▼ 66% yoy

BNIdirect



Introduced on 9 Oct 2024

New Integrated Corporate Portal for Wholesale Solution

Trx Value
IDR 6,039 Tn
▲ 17% yoy

No of Trx
789 Mn
▲ 14% yoy

Business Merchant

1,042k+ Active Card & QRIS merchant

Acquiring Trx Value
IDR 81 Tn
▲ 21% yoy

Branchless Banking

229k+ Agents
▲ 2.3% yoy

# of Trx value
IDR 26 Tn
▼ 2% yoy

# of Transaction
54 Mn
▲ 25% yoy

TapCash

15 mn cards in circulations
▲ 8% yoy

Trx Value
IDR 1.87 Tn
▲ 15% 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 958 Tn
▲ 110% growth yoy

Total No of Trx
1.1 Bn
▲ 129% growth yoy

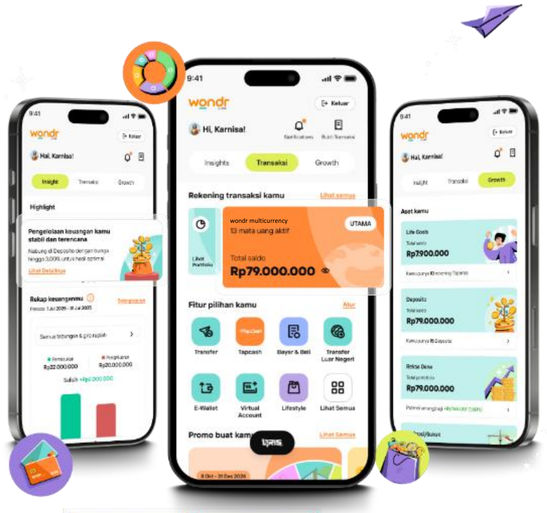
Building **strong** and **consistent traction,** translating into **higher** user participation in **transactions.**

All Mobile Banking Channel

Total Trx Value
IDR 1,153 Tn
▲ 26% yoy

Total No of Trx
1,357 Mn
▲ 32% yoy

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



International Design Award 2025 reddot winner 2025

The Most Innovated and Creative Communication Strategy

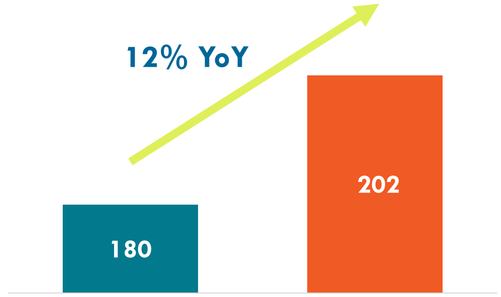
Outstanding Banking Transformation of The Year

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

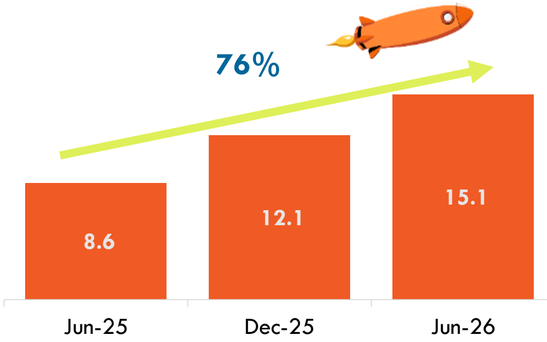


Savings account balance in mobile banking channel (IDR Tn)

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 Q2 2025.

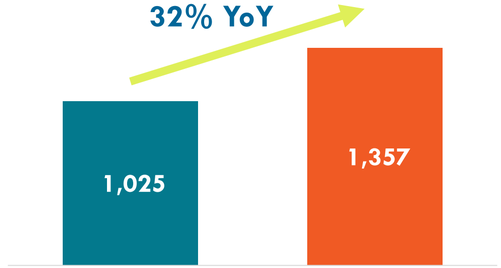


Growth user base of wondr by BNI



Registered users wondr by BNI (in Mn)

Growth transaction in all mobile banking channel



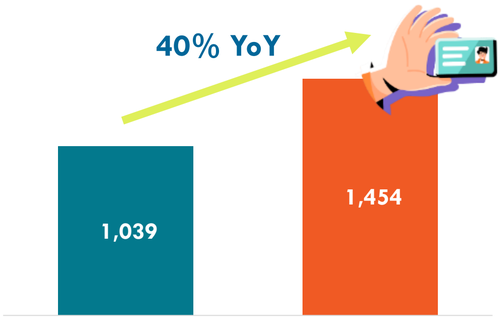
Number of transaction in all mobile banking channel (million)



53%

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

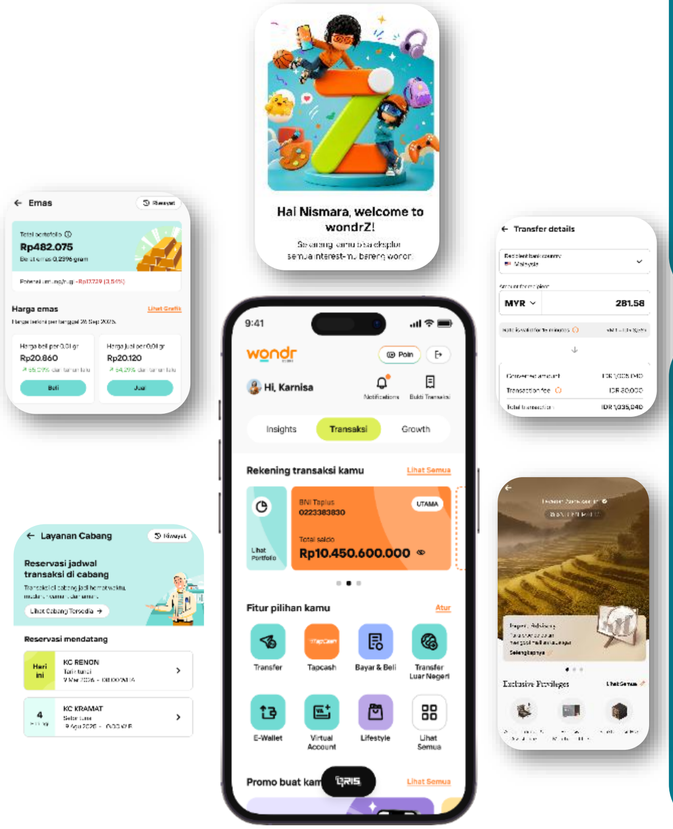
User acquisition growth via all mobile banking channel



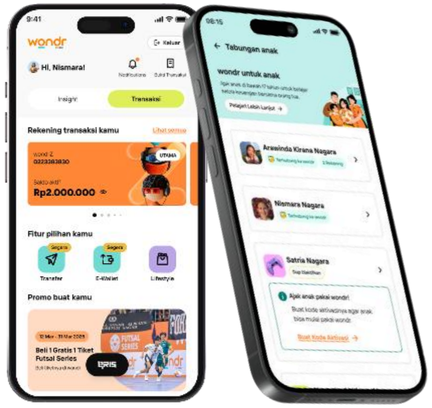
YtD New CIF acquisition via mobile banking (thousand)

wondr by BNI 1.6.0 is expanding access, enriching financial journeys

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



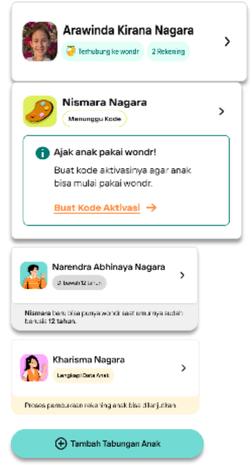
wondrZ



From first savings to first financial decisions,

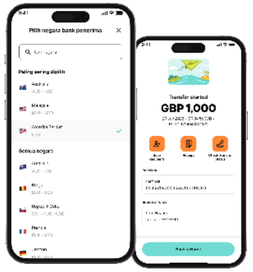
wondrZ helps parents nurture financially responsible teens through real-world digital banking experiences.

- Open & manage Child Savings Account
- Enable Banking Transaction for 12+ years old
- Instant Lock & Unlock
- Monitor Account Activity & Transaction Limits

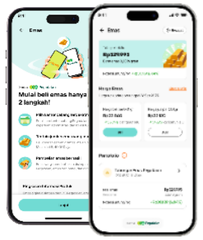


More exciting upcoming features

Expanding financial services with seamless branch access, broader global remittance, and smarter wealth solutions.



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



Gold trading integration with Pegadaian



Integration with Intelligent Branch for reservation and transaction authorization



New look for Emerald user



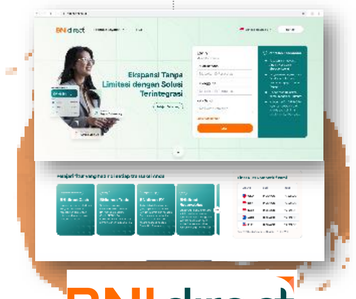
Experience Excellence, Application Stability, and AI powered Initiatives

Harnessing the power of integrated wholesale banking solution

BNIdirect

BNIdirect cash

BNIdirect API



BNIdirect

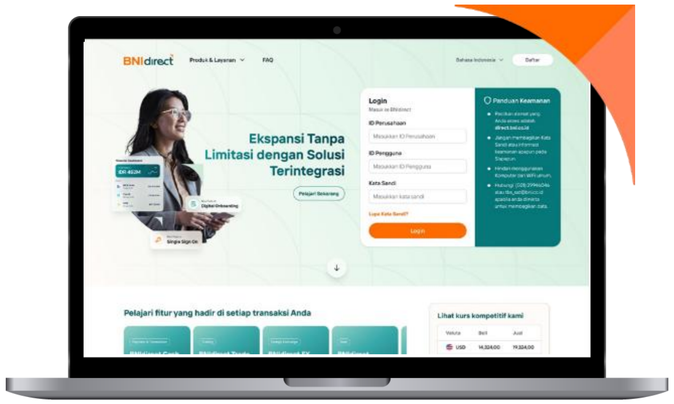
BNIdirect trade

BNIdirect supply chain

BNIdirect receivables

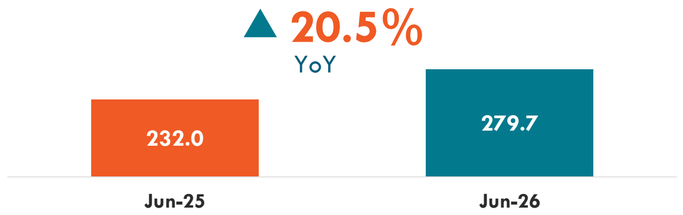
Ample room for growth

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

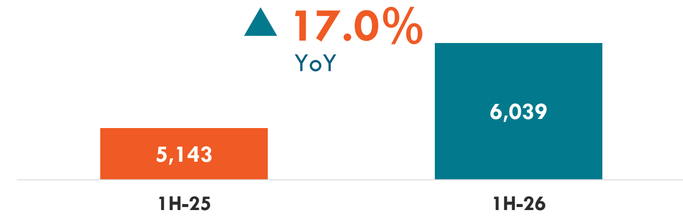


- Payment Management
- Value Chain Management
- Collection Management
- Open Banking Solution
- Liquidity Management

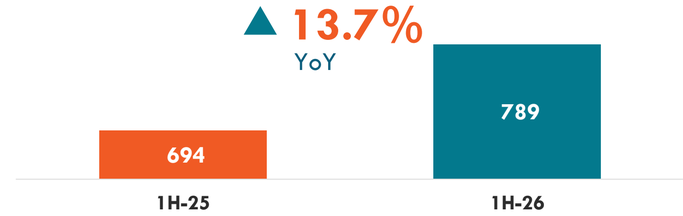
Number of users (in 000)



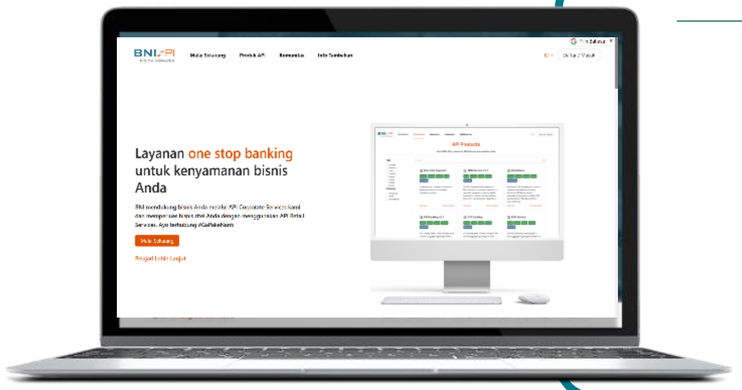
Transaction value (IDR Tn)



of Transactions (in Mn)



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

Best API / Open Banking Platform & SME Transaction Providers 2025

Best API Initiative 2025

Business Banking Category 2026

We Optimize All Three Possible Roles in Every Ecosystem



Develop and operate BNI Digital platform that deliver integrated banking solutions for various segment and needs

BNI smart healthcare | BNI smart tenant | BNI smart education | BNI smart receivables | BNI smart city

Expand BNI Services through partner platforms and empower partners to build innovative solutions using BNI API

Using Partner platform as a channel to sell bank products

tokopedia | gojek | Grab | BukaLapak

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

Provides services to partners so they can potentiate their products

traveloka PayLater | Link Aja! | Shopee | xendit

Customize bundled solutions into new products in collaboration with partners

Optimizing API to BNI's Core Operational

SNAP terstandar, terintegrasi

A standardized API designed to comply with the Standar Nasional Open API Pembayaran (SNAP), ensuring secure, interoperable, and standardized integration across the Indonesian payment ecosystem.

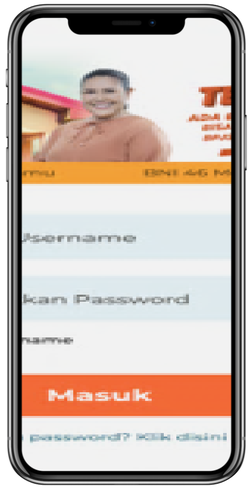
Support fast, secure, and real-time transactions through Regulator standards.

POWERED BY :

BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

Branchless Banking

Empowering agents with powerful mobile banking 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



229K+ Agents
+2.3% YoY

Spread Across:

- 6 Thousands Districts
- 38 Thousands Villages

Inclusive Services

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

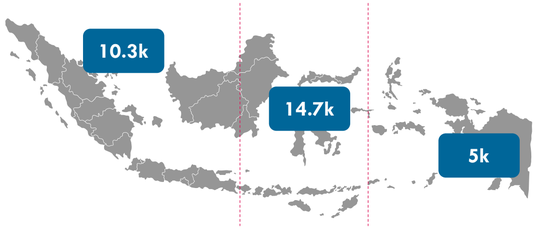
BNI Agen46 Improves The Quality of Life and Productivity of MSMEs



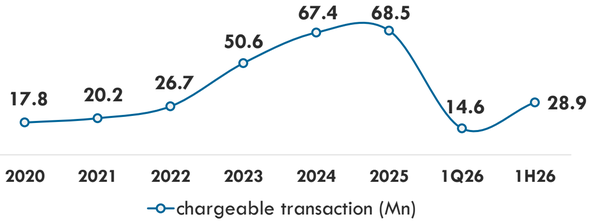
Grocery store, bundled with all-in-one financial services of Agen46

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

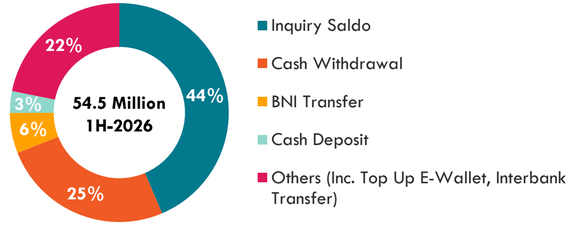
30k+ Agents are in Frontier, Remote and Disadvantaged Areas



Chargeable Transactions at Agents Continues to Increase as Literacy Improves



of Transactions at Agen46 by Type



07 | 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

ESG performance highlights in 1H2026

ESG Advisory Playbook Expanded to Multiple Sectors

BNI becomes the **first Indonesian bank** to develop sector-specific ESG Advisory Playbooks supporting debtors' sustainability transition.

How the ESG Advisory Playbook Works

1. **Understand** — Build awareness of sector-specific ESG challenges, opportunities, and transition drivers.
2. **Assess** — Evaluate ESG maturity and identify readiness gaps through self-assessment.
3. **Prioritize** — Identify the most relevant transition initiatives based on business needs and preparedness.
4. **Transform** — Develop a tailored sustainability transition roadmap with practical implementation recommendations.

NEW Sector Coverage in Q2 2026

Following the launch of the Palm Oil ESG Advisory Playbook in 2025, BNI expanded the initiative to 5 (five) additional priority sectors in Q2 2026.

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



BNI conducted capacity-building and socialization sessions for Relationship Managers and debtors from the newly expanded priority sectors on 19 & 23 June 2026 to support the implementation of the ESG Advisory Playbook.

Advanced ESG Advisory Through Pilot Technical Assistance

As part of its commitment to becoming a **strategic transition partner,** BNI initiated ESG Advisory Technical Assistance with selected corporate debtors, providing tailored transition guidance to strengthen long-term sustainability and resilience.

By Q2 2026, BNI successfully assisted **2 (two)** corporate debtors through ESG Advisory Technical Assistance.

1. **Palm Oil Sector**

   Assisted the alignment of the debtor's climate targets with the **Science Based Targets initiative (SBTi).**

2. **Mining Sector**

   Conducted gap analysis and provided sector-specific recommendations to strengthen alignment with the **Transition Pathway Taskforce (TPT) Mining & Metals** Sector Guidance.

Strengthened Sector Guide for Responsible Financing for the Oil & Gas Sector

In Q2 2026, BNI expanded its **Risk Acceptance Criteria (RAC)** to **include the Oil & Gas sector**, strengthening ESG risk screening and integration throughout the credit assessment process.

Covers 3 (three) key subsectors:

1. Upstream Exploitation
2. Upstream Supporting
3. Downstream Supporting

ESG Criteria Requirements

- Environmental regulatory compliance (AMDAL / UKL-UPL / RKL-RPL)
- Environmental performance (minimum PROPER Blue with improvement toward PROPER Green)
- Environmental & Energy Management Systems policy/procedure standard (e.g. ISO 14001, ISO 50001)
- Hazardous waste management implementation
- Climate mitigation and adaptation plan/strategy
- Social negative impact mitigation strategy
- No environmental or social violations within the last three years

For Upstream Supporting Activities, debtors are required to comply:

- Good Corporate Governance (GCG) principles
- Strong occupational safety performance (Zero or minimal workplace accidents within the last three years)
- Environmental and social impacts reduction strategy

BNI is taking a first-mover role in shaping sustainable banking practices

Integrating ESG into Financing, Risk Management, and Debtor Transition Partner

Sustainable Finance

- Green financing grew at a 18.6% CAGR from Dec-2020 to Jun-2026, becoming a key driver of BNI's sustainable portfolio.
- Expanding Sustainability-Linked Loans (SLLs) to drive measurable sustainability performance by linking financing to Sustainability Performance Targets (SPTs).
- Advancing sustainable finance through the successful issuance of Green Bonds in 2022 and Sustainability Bonds in 2025.

ESG Risk Management

- BNI has integrated ESG aspects into its Risk Acceptance Criteria (RAC), which covers 23 industrial sectors, becoming sector-specific financing guidelines that mandate minimum sustainability requirements, prohibited activities, and recommended sustainability practices.
- Climate Risk Stress Testing (CRST) has been fully implemented across 100% of BNI's loan portfolio, leveraging OJK and NGFS standards to enhance climate risk management and support resilient lending decisions.
- Implemented the Indonesian Sustainable Finance Taxonomy (TKBI) for borrowers in the Energy, Commercial Real Estate (CRE), Transportation & Services (T&S), and AFOLU sectors, with planned expansion to Manufacturing, Agriculture, Forestry & Fishing (AFF), Water Supply, Sewerage, Waste Management & Remediation (WSSWMR), Information & Communication, and Professional, Scientific & Technical Activities.

Strategic Partner for Debtors

- BNI provided ESG Advisory Playbook to help debtors understanding the sector-specific benefits and opportunities of sustainability transition, raising awareness of its strategic value and encouraging greater readiness to embark on their sustainability journey.
- Becoming strategic partner for debtors by technical assistance covering Sustainable Finance Taxonomy (TKBI) and ESG Advisory.

Advancing ESG Leadership



- Reinforcing GHG reduction of **NZE Scope 1 & Scope 2 targets by 2028** and **NZE Scope 3 targets by 2060**.
- 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 is the **first bank in Indonesia** to develop a comprehensive sector-specific ESG Advisory Playbook designed to support debtors in their sustainability transition
- Adapting **International ESG Reporting Standards** (GRI, SASB, SUSBA, ACGS)
- Preparing for the implementation of **IFRS S1 and S2 Standard**, aimed at strengthening climate risk management, with full implementation in 2027.

Sustainable Business Operations

6.7%
Emission scope 1 & 2 reduction from baseline (2023)

216.2 Ton CO_2e
Avoided emissions in 1H2026 from Zero Waste to Landfill implementation across six head office buildings

3
Green Building Certification

495 units
Solar panel utilization in Plaza BNI & PIK2

Represented respectable Good Corporate Governance (GCG) practices.

92.6
Corporate Governance Perception Index (CGPI)

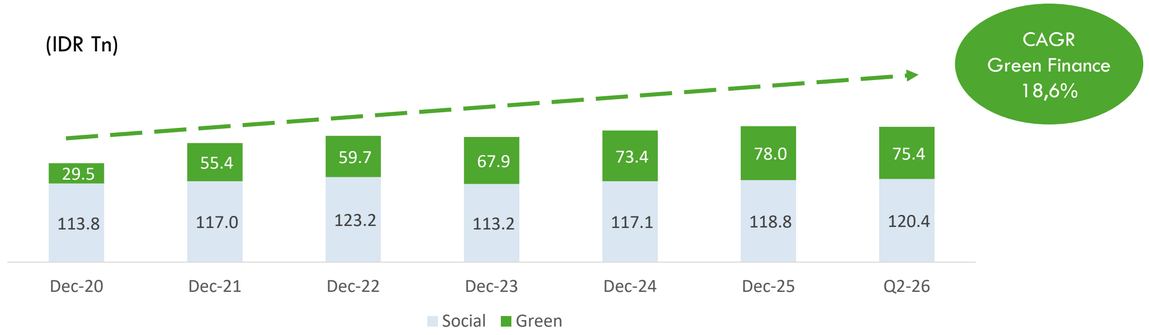
118.24
ASEAN Corporate Governance Scorecard (ACGS)

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

Accelerating sustainable financing growth

Sustainable Financing Portfolio*

- Sustainable portfolio reached IDR 195.7 Tn or 20.5% of total loan (bank only) consists of socioeconomic empowerment IDR 120.4Tn and green financing IDR 75.4Tn
- Green financing has delivered a CAGR of 18.6% from Dec-2020 to Jun-2026, reinforcing BNI's long-term commitment to sustainable growth.



Socioeconomic Empowerment

IDR 120.4 Tn

Financing and empowerment program towards micro & SME

Natural resource management and sustainable land use

IDR 37.1 Tn

Pollution Prevention

IDR 3.5 Tn

Energy Efficiency

IDR 11.8 Tn

Renewable Energy

IDR 12.0 Tn

Financing to hydro, solar & biogas power plant

Others

IDR 11.0 Tn

Sustainable water and wastewater management, etc.

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

Sustainability-Linked Loans (SLL) are gaining more interest

6 SLL Debtors

4 of 6 Debtors achieved their Sustainability Performance Targets (SPTs), the remaining undergoing periodic review.

Sector	Loan disbursement under SLL scheme	SPT (Sustainable Performance Target)
Cement Manufacture	**~ USD 279 Mn in total***	Achieving specific CO2 emissions
Packaging Manufacture		Reducing emissions, recycling resin and gender equality
Petrochemical Industry		Reducing GHG emission intensity across refinery and chemical operations

** USD 1 eqv IDR 17,880*

Sustainable funding: supporting the transition through Green Bond

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.

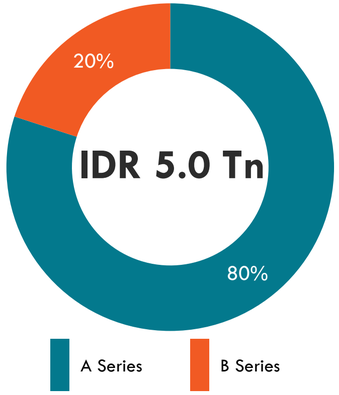
Proceeds are exclusively allocated to finance/ refinance "Eligible Green Projects" in line with Green Bond Principles and meeting at least one of the specified environmental categories:

- 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 4 Tn B Series: 5 years Term 6.85% amount of IDR 1 Tn
Rating	**idAAA** (PEFINDO)
Maturity Date	A Series : June 21, 2025 B Series : June 21, 2027
Oversubscription rate	**3.1x**

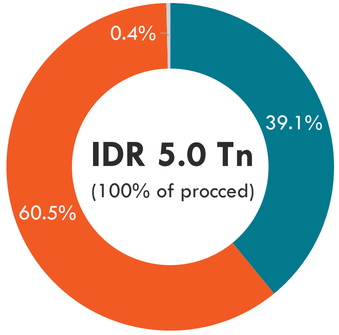
Use of Proceeds



As of Dec-25, BNI has allocated 100% of the proceeds from the 2022 BNI Green Bond amounting to IDR 5 Tn, consisting:

- Series A IDR 4 Tn, which matured on June 21, 2025
- Series B IDR 1 Tn, which will mature on June 21, 2027.

BNI Green Bond Distribution



Sectoral distribution of the proceeds

- Renewable Energy
- Sustainable Transportation
- Waste to Energy & Waste Management

The 2026 Green Bond Allocation Report **received** an independent **SPO from Moody's Ratings**, confirming that "BNI allocated the Green Bond proceeds in accordance with the four core components of the 2025 ICMA Green Bond Principles and in accordance with the issuer's framework-level criteria."

Environmental & Social Impacts

Categories	Environmental Impact	Social Impact	Alignment with SDGs
Renewable Energy	**624,379** (tCO2eq/year) Avoided GHG Emission per year **746,314** (MWh/year) Energy produced per year	**286,000** Heads of Households Access to clean and affordable energy **1,608** people Total local people employed **179** people Total employees receiving training on project operation	
Sustainable Transportation	**15,283** (tCO2eq/year) Avoided GHG Emission per year **219,518** (GJ/year) Energy saving per year	**151** people Total local people employed **405** people Total employees receiving training on project operation	
Waste to Energy & Waste Management	**103,163** (tCO2eq/year) Avoided GHG Emission per year **785,087** (ton/year) Total waste recycled	**95** people Total local people employed **40** people Total employees receiving training on project operation	

*) BNI Green Bond Report 2026 can be accessed on https://www.bni.co.id/Portals/1/BNI/Perusahaan/ESG/Docs/Report-Green-Bond-BNI-2026-EN.pdf

Sustainable funding: catalyzing sustainable development through Sustainability Bond

Sustainability Bond Framework

BNI established a Sustainability Bond Framework and obtained a "**credible and impactful**" Second-Party Opinion (SPO) from Sustainalytics.

Proceeds are allocated to finance/refinance "Eligible Green and Social Project" in line with Sustainability Bond Guidelines 2021, Green Bond Principles 2021, Social Bond Principles 2023 and meeting at least one of the following eligible project categories:

Green Project

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

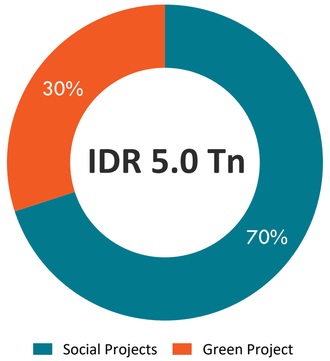
Social Project

- Affordable Basic Infrastructure Service both in terms of access and cost
- Access to Essential Services
- Affordable Housing
- Job Creation and Programs Designed to Prevent and/or Reduce Unemployment, including MSME Financing
- Food Security and Sustainable Food Systems
- Socio-economic Improvement and Empowerment

Summary of 2025 Sustainability Bond Issuance

Total Issuance	**IDR 5 tn** A Series: 3 years Term 6.60% amount of IDR 3.5 Tn B Series: 5 years Term 6.65% amount of IDR 1.5 Tn
Rating	**idAAA** (PEFINDO)
Maturity Date	A Series : July 04, 2028 B Series : July 04, 2030
Oversubscription rate	**1.2x**

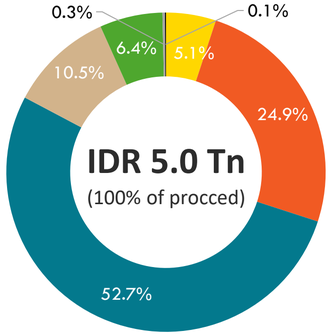
Use of Proceeds



As of December 2025, BNI **had allocated 100%** of the proceeds from the Sustainability Bonds.

The funds were allocated into two eligible project categories, the Green Category and the Social Category.

BNI Sustainability Bond Distribution



Sectoral distribution of the proceeds

- Sustainable Natural Resources and Land Use
- Sustainable Transportation
- Food Security and Sustainable Food Systems
- Affordable Housing
- Access to Essential Services - Hospital
- Affordable Basic Infrastructure Services - Toll Road
- Access to Essential Services - Disability Facility

The 2026 Sustainability Bond Allocation Report **received** an independent **SPO from Moody's Ratings**, confirming that "BNI has allocated the proceeds of the issuances in alignment with the four core components of the International Capital Market Association's (ICMA) Green Bond Principles (GBP) 2025, Social Bond Principles (SBP) 2025 and in accordance with the issuer's framework-level criteria".

Environmental & Social Impacts

Data for the period July–December 2025

Categories	Environmental & Social Impacts		Alignment with SDGs
Sustainable Natural Resources and Land Use	**255,568** (tCO2eq) Avoided GHG Emission **314,287** Hectares Land protected and/or certified **26,693** Trees Planted in reforestation projects	**66** people Total local people employed **143** people Total employees receiving training on project operation	
Sustainable Transportation	**683,804** (tCO2eq/year) Avoided GHG Emission **9,815,027** GJ Energy Saving	**2,611** people Total local people employed **1,016** people Total employees receiving training on project operation	
Access to Essential Services - Disability Facility	**1** Inclusive School Building Disability Friendly School Buildings	**60** people Students with Disabilities Benefiting from the Project	
Access to Essential Services - Hospital	**20** Hospitals Financed Hospitals Serving BPJS Patients	**418,969** people BPJS Patients Served by the Financed Hospitals	
Affordable Basic Infrastructure Services - Toll Road	**1** Trans Papua Road Basic Infrastructure Facilities Constructed	**104,910** people Yalimo Regency Residents Served	
Affordable Housing	**IDR 527 Bn** Financing Allocated	**4,256** people Beneficiaries of Subsidized Housing Financing	
Food Security and Sustainable Food Systems	**IDR 2,6 Bn** Financing Allocated	**13,808** people MSME Farmers Financed	

***) BNI Sustainability Bond Report 2026 can be accessed on https://www.bni.co.id/Portals/1/BNI/Perusahaan/ESG/Docs/Sustainability-Bond-Report-2026.pdf**

Sector guides of responsible financing

BNI Credit Policy

No Exposure in

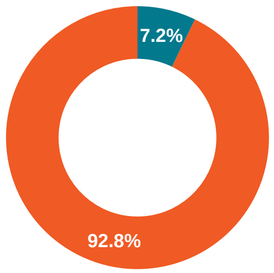
- **Prohibited by the government**
- **Illegal logging**
- **Forced labor, child exploitation, human rights violation**
- **Violating the rights of local community**
- **Destroying world heritage sites**
- **Narcotics productions & trading**
- **Weapons**
- **Gambling & money laundering**
- **Politically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

Agriculture – Palm Oil

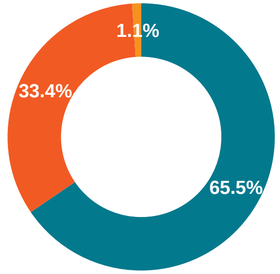
The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders

- 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

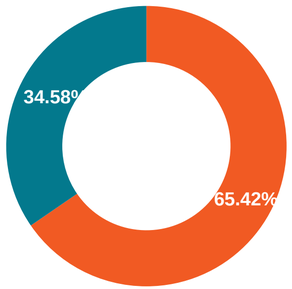
% PALM OIL TO TOTAL LOAN (BANK ONLY)



PALM OIL LOAN BREAKDOWN



% PALM OIL PORTFOLIO WITH RSPO AND / OR ISPO*

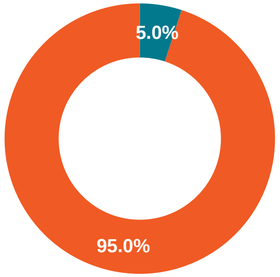


Coal

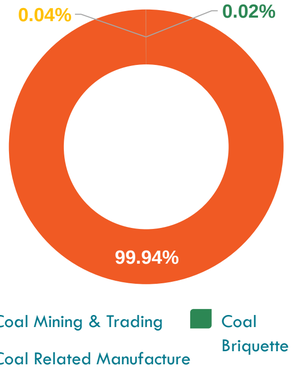
The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)

- 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

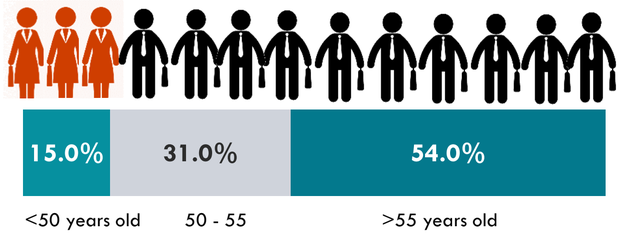
One female Independent Commissioner, reflecting the Company's commitment to Board diversity.

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 Jun-26

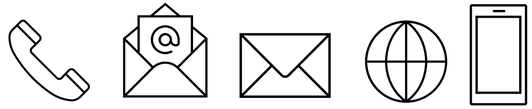
Good Corporate Governance Practices

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)

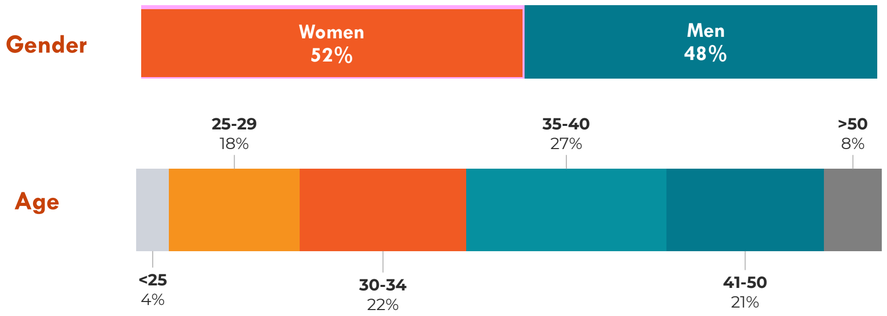


Predicate as a "Leadership in Corporate Governance"
Based on the 2025 ASEAN Corporate Governance Scorecard (ACGS) standard from the Indonesia Institute for Corporate Directorship (IICD),

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



3,646 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 1H 2026, BNI successfully distributed IDR 34.9 Bn to 125 MSMEs in the craft industry sector.



BNI Jejak Kopi Khatulistiwa (JKK)
Aiming to boost financial inclusion, build a green economy ecosystem and prepare coffee farmers for global markets. As of 1H 2026, BNI distributed IDR 19.9 Bn to 103 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 Jun 2026 with the total number of employees: 27,037.
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) for:
- Menara BNI with Gold Certification
- Plaza BNI with Platinum Certification

Green Building Leadership in Energy and Environmental Design (LEED) Certification for BNI Building PIK2 with Gold Certification in Building Construction Category.

2 Units
Public EV Charging Station, in Plaza BNI & Menara BNI

495 Units
Solar panel installed in Plaza BNI for the emergency exit (76 units) and BNI Building PIK2 (419 units).

2 Buildings
Equipped with Sewage Treatment Plants (STPs), in Plaza BNI & Menara BNI. Treated wastewater is recycled for flushing and water plants.

2 Buildings
Equipped magnetic bearing technology chiller compressor, in Plaza BNI & Grha BNI.

Adopting a paperless office administration system (E-Office)

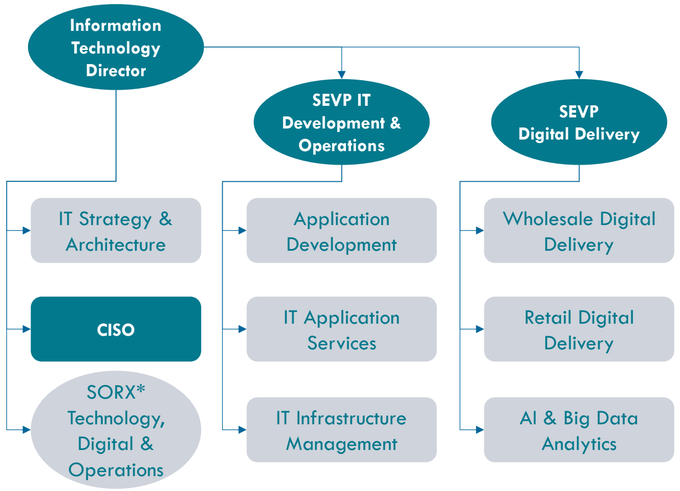
BNI gogreen Green campaign through various media

Association membership

- United Nations Environment Programme Finance Initiatives (UNEP FI) Member
- The Alliance for Green Commercial Banks 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.

Board Oversight

Board of Directors (management board) level, by the Technology Management Committee oversees cybersecurity & information security, ensuring alignment with BNI's business strategy and risk management framework.

Board of Commissioners (supervisory board) level receives quarterly reporting of cybersecurity and IT vulnerability through Risk Profile reporting by executive management.

IT Security Governance Centers on Three Pillars

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

Standard & Best Practice

Strategic Partner

IT & Digital Risk Management Framework



PEOPLE

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



PROCESS

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



TECHNOLOGY

Cybersecurity & Data Protections

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

User Access Management

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

IT Certifications & Assurance

1. **ISO 27001: 2022**
   Information Security Management System
   August 25, 2025 - January 15, 2029
2. **Service and Organization Control (SOC) 2**
   Covering security, availability, confidentiality, and privacy.
3. **Uptime Institute's Tier Certification of Operational Sustainability (TCOS)**
   Obtained Tier III Gold Certification of Operational Sustainability for data center management.

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:
June – November 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:
June – November 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)*

08 | 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

- Assistant Governor, 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 Director

- 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)



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)



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)



RIAN ERIANA KASLAN
Network and Retail Funding Director

- SEVP Retail Digital Solution, Bank Negara Indonesia (2021 – 2025)
- President Commissioner, Hibank Indonesia (2024 – 2025)
- President Commissioner, PT BNI Modal Ventura (2022 – 2024)



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	
Jun-26	229,036
2025	217,013
2024	213,370
2023	185,697
2022	164,979

ATM	
Jun-26	13,386
2025	13,396
2024	13,388
2023	13,390
2022	16,125

Commercial Business Center (CMC)	
Jun-26	20
2025	20
2024	20
2023	19
2022	23

Retail Productive Business Center (RRC)	
Jun-26	26
2025	26
2024	26
2023	26
2022	27

Consumer Loan Processing Center (LNC)	
Jun-26	12
2025	12
2024	12
2023	12
2022	12

Outlets (KC, KCP, KK*)	
Jun-26	1,776
2025	1,776
2024	1,780
2023	1,781
2022	1,808

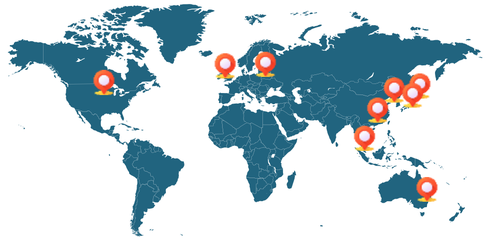
Employees	
Jun-26	27,037
2025	27,201
2024	27,203
2023	27,570
2022	27,170

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

74.1 million
Funding Accounts

24.8 million
Regular Savings Accounts

2.3 million
Credit Cards
*include P2P lending card

264.3 thousand
Mortgage Customers

Corporate/SME Customer Highlights

252,143
Business Banking Debtors

562
Corporate Debtors
*Including overseas debtors

2,431
Middle Segment Debtors

249,150
Small Segment 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	1H25	2025	1H26	YoY
wondr and BNI Mobile Banking				
#User (Th)	26,004	29,716	32,526	25%
#Trx (Mn)	1,025	2,295	1,357	32%
Volume (IDR Tn)	917	1,983	1,153	26%
SMS Banking				
#User (Th)	12,703	12,448	8,001	-37%
#Trx (Mn)	78	725	62	-20%
Volume (IDR Tn)	2	3	1	-42%
Internet Banking				
#User (Th)	2,226	2,228	2,194	-1%
#Trx (Mn)	3	5	1	-66%
Volume (IDR Tn)	6	10	1	-80%
ATM				
#Trx (Mn)	464	917	426	-8%
Volume (IDR Tn)	404	820	316	-22%

Expanding access to banking services for unbanked and underbanked communities

Branchless Banking	1H25	2025	1H26	YoY
# Agent	223,881	217,013	229,036	2%
Agent Fund (IDR Bn)	5,247	7,052	6,369	21%
#Trx (Mn)	43.71	121.75	54.48	25%
Volume (IDR Tn)	27.14	61.19	26.47	-2%
#Pandai Account (Th)	20,176	21,191	21,570	7%
Pandai Fund (IDR Tn)	1.19	0.89	1.04	-12%

Reliable transaction platform to support the cashless society

Electronic Money & Acquiring	1H25	2025	1H26	YoY
BNI Tap Cash				
#Card (Th)	14,108	14,752	15,268	8%
#Trx (Mn)	65	142	77	19%
Volume (IDR Bn)	1,628	3,424	1,872	15%
Acquiring (EDC + QRIS + Online Merchant)				
#Trx (Mn)	286	667	410	43%
Volume (IDR Tn)	67	146	81	21%

A one-stop shop for lifetime finance and business needs

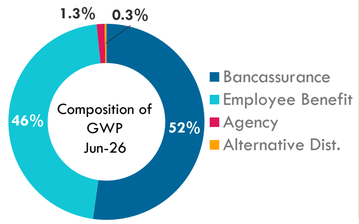
Insurance

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

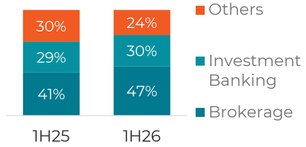
75.0%
% BNI Ownership

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
#4
Investment Banking Revenue

Investment Manager*

99.9%
% BNI Ownership (through BNI Sekuritas)

BNI Asset Management

***As of 22 July 2026, BNI Asset Management has been acquired by Danantara**

Rank
#9
Asset Under Management

4.4%
AUM Market Share

Rank
#2
Market share of Index Mutual Fund

30
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

AssistX | rukita | FishLog | Bang Jamin

SME Digital Bank

63.9%
% BNI Ownership

hibank

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

18 May 2022
Officially acquired PT Bank Mayora

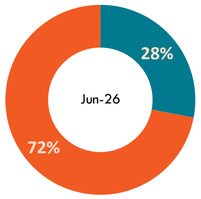
17 May 2023
Rebranding as hibank to support the vision of becoming Indonesia's Leading MSME Digital Bank.

Number of Clients
~1.3 M CIF

Total Deposit
▲2.8% YoY
(Rp14.0 T → Rp14.4 T)
(Jun-25) (Jun-26)

Total Loan
▲10.4% YoY
(Rp11.5 T → Rp12.7 T)
(Jun-25) (Jun-26)

Loan Portfolio Mix (%)



NPL
▲0.3% YoY
(0.8% → 1.2%)
(Jun-25) (Jun-26)

Consumer Finance

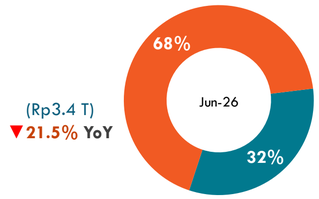
99.9%
% BNI Ownership

BNI finance

New car financing franchise, emerges as a market contender

Dealer Partnership
1,239 Dealer

Financing Portofolio Mix

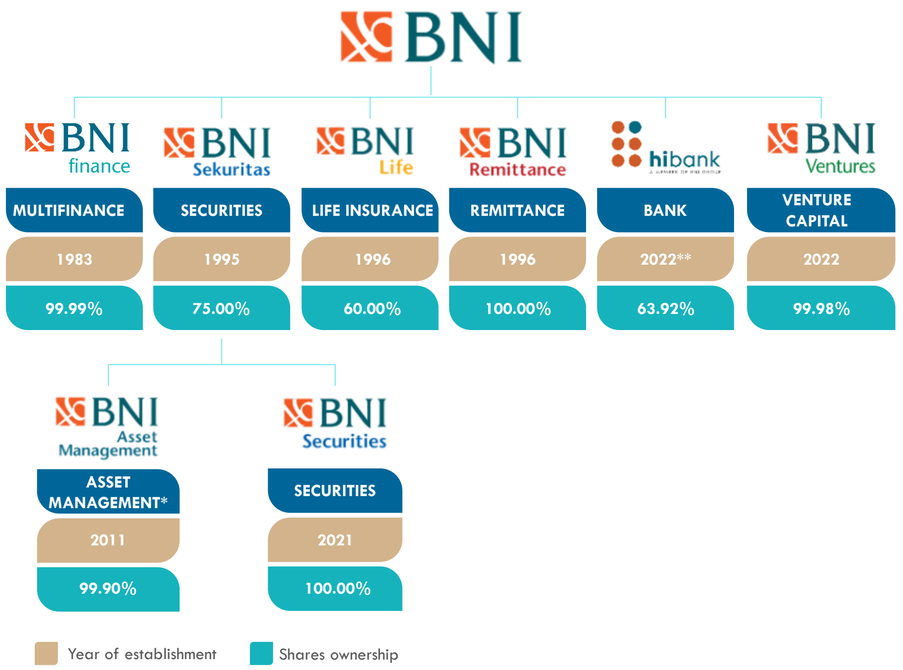


New Booking Captive Portion
▲59.9% YoY
(16.5% → 76.4%)
(1H25) (1H26)

Total Financing
▼12.9% YoY
(Rp5.7 T → Rp5.0 T)
(Jun-25) (Jun-26)

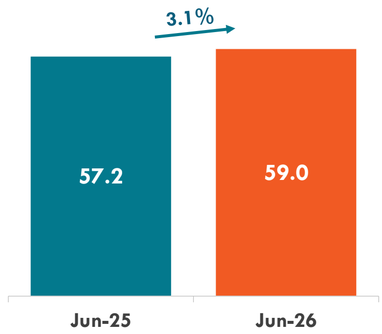
Subsidiaries contribution to BNI Group

Group Structure

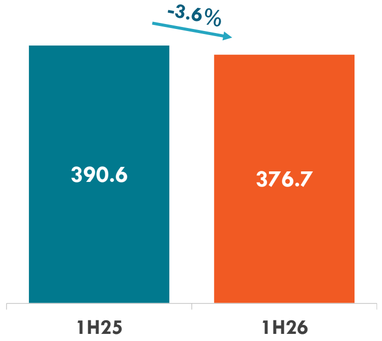


Note: as of February 2021, the financial summary (report) is excluded BNI Syariah as a consolidated calculation. Data as of Jun-26.
*As of 22 July 2026, BNI Asset Management has been acquired by Danantara
** Year of acquisition

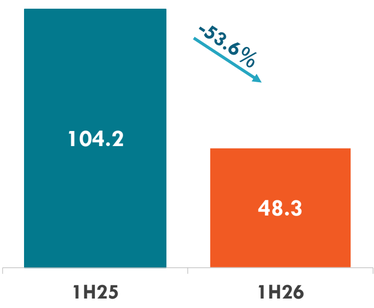
Total Asset (IDR Tn)



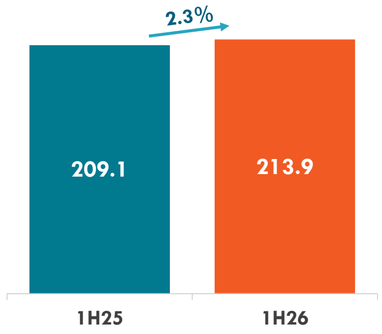
PPOP (IDR Bn)



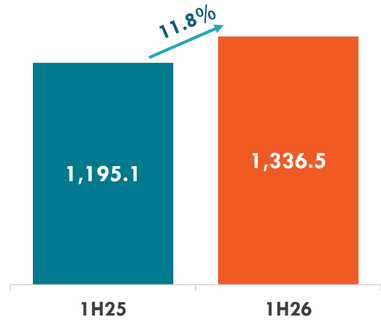
Net Profit (IDR Bn)



FBI Synergy (IDR Bn)



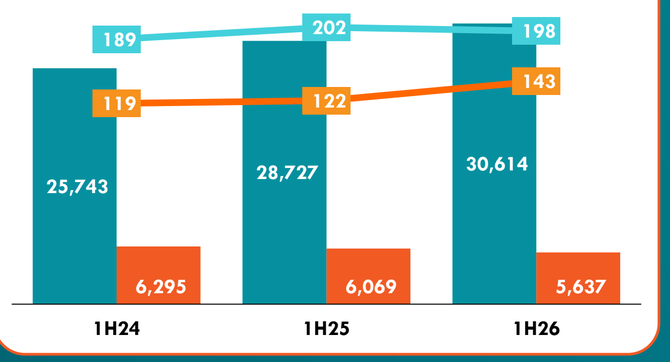
Total Subs Contribution (IDR Bn)



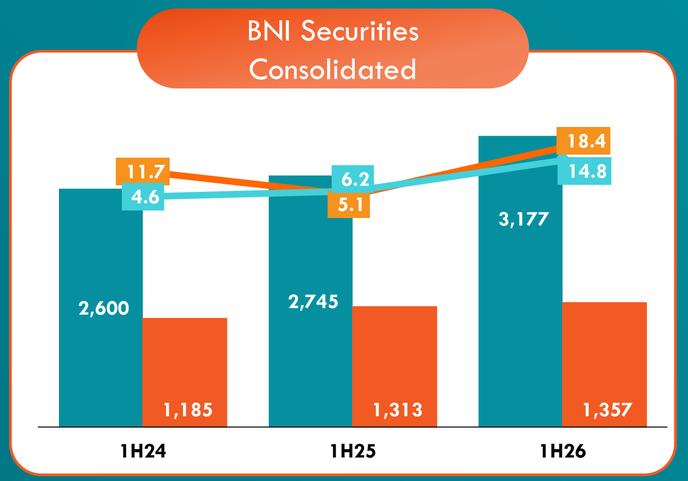
Note:
- Total Contribution consist of Net Profit +Fee Income + Share Investments
- Fee Income : Contribution of subsidiaries which is directly recorded as FBI in BNI (parent company)

Subsidiaries highlighted performances

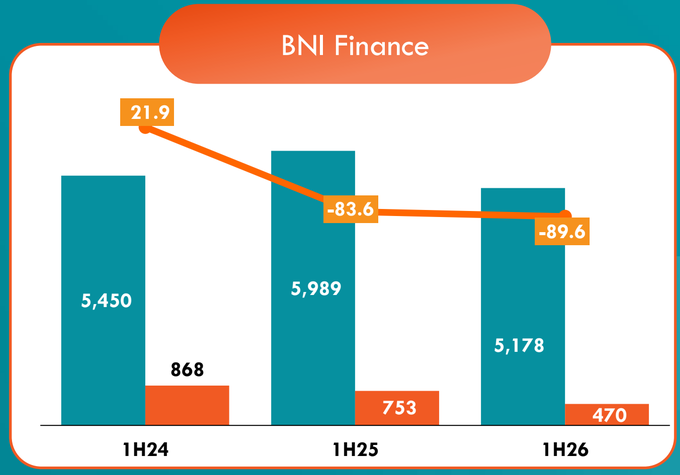
BNI Life Insurance*



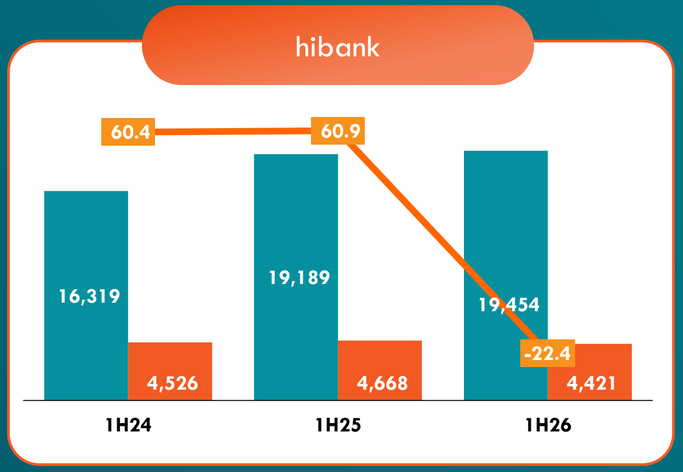
BNI Securities Consolidated



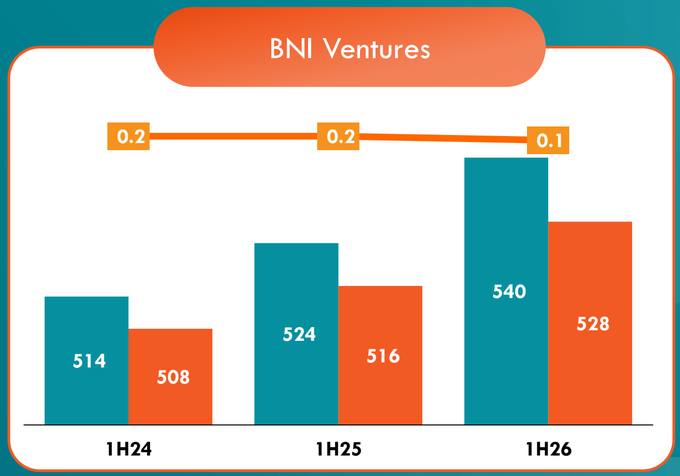
BNI Finance



hibank



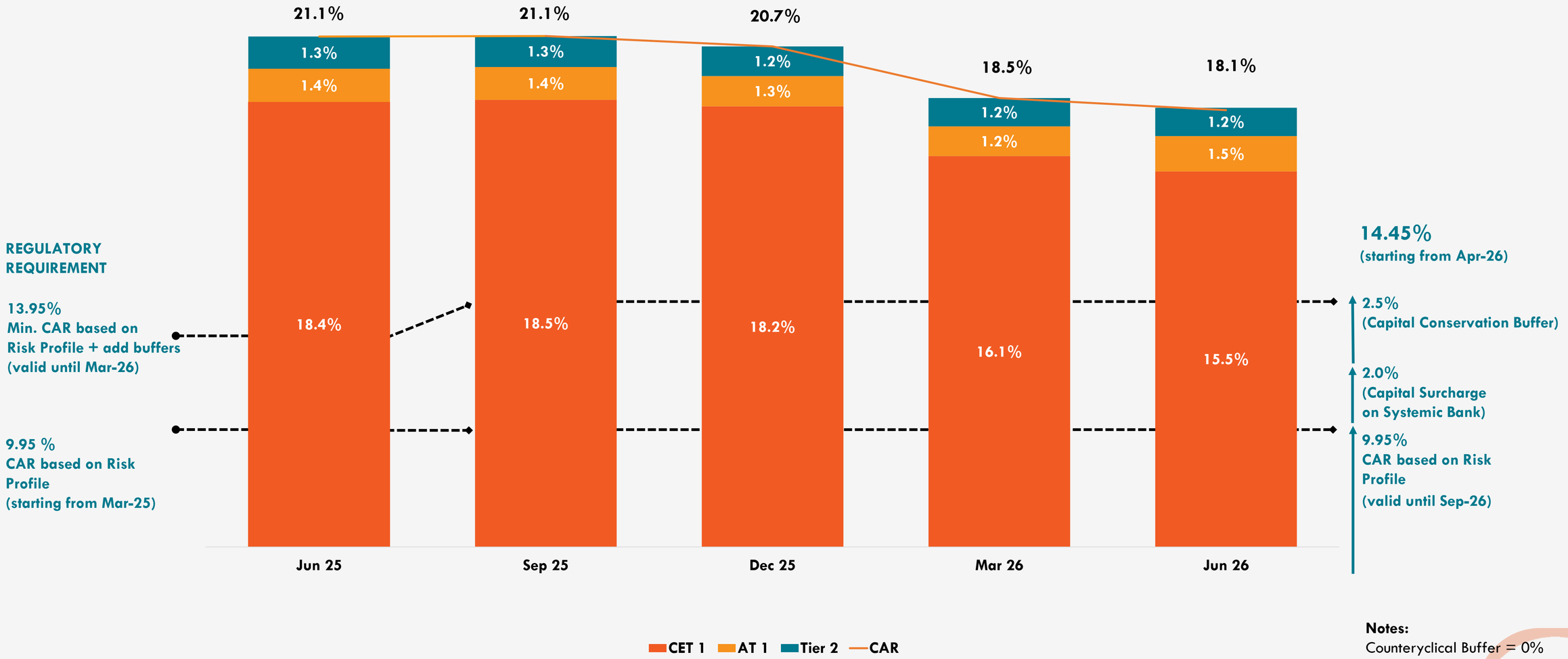
BNI Ventures



Note:
*) 1H25 and 1H26 data are presented under IFRS 17

Asset (IDR Bn) | Equity (IDR Bn) | Net Profit (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	Jun-26
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%	2.00%
Minimum Common Equity Tier 1 + Risk Profile + Additional Buffers	10.30%	10.45%	10.95%
Minimum Tier 1 Capital based on Risk Profile + Additional Buffers	11.80%	11.95%	12.45%
Minimum CAR + Risk Profile + Additional Buffers	13.80%	13.95%	14.45%

BBNI Capital Realization

BBNI Capital Realization	Dec-24	Dec-25	Jun-26
Common Equity Tier I Capital (%)			
Minimum Requirement	10.3	10.5	11.0
BNI Realization	18.6	18.2	15.5
Tier I Capital (%)			
Minimum Requirement	11.8	12.0	12.5
BNI Realization	20.0	19.4	16.9
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	0.0	0.0
4. Capital Surcharge	1.5	1.5	2.0
Minimum Requirement (%)	**13.8**	**14.0**	**14.5**
CAR BNI Realization (%)	**21.4**	**20.7**	**18.1**

Risk Weighted Asset (Bank Only – IDR Tn)

Risk Weighted Asset (Bank Only – IDR Tn)	Dec-24	Dec-25	Jun-26
RWA - Credit Risk	**660.2**	**750.0**	**835.1**
RWA - Market Risk	**14.2**	**11.2**	**13.4**
RWA - Operational Risk	**37.4**	**40.4**	**45.5**
Total RWA	**711.8**	**801.6**	**894.0**
Total Capital	**152.3**	**165.6**	**161.2**
CAR - %	**21.4**	**20.7**	**18.1**

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

Breakdown Earning Asset	1H25		1H26		Growth YoY	
	Amt (IDR Tn)	Yield	Amt (IDR Tn)	Yield	Amt (%)	Yield
Loan	**763.3**	**7.3%**	**952.8**	**6.9%**	**24.8%**	**-0.5%**
Non Loan	**306.0**	**5.0%**	**350.5**	**4.6%**	**14.5%**	**-0.4%**
Marketable Securities	177.9	4.2%	200.6	4.0%	12.8%	-0.2%
Placement	102.0	3.3%	120.4	3.2%	18.1%	-0.1%
Acceptance and other receivables	26.1	12.7%	29.5	12.1%	13.0%	-0.7%
Total Earning Assets	**1,069.3**	**6.7%**	**1,303.3**	**6.3%**	**21.9%**	**-0.5%**

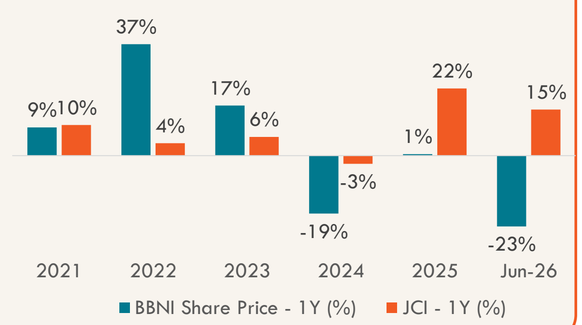
Breakdown Interest Bearing Liabilities	1H25		1H26		Growth YoY	
	Amt (IDR Tn)	CoF	Amt (IDR Tn)	CoF	Amt (%)	CoF
Third Party Fund	**885.7**	**2.8%**	**1,086.1**	**2.6%**	**22.6%**	**-0.2%**
Current Account	376.8	2.6%	425.0	2.3%	12.8%	-0.3%
Savings	265.1	1.0%	290.6	0.9%	9.6%	-0.1%
Time Deposit	243.8	5.0%	370.6	4.2%	52.0%	-0.8%
Borrowings & Repo	**44.7**	**6.3%**	**82.3**	**4.8%**	**84.0%**	**-1.5%**
MS Issued	**27.0**	**4.9%**	**28.0**	**5.8%**	**3.9%**	**0.9%**
Total Interest Bearing Liabilities	**957.4**	**3.4%**	**1,196.4**	**3.0%**	**25.0%**	**-0.4%**

BNI shares & rating

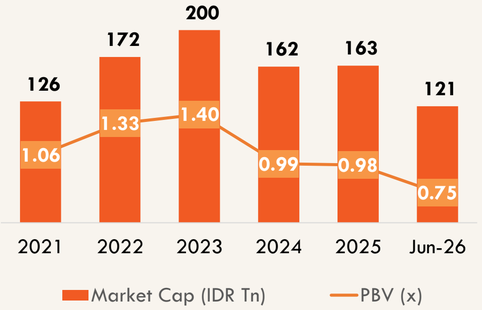
BNI Shares & Rating

Fitch Rating	Outlook	Negative
	Long Term Foreign Currency	BBB
	Long Term Local Currency	BBB
	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

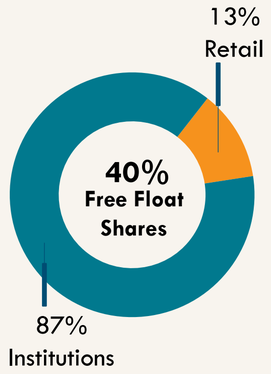


Diversified Shareholder Base

Breakdown of shares ownership

Ownerships	Jun-26
Government of Indonesia (BP BUMN)	0.6%
PT Danantara Asset Management	59.4%
Public - Domestic	18.7%
Public - Foreign	**21.3%**

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



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

- **41.6%** Indonesia
- **21.0%** US & Canada
- **15.5%** UK
- **13.2%** Asia
- **7.2%** Europe
- **0.8%** Rest of the World
- **0.7%** Australia

Source: Nasdaq Shareholder Report

09 | 5 Years Financial Data

5 Years financial data (1/2)

Consolidated Balance Sheet (IDR Bn)	2021	2022	2023	2024*	2025	Jun-25	Jun-26
Total Assets	**964,838**	**1,029,837**	**1,086,664**	**1,130,129**	**1,362,055**	**1,201,653**	**1,461,001**
Placement with other banks & BI	92,290	51,569	43,794	17,076	33,780	69,744	70,166
Marketable Securities [market value]	26,053	28,556	37,408	48,534	63,017	52,412	58,022
Government Bonds [market value]	111,430	121,291	127,100	132,072	163,513	135,127	147,377
Loans (gross)	**582,436**	**646,188**	**695,085**	**775,872**	**899,531**	**778,681**	**968,538**
Third Party Funds	**729,169**	**769,269**	**810,730**	**805,511**	**1,040,834**	**899,865**	**1,100,189**
Deposit from other banks	14,377	15,245	11,894	18,548	11,563	11,456	14,439
Marketable Securities Issued	18,751	22,110	21,822	30,674	32,593	26,964	27,896
Borrowings	32,458	35,654	30,950	42,931	39,040	39,436	53,076
Shareholders' Equity	126,520	140,198	154,733	166,548	176,339	165,188	168,231

Consolidated Profit or Loss (IDR Bn)	2021	2022	2023	2024*	2025	1H25	1H26
Interest Income	50,026	54,659	61,472	66,583	69,394	33,614	38,630
Interest Expense	(11,779)	(13,338)	(20,196)	(26,103)	(29,061)	(14,098)	(16,345)
Net Interest Income	**38,247**	**41,321**	**41,276**	**40,480**	**40,333**	**19,516**	**22,285**
Insurance & Investment Income – Net	1,399	1,552	1,659	766	743	343	322
Fee-Based Income	13,639	14,820	14,783	16,624	18,461	7,904	9,028
Recovery	2,581	3,780	5,030	6,025	5,439	2,204	2,404
Operating Income	**55,865**	**61,472**	**62,747**	**63,896**	**64,976**	**29,967**	**34,040**
Operating Expense	(24,801)	(27,059)	(27,778)	(29,112)	(30,856)	(13,809)	(15,543)
Pre-Provision Operating Profit (PPOP)	**31,064**	**34,413**	**34,970**	**34,783**	**34,120**	**16,158**	**18,497**
Provisioning Charges	(18,298)	(11,514)	(9,196)	(8,211)	(9,724)	(3,787)	(5,382)
Net Profit	**10,898**	**18,312**	**20,909**	**21,464**	**20,041**	**10,094**	**10,756**

*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	1H25	1H26
LOAN Growth [Consolidated]	**5.3**	**10.9**	**7.6**	**11.6**	**15.9**	**7.1**	**24.4**
CASA Ratio [Consolidated]	**69.4**	**72.4**	**71.2**	**69.9**	**69.7**	**72.0**	**65.4**
CASA Growth [Consolidated]	**9.0**	**10.1**	**3.6**	**-2.5**	**28.9**	**18.7**	**11.2**
CAPITAL							
Shareholders' equity to total asset	13.1	13.6	14.2	14.6	13.0	13.7	11.5
Tier I - CAR (include operational risk)	17.7	17.5	20.2	20.0	19.4	19.7	16.9
Tier II - CAR (include operational risk)	2.0	1.8	1.7	1.4	1.2	1.3	1.2
Total CAR (credit,market + operational risk)	19.7	19.3	22.0	21.4	20.7	21.1	18.1
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	1.9	1.9
Credit Cost	3.3	1.9	1.4	1.1	1.2	1.0	1.1
NPL Coverage	233.4	278.3	319.0	255.8	205.5	243.4	198.3
RENTABILITY							
Pre-Tax ROAA	1.4	2.5	2.6	2.5	2.1	2.2	1.9
ROAE*	9.4	14.9	15.2	14.2	12.7	12.8	13.4
Net Interest Margin	4.7	4.8	4.6	4.2	3.8	3.8	3.6
EFFICIENCY							
Cost to Income Ratio	43.3	42.6	42.9	44.6	46.2	45.2	44.6
LIQUIDITY							
Loan to Deposit Ratio	79.7	84.2	85.8	96.1	86.4	86.2	87.7
DIVIDEND							
Dividend Payout Ratio [%]	25.0	40.0	50.0	65.0	65.0	-	-

All ratios are bank only, unless stated otherwise

*ROAE with average total equity as denominator ; 14.5% in 1H26 if the denominator is Tier 1 Capital as reported to OJK

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