# 9M26 CORPORATE PRESENTATION

**PT Bank Negara Indonesia (Persero), Tbk.**

Jakarta – 27 October 2026



# Table of Contents


◎ 01 | Management Highlights 03

◎ 02 | Macroeconomic Highlights 10

◎ 03 | Financial Highlights 16

- Highlighted Results 17
- Balance Sheet Highlight 19
- Profit or Loss 20
- Loan Composition 21
- Loan Disbursement 22
- Third Party Fund 24
- Fee-Based Income (FBI) 25
- Operating Expense (OPEX) 26

◎ 04 | Asset Quality 27

- Loan at Risk 28
- LAR by Segment, Write Off & Recovery 29
- NPL Formation & Write Off Vintage 30
- Sufficient Provisioning in line with risk appetite 31
- LAR, NPL & Provision Coverage trend 32

◎ 05 | Digital Initiatives 33

◎ 06 | ESG 38

◎ 07 | About BNI 48

- 5 Years Financial Data 56-57

# 01 | Management Highlights


◎ Earnings Resilience with Record-High PPOP 04

◎ Strategically Growing through Disciplined Underwriting 05

◎ Strengthening CASA Market Share 06

◎ Prudent Asset Repricing to Offset NIM Pressure 07

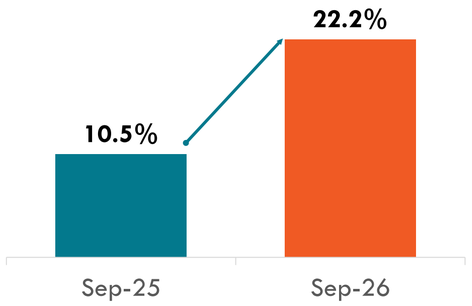
◎ Strong Balance Sheet 08

◎ FY 2026 Aspiration 09

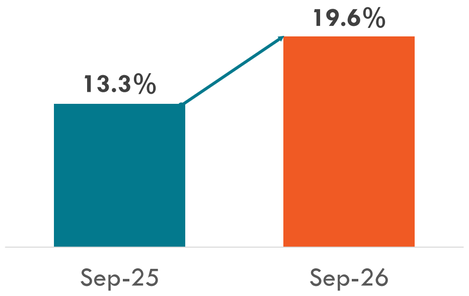
# Earnings resilience with record-high PPOP

## Strong business momentum…

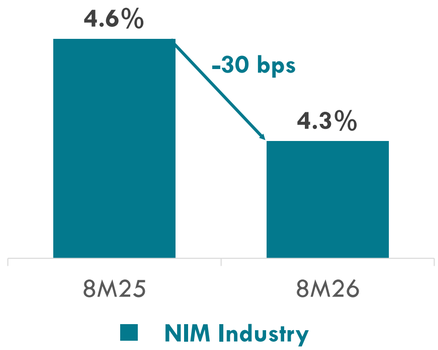
### Loan growth YoY

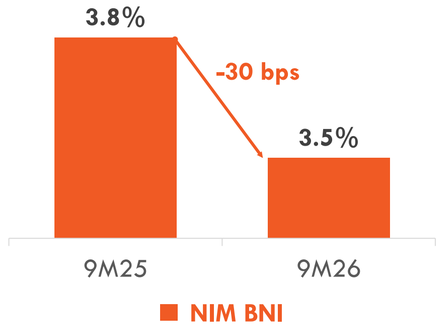



### CASA growth YoY

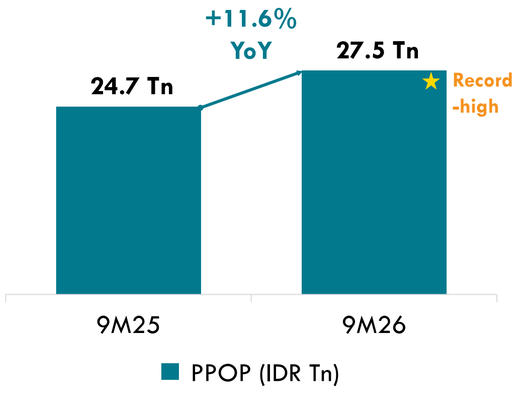


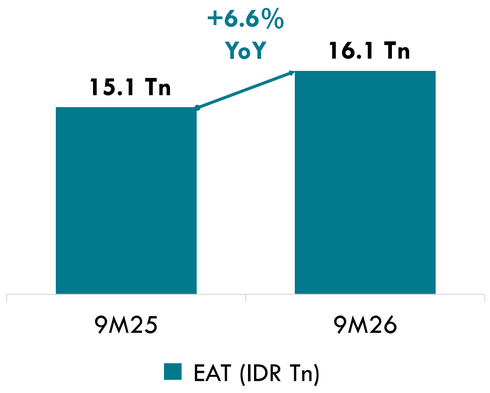

## …amid industry-wide NIM pressure



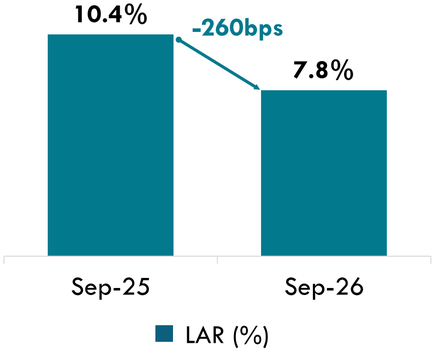



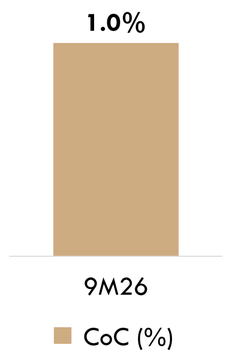

## Translating to resilient profitability

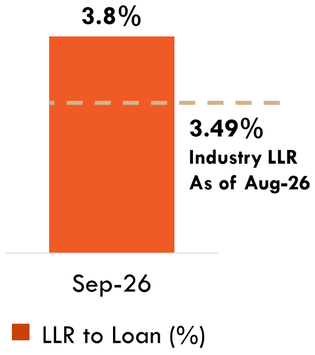



## Improving asset quality with strong coverage

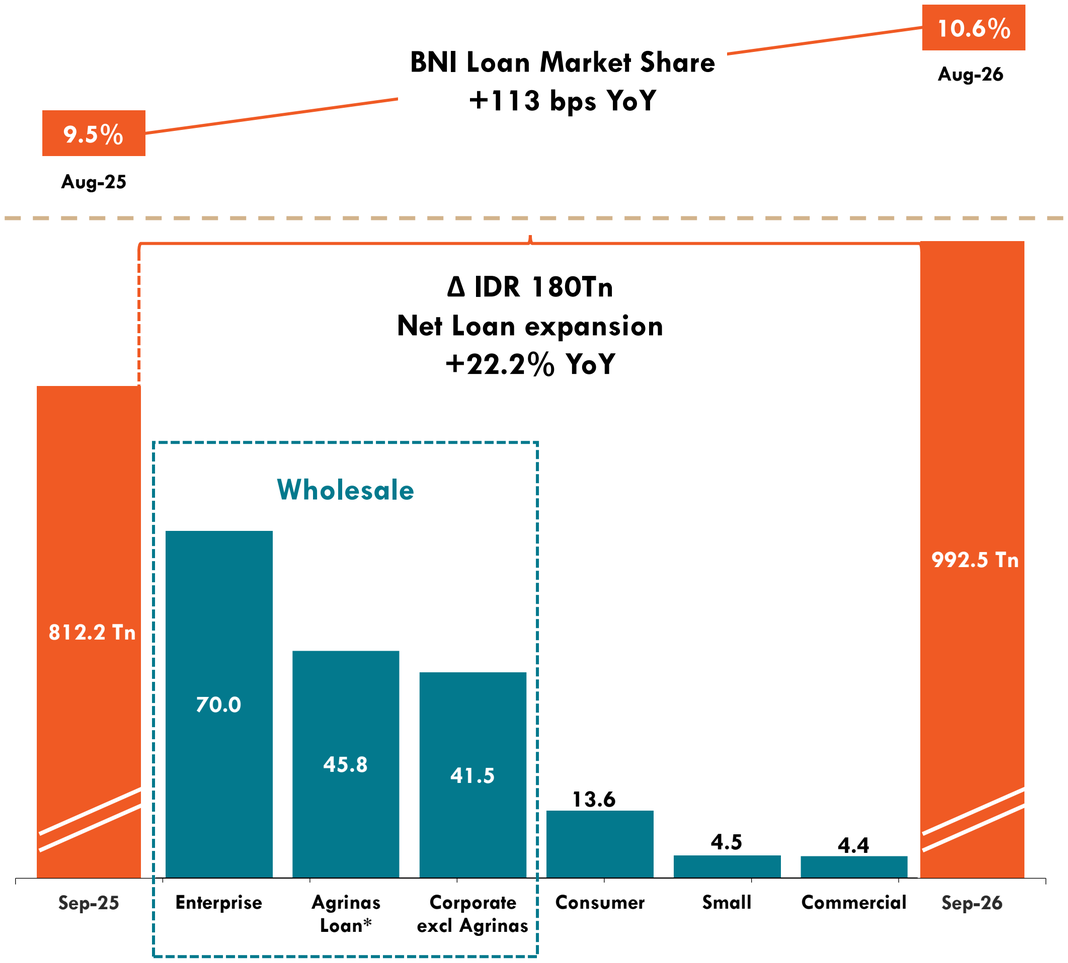


# Strategically growing through disciplined underwriting

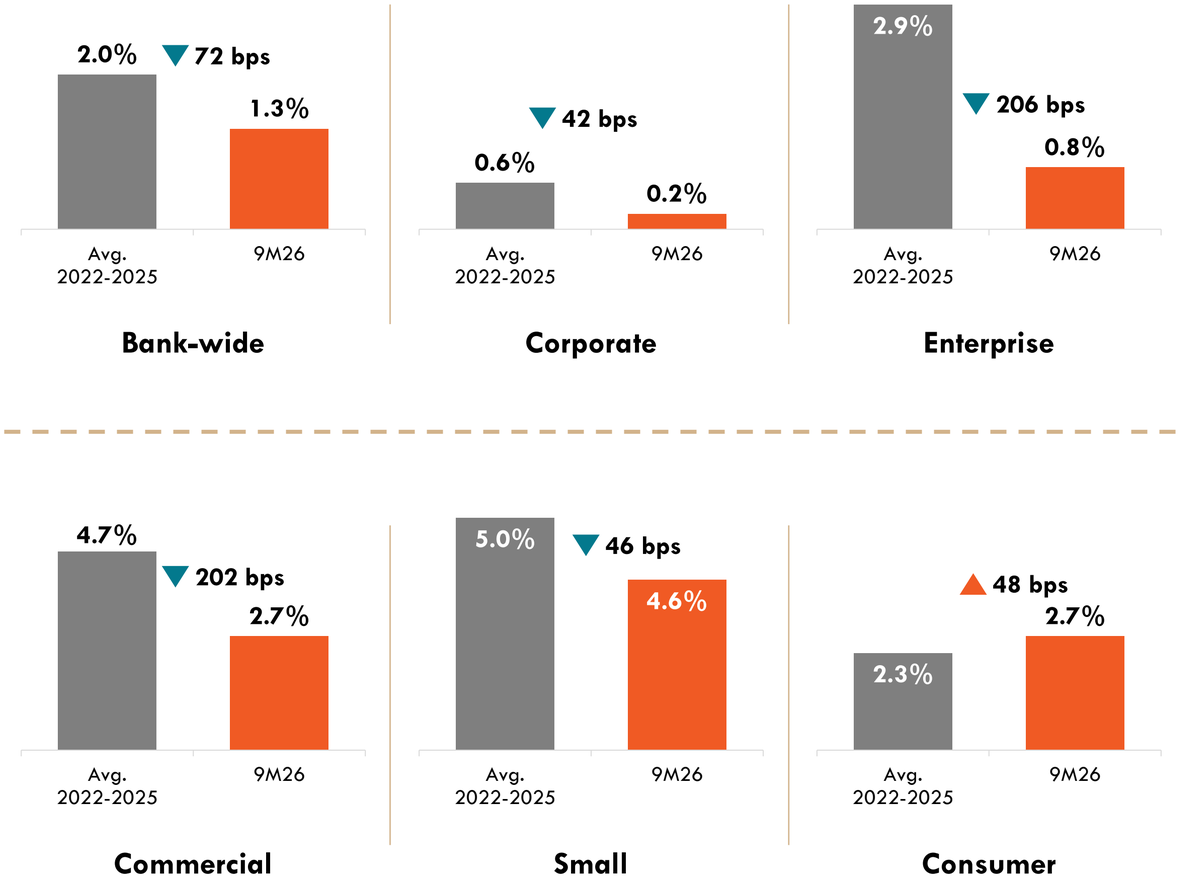
## Strategic net expansion driven by BNI's core segments, supported by sufficient liquidity readiness




*Govt Program loan with sovereign exposure

## Better asset quality driven by disciplined risk management

### Improved NPL Formation*

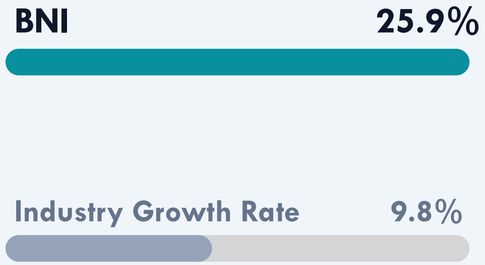



*NPL Formation: Annualized Net New NPL / Beginning Loan Balance

# Strengthening CASA market share through transaction banking

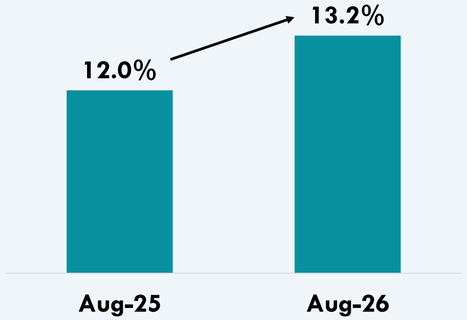
## Current Account

### Current Account Growth
(Sep-26 YoY)




### BNI Market share

+120 bps YoY




Industry Data Source: SPI OJK August 2026

*Solid Digital Solution with strong penetration rate in wholesale segment…*

BNI direct

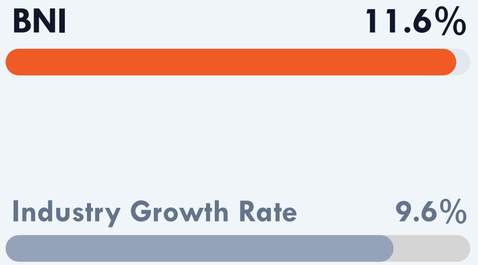


| Transaction Value | # of users |
|---|---|
| IDR 9,324 Tn (+16% YoY) | 293k (+19% YoY) |

*As of Sept-26

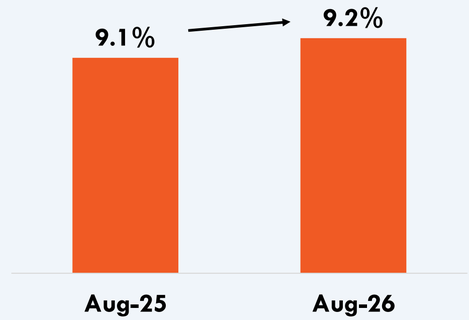
## Savings Account

### Savings Account Growth
(Sep-26 YoY)




### BNI Market share

+10 bps YoY




Industry Data Source: SPI OJK August 2026

*A Unified Ecosystem for Banking, Wealth, Global Citizenship, and Family*

wondr by BNI



| Transaction Value | # of users | Payroll Accounts |
|---|---|---|
| IDR 1,774 Tn (+25% YoY) | 16.6mn (+58% YoY) | 6.7mn (+26% YoY) |

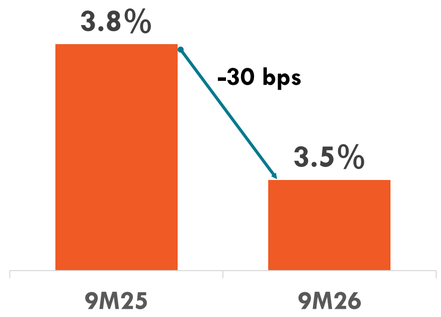
*As of Sept-26

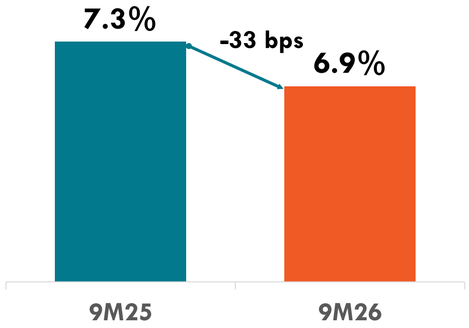


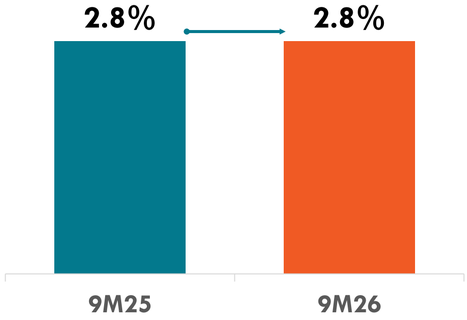
*Industry data based on BI - Indonesian Economic and Financial Statistics*

# Prudent asset repricing to offset NIM pressure

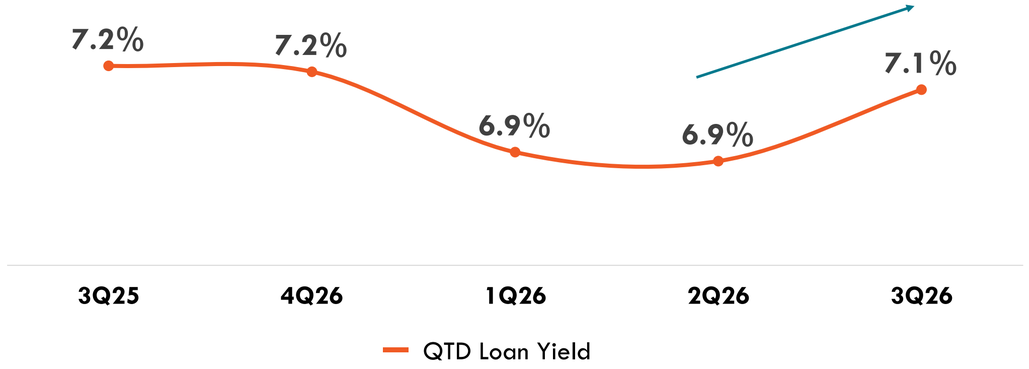
## Industry-wide NIM pressure has affected BNI due to moderating Loan Yield while CoF stayed stable



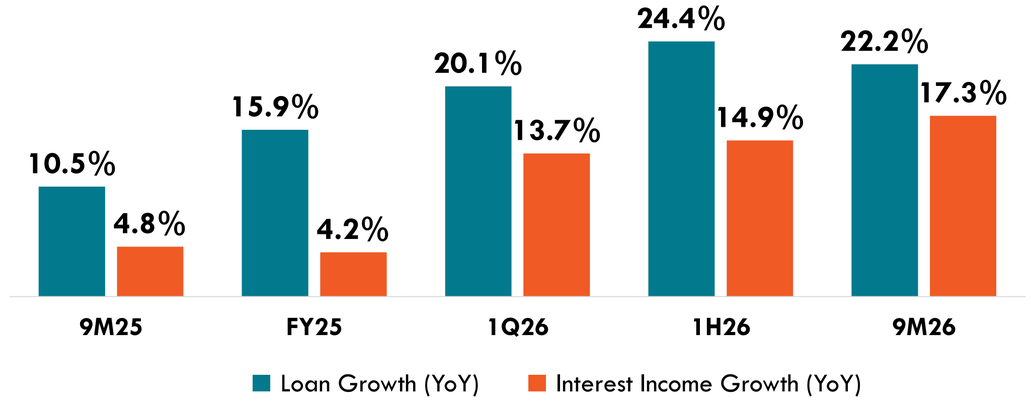




## We actively reprice our assets prudently to preserve interest spreads without triggering client attrition…

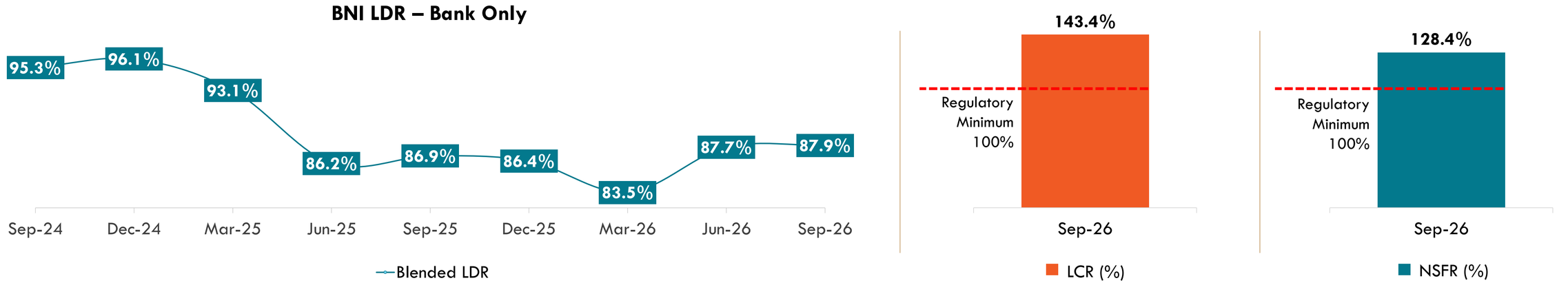



## …translating to solid interest income growth

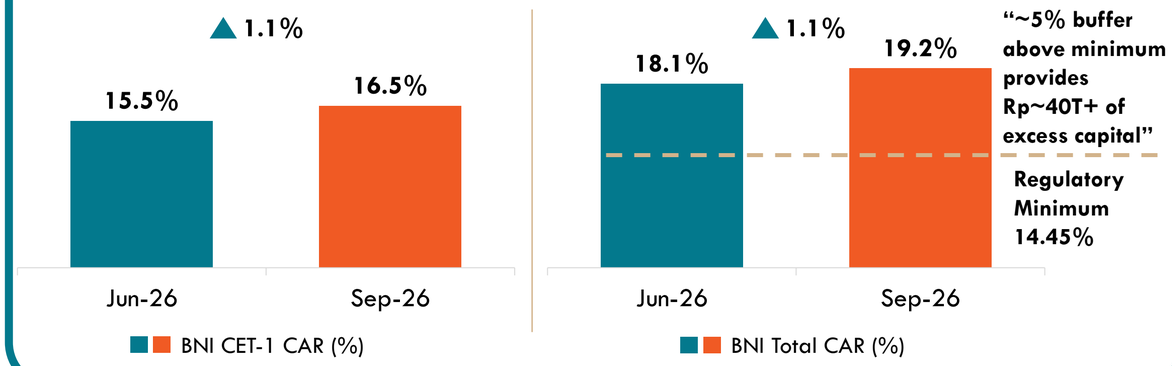


# Strong balance sheet built to navigate market volatility

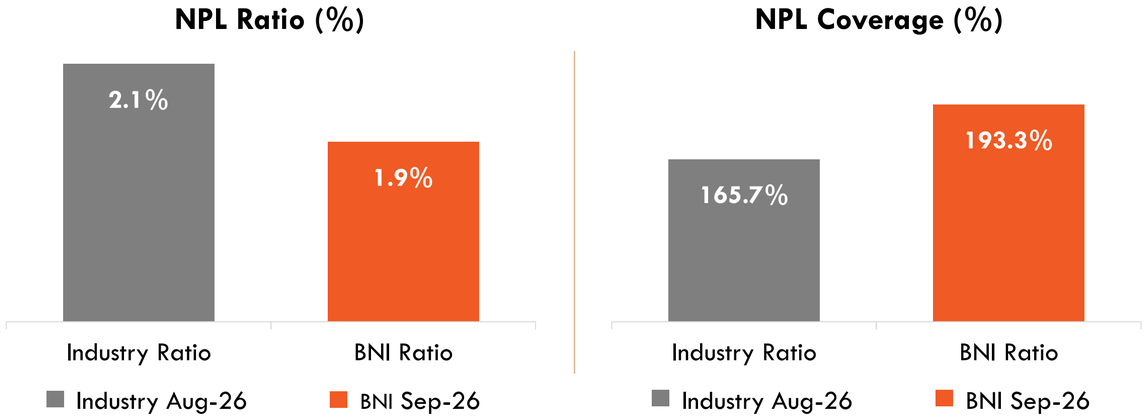
## Strong liquidity profile to drive business




## Strong capital buffer for growth and shock absorption




## Industry-leading asset quality, proactively provisioned



# FY 2026 Aspiration

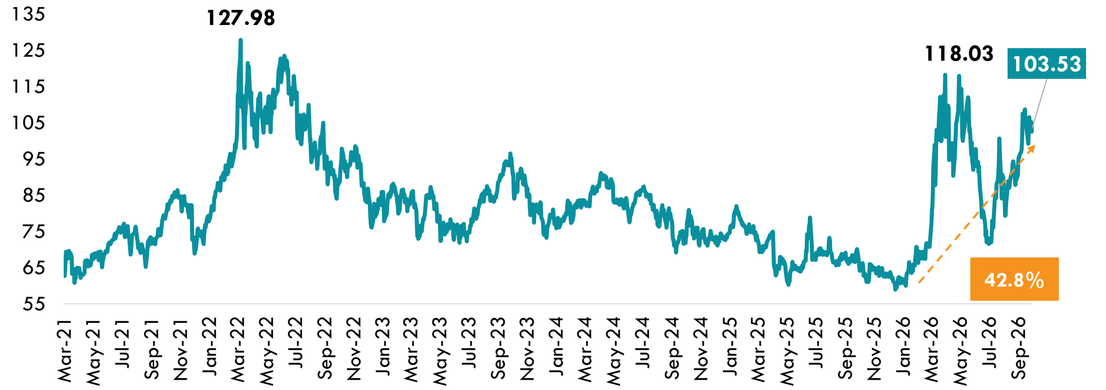
| | FY25 Realization | FY26 Aspiration | 9M26 Realization |
|---|---|---|---|
| **Loan Growth** *consolidated* | **15.9% YoY** | **10.0 - 13.0% YoY** (Revised upward, initially 8.0-10.0%) | **22.2% YoY** **10.3% YtD** |
| **Net Interest Margin** *bank only* | **3.8%** | **3.3 - 3.5%** (No changes) | **3.5%** |
| **Credit Cost** *bank only* | **1.15%** | **1.0 - 1.2%** (No changes) | **1.0%** |

# 02 | Macroeconomic Highlights

# Rising Middle-East tension has lifted global inflation, pushing tighter monetary policy

## The escalation geopolitics tension has lifted oil price to >USD100/bbl

**Brent Oil Price (USD/bbl)**

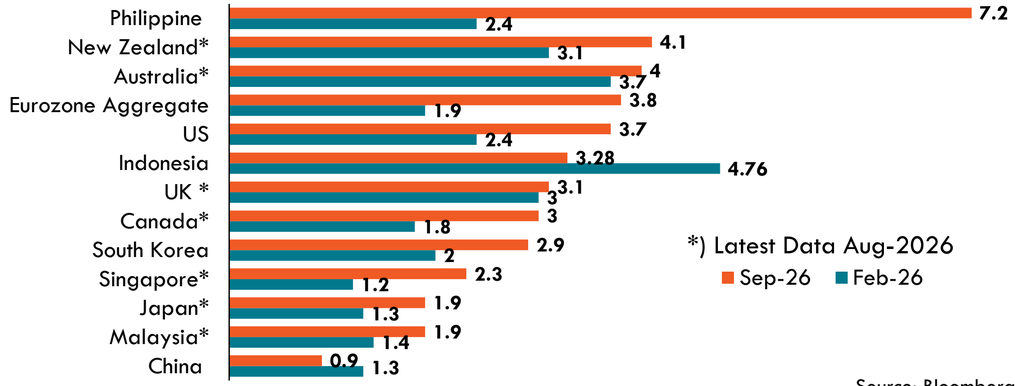



Source: Bloomberg, BNI OCE

## Inflation has risen across countries on global supply disruption amid the Middle East conflict

**CPI Inflation**

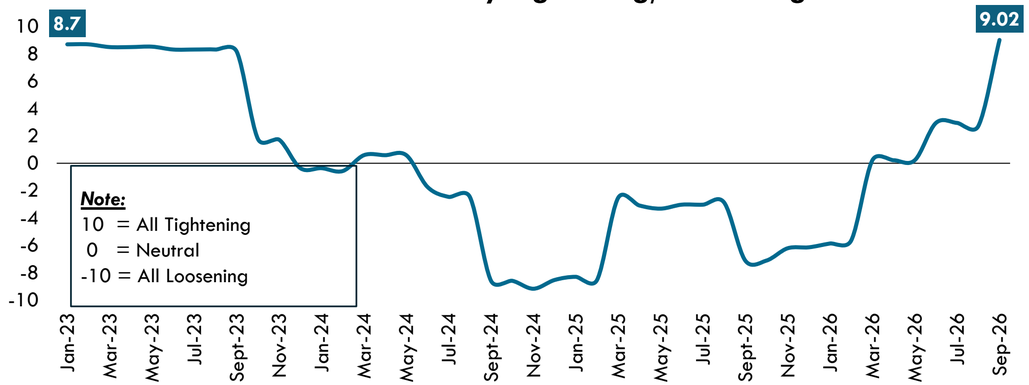
Feb-26 vs. The latest (% YoY)




Source: Bloomberg, BNI OCE

## Inflationary pressure has pushed central banks to tighten monetary policy

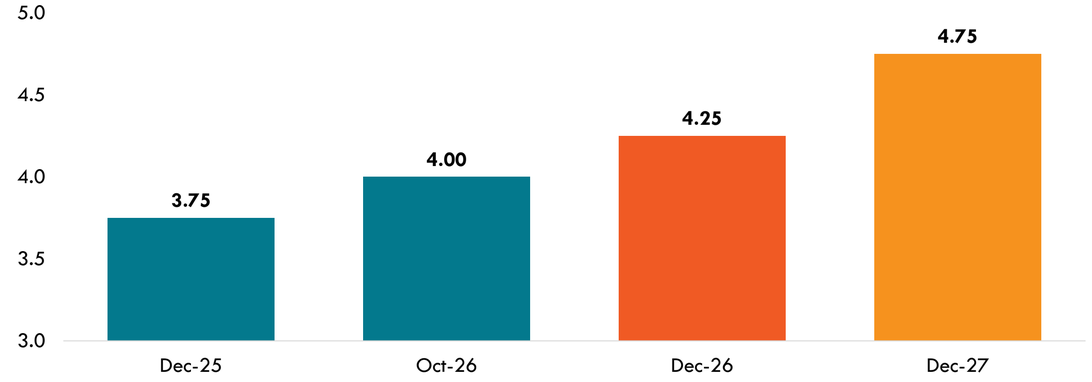
**Index of Monetary Tightening/ Loosening**




Source: CFR, BNI OCE

## Market projects FFR to rise by 25bps to 4.25% in 4Q26 and by 50bps to 4.75% in 2027

**Fed Funds Rate Projection (%)**




Source: Bloomberg, BNI OCE

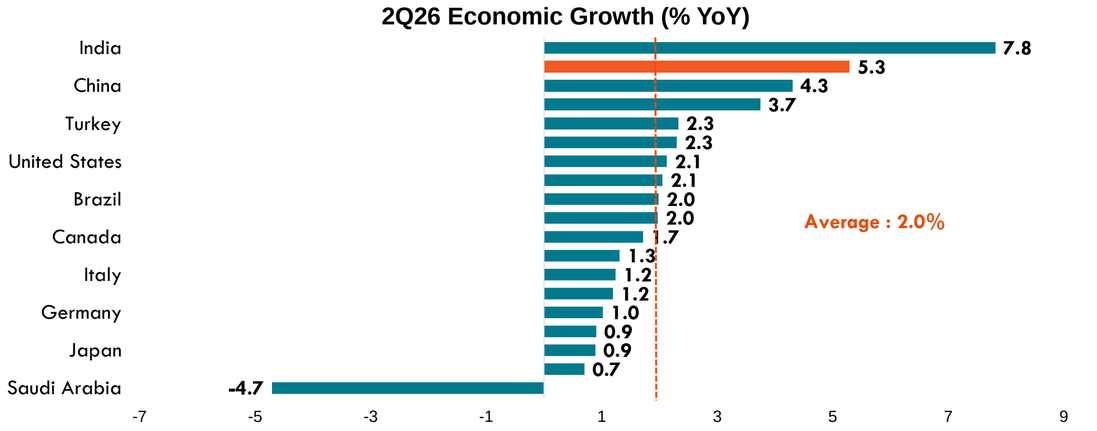
# Indonesia's macroeconomic indicators showed greater resilience than peers

## Domestic demand strengthened this year, driven by higher government spending, consumption, and investment

| Quarterly Data (% YoY) | 1Q24 | 2Q24 | 3Q24 | 4Q24 | 1Q25 | 2Q25 | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|---|---|---|---|---|---|---|---|---|---|---|
| **GDP Growth** | **5.11** | **5.05** | **4.95** | **5.02** | **4.87** | **5.12** | **5.04** | **5.39** | **5.61** | **5.29** |
| **Domestic Demand** | **5.69** | **4.60** | **5.06** | **4.97** | **3.56** | **5.26** | **4.98** | **5.40** | **6.71** | **6.49** |
| Private Consumption | 4.91 | 4.94 | 4.91 | 4.98 | 4.95 | 4.97 | 4.89 | 5.11 | 5.52 | 5.06 |
| Non-Profit Institutions | 24.13 | 9.79 | 11.46 | 6.06 | 3.07 | 7.82 | 3.76 | 5.90 | 6.28 | 6.93 |
| Government Expenditure | 20.45 | 2.04 | 4.63 | 4.61 | -1.22 | -0.32 | 5.66 | 4.55 | 21.81 | 15.97 |
| Real Investment | 3.78 | 4.42 | 5.16 | 5.03 | 2.12 | 6.99 | 5.04 | 6.12 | 5.96 | 6.87 |
| Construction Investment | 5.46 | 5.31 | 6.02 | 5.26 | 1.35 | 4.89 | 3.02 | 3.74 | 5.29 | 6.61 |
| Non Construction Investment | -0.78 | 1.97 | 2.96 | 4.40 | 4.32 | 12.93 | 10.34 | 12.39 | 7.85 | 7.57 |
| **Net Exports** | **1.60** | **12.12** | **-3.87** | **-4.35** | **16.49** | **5.20** | **53.76** | **-0.31** | **-21.31** | **-20.04** |
| Real Exports | 1.81 | 8.38 | 9.29 | 7.89 | 5.91 | 10.14 | 9.14 | 3.25 | 0.90 | 4.13 |
| Real Imports | 1.85 | 7.64 | 12.14 | 10.68 | 3.57 | 11.15 | 0.86 | 3.96 | 6.43 | 8.82 |

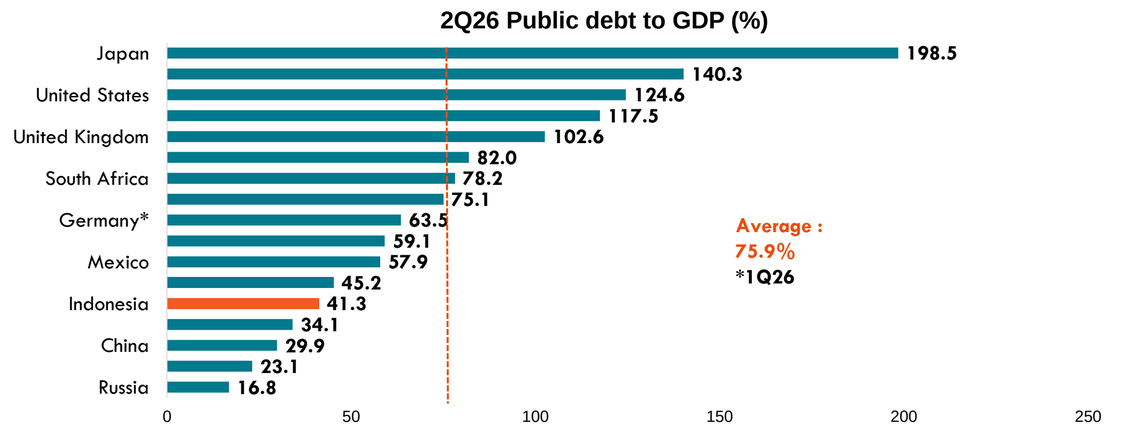
Source: BPS, CEIC, BNI OCE

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




Source: CEIC, BNI OCE

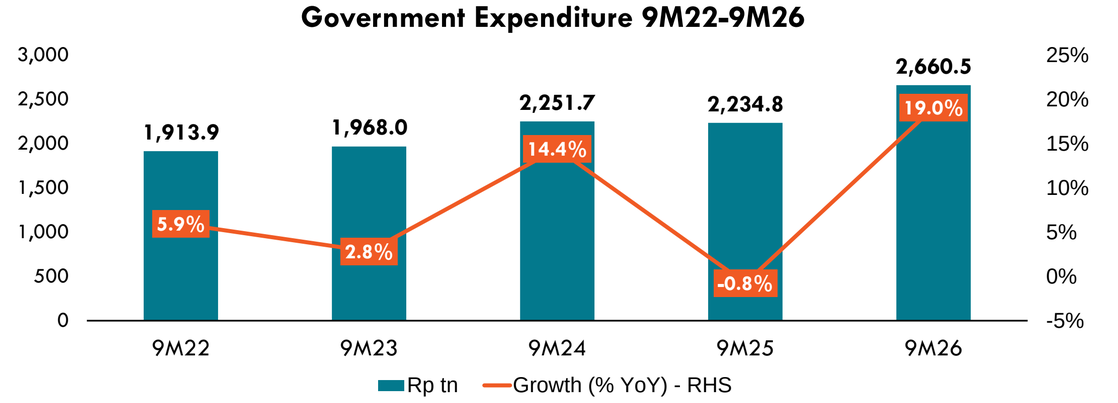
## ...with a manageable public debt-to-GDP ratio




Source: CEIC, BNI OCE

# 3Q26 GDP growth might have been supported by continued expansionary fiscal spending and loan growth

## Fiscal expenditure growth remained solid in 9M26...



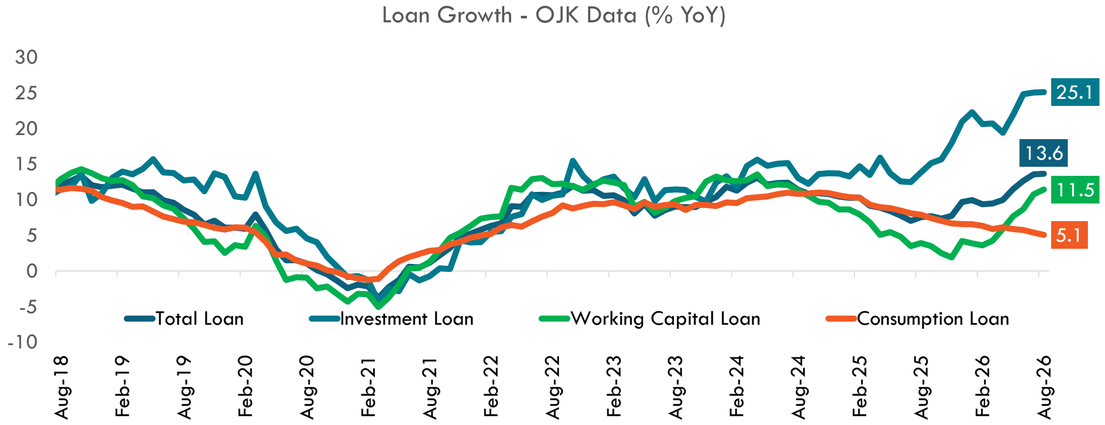

Source: MoF, BNI OCE

## ... amid the rising subsidy-compensation, material and capital spending

| | 9M25 | 9M26 | % YoY |
|---|---|---|---|
| **Government Expenditure** | **2,234.8** | **2,660.5** | **19.0%** |
| Material Spending | 277.9 | 463.8 | 66.9% |
| Capital Spending | 173.1 | 202.0 | 16.7% |
| Social Spending | 112.7 | 115.8 | 2.8% |
| Interest Payment | 244.6 | 376.9 | 54.1% |
| Regional Transfer | 644.9 | 599.2 | -7.1% |

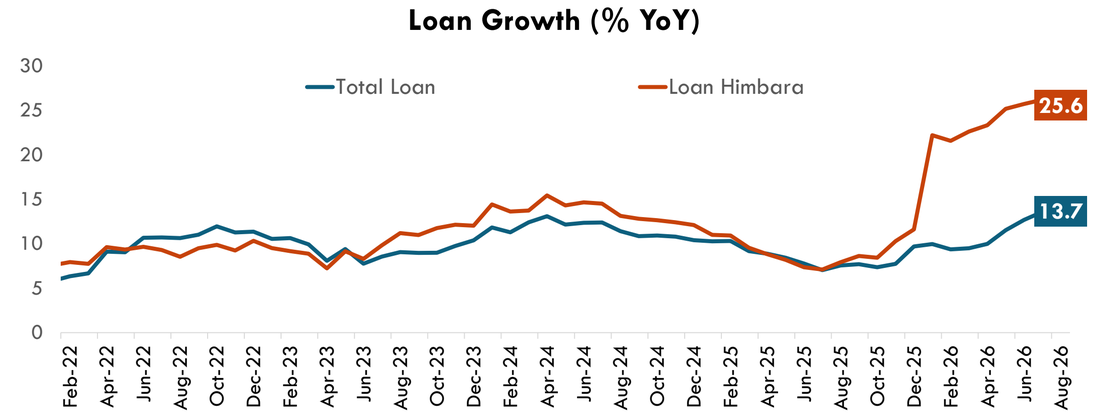
Source: MoF, BNI OCE

## Loan growth has also been solid at 13.6% YoY in Aug-2026,...




Source: OJK, BNI OCE

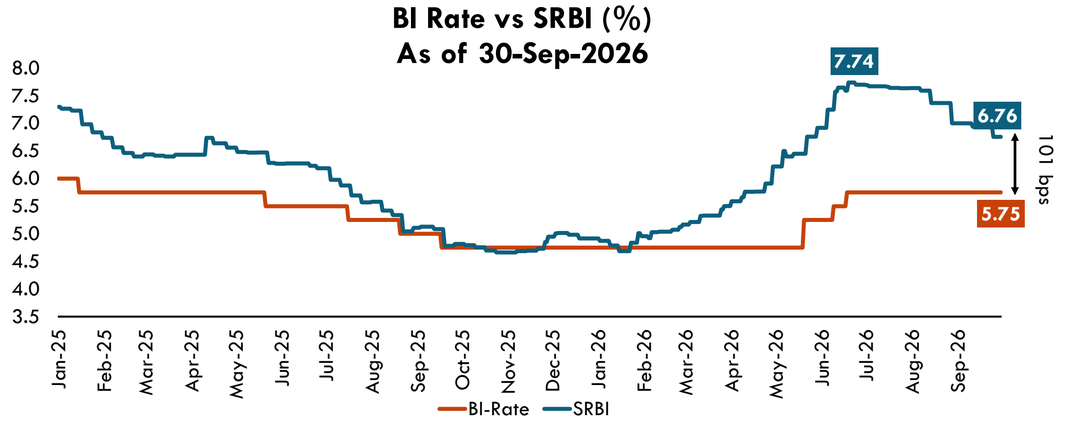
## ...driven by the robust SoE banks (Himbara) loan growth




Source: OJK, BNI OCE

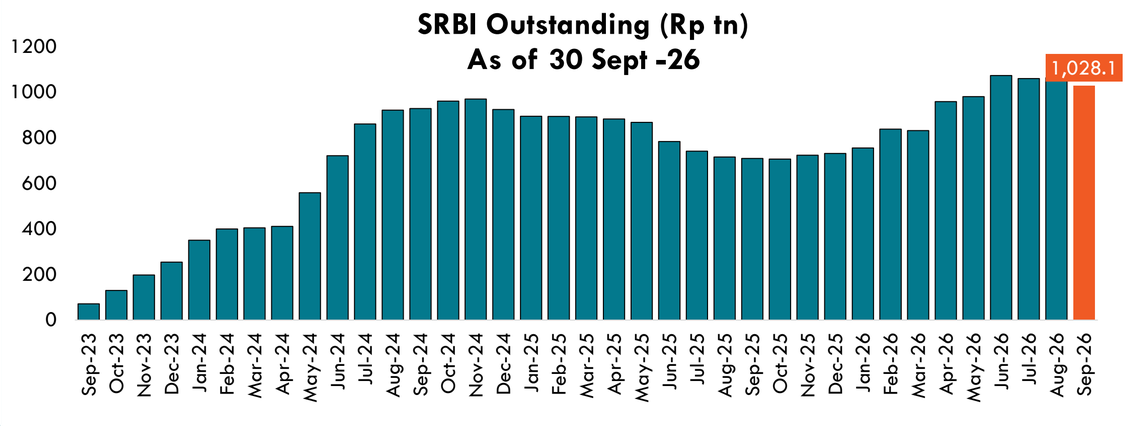
# Liquidity conditions have started to improve, which should support loan growth momentum ahead

## SRBI yields have continued to decline since Jul-2026, …



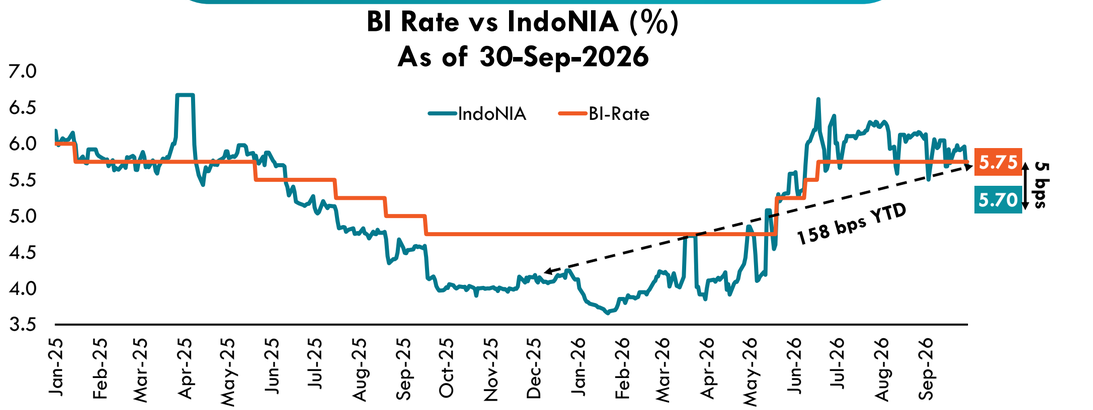

Source: BI, Bloomberg, BNI OCE

## …followed by smaller SRBI outstanding



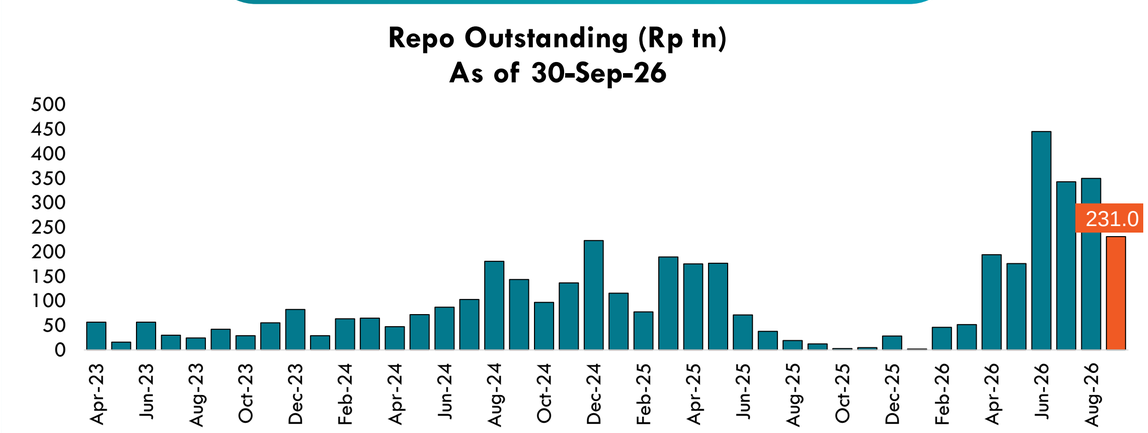

Source: BI, BNI OCE

## Improving liquidity condition has been reflected in INDONIA trading below the BI-Rate…




Source: BI, Bloomberg, BNI OCE

## …and smaller repo outstanding

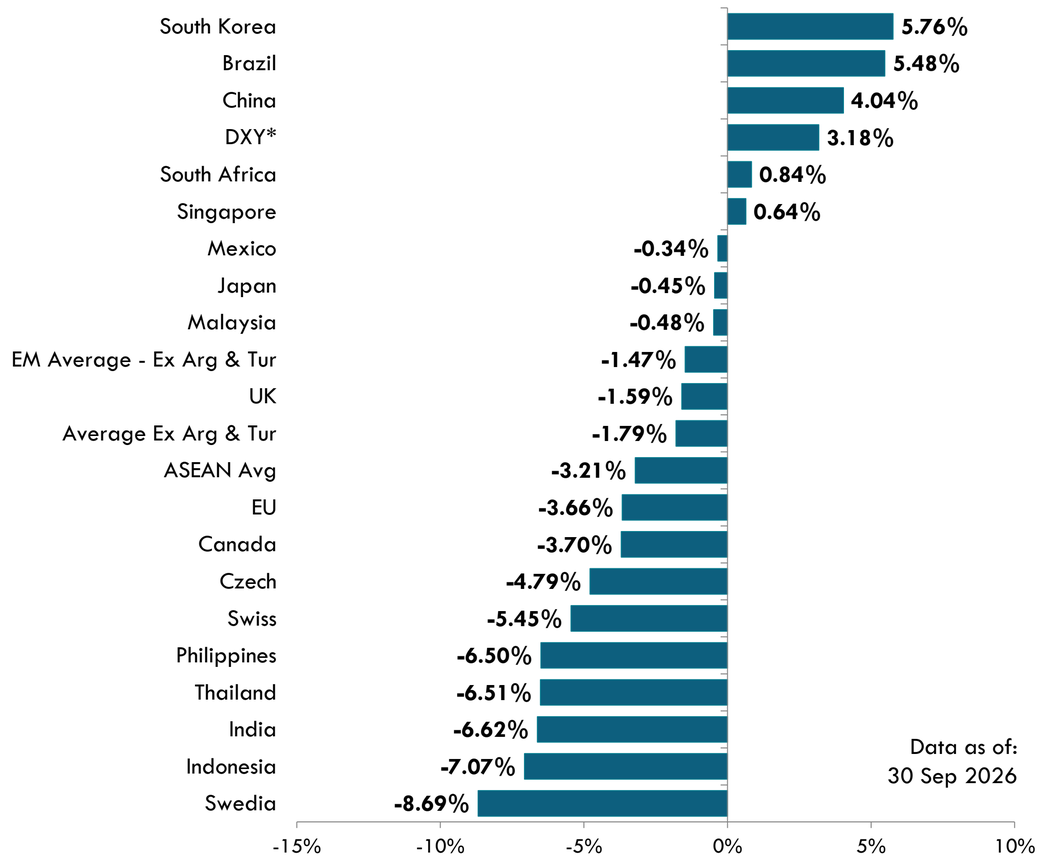



Source: BI, BNI OCE

# Going forward, several risks warrant close monitoring for Indonesia macroeconomy

## Most currencies depreciated against the USD, including the Rupiah, amid global volatility

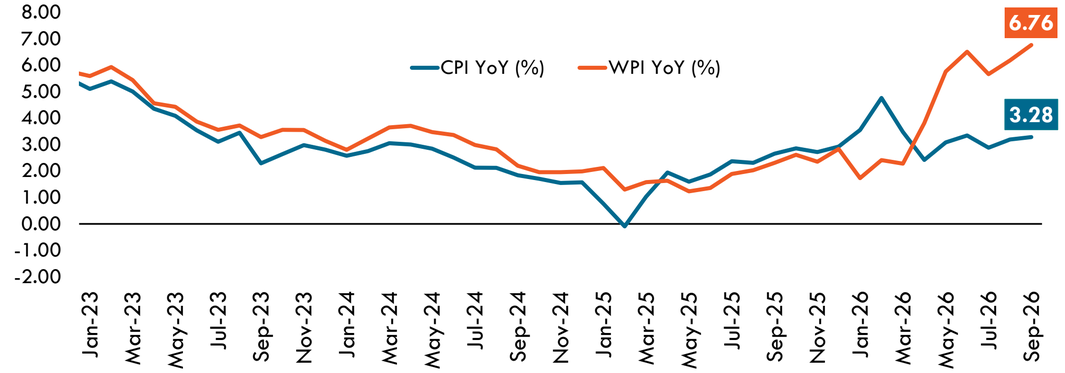
**Exchange Rate Performance YTD (%)**




Source: Bloomberg, BNI OCE

## Inflation risk also warrants monitoring on food prices amid El Niño and potential producer cost pass-through

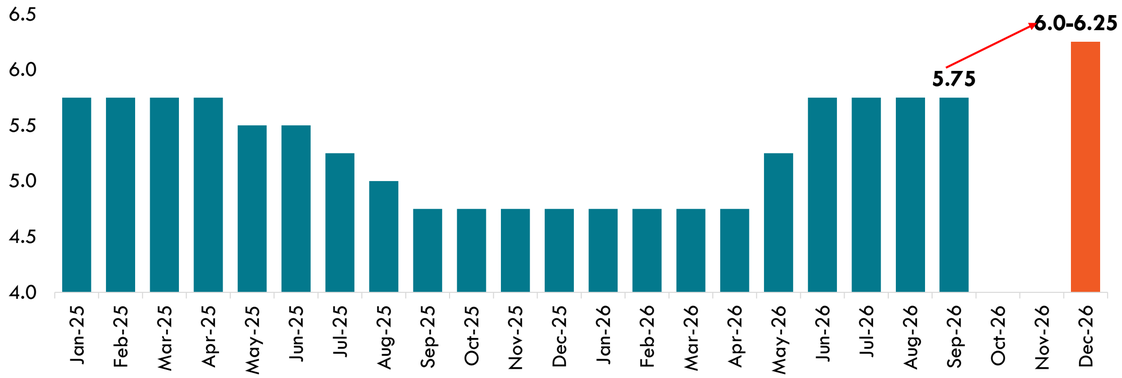
**CPI vs WPI YoY (%)**




Source: BPS, CEIC, BNI OCE

## Therefore, inflation and FX risks are expected to push BI to raise rates by a further 25-50bps in 2H26

**BI Rate (%)**




Source: BI, CEIC, BNI OCE

# 03 | Financial Highlights

# Solidifying liquidity for healthy and efficient growth

| | Highlighted Results (IDR Bn) | 9M25 | 9M26 | YoY | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|---|---|
| **B/S** [Consolidated] | Total Assets | 1,269,486 | 1,481,830 | 16.7% | 1,269,486 | 1,362,055 | 1,426,758 | 1,461,001 | 1,481,830 | 1.4% |
| | **Loan** | **812,195** | **992,514** | **22.2%** | **812,195** | **899,531** | **919,320** | **968,538** | **992,514** | **2.5%** |
| | **Third Party Funds** | **934,326** | **1,124,587** | **20.4%** | **934,326** | **1,040,834** | **1,100,582** | **1,100,189** | **1,124,587** | **2.2%** |
| | CASA | 613,383 | 733,741 | 19.6% | 613,383 | 725,959 | 731,571 | 719,968 | 733,741 | 1.9% |
| | Current Account | 344,455 | 433,751 | 25.9% | 344,455 | 439,499 | 446,882 | 428,642 | 433,751 | 1.2% |
| | Savings Account | 268,928 | 299,990 | 11.6% | 268,928 | 286,460 | 284,689 | 291,326 | 299,990 | 3.0% |
| | Time Deposit | 320,943 | 390,846 | 21.8% | 320,943 | 314,875 | 369,011 | 380,221 | 390,846 | 2.8% |
| **P&L** [Consolidated] | **Net Interest Income** | **29,253** | **33,238** | **13.6%** | **9,737** | **11,080** | **11,026** | **11,259** | **10,953** | **-2.7%** |
| | Interest Income | 51,167 | 60,007 | 17.3% | 17,553 | 18,227 | 18,999 | 19,632 | 21,377 | 8.9% |
| | Interest Expense | (21,914) | (26,769) | 22.2% | (7,815) | (7,147) | (7,973) | (8,372) | (10,424) | 24.5% |
| | **Non Interest Income** | **17,024** | **18,498** | **8.7%** | **6,573** | **7,320** | **5,776** | **5,978** | **6,744** | **12.8%** |
| | **Operating Income** | **46,277** | **51,737** | **11.8%** | **16,310** | **18,400** | **16,802** | **17,238** | **17,697** | **2.7%** |
| | OPEX | (21,604) | (24,203) | 12.0% | (7,795) | (8,954) | (7,479) | (8,063) | (8,660) | 7.4% |
| | **PPOP** | **24,673** | **27,534** | **11.6%** | **8,515** | **9,447** | **9,323** | **9,175** | **9,037** | **-1.5%** |
| | Provisioning Charges | (6,121) | (7,256) | 18.6% | (2,333) | (3,604) | (2,418) | (2,964) | (1,874) | -36.8% |
| | **Net Profit** | **15,115** | **16,116** | **6.6%** | **5,021** | **4,926** | **5,661** | **5,095** | **5,360** | **5.2%** |

# Strong foundation: 87.9% LDR | 19.2% CAR | solid LCR & NSFR

| Highlighted Results (%) | | 9M25 | 9M26 | YoY | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|---|---|
| **Profitability & Efficiency** [Bank Only] | CASA Ratio (Consolidated) | 65.6 | 65.2 | -0.4% | 65.6 | 69.7 | 66.5 | 65.4 | 65.2 | -0.2% |
| | CoF (Third Party Funds) | 2.83 | 2.77 | -0.06% | 2.93 | 2.46 | 2.49 | 2.63 | 3.16 | 0.53% |
| | **NIM** | **3.8** | **3.5** | **-0.3%** | **3.6** | **3.9** | **3.6** | **3.6** | **3.3** | **-0.3%** |
| | **ROAE*** | **12.7** | **13.3** | **0.6%** | **12.5** | **12.5** | **13.6** | **13.1** | **13.3** | **0.2%** |
| | Pre-tax ROAA | 2.2 | 1.9 | -0.3% | 2.1 | 2.0 | 2.0 | 1.8 | 2.0 | 0.2% |
| | CIR | 45.8 | 45.8 | 0.0% | 47.0 | 47.2 | 43.5 | 45.6 | 48.2 | 2.6% |
| **Asset Quality** [Bank Only] | LAR | 10.4 | 7.8 | -2.6% | 10.4 | 8.5 | 8.6 | 8.1 | 7.8 | -0.3% |
| | **NPL (Gross)** | **2.0** | **1.9** | **-0.1%** | **2.0** | **1.9** | **1.9** | **1.9** | **1.9** | **0.0%** |
| | Credit Cost | 1.0 | 1.0 | 0.0% | 1.1 | 1.5 | 1.1 | 1.2 | 0.7 | -0.5% |
| | LAR Coverage Ratio | 41.9 | 48.3 | 6.4% | 41.9 | 46.9 | 45.9 | 47.4 | 48.3 | 0.9% |
| | NPL Coverage Ratio | 222.7 | 193.3 | -29.4% | 222.7 | 205.5 | 204.7 | 198.3 | 193.3 | -5.0% |
| **Liquidity** [Bank Only] | **LDR** | **86.9** | **87.9** | **1.0%** | **86.9** | **86.4** | **83.5** | **87.7** | **87.9** | **0.2%** |
| | LDR - Rupiah | 85.2 | 90.5 | 5.3% | 85.2 | 86.3 | 84.6 | 89.9 | 90.5 | 0.6% |
| | LDR - FX | 94.3 | 76.9 | -17.4% | 94.3 | 87.1 | 78.3 | 78.7 | 76.9 | -1.8% |
| | LCR | 167.4 | 143.4 | -24.0% | 167.4 | 160.5 | 149.9 | 129.8 | 143.4 | 13.6% |
| | NSFR | 142.1 | 128.4 | -13.7% | 142.1 | 141.9 | 136.5 | 132.3 | 128.4 | -3.9% |
| **Capital** [Bank Only] | Tier-1 CAR | 19.8 | 18.0 | -1.8% | 19.8 | 19.4 | 17.4 | 16.9 | 18.0 | 1.1% |
| | **Total CAR** | **21.1** | **19.2** | **-1.9%** | **21.1** | **20.7** | **18.5** | **18.1** | **19.2** | **1.1%** |

*ROAE with average total equity as denominator; 14.4% in 9M26 if the denominator is Tier-1 Capital as reported to OJK

# Strong Balance Sheet profile

| Consolidated Balance Sheet (IDR Bn) | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 | Growth QoQ | Growth YoY |
|---|---|---|---|---|---|---|---|
| **Total Assets** | **1,269,486** | **1,362,055** | **1,426,758** | **1,461,001** | **1,481,830** | **1.4%** | **16.7%** |
| Placement with other banks & BI | 33,018 | 33,780 | 46,703 | 70,166 | 48,558 | -30.8% | 47.1% |
| Current Account with Bank Indonesia | 92,683 | 79,989 | 105,783 | 44,668 | 59,412 | 33.0% | -35.9% |
| Marketable Securities [market value] | 58,959 | 63,017 | 65,408 | 58,022 | 59,260 | 2.1% | 0.5% |
| Government Bonds [market value] | 142,235 | 163,513 | 155,240 | 147,377 | 146,635 | -0.5% | 3.1% |
| **Loans (gross)** | **812,195** | **899,531** | **919,320** | **968,538** | **992,514** | **2.5%** | **22.2%** |
| **Third Party Funds** | **934,326** | **1,040,834** | **1,100,582** | **1,100,189** | **1,124,587** | **2.2%** | **20.4%** |
| **CASA** | **613,383** | **725,959** | **731,571** | **719,968** | **733,741** | **1.9%** | **19.6%** |
| • Current Account | 344,455 | 439,499 | 446,882 | 428,642 | 433,751 | 1.2% | 25.9% |
| • Savings Account | 268,928 | 286,460 | 284,689 | 291,326 | 299,990 | 3.0% | 11.6% |
| **Time Deposits** | **320,943** | **314,875** | **369,011** | **380,221** | **390,846** | **2.8%** | **21.8%** |
| Deposits from other Banks | 14,741 | 11,563 | 12,643 | 14,439 | 12,034 | -16.7% | -18.4% |
| Marketable Securities Issued | 32,569 | 32,593 | 24,595 | 27,896 | 27,888 | 0.0% | -14.4% |
| Borrowings | 42,088 | 39,040 | 40,513 | 53,076 | 54,549 | 2.8% | 29.6% |
| Shareholders' Equity | 171,610 | 176,339 | 165,911 | 168,231 | 174,256 | 3.6% | 1.5% |

# Robust core profitability amid prudent provisioning

| Consolidated Profit & Loss (IDR Bn) | 9M25 | 9M26 | YoY | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 | QoQ |
|---|---|---|---|---|---|---|---|---|---|
| Interest Income | 51,167 | 60,007 | 17.3% | 17,553 | 18,227 | 18,999 | 19,632 | 21,377 | 8.9% |
| Interest Expense | (21,914) | (26,769) | 22.2% | (7,815) | (7,147) | (7,973) | (8,372) | (10,424) | 24.5% |
| **Net Interest Income** | **29,253** | **33,238** | **13.6%** | **9,737** | **11,080** | **11,026** | **11,259** | **10,953** | **-2.7%** |
| Insurance & Investment Income – Net | 581 | 585 | 0.6% | 238 | 162 | 116 | 206 | 263 | 27.4% |
| Fee-Based Income | 12,881 | 13,945 | 8.3% | 4,977 | 5,281 | 4,450 | 4,578 | 4,917 | 7.4% |
| Recovery | 3,562 | 3,968 | 11.4% | 1,358 | 1,877 | 1,210 | 1,194 | 1,564 | 31.0% |
| **Non Interest Income** | **17,024** | **18,498** | **8.7%** | **6,573** | **7,320** | **5,776** | **5,978** | **6,744** | **12.8%** |
| **Operating Income** | **46,277** | **51,737** | **11.8%** | **16,310** | **18,400** | **16,802** | **17,238** | **17,697** | **2.7%** |
| Operating Expense | (21,604) | (24,203) | **12.0%** | (7,795) | (8,954) | (7,479) | (8,063) | (8,660) | 7.4% |
| **Pre-Provision Operating Profit (PPOP)** | **24,673** | **27,534** | **11.6%** | **8,515** | **9,447** | **9,323** | **9,175** | **9,037** | **-1.5%** |
| Provisioning Charges | (6,121) | (7,256) | 18.6% | (2,333) | (3,604) | (2,418) | (2,964) | (1,874) | -36.8% |
| **Net Profit** | **15,115** | **16,116** | **6.6%** | **5,021** | **4,926** | **5,661** | **5,095** | **5,360** | **5.2%** |

# Loan growth led by wholesale

(IDR Tn)

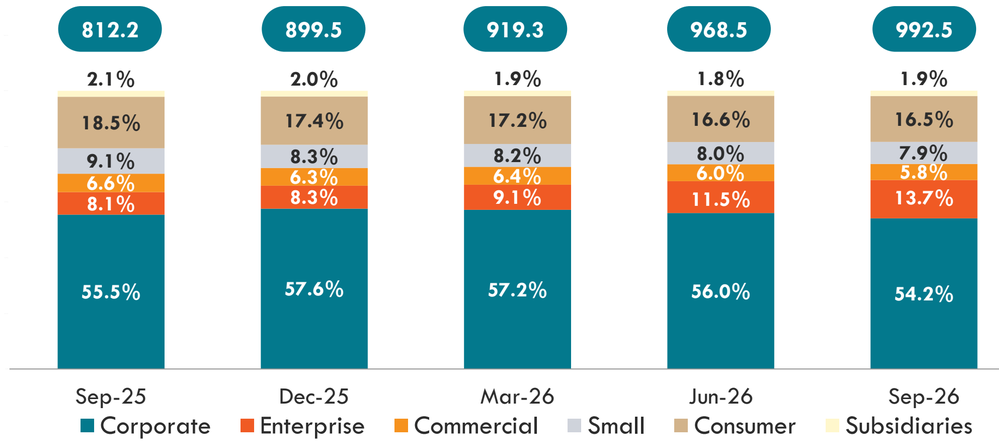
| | Segment | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 | Growth QoQ | Growth YoY |
|---|---|---|---|---|---|---|---|---|
| Business Banking | **Wholesale** | **517.0** | **593.7** | **610.4** | **655.9** | **673.8** | **2.7%** | **30.3%** |
| | Corporate | 450.7 | 518.2 | 525.9 | 542.7 | 537.5 | -0.9% | 19.3% |
| | Enterprise | 66.3 | 75.5 | 84.5 | 113.2 | 136.3 | 20.4% | 105.6% |
| | **Commercial** | **53.1** | **56.2** | **57.9** | **56.8** | **57.6** | **1.3%** | **8.3%** |
| | **Small** | **74.4** | **75.2** | **75.3** | **77.4** | **78.9** | **1.9%** | **6.1%** |
| | KUR | 27.8 | 26.3 | 25.4 | 25.4 | 25.6 | 0.6% | -8.0% |
| | Non-KUR | 46.5 | 48.9 | 50.0 | 52.0 | 53.3 | 2.5% | 14.4% |
| | **Subtotal** | **644.6** | **725.1** | **743.6** | **790.1** | **810.3** | **2.6%** | **25.7%** |
| Consumer | Mortgage | 69.8 | 72.7 | 73.9 | 75.2 | 76.7 | 2.0% | 9.9% |
| | Personal Loan | 61.4 | 63.5 | 64.4 | 65.6 | 66.8 | 1.8% | 8.8% |
| | Credit Card | 16.0 | 16.3 | 16.6 | 16.9 | 17.2 | 1.8% | 7.6% |
| | Others | 3.1 | 3.6 | 3.1 | 3.1 | 3.1 | 1.2% | 2.1% |
| | **Subtotal** | **150.2** | **156.2** | **158.0** | **160.8** | **163.8** | **1.9%** | **9.0%** |
| **Subsidiaries** | | **17.4** | **18.3** | **17.7** | **17.6** | **18.4** | **4.4%** | **5.8%** |
| **Total Consolidated** | | **812.2** | **899.5** | **919.3** | **968.5** | **992.5** | **2.5%** | **22.2%** |
| Working Capital* | | 453.3 | 520.3 | 534.4 | 561.6 | 570.4 | 1.6% | 25.8% |
| Investment Loan* | | 193.0 | 206.6 | 210.9 | 230.5 | 242.2 | 5.1% | 25.5% |

*Bank-Only

## Loan Yield by Segment (%) – Bank Only

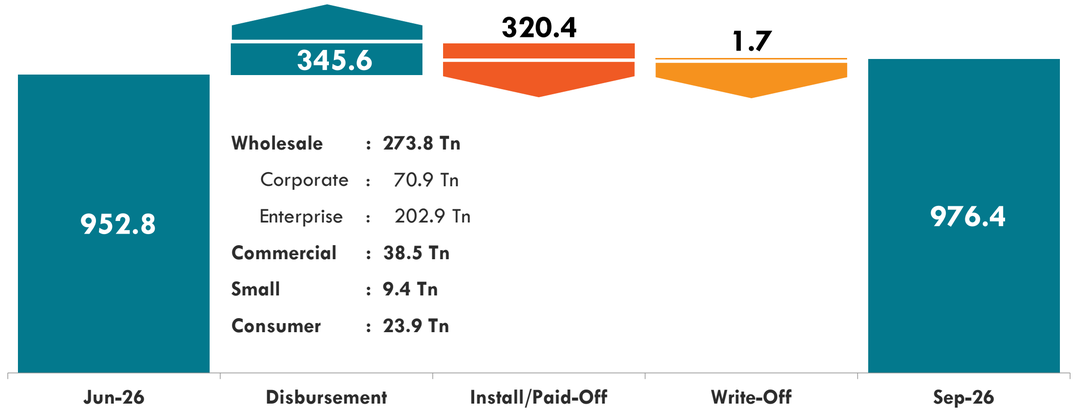
| Segment | 3Q25 | 4Q25 | FY25 | 1Q26 | 2Q26 | 3Q26 | 9M25 | 9M26 |
|---|---|---|---|---|---|---|---|---|
| **Blended Loan** | **7.2** | **7.1** | **7.2** | **6.9** | **6.9** | **7.1** | **7.3** | **6.9** |
| Corporate | 6.4 | 6.2 | 6.4 | 6.1 | 6.2 | 6.4 | 6.5 | 6.3 |
| Enterprise | 7.2 | 7.1 | 7.4 | 7.0 | 6.8 | 7.0 | 7.5 | 7.0 |
| Commercial | 8.3 | 8.2 | 8.3 | 7.7 | 8.0 | 8.1 | 8.4 | 8.0 |
| Small | 8.6 | 10.3 | 9.3 | 9.2 | 9.0 | 9.7 | 9.0 | 9.3 |
| Consumer | 8.3 | 8.2 | 8.2 | 7.9 | 7.7 | 7.7 | 8.3 | 7.8 |
| **IDR Yield** | **7.5** | **7.5** | **7.6** | **7.2** | **7.1** | **7.4** | **7.7** | **7.2** |
| **FX Yield** | **5.7** | **5.7** | **5.7** | **5.5** | **5.5** | **5.5** | **5.8** | **5.5** |

## Loan Composition (IDR Tn)

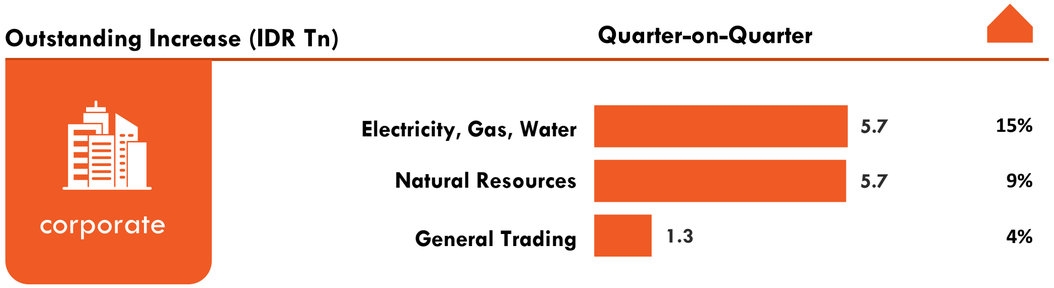


# Rp345.6 trillion loan disbursed in 3Q26, driven by top tier clients

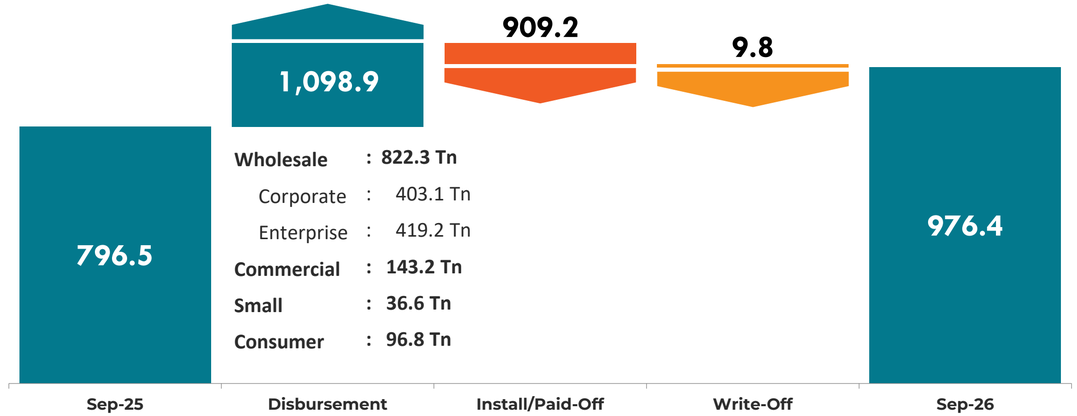
## QoQ Loan movement (IDR Tn) – Bank only



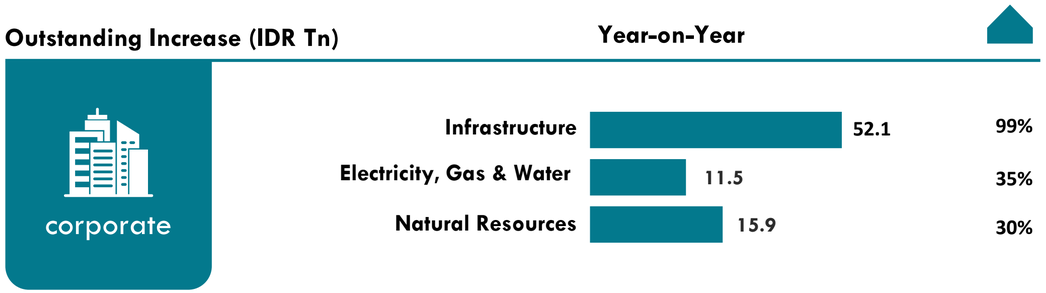

## Top 3 industries contributing to QoQ Loan growth




## YoY Loan movement (IDR Tn) – Bank only




## Top 3 industries contributing to YoY Loan growth

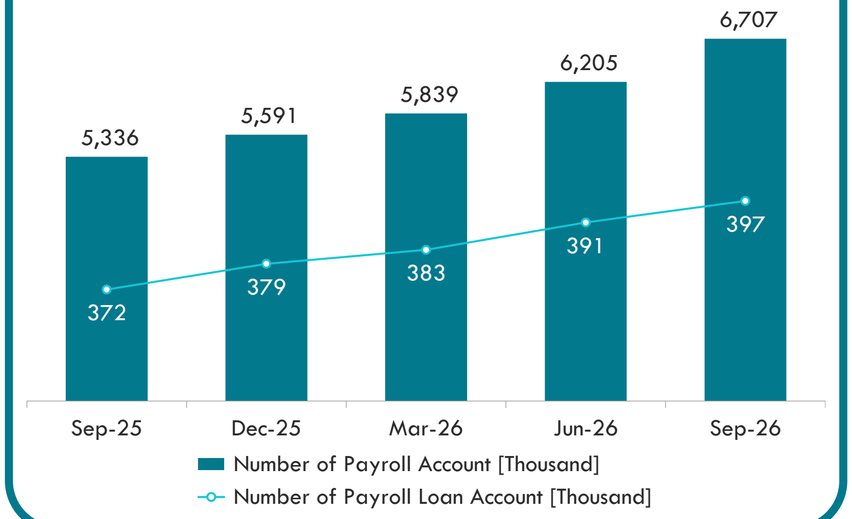


# High quality growth on business banking and consumer banking

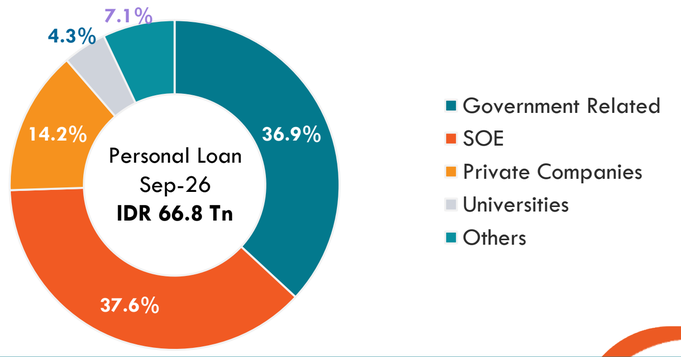
| Business Banking (IDR Tn) | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 | Growth YoY | Comp | NPL Sep-25 | NPL Sep-26 |
|---|---|---|---|---|---|---|---|---|---|
| Manufacturing | 150.3 | 141.1 | 151.6 | 155.1 | 155.8 | 3.6% | 19.2% | 3.2% | 3.4% |
| Trading, Restaurant & Hotel | 118.0 | 121.2 | 119.8 | 131.5 | 134.2 | 13.7% | 16.6% | 3.6% | 4.0% |
| Infrastructure | 62.0 | 120.6 | 130.1 | 130.4 | 126.1 | 103.4% | 15.6% | 0.8% | 0.6% |
| Natural Resources | 59.8 | 63.3 | 68.4 | 80.7 | 92.3 | 54.4% | 11.4% | 0.2% | 0.1% |
| Transport, Warehouse & Communications | 62.8 | 66.4 | 64.7 | 79.8 | 81.9 | 30.5% | 10.1% | 1.8% | 1.3% |
| Business Services | 54.5 | 60.0 | 62.8 | 61.8 | 58.4 | 7.2% | 7.2% | 0.6% | 0.9% |
| Social Services | 48.3 | 50.9 | 50.8 | 49.9 | 55.8 | 15.5% | 6.9% | 0.5% | 0.3% |
| Electricity, Gas & Water | 35.5 | 44.4 | 38.3 | 44.6 | 51.1 | 44.1% | 6.3% | 0.0% | 0.0% |
| Agriculture | 48.3 | 50.7 | 50.1 | 48.4 | 47.7 | -1.1% | 5.9% | 0.7% | 1.0% |
| Others | 5.2 | 6.4 | 6.9 | 7.9 | 6.9 | 33.6% | 0.9% | 2.5% | 2.4% |
| **Total Business Banking** | **644.6** | **725.1** | **743.6** | **790.1** | **810.3** | **25.7%** | **100.0%** | **1.8%** | **1.7%** |

| Consumer Banking (IDR Tn) | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 | Growth YoY | Comp | NPL Sep-25 | NPL Sep-26 |
|---|---|---|---|---|---|---|---|---|---|
| Mortgage | 69.8 | 72.7 | 73.9 | 75.2 | 76.7 | 9.9% | 46.8% | 3.5% | 4.1% |
| Personal Loan | 61.4 | 63.5 | 64.4 | 65.7 | 66.8 | 8.8% | 40.8% | 1.3% | 1.7% |
| Payroll Loan | 58.2 | 60.1 | 60.8 | 61.9 | 63.0 | 8.3% | 38.5% | 1.3% | 1.7% |
| Fintech | 3.2 | 3.5 | 3.7 | 3.8 | 3.8 | 18.9% | 2.3% | 2.5% | 1.1% |
| Credit Card | 16.0 | 16.3 | 16.6 | 16.9 | 17.2 | 7.6% | 10.5% | 3.1% | 4.7% |
| Others | 3.1 | 3.6 | 3.1 | 3.1 | 3.1 | 2.1% | 1.9% | 3.5% | 5.0% |
| **Total Consumer Banking** | **150.2** | **156.2** | **158.0** | **160.8** | **163.8** | **9.0%** | **100.0%** | **2.6%** | **3.2%** |

## Ample room for growth of Payroll Loan




## Personal Loan Debtors Composition Sep-26



# Balanced funding mix supports liquidity resilience

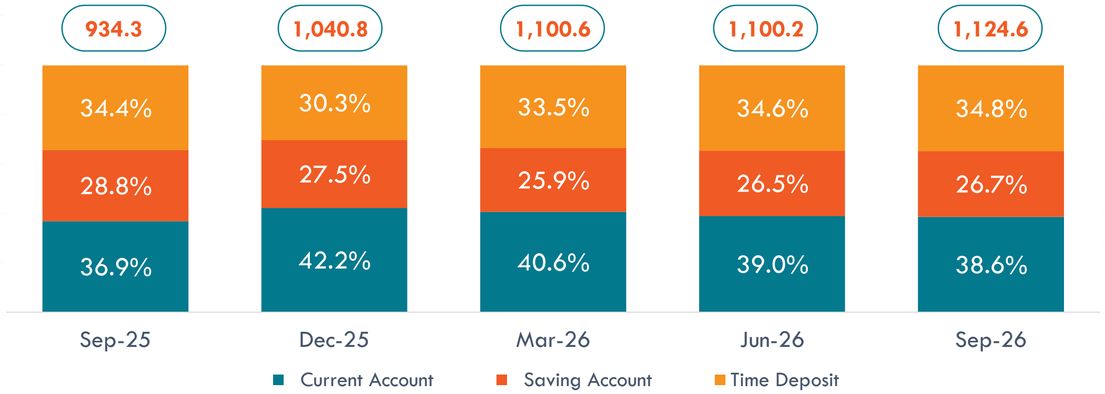
## CASA +19.6% YoY

(IDR Tn)

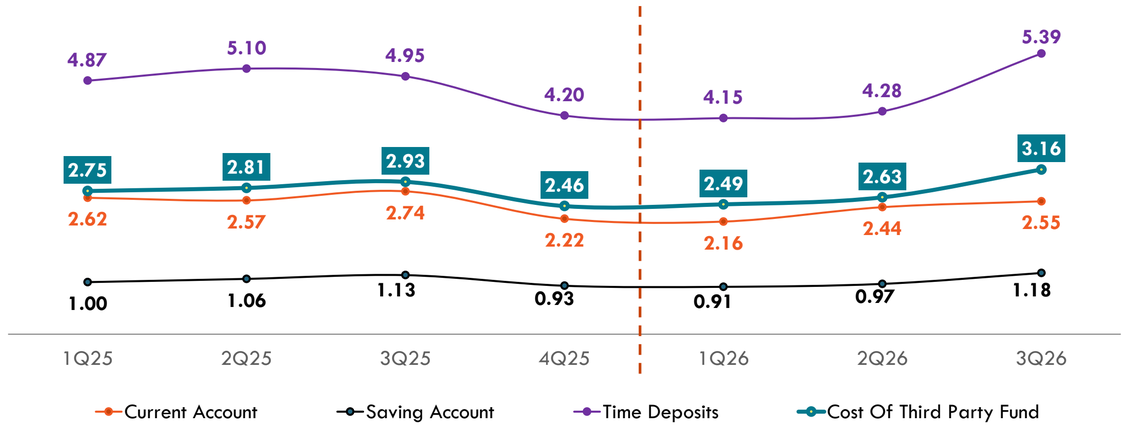
| Segment | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 | Growth | |
|---|---|---|---|---|---|---|---|
| | | | | | | QoQ | YoY |
| **CASA** | **613.4** | **726.0** | **731.6** | **720.0** | **733.7** | **1.9%** | **19.6%** |
| Current Account | 344.5 | 439.5 | 446.9 | 428.6 | 433.8 | 1.2% | 25.9% |
| Savings Account | 268.9 | 286.5 | 284.7 | 291.3 | 300.0 | 3.0% | 11.6% |
| **Time Deposit** | **320.9** | **314.9** | **369.0** | **380.2** | **390.8** | 2.8% | 21.8% |
| **Third Party Funds** | **934.3** | **1,040.8** | **1,100,6** | **1,100.2** | **1,124.6** | **2.2%** | **20.4%** |
| **CASA Ratio** | **65.6%** | **69.7%** | **66.5%** | **65.4%** | **65.2%** | **-0.2%** | **-0.4%** |

## Third Party Funds Composition

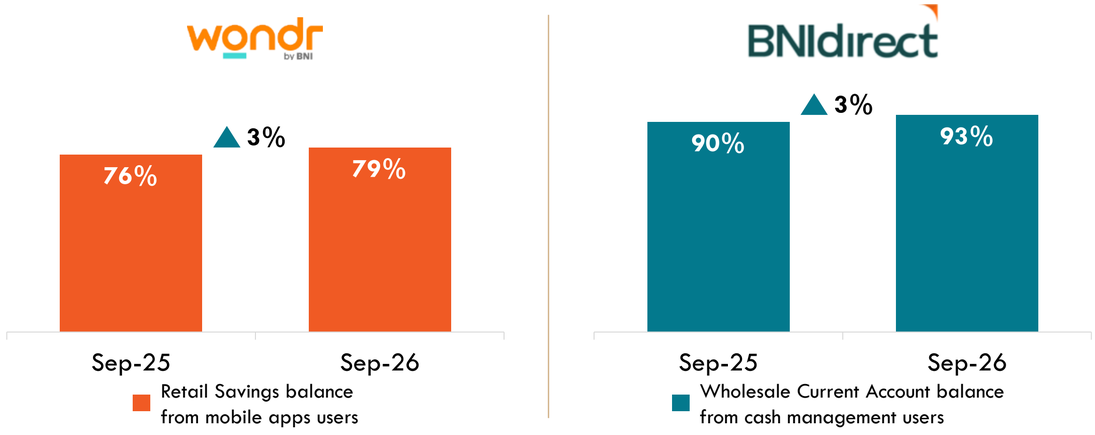
(IDR Tn)




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




## Mobile Banking and Cash Management contributed significantly to CASA



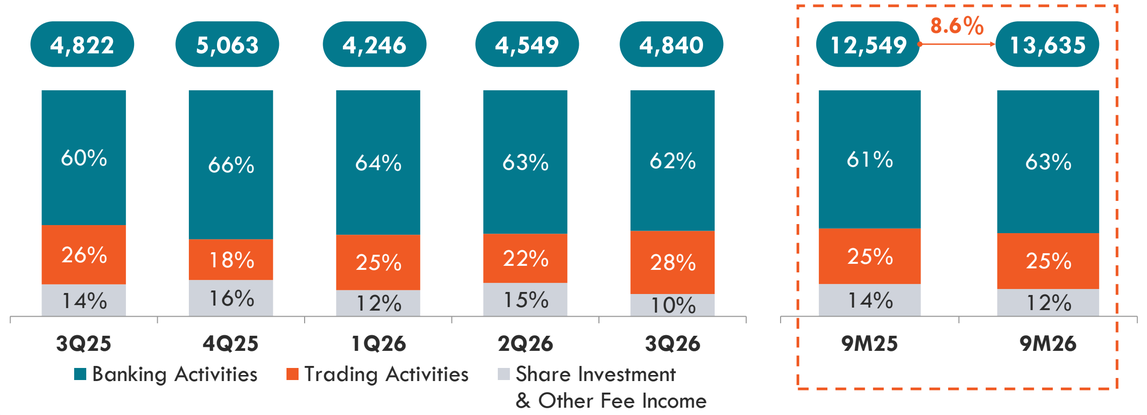
# Solid fee-based income underpins core profit growth

## Breakdown of Fee-based Income

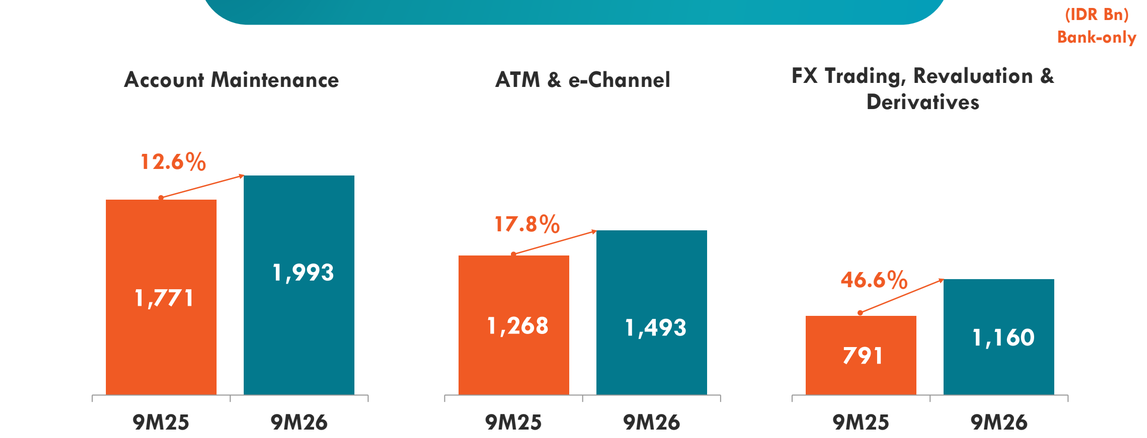
(IDR Bn)

| Fee-Based Income | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 | QoQ | 9M25 | 9M26 | YoY |
|---|---|---|---|---|---|---|---|---|---|
| **Consumer Banking** | **2,095** | **2,334** | **1,911** | **1,972** | **2,073** | 5.1% | **5,701** | **5,957** | 4.5% |
| Account Maintenance | 678 | 651 | 606 | 683 | 704 | 3.1% | 1,771 | 1,993 | 12.6% |
| ATM & e-Channel | 449 | 515 | 476 | 485 | 532 | 9.9% | 1,268 | 1,493 | 17.8% |
| Debit Card Maintenance | 138 | 139 | 137 | 129 | 126 | -2.3% | 395 | 393 | -0.5% |
| PPOB & Bill payment | 100 | 123 | 109 | 113 | 115 | 1.9% | 283 | 337 | 19.2% |
| Remittance | 67 | 73 | 68 | 69 | 77 | 11.4% | 201 | 215 | 6.9% |
| Card Business, Bancass | 438 | 485 | 455 | 445 | 461 | 3.4% | 1,311 | 1,361 | 3.9% |
| Other Consumer Banking | 225 | 348 | 59 | 47 | 57 | 20.8% | 473 | 164 | -65.3% |
| **Business Banking** | **2,727** | **2,728** | **2,335** | **2,576** | **2,767** | 7.4% | **6,848** | **7,678** | 12.1% |
| Trade Finance | 159 | 203 | 186 | 200 | 210 | 4.9% | 524 | 597 | 13.9% |
| Marketable securities | 949 | 665 | 667 | 606 | 945 | 55.9% | 2,290 | 2,219 | -3.1% |
| FX Trading, Revaluation & Derivatives | 315 | 247 | 373 | 379 | 408 | 7.6% | 791 | 1,160 | 46.6% |
| Pension Fund | 64 | 64 | 44 | 85 | 66 | -22.4% | 183 | 195 | 6.9% |
| Syndication | 361 | 601 | 190 | 297 | 324 | 9.0% | 664 | 811 | 22.2% |
| Share Investment | 468 | 476 | 440 | 634 | 430 | -32.2% | 1,349 | 1,504 | 11.5% |
| Custody, Coop Fee | 75 | 76 | 73 | 75 | 74 | -1.6% | 222 | 222 | 0.1% |
| Other Business Banking | 338 | 396 | 360 | 299 | 309 | 3.4% | 825 | 969 | 17.4% |
| **Total Fee-Based Income (Bank Only)** | **4,822** | **5,063** | **4,246** | **4,549** | **4,840** | 6.4% | **12,549** | **13,635** | 8.6% |
| Other Subsidiaries | 154 | 219 | 204 | 30 | 77 | 160.1% | 331 | 311 | -6.2% |
| **Total Fee-Based Income (Consolidated)** | **4,977** | **5,281** | **4,450** | **4,578** | **4,917** | 7.4% | **12,881** | **13,945** | 8.3% |

## Solid growth in Banking Activities Fee supported by favorable rate environment




## Key Fee Income growth contributors



# Variable remuneration & digitalization drove opex in 9M26

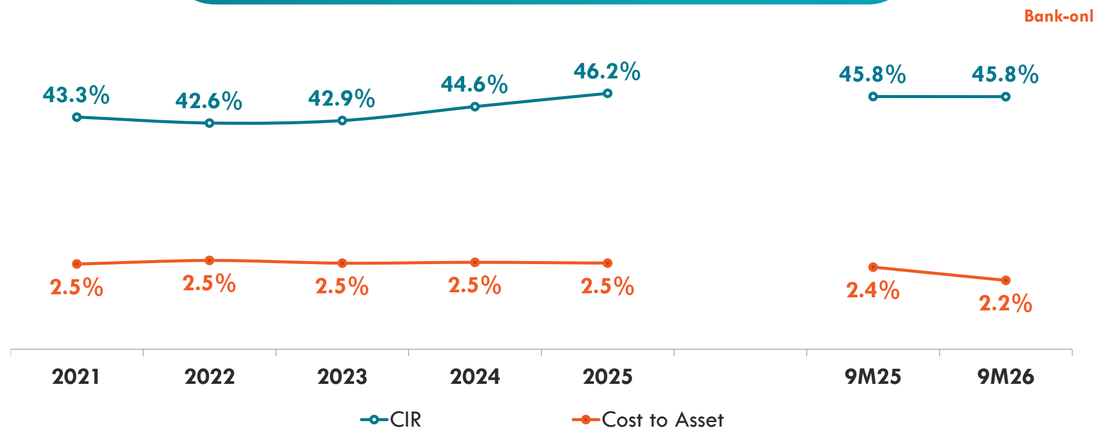
## Opex Composition

(IDR Bn)

| Operating Expenses | 3Q25 | 4Q25 | 1Q26 | 2Q26 | 3Q26 | QoQ | 9M25 | 9M26 | YoY |
|---|---|---|---|---|---|---|---|---|---|
| **Personnel Expenses** | **3,917** | **4,107** | **3,776** | **3,704** | **4,575** | 23.5% | **10,482** | **12,055** | 15.0% |
| Base Salary | 1,178 | 1,173 | 1,264 | 1,203 | 1,237 | 2.8% | 3,562 | 3,704 | 4.0% |
| Other Allowance | 1,728 | 1,820 | 1,337 | 1,271 | 2,034 | 60.1% | 3,534 | 4,643 | 31.4% |
| Post Employee Benefits | 723 | 712 | 932 | 944 | 1,055 | 11.8% | 2,577 | 2,931 | 13.7% |
| Training | 42 | 69 | 15 | 36 | 59 | 67.3% | 122 | 110 | -9.7% |
| Subsidiaries | 245 | 333 | 227 | 251 | 188 | -25.1% | 687 | 666 | -3.0% |
| **Digitalization & Transactional** | **433** | **595** | **463** | **540** | **370** | -31.5% | 1,217 | 1,372 | 12.7% |
| **G&A Expenses** | **1,911** | **2,468** | **1,632** | **1,971** | **1,960** | -0.6% | **5,490** | **5,562** | 1.3% |
| IT & Telecommunication | 319 | 453 | 320 | 442 | 286 | -35.1% | 1,040 | 1,048 | 0.8% |
| Occupancy Related | 162 | 173 | 130 | 148 | 198 | 33.6% | 462 | 477 | 3.2% |
| Promotion | 330 | 402 | 179 | 202 | 302 | 49.5% | 745 | 682 | -8.3% |
| Transport & Travel | 59 | 92 | 44 | 65 | 72 | 10.8% | 186 | 181 | -2.6% |
| Goods, Prof. Services & Others | 893 | 1,158 | 804 | 973 | 914 | -6.1% | 2,658 | 2,692 | 1.3% |
| Subsidiaries | 147 | 190 | 154 | 141 | 187 | 32.9% | 399 | 482 | 20.8% |
| **Other Expenses** | **1,498** | **1,729** | **1,568** | **1,811** | **1,721** | -4.9% | **4,315** | **5,100** | 18.2% |
| **Other Subsidiaries*** | **36** | **54** | **41** | **38** | **35** | -7.3% | **100** | **113** | 13.8% |
| **Total Operating Expenses** | **7,795** | **8,954** | **7,479** | **8,063** | **8,660** | 7.4% | **21,604** | **24,203** | 12.0% |

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

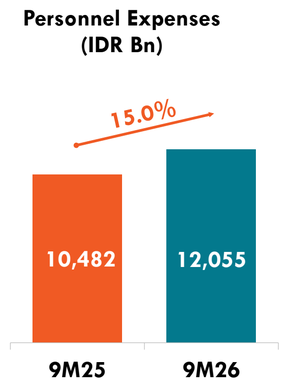
## Cost to Income and Cost to Asset ratio

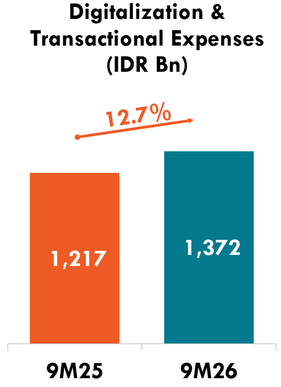



## Quality over quantity

**Prudent frontloading of costs, focusing on personnel & digitalization expenses**

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

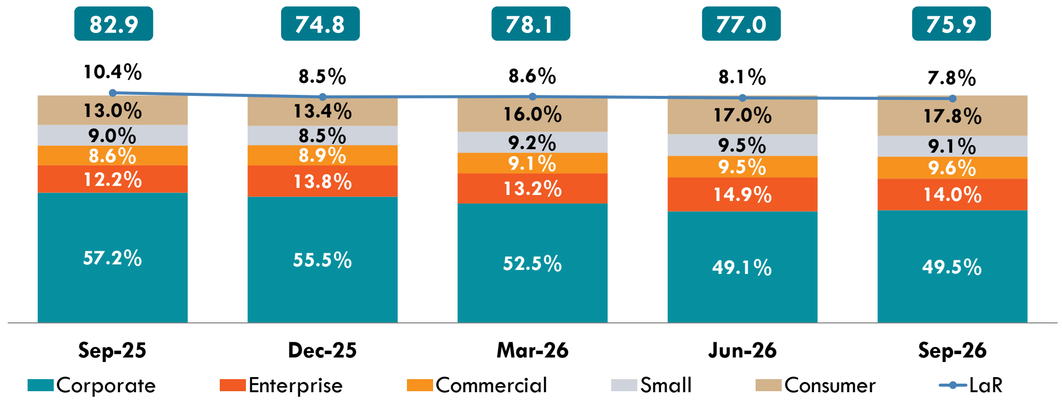


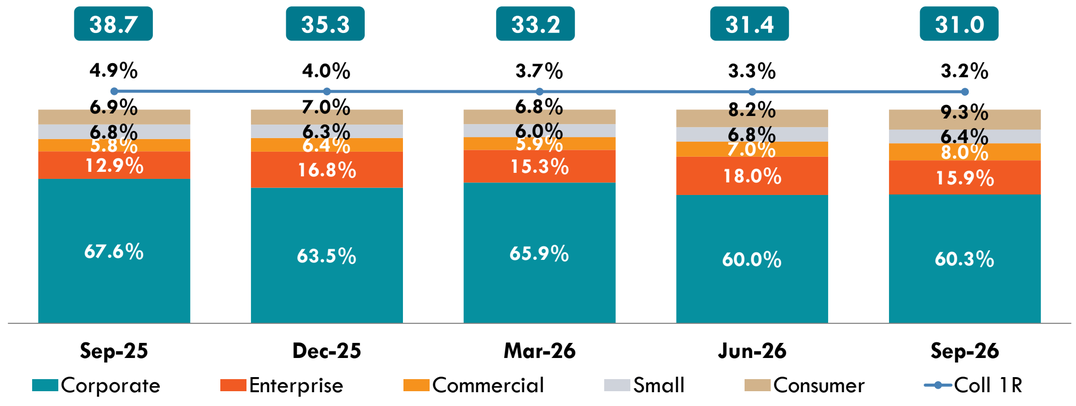
# 04 | Asset Quality

# Strengthening risk discipline: portfolio improvements offset by selective consumer pressures

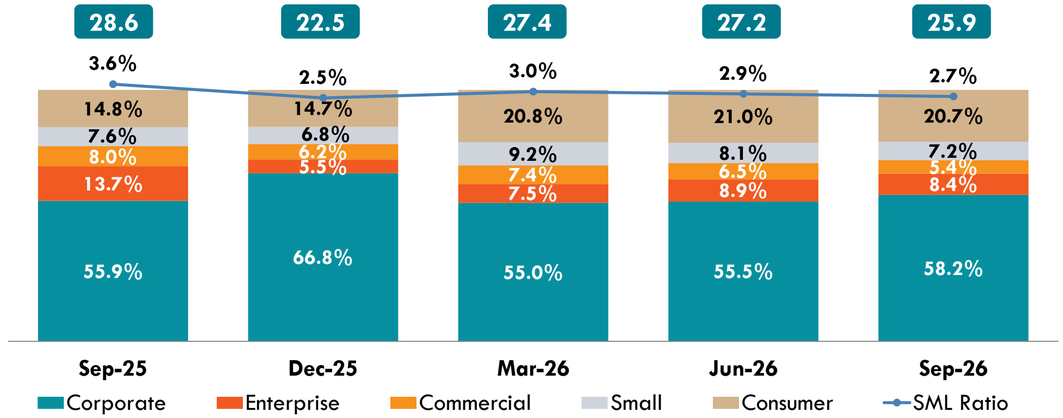
## Loan at Risk (by segment & bank only)



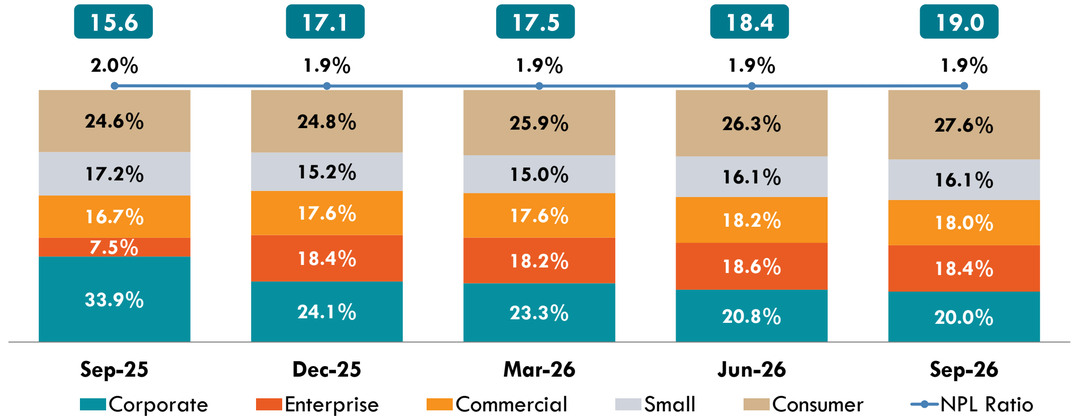

## Current Restructured Loan (by segment & bank only)




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




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



# Bank-wide improvement, Consumer segment under watch

## Special Mention Loan

| Segment | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 |
|---|---|---|---|---|---|
| Corporate | 3.5% | 2.9% | 2.9% | 2.8% | 2.8% |
| Enterprise | 5.9% | 1.7% | 2.4% | 2.1% | 1.6% |
| Commercial | 4.3% | 2.4% | 3.5% | 3.1% | 2.5% |
| Small | 2.9% | 2.0% | 3.4% | 2.8% | 2.4% |
| Consumer | 2.8% | 2.1% | 3.6% | 3.6% | 3.3% |
| Total SML- % | 3.6% | 2.5% | 3.0% | 2.9% | 2.7% |
| Total SML (IDR Bn) | 28,649 | 22,487 | 27,374 | 27,225 | 25,920 |

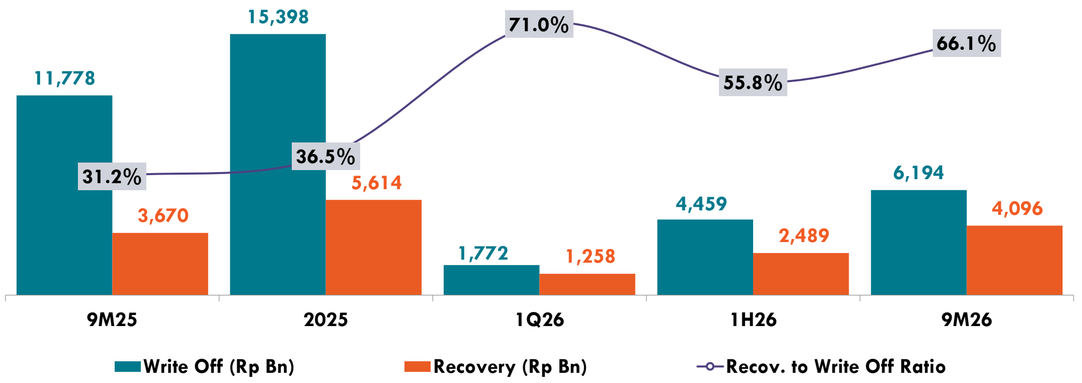
## Loan at Risk

| Segment | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 |
|---|---|---|---|---|---|
| Corporate | 10.5% | 8.0% | 7.8% | 6.9% | 7.0% |
| Enterprise | 15.2% | 14.0% | 12.2% | 10.2% | 7.8% |
| Commercial | 13.4% | 11.4% | 12.2% | 12.9% | 12.7% |
| Small | 10.1% | 8.4% | 9.5% | 9.4% | 8.8% |
| Consumer | 7.2% | 6.4% | 7.9% | 8.2% | 8.2% |
| Total LAR- % | 10.4% | 8.5% | 8.6% | 8.1% | 7.8% |
| Total LAR (IDR Bn) | 82,888 | 74,822 | 78,105 | 77,016 | 75,918 |

## Non-Performing Loan

| Segment | Sep-25 | Dec-25 | Mar-26 | Jun-26 | Sep-26 |
|---|---|---|---|---|---|
| Corporate | 1.2% | 0.8% | 0.8% | 0.7% | 0.7% |
| Enterprise | 1.8% | 4.3% | 3.8% | 3.0% | 2.6% |
| Commercial | 4.9% | 5.2% | 5.3% | 5.9% | 5.9% |
| Small | 3.6% | 3.5% | 3.5% | 3.8% | 3.9% |
| Consumer | 2.6% | 2.7% | 2.9% | 3.0% | 3.2% |
| Total NPL- % | 2.0% | 1.9% | 1.9% | 1.9% | 1.9% |
| Total NPL (IDR Bn) | 15,586 | 17,079 | 17,500 | 18,394 | 18,978 |

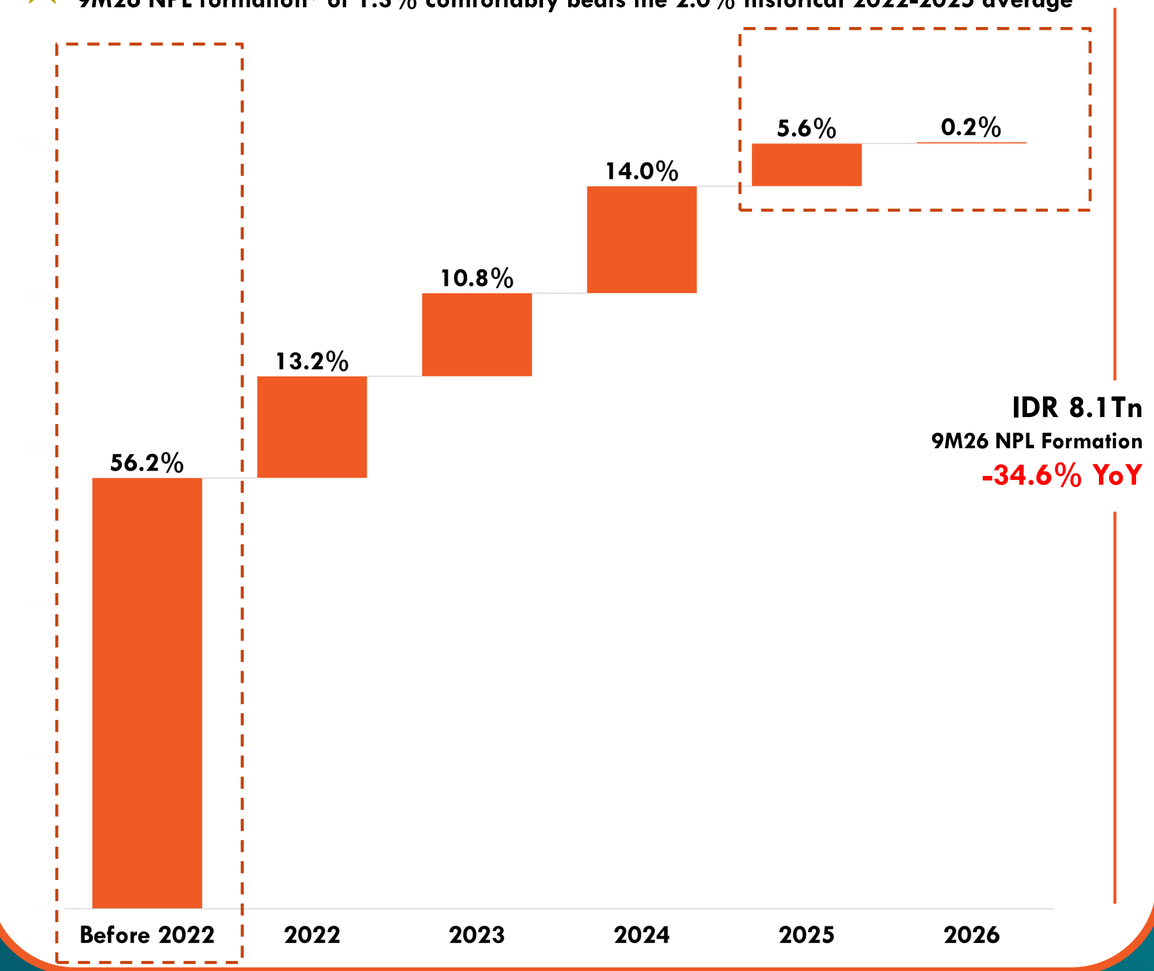
## Write Off & Recovery



# Lower NPL & Write-Off reflect portfolio resilience

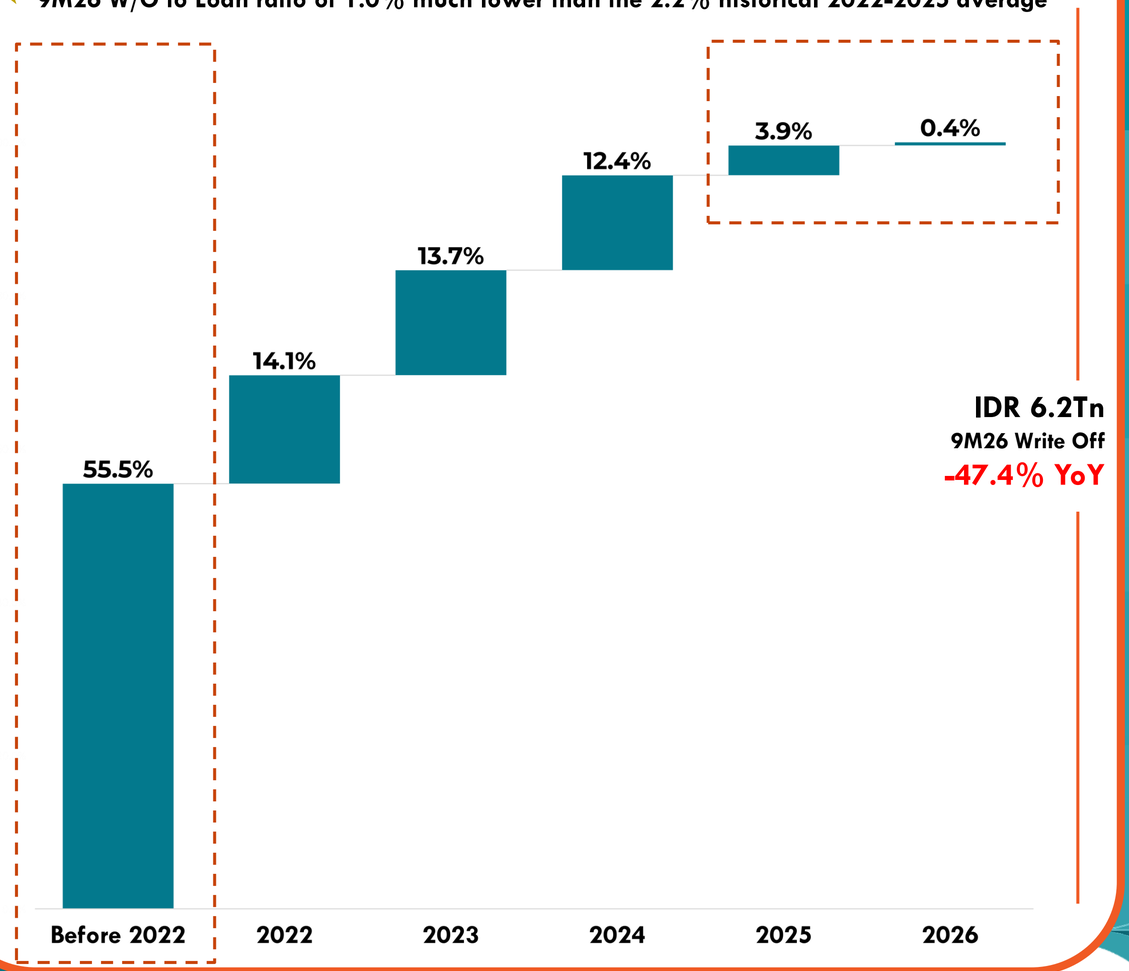
## 56% of 9M26 NPL formation came from client origination before 2022

**Driving better asset quality:**
**9M26 NPL formation* of 1.3% comfortably beats the 2.0% historical 2022-2025 average**




## 55% of the loan written off during 9M26 came from client origination before 2022

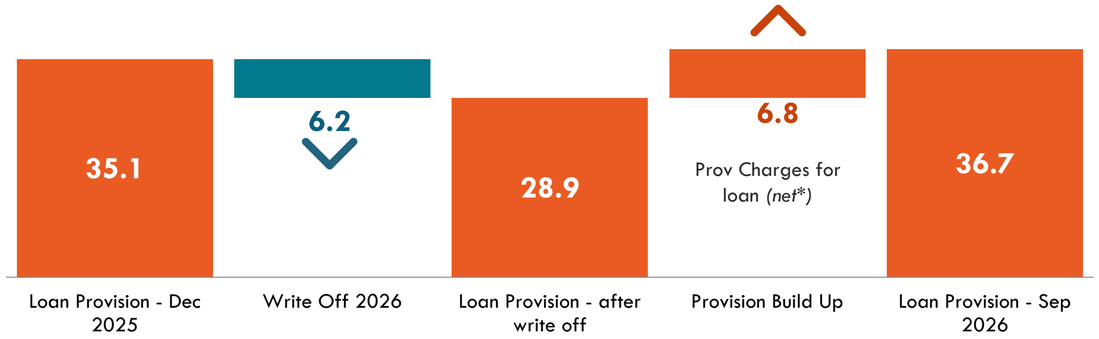
**Organic improvement:**
**9M26 W/O to Loan ratio of 1.0% much lower than the 2.2% historical 2022-2025 average**




*Refer to slide 5 on management highlight

# Conservative provisioning builds resilient reserves

## Provisioning for Loan (IDR Tn)




*after deducting loan remedial IDR 1.0 Tn

## CoC by Segment

| Segment | 3Q-25 | 4Q-25 | 1Q-26 | 2Q-26 | 3Q-26 | 9M25 | 9M26 |
|---|---|---|---|---|---|---|---|
| Corporate | 0.2% | 0.5% | 0.1% | 0.2% | 0.2% | -0.3% | 0.2% |
| Enterprise | 1.1% | 4.0% | 0.1% | 2.6% | -0.2% | 0.6% | 0.8% |
| Commercial | 3.3% | 5.7% | 2.4% | 0.6% | 2.0% | 3.4% | 1.6% |
| Small | 3.5% | 3.5% | 3.9% | 3.8% | 1.8% | 4.4% | 3.2% |
| Consumer | 2.0% | 0.9% | 2.8% | 2.6% | 2.1% | 2.5% | 2.5% |
| CoC % - Bank wide | 1.1% | 1.5% | 1.1% | 1.2% | 0.7% | 1.0% | 1.0% |

| | Dec-25 | Sep-26 |
|---|---|---|
| NPL % | 1.9 | 1.9 |
| NPL Coverage % | 205.5 | 193.3 |
| LAR % | 8.5 | 7.8 |
| LAR Coverage % | 46.9 | 48.3 |

## Assigned Loan Loss Reserve by Coll & Stage

| Collectability | Sep-26 Amount (IDR Tn) | Sep-26 LLR |
|---|---|---|
| Current – Normal | 900.5 | 0.6% |
| LaR | 75.9 | 41.6% |
| Current Restructured | 31.0 | 22.7% |
| Collectability 2 (SML) | 25.9 | 48.0% |
| NPL | 19.0 | 63.5% |
| All Collectability | 976.4 | 3.8% |

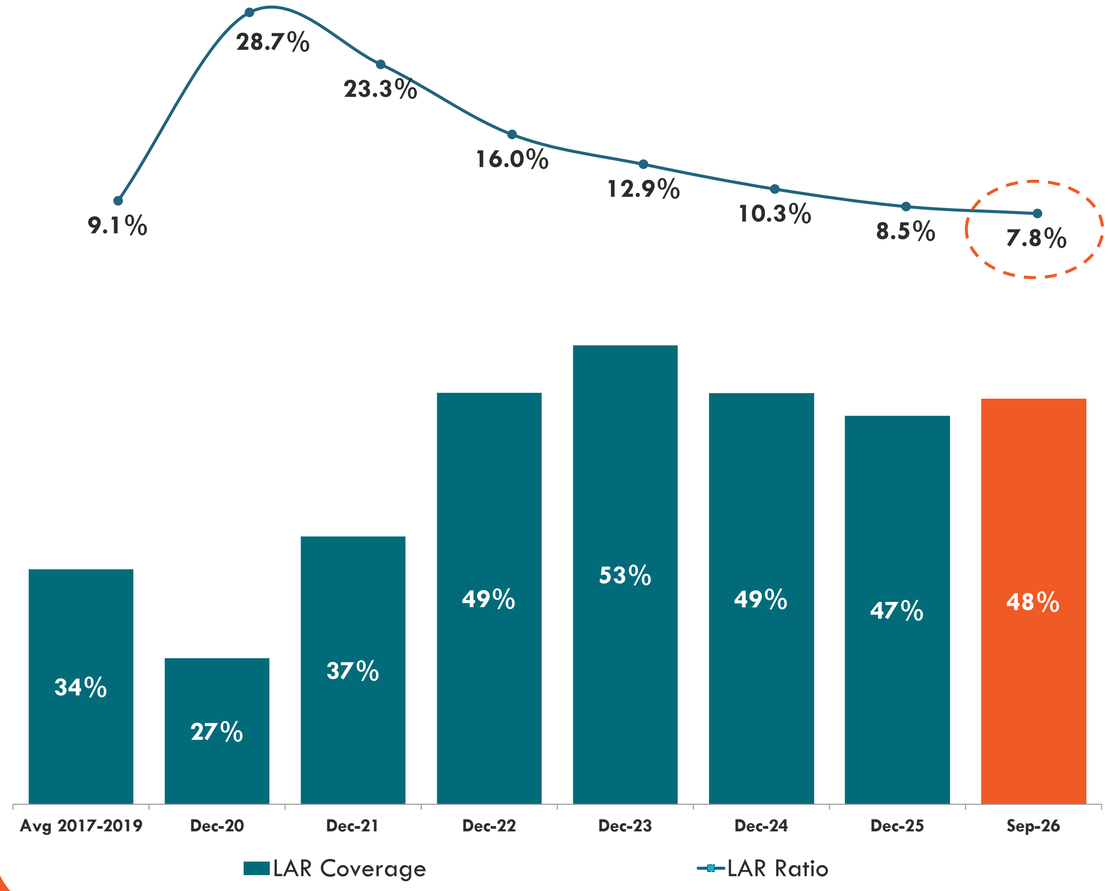
| Stage | Sep-26 Amount (IDR Tn) | Sep-26 LLR |
|---|---|---|
| Stage 1 | 889.2 | 0.4% |
| Stage 2 | 54.1 | 25.5% |
| Stage 3 | 33.0 | 57.1% |
| All Stage | 976.4 | 3.8% |

**Notes: Figures are on bank only basis.**

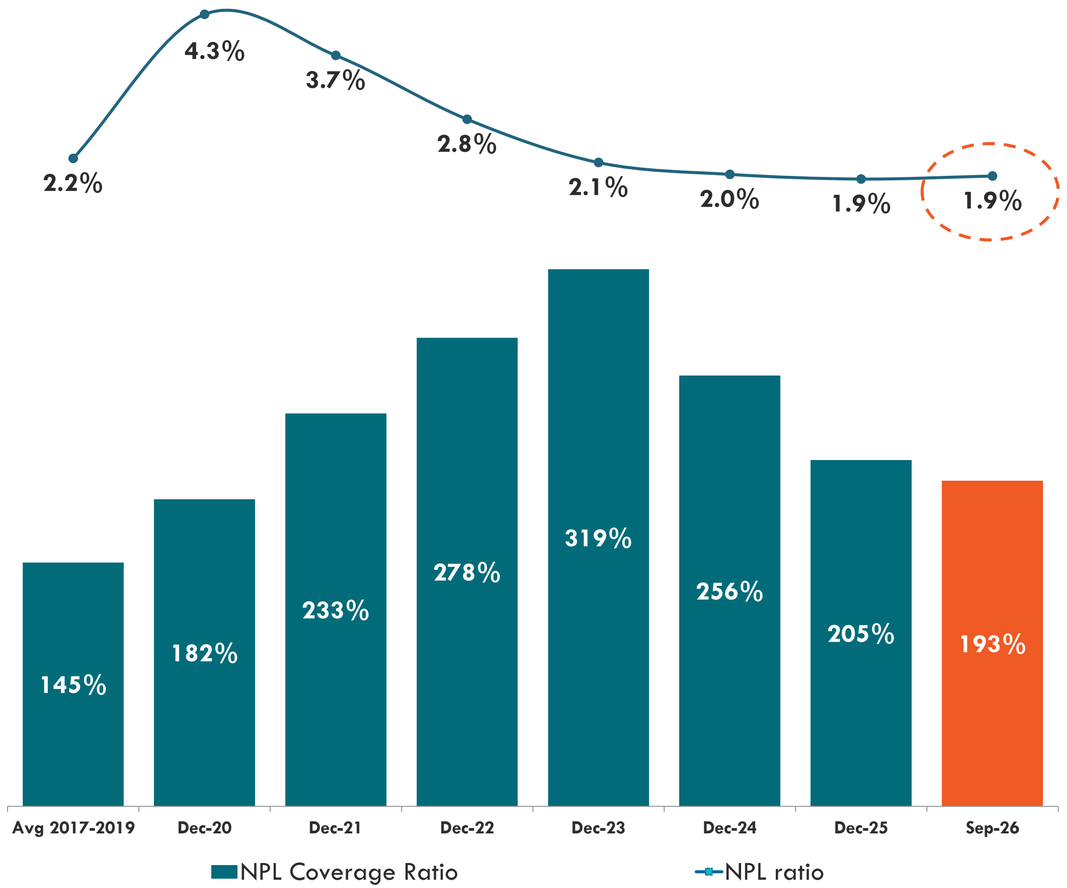
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

# Improved LaR and NPL below Pre-Covid level

## LAR & LAR Coverage Ratio Trend




## NPL & NPL Coverage Ratio Trend




**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 | 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.



## BNIdirect




Introduced on 9 Oct 2024

New Integrated Corporate Portal for Wholesale Solution

| Trx Value | # of Transaction |
|---|---|
| IDR 9,324 Tn | 1,194 Mn |
| ▲ 16% yoy | ▲ 13% yoy |

## Mobile Banking

**All key features have been fully migrated to wondr by BNI**

wondr

Trx Value
IDR 1,525 Tn
▲ 93% growth yoy

# of Transaction
1.8 Bn
▲ 111% growth yoy

### All Mobile Banking Channel

| Total Trx Value | # of Transaction |
|---|---|
| IDR 1,774 Tn | 2.1 Bn |
| ▲ 25% yoy | ▲ 30% yoy |

Savings account balance in Mobile Banking
IDR 209 Tn
▲ 14% yoy

## ATM/CRM

BNI

ATM/CRM




13,381 ATMs

Trx Volume
IDR 467 Tn
▼ 23% yoy

No of Trx
643 Mn
▼ 7% yoy

## Branchless Banking

BNI agen46

234k+ Agents
▲ 3.8% yoy

| Trx value | # of Transaction |
|---|---|
| IDR 39 Tn | 79 Mn |
| ▲ 22% yoy | ▼ 0,31% yoy |

## Business Merchant

wondr merchant

1,042k+ Active Card & QRIS merchant

Acquiring Trx Value
IDR 135 Tn
▲ 29% yoy

## SME Digital Channel

BNIdirect bisnis

Launched in August 2025

| # of Transaction | Trx value |
|---|---|
| 1.52 Mn | IDR 52 Tn |
| ▲291% yoy | ▲ 235% yoy |

## SMS Banking

BNI SMS BANKING

| Trx Value | # of Transaction |
|---|---|
| IDR 1.5 Tn | 91 Mn |
| ▼ 44% yoy | ▼ 22% yoy |

## TapCash

15.6 mn cards in circulations
▲ 8% yoy

| # of Transaction | Trx Value |
|---|---|
| 118 Mn | IDR 2.83 Tn |
| ▲ 16% yoy | ▲ 13% yoy |

## BNI Open API Ecosystem

BNIdirect API

| 2,000++ | 283 |
|---|---|
| Partners | API Services |

Best in class – open banking ecosystem

digitalservices.bni.co.id

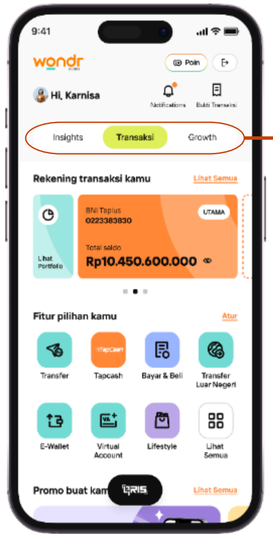
## Acquiring

(EDC + QRIS + Online Merchant)

| # of Transaction | Trx Value |
|---|---|
| 716 Mn | IDR 135 Tn |
| ▲ 55% yoy | ▲ 29% yoy |



# Evolving Beyond Transactions: A unified ecosystem for daily banking, wealth growth, global citizenship, and family ecosystem



### Core Value Proposition: The 3-Dimensional Financial Ecosystem

**TRANSACTIONS**

Smooth, high-velocity daily utility (QRIS, scheduled payments, and centralized funding sources).

**INSIGHTS**

Aggregated lifestyle spending trackers and automated financial diagnostics that understand money habits.

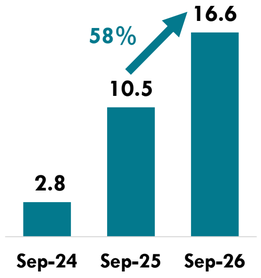
**GROWTH**

Seamless cross-selling of investment vehicles (Life Goals Saving, Time Deposit, Mutual Fund, Bond)

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

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

**Registered User (Mn)**




**No of Transactions (9M26)**

**1,83 Bn**

▲ 111% YoY

**Trx Value (9M26)**

**IDR 1,525 Tn**

▲ 93% YoY

**Wondr Users Drive Significant Savings Growth**

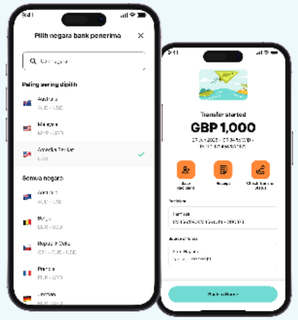
**IDR 186 Tn**

▲ 33% YoY

**71%**

QRIS, transfers, and investments drive 71% of Wondr transactions

## Capturing Global Citizens via wondr Multicurrency (launched July 2025)

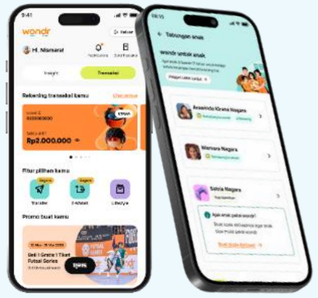


Consolidates IDR primary account with up to 12 major foreign currencies under a single account number.

Helps frequent international travelers, study-abroad families, and cross-border businesses.

| CIF (Customer ID) | Total SA Balance |
|---|---|
| 726.577 (▲ 10x YTD) | IDR 1.7 T (▲ 4x YTD) |
| **Avg Balance/Acc** | **Active Debit Card** |
| IDR 2.3 Mn | 98.0% of CIF |

## Capturing Family Life Cycle via wondr-Z (launched August 2026)



From first savings to first financial decisions, wondrZ helps parents nurture financially responsible teens through real-world digital banking experiences.

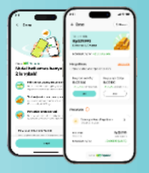
| Monthly Account Opening (New CIF) | Active wondrZ users |
|---|---|
| Avg. 12,2 K ▲ 118% Growth vs pre-launch | 61.3% |

**More personalized & Exclusive wondr experience for Emerald & Private Banking**

**> 38K users**



**More features & capabilities to come …**



Gold trading



Branch Services Reservation and authorization



& many more

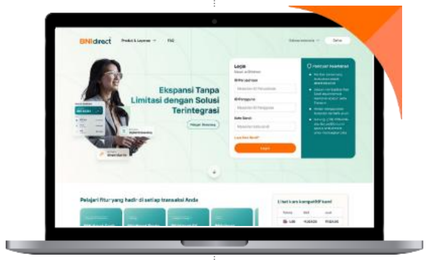
# Harnessing the power of integrated wholesale banking solution

## BNIdirect

- Strong penetration rate in Corporate clients: **73%** of total transaction value comes from Corporate Clients
- Corporate Clients' transaction value increased by **7%** YoY

BNIdirect cash

BNIdirect API




BNIdirect

BNIdirect trade

BNIdirect supply chain

BNIdirect receivables

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

## Solid digital solutions for Business Banking clients

BNIdirect API

digitalservices.bni.co.id




Utilized by 2.000++ partners

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

Best API / Open Banking Platform & SME Transaction Providers 2025

Best API Initiative 2025

Business Banking Category 2026

### Optimizing API to BNI's Core Operational

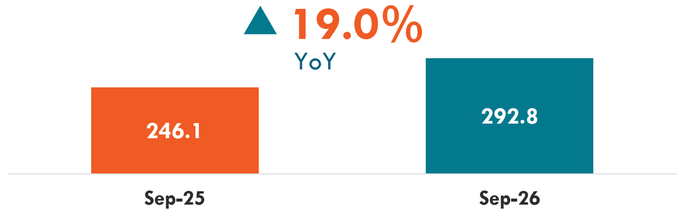
SNAP terstandar, terintegrasi

POWERED BY : BANK INDONESIA BANK SENTRAL REPUBLIK INDONESIA

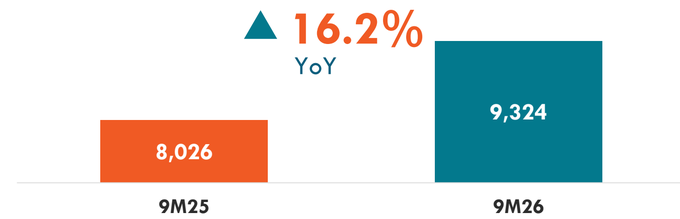
A standardized API designed to comply with the Standar Nasional Open API Pembayaran (SNAP), ensuring secure, interoperable, and standardized integration across the Indonesian payment ecosystem.

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

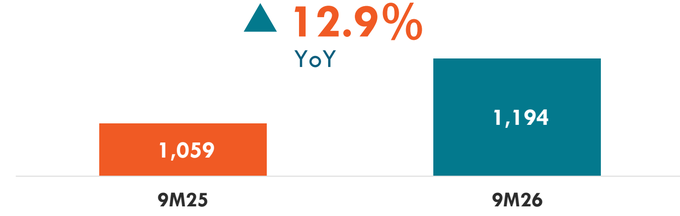
## Number of users (in 000)




## Transaction value (IDR Tn)




## # of Transactions (in Mn)



# 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




**234K+ Agents**
**+3.8% YoY**

Spread Across:

- 7 Thousands Districts
- 42 Thousands Villages

### BNI Agen46 Improves The Quality of Life and Productivity of MSMEs




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

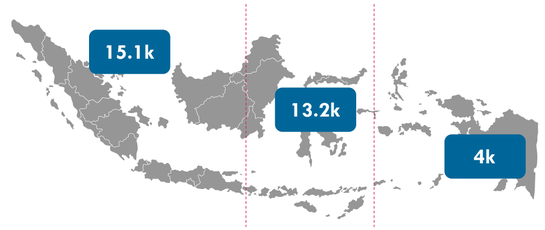
- Increase Customer Traffic
- Commission-based income for facilitated transactions

### Inclusive Services

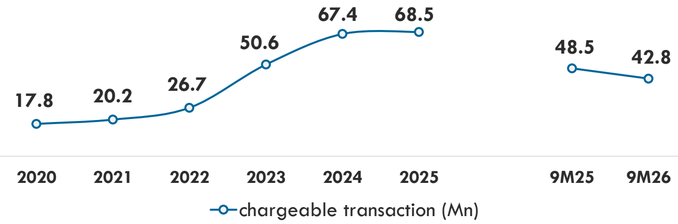
- Online Account Opening
- Money Transfer
- Cash Withdrawal and Deposit
- Tax and Bill Payment
- Government Subsidy
- KUR Loan referrals

| Branchless Banking | 9M25 | 9M26 | YoY |
|---|---|---|---|
| # Agent | 226,143 | 234,897 | 4% |
| Agent Fund (IDR Bn) | 5,531 | 5,959 | 8% |
| #Trx (Mn) | 79.8 | 79.6 | -0.3% |
| Volume (IDR Tn) | 32.3 | 39.6 | 22% |
| #Pandai Account (Th) | 21,190 | 22,191 | 5% |
| Pandai Fund (IDR Tn) | 1.2 | 3.6 | 209% |

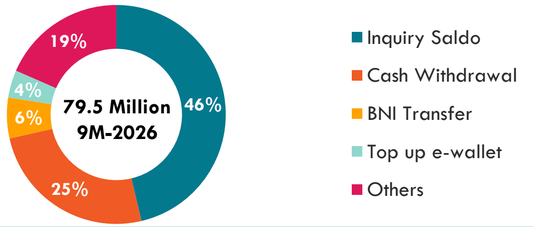
## 32k+ Agents are in frontier, remote and disadvantaged areas




## Chargeable transactions at Agents Continues to Increase as literacy improves




## # of Transactions at Agen46 by Type



# 06 | ESG

# BNI Sustainability Commitment in building long-term value

## Sustainability Pillars

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

**VISION**

**TO BE A TRUSTED AND INNOVATIVE GLOBAL FINANCIAL INSTITUTION THAT DELIVERS SUSTAINABLE PERFORMANCE**

**ASPIRATION & TARGET**

**ESG Blueprint Net Zero Emission (NZE) Target**

**PILLAR**

| SUSTAINABLE FINANCE | CORPORATE SUSTAINABILITY | INCLUSION & RESILIENCE |
|---|---|---|
| **STRATEGY & INITIATIVES** | | |
| Sustainable financing, funding and programs across all segments | Net Zero Emission (NZE) Operation by 2028 | Strengthening financial inclusion and literacy, & community empowerment |
| Internalization of National and International ESG Standards | Sustainable operational practices | Strategic partner for debtors in their sustainable business transition |
| Transparency and accountability of sustainability practices | Strengthening cyber security & customer data protection | Nature & biodiversity preservation |
| | Employee awareness & capabilities | |

**ENABLER**

**Governance, People, IT & Data Infrastructure**

## 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.

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

**Sustainable Finance**

- Green financing grew at a 17.1% CAGR from Dec-2020 to Sep-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.

## Sustainable Business Operations

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

**332.5 Ton $CO_2e$**
Avoided emissions in 9M2026 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.

# Driving ESG progress, scaling sustainable finance

## ESG Performance Highlights in 9M2026

### Strengthening Sustainable Finance Taxonomy (TKBI) Implementation

BNI has implemented Version 3 of the Indonesia Sustainable Finance Taxonomy (TKBI), expanding sector coverage to include:

- Manufacture
- Agriculture, Forestry & Fishing (AFF)*
- Water Supply, Sewerage, Waste Management & Remediation
- Information & Communication
- Professional, Scientific & Technical Activities

In Q3 2026, BNI advanced the implementation of TKBI Version 3 through four key initiatives:

- TKBI Version 3 Tool Development
- Socialization to BNI's Business Units
- Technical Workshops for Debtors
- Coaching Clinic for BNI's Business Units*

*A follow-up assistance session providing practical guidance to address sector-specific issues.

### Driving Net Zero 2028 Strategies

BNI is looking to pursue various Scope 2 decarbonization initiatives, including:

- **Energy Efficiency Programs**
- **Renewable Energy Certificate (REC)**

### Scaling Up Zero Waste to Landfill Across Regions and Branches

Zero Waste to Landfill (ZWTL) is an initiative to minimize waste and preventing it from ending up in landfills by applying the 3R principles.

**2026**
- Full implementation across 6 head offices.
- Pilot Program in Region & Branch Offices.

**2027**
Implementation to regional & branch offices gradually.

### Empower Customer Engagement through Wondr Earth

BNI launched wondr earth to empower customers to manage their carbon footprint and contribute to environmental preservation.



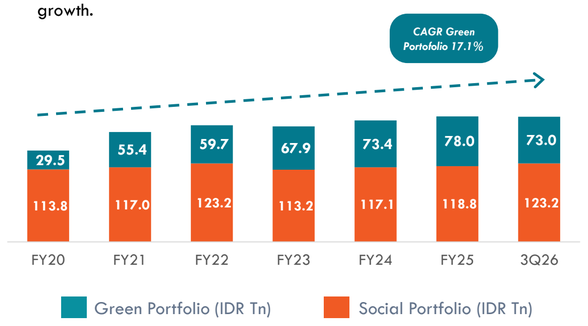

**Main features:**

- Carbon Footprint Calculator*
- Recommendation number of trees
- Tree Planting Locations Selection
- Contribution Payment
- Contribution Reporting

*Carbon footprint calculations are based on IPCC references.

## Sustainable Financing Portfolio*

- Sustainable portfolio reached IDR 196.2 Tn or 20.1% of total loan (bank only) consists of socioeconomic empowerment IDR 123.2Tn and green financing IDR 73.0 Tn
- Green financing has delivered a CAGR of 17.1% from Dec-2020 to Sep-2026, reinforcing BNI's long-term commitment to sustainable growth.




**Socioeconomic Empowerment**
IDR 123.2 Tn
Financing and empowerment program towards micro & SME

**Natural resource management and sustainable land use**
IDR 35.4 Tn

**Energy Efficiency**
IDR 11.0 Tn

**Pollution Prevention**
IDR 3.9 Tn

**Renewable Energy**
IDR 12.1 Tn
Financing to hydro, solar & biogas power plant

**Others**
IDR 10.6 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)

**67% SLL 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 270 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 |

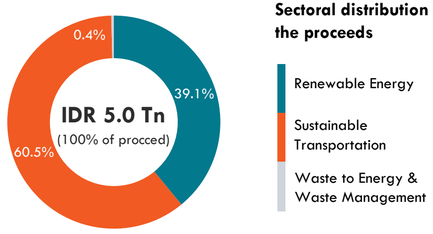
*USD 1 eq IDR 17.875

# Catalyzing sustainable development through sustainable funding

## GREEN BOND

| Summary of 2022 Green Bond Issuance | |
|---|---|
| **Total Issuance** | **IDR 5 Tn**<br>A Series: 3 years Term<br>6.35% amount of IDR 4 Tn<br>B Series: 5 years Term<br>6.85% amount of IDR 1 Tn |
| **Rating** | **idAAA** (PEFINDO) |
| **Maturity Date** | A Series : June 21, 2025<br>B Series : June 21, 2027 |
| **Oversubscription rate** | **3.1x** |

### Use of Proceed




**Sectoral distribution of the proceeds**

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

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" :

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

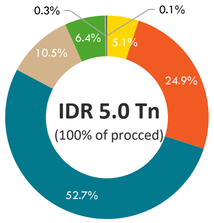
The 2026 Green Bond Allocation Report **received** an independent **SPO from Moody's Ratings,** confirming that "BNI allocated the Green Bond proceeds in accordance with the four core components of the 2025 ICMA Green Bond Principles and in accordance with the issuer's framework-level criteria."

*) 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

## SUSTAINABILITY BOND

| Summary of 2025 Sustainability Bond Issuance | |
|---|---|
| **Total Issuance** | **IDR 5 Tn**<br>A Series: 3 years Term<br>6.60% amount of IDR 3.5 Tn<br>B Series: 5 years Term<br>6.65% amount of IDR 1.5 Tn |
| **Rating** | **idAAA** (PEFINDO) |
| **Maturity Date** | A Series : July 04, 2028<br>B Series : July 04, 2030 |
| **Oversubscription rate** | **1.2x** |

### Use of Proceed




**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 Roads
- Access to Essential Services - Disability Facility

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

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".

*) 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

# Strengthening BNI's role as strategic partner through ESG advisory

## ESG Advisory Playbook

- 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.

### Sector Coverage

BNI has implemented this initiative to **6 (six) priority sectors.**


Agriculture & Forestry (**Palm Oil**)


Manufacture (**Metal Processing**)


Electricity (**Sub Sector Coal Fired Power Plant**)


Mining & Quarrying (**Coal Mining**)


Construction (**Highway Construction**)


Transportation & Storage (**Water Transportation**)

The ESG Advisory Playbook has been rolled out to Relationship Managers (RMs) and debtors in priority sectors through **capacity-building and socialization sessions,** covering the following segments:

**Corporate** | **Enterprise** | **Commercial**

## Advanced ESG Advisory through Pilot Technical Assistance

BNI is deepening its engagement with corporate debtors through the **ESG Advisory Pilot Technical Assistance,** providing tailored transition guidance to strengthen long-term sustainability and resilience.

### Current Progress

BNI has piloted initiatives in the following sectors:

**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.

### Next Step

**Expansion of Technical Assistance**

Building on the initial pilot, BNI plans to gradually expand ESG Advisory Technical Assistance additional debtors and priority sectors, strengthening debtors transition readiness.

# Sector guides of responsible financing

## BNI Credit Policy

### No Exposure in

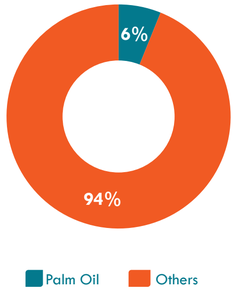
- **Prohibited by the government**
- **Illegal logging**
- **Forced labor, child exploitation, human rights violation**
- **Violating the rights of local community**
- **Destroying world heritage sites**
- **Narcotics productions & trading**
- **Weapons**
- **Gambling & money laundering**
- **Politically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

## Agriculture – Palm Oil

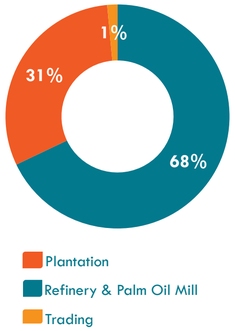
*The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders*

- 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

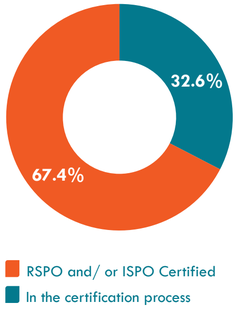
**% PALM OIL TO TOTAL LOAN (BANK ONLY)**




**PALM OIL LOAN BREAKDOWN**




**% PALM OIL PORTFOLIO WITH RSPO AND / OR ISPO***

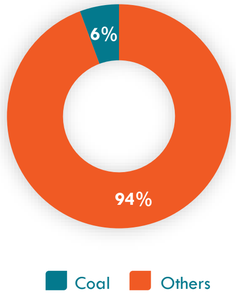



## Coal

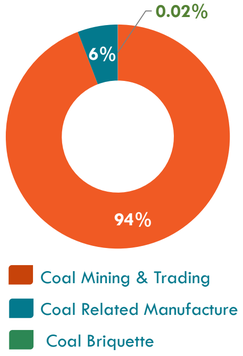
*The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)*

- 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**




## Oil & Gas

- 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
- Environmental and social impacts reduction strategy

** 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

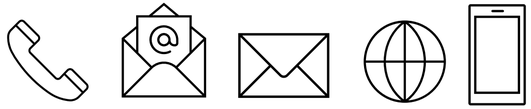
## Good Corporate Governance Practices

**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

## Top Management

### The Board of Commissioners



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

**3 out of 6 are independent commissioners**

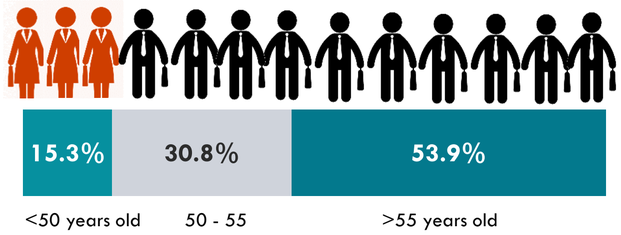
**One female Independent Commissioner, reflecting the Company's commitment to Board diversity.**

**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*

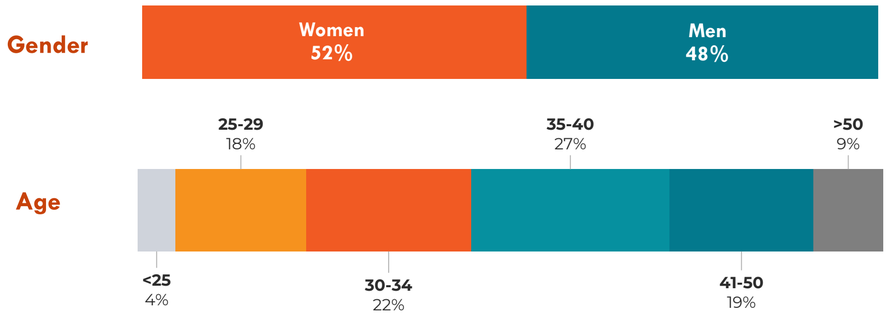



**23% (3 out of 13) of the Board of Directors are female, demonstrating the Company's commitment to gender diversity and inclusive leadership.**

**BOD distribution by age by Sep-26**

# Embodying sustainability culture

## Employee Diversity




## Product/ Services with Environmental Impact



**4,662 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 9M 2026, BNI successfully distributed IDR 38.7 Bn to 124 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 9M 2026, BNI distributed IDR 47.6 Bn to 315 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 Sep 2026 with the total number of employees: 27,214.
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)

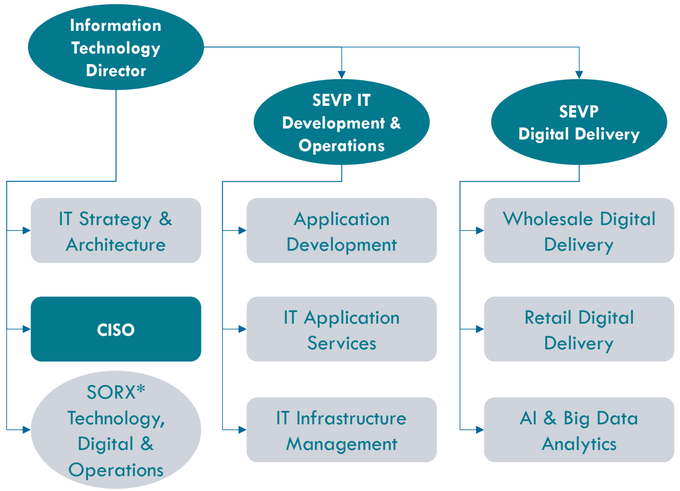
BNI gogreen — Green campaign through various media

## 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** — NIST, ISO 27001, ISO 9001, PCI DSS

**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:**
5 October 2026

## Sustainalytics

**ESG Risk Rating**

22.1 Medium Risk

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

**Ranking**

INDUSTRY GROUP
Banks
316 out of 932

UNIVERSE
Global Universe
4,700 out of 13,426

**Last Update:**
2 October 2026

## Anugerah Ekonomi Hijau 2026




**Recognition for Mangrove Conservation and Coastal Community Economic Empowerment**

3 September 2026

## 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 Listed Public Company

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

## Investortrust




**Trusted Diamond Achievement in Emission Transparancy**

30 April 2026

## ASEAN Corporate Governance Scorecard (ACGS)



**ASEAN Asset Class 2025**

**Leadership in Corporate Governance**

12 October 2026

## SWA Media

SWA
INDONESIA SUSTAINABLE BUSINESS EXCELLENCE 2026

**Best Innovation in Circular Economy Implementation – Very Good**

**Best Innovation in Sustainable Finance Implementation – Very Good**

1 September 2026

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

# 07 | About BNI

# Board of Commissioner (BoC)



**OMAR SJAWALDY ANWAR**
PRESIDENT COMMISSIONER/INDEPENDENT COMMISSIONER

- Senior Advisor, PT Accord Innovations (2026 – present)
- Executive Chairman, IBM Indonesia Technology (2023 – 2026)
- President Director, Prudential Syariah Life Assurance (2021 – 2023)



**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 JUNAEDI RACHBINI**
INDEPENDENT COMMISSIONER

- Rector, Paramadina University (2021 – present)
- President Independet Commisioner, PT Lippo Cikarang Tbk (2022 – present)
- Chairman of the Supervisory Board, Foundation for Economic and Financial Development Institute (LPEK) INDEF (1996 – present)



**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)



**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)



**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)



**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)



**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)



**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)



**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)



**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)



**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)



**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)



**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)

# Network and Distribution

| Branchless Banking | |
|---|---|
| Sep-26 | 234,897 |
| 2025 | 217,013 |
| 2024 | 213,370 |
| 2023 | 185,697 |
| 2022 | 164,979 |

| ATM | |
|---|---|
| Sep-26 | 13,381 |
| 2025 | 13,396 |
| 2024 | 13,388 |
| 2023 | 13,390 |
| 2022 | 16,125 |

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

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

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

| Outlets (KC, KCP, KK*) | |
|---|---|
| Sep-26 | 1,777 |
| 2025 | 1,776 |
| 2024 | 1,780 |
| 2023 | 1,781 |
| 2022 | 1,808 |

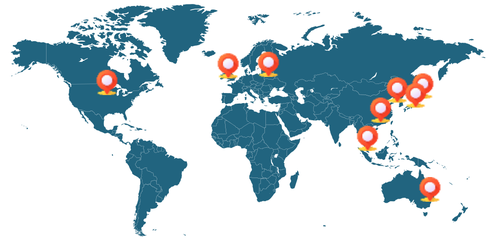
| Employees | |
|---|---|
| Sep-26 | 27,214 |
| 2025 | 27,201 |
| 2024 | 27,203 |
| 2023 | 27,570 |
| 2022 | 27,170 |

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

**73.7** million
Funding Accounts

**24.2** million
Regular Savings Accounts

**2.2** million
Credit Cards
*include P2P lending card

**268.9** thousand
Mortgage Customers

## Non-Individual Customer Highlights

**249,317**
Business Banking Debtors

**947**
Wholesale Segment Debtors
*Including overseas debtors

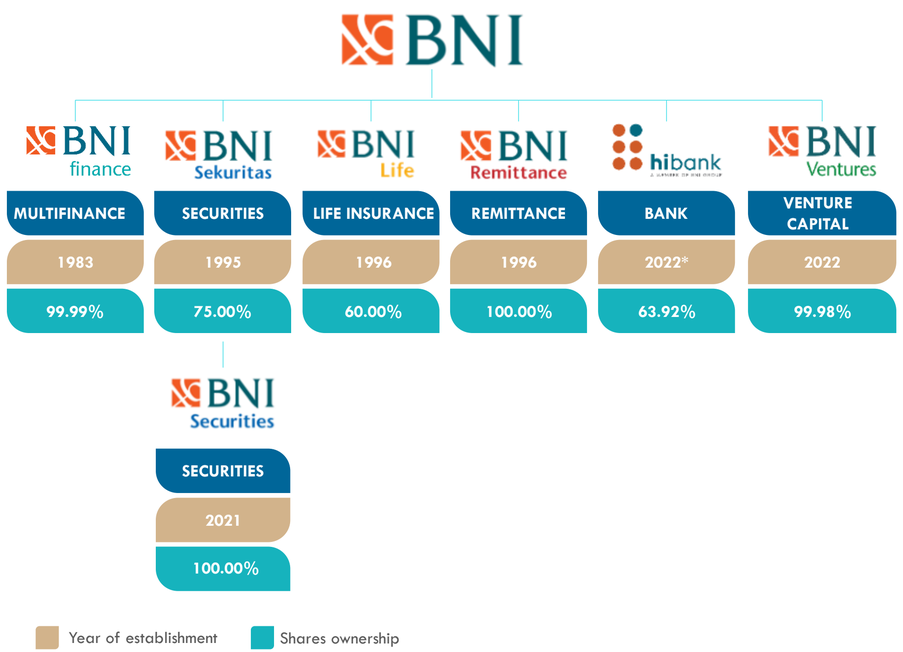
**2,063**
Commercial Segment Debtors

**246,307**
Small Segment Debtors

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

# Subsidiaries contribution to BNI Group

## Group Structure




* Year of acquisition

| Subsidiaries | Total Asset (IDR Bn) | | Growth (YoY) | % to total |
|---|---|---|---|---|
| | 9M25 | 9M26 | | |
| BNI Life Insurance | 29,484 | 30,802 | 4.5% | 50.6% |
| hibank | 23,066 | 19,548 | -15.3% | 32.1% |
| BNI Sekuritas consolidated | 4,083 | 4,763 | 16.7% | 7.8% |
| BNI Finance | 5,876 | 5,206 | -11.4% | 8.5% |
| BNI Ventures | 528 | 541 | 2.6% | 0.9% |
| BNI Remittance | 12 | 5 | -56.6% | 0.0% |
| **Total** | **63,049** | **60,864** | **-3.5%** | **100.0%** |

## BNI Life Insurance

**Rank in Industry***

**#8**

(in form of Gross Written Premium)
*Data 1H 26

**Shareholder Structure**

60% BNI
~40% Sumitomo Life



The Asian Post
**The Excellent Performance State-Owned Enterprise Subsidiary 2026**
(Based on Financial Performance of 2025)

## BNI Sekuritas

**Investment Banking Revenue**

**Rank #3**

**Shareholder Structure**

75% BNI
25% SBI Financial Services



In-House Counsel Awards 2026
**Indonesia's Most Innovative In-House Counsel Team 2026**

## hibank

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

**Shareholder Structure**

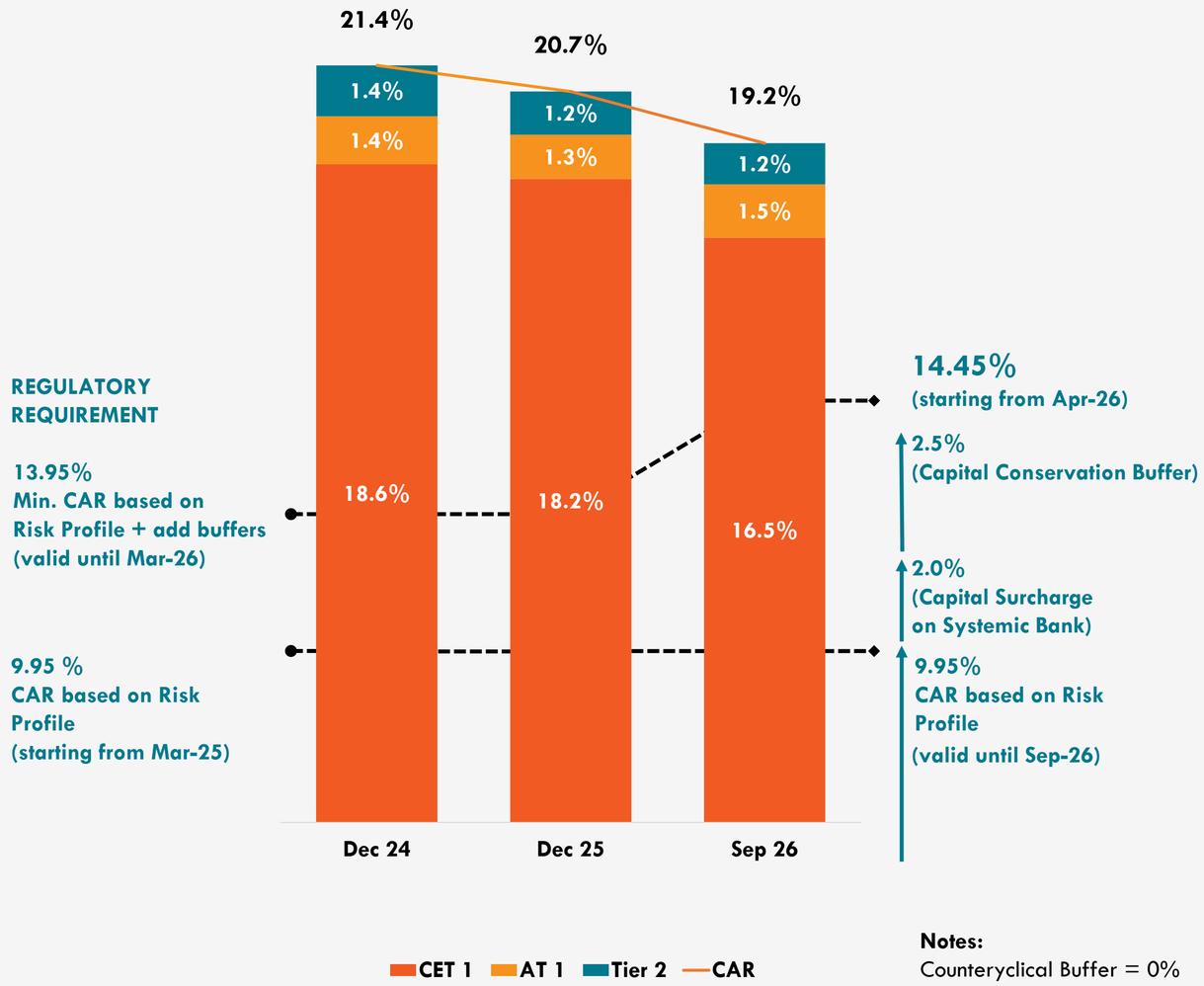
63.9% BNI
36.1% Mayora Inti Utama



Indonesia Popular Digital Product Award 2026
**The Iconomics**

# BASEL 3 Capital requirement and BNI Capital realization

## Capital Ratios are well above minimum requirement (bank only)




**Notes:**
Counteryclical Buffer = 0%

## BBNI Capital Realization

| BBNI Capital Realization | Dec-24 | Dec-25 | Sep-26 |
|---|---|---|---|
| **Common Equity Tier I Capital (%)** | | | |
| Minimum Requirement | 10.30 | 10.45 | 10.95 |
| **BNI Realization** | **18.6** | **18.2** | **16.5** |
| **Additional Tier I Capital (%)** | 1.4 | 1.3 | 1.5 |
| **Tier I Capital (%)** | | | |
| Minimum Requirement | 11.80 | 11.95 | 12.45 |
| **BNI Realization** | **20.0** | **19.4** | **18.0** |
| **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 (Applied to all bank) | 0.0 | 0.0 | 0.0 |
| 4. Capital Surcharge (Bank with systemic risk) | 1.5 | 1.5 | 2.0 |
| Minimum Requirement (%) | 13.80 | 13.95 | 14.45 |
| **CAR BNI Realization (%)** | **21.4** | **20.7** | **19.2** |

## Risk Weighted Asset (Bank Only – IDR Tn)

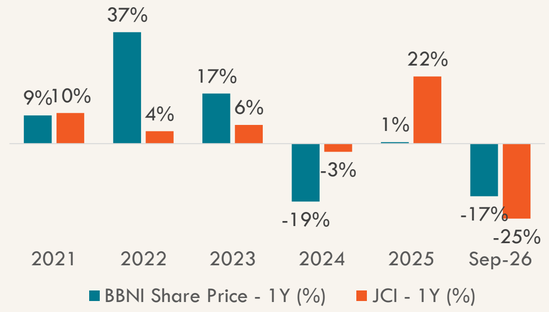
| Risk Weighted Asset (Bank Only – IDR Tn) | Dec-24 | Dec-25 | Sep-26 |
|---|---|---|---|
| RWA - Credit Risk | **660.2** | **750.0** | **807.5** |
| RWA - Market Risk | **14.2** | **11.2** | **15.2** |
| RWA - Operational Risk | **37.4** | **40.4** | **45.5** |
| Total RWA | **711.8** | **801.6** | **868.3** |
| Total Capital | **152.3** | **165.6** | **166.7** |
| CAR - % | **21.4** | **20.7** | **19.2** |

# BNI shares & rating

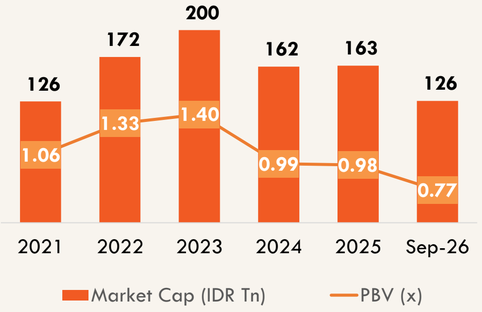
## BNI Shares & Rating

| | | |
|---|---|---|
| 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

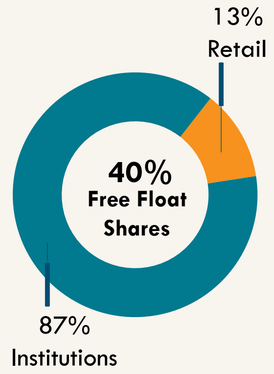



## Diversified Shareholder Base

**Breakdown of shares ownership**

| Ownerships | Sep-26 |
|---|---|
| **Government of Indonesia (BP BUMN) – Seri A Dwiwarna** | **0.6%** |
| **PT Danantara Asset Management** | **59.4%** |
| **Public (Free Float)** | **40.0%** |
| Public – Domestic | 18.9% |
| Public – Foreign | 21.1% |

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




**Geographical distribution of free** float shares (as of Sep-26)

- **41.8%** Indonesia
- **21.0%** US & Canada
- **16.2%** UK
- **12.9%** Asia
- **7.3%** Europe
- **0.9%** Australia
- **0.01%** Rest of the World

*Source: Nasdaq Shareholder Report*

# Breakdown yield earning asset & interest bearing liabilities (bank only)

| Breakdown Earning Asset | 9M25 | | FY25 | | 1H26 | | 9M26 | | Growth YoY | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amt (IDR Tn) | Yield | Amt (IDR Tn) | Yield | Amt (IDR Tn) | Yield | Amt (IDR Tn) | Yield | Amt (%) | Yield |
| **Loan** | **796.5** | **7.3%** | **883.0** | **7.2%** | **952.8** | **6.9%** | **976.4** | **6.9%** | **22.6%** | **-0.4%** |
| **Non Loan** | **264.6** | **5.2%** | **287.8** | **5.2%** | **350.5** | **4.6%** | **333.0** | **4.8%** | **25.8%** | **-0.4%** |
| Marketable Securities | 173.6 | 4.4% | 199.3 | 4.3% | 200.6 | 4.0% | 205.5 | 4.2% | 18.4% | -0.2% |
| Placement | 64.5 | 3.4% | 55.5 | 3.5% | 120.4 | 3.2% | 95.9 | 3.4% | 48.7% | 0.0% |
| Acceptance and Other Receivables | 26.5 | 14.3% | 33.0 | 14.6% | 29.5 | 12.1% | 31.5 | 13.1% | 19.2% | -1.2% |
| **Total Earning Assets** | **1,061.1** | **6.7%** | **1,170.9** | **6.7%** | **1,303.3** | **6.3%** | **1,309.4** | **6.4%** | **23.4%** | **-0.4%** |

| Breakdown Interest Bearing Liabilities | 9M25 | | FY25 | | 1H26 | | 9M26 | | Growth YoY | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amt (IDR Tn) | CoF | Amt (IDR Tn) | CoF | Amt (IDR Tn) | CoF | Amt (IDR Tn) | CoF | Amt (%) | CoF |
| **Third Party Fund** | **916.8** | **2.8%** | **1,021.9** | **2.7%** | **1,086.1** | **2.6%** | **1,110.5** | **2.8%** | **21.1%** | **-0.0%** |
| Current Account | 338.6 | 2.6% | 433.7 | 2.5% | 425.0 | 2.3% | 429.9 | 2.4% | 26.9% | -0.2% |
| Savings | 268.2 | 1.1% | 285.7 | 1.0% | 290.6 | 0.9% | 299.2 | 1.0% | 11.6% | -0.1% |
| Time Deposit | 310.0 | 5.0% | 302.5 | 4.8% | 370.6 | 4.2% | 381.4 | 4.6% | 23.0% | -0.4% |
| **Borrowings & Repo** | **48.8** | **6.1%** | **43.4** | **5.9%** | **82.3** | **4.8%** | **69.3** | **5.0%** | **41.8%** | **-1.1%** |
| **Marketable Securities Issued** | **32.7** | **4.9%** | **32.7** | **4.9%** | **28.0** | **5.8%** | **28.0** | **6.0%** | **-14.2%** | **1.1%** |
| **Total Interest Bearing Liabilities** | **998.3** | **3.4%** | **1,098.0** | **3.3%** | **1,196.4** | **3.0%** | **1,207.8** | **3.2%** | **21.0%** | **-0.2%** |

| Net Interest Margin | 9M25 | FY25 | 1H26 | 9M26 | Growth YoY |
|---|---|---|---|---|---|
| | 3.8% | 3.8% | 3.6% | 3.5% | -0.3% |

# 5 Years financial data (1/2)

| Consolidated Balance Sheet (IDR Bn) | 2021 | 2022 | 2023 | 2024* | 2025 | Sep-25 | Sep-26 |
|---|---|---|---|---|---|---|---|
| **Total Assets** | **964,838** | **1,029,837** | **1,086,664** | **1,130,129** | **1,362,055** | **1,269,486** | **1,481,830** |
| Placement with other banks & BI | 92,290 | 51,569 | 43,794 | 17,076 | 33,780 | 33,018 | 48,558 |
| Marketable Securities [market value] | 26,053 | 28,556 | 37,408 | 48,534 | 63,017 | 58,959 | 59,260 |
| Government Bonds [market value] | 111,430 | 121,291 | 127,100 | 132,072 | 163,513 | 142,235 | 146,635 |
| **Loans (gross)** | **582,436** | **646,188** | **695,085** | **775,872** | **899,531** | **812,195** | **992,514** |
| **Third Party Funds** | **729,169** | **769,269** | **810,730** | **805,511** | **1,040,834** | **934,326** | **1,124,587** |
| Deposit from other banks | 14,377 | 15,245 | 11,894 | 18,548 | 11,563 | 14,741 | 12,034 |
| Marketable Securities Issued | 18,751 | 22,110 | 21,822 | 30,674 | 32,593 | 32,569 | 27,888 |
| Borrowings | 32,458 | 35,654 | 30,950 | 42,931 | 39,040 | 42,088 | 54,549 |
| Shareholders' Equity | 126,520 | 140,198 | 154,733 | 166,548 | 176,339 | 171,610 | 174,256 |

| Consolidated Profit or Loss (IDR Bn) | 2021 | 2022 | 2023 | 2024* | 2025 | 9M25 | 9M26 |
|---|---|---|---|---|---|---|---|
| Interest Income | 50,026 | 54,659 | 61,472 | 66,583 | 69,394 | 51,167 | 60,007 |
| Interest Expense | (11,779) | (13,338) | (20,196) | (26,103) | (29,061) | (21,914) | (26,769) |
| **Net Interest Income** | **38,247** | **41,321** | **41,276** | **40,480** | **40,333** | **29,253** | **33,238** |
| Insurance & Investment Income – Net | 1,399 | 1,552 | 1,659 | 766 | 743 | 581 | 585 |
| Fee-Based Income | 13,639 | 14,820 | 14,783 | 16,624 | 18,461 | 12,881 | 13,945 |
| Recovery | 2,581 | 3,780 | 5,030 | 6,025 | 5,439 | 3,562 | 3,968 |
| **Operating Income** | **55,865** | **61,472** | **62,747** | **63,896** | **64,976** | **46,277** | **51,737** |
| Operating Expense | (24,801) | (27,059) | (27,778) | (29,112) | (30,856) | (21,604) | (24,203) |
| **Pre-Provision Operating Profit (PPOP)** | **31,064** | **34,413** | **34,970** | **34,783** | **34,120** | **24,673** | **27,534** |
| Provisioning Charges | (18,298) | (11,514) | (9,196) | (8,211) | (9,724) | (6,121) | (7,256) |
| **Net Profit** | **10,898** | **18,312** | **20,909** | **21,464** | **20,041** | **15,115** | **16,116** |

*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 | 9M25 | 9M26 |
|---|---|---|---|---|---|---|---|
| **LOAN Growth [Consolidated]** | **5.3** | **10.9** | **7.6** | **11.6** | **15.9** | **10.5** | **22.2** |
| **CASA Ratio [Consolidated]** | **69.4** | **72.4** | **71.2** | **69.9** | **69.7** | **65.6** | **65.2** |
| **CASA Growth [Consolidated]** | **9.0** | **10.1** | **3.6** | **-2.5** | **28.9** | **13.3** | **19.6** |
| **CAPITAL** | | | | | | | |
| Shareholders' equity to total asset | 13.1 | 13.6 | 14.2 | 14.6 | 13.0 | 13.5 | 11.7 |
| Tier I - CAR (include operational risk) | 17.7 | 17.5 | 20.2 | 20.0 | 19.4 | 19.8 | 18.0 |
| 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 | 19.2 |
| **ASSET QUALITY** | | | | | | | |
| Net Non-Performing Loan | 0.9 | 0.5 | 0.6 | 0.7 | 0.7 | 0.8 | 0.7 |
| Gross Non-Performing Loan | 3.7 | 2.8 | 2.1 | 2.0 | 1.9 | 2.0 | 1.9 |
| Credit Cost | 3.3 | 1.9 | 1.4 | 1.1 | 1.2 | 1.0 | 1.0 |
| NPL Coverage | 233.4 | 278.3 | 319.0 | 255.8 | 205.5 | 222.7 | 193.3 |
| **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 | 12.7 | 13.3 |
| Net Interest Margin | 4.7 | 4.8 | 4.6 | 4.2 | 3.8 | 3.8 | 3.5 |
| **EFFICIENCY** | | | | | | | |
| Cost to Income Ratio | 43.3 | 42.6 | 42.9 | 44.6 | 46.2 | 45.8 | 45.8 |
| **LIQUIDITY** | | | | | | | |
| Loan to Deposit Ratio | 79.7 | 84.2 | 85.8 | 96.1 | 86.4 | 86.9 | 87.9 |
| **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 ; 14.4% in 9M26 if the denominator is Tier 1 Capital as reported to OJK

# Equity research contact details

| NO | BROKERAGE | ANALYST | E-MAIL |
|---|---|---|---|
| 1 | Autonomous | Yong Hwa | yseng@autonomous.com |
| 2 | Bahana Securities | Razqi Kurniawan | Razqi.Kurniawan@bahana.co.id |
| 3 | BCA Securities | Andre Benas | andre.benas@bcasekuritas.co.id |
| 4 | CGS International | Handy Noverdanius | handy.noverdanius@cgsi.com |
| 5 | Ciptadana Securities | Erni M Siahaan | Siahaanerni@ciptadana.com |
| 6 | Citi Investment Research | Ferry Wong | Ferry.wong@citi.com |
| 7 | CLSA | Sarina Lesmina | Sarina.Lesmina@clsa.com |
| 8 | Danareksa Securities | Victor Stefano | Victor.stefano@brids.co.id |
| 9 | DBS Bank | Rui Wen Lim | ruiwenlim@dbs.com |
| 10 | Goldman Sachs | Melissa Kuang | Melissa.kuang@gs.com |
| 11 | HSBC Singapore | Wai Fai Kok | wai.fai.kok@hsbc.com.sg |
| 12 | Indo Premier Securities | Jovent Muliadi | Jovent.muliadi@ipc.co.id |
| 13 | JP Morgan | Harsh Wardhan Modi | Harsh.w.modi@jpmorgan.com |
| 14 | KB Valbury Securities | Akhmad Nurcahyadi | Akhmad.nurcahyadi@kbvalbury.com |
| 15 | Macquarie | Jayden Vantarakis | Jayden.vantarakis@macquarie.com |
| 16 | Mandiri Securities | Kresna Hutabarat | Kresna.hutabarat@mandirisek.co.id |
| 17 | Maybank Kim Eng Securities | Jeffrosenberg Chenlim | Jeffrosenberg.lim@maybank.com |
| 18 | Mirae Asset Securities | Robertus Yanuar Hardy | Robertus.hardy@miraeasset.co.id |
| 19 | MNC Securities | Victoria Venny | Victoria.nawang@mncgroup.com |
| 20 | Morgan Stanley | Selvie Jusman | Selvie.Jusman@morganstanley.com |
| 21 | Nomura Verdhana | Raymond Kosasih | Raymond.kosasih@verdhana.id |
| 22 | RHB Securities | Andrey Wijaya | Andrey.wijaya@rhbgroup.com |
| 23 | Samuel Securities | Suria Dharma | Suria.dharma@samuel.co.id |
| 24 | Sucor Securities | Edward Lowis | Edward.lowis@sucorsekuritas.com |
| 25 | Trimegah Securities | Jonathan Gunawan | jonathan.gunawan@trimegah.com |
| 26 | UOB Kay Hian | Posmarito Pakpahan | posmarito@uobkayhian.com |
| 27 | UBS | Joshua Tanja | Joshua.tanja@ubs.com |

# Thank You

**PT. Bank Negara Indonesia (Persero) Tbk.**

**Investor Relations Division**
Grha BNI Building, 21st Floor
Jln. Jend. Sudirman Kav. 1 Jakarta 10220
T: 62-21-5728314
E: ir@bni.co.id

**Disclaimer**

This presentation has been prepared by PT. Bank Negara Indonesia (Persero), Tbk. (the "Company") for information purposes only. No representation or warranty, express or implied, is given by or on behalf of the Company (BNI nor any of its subsidiaries, its affiliates, directors, commissioners, employees and representatives) as to the accuracy, correctness, reasonableness or completeness of the information or opinions contained in this presentation.

The presentation does not constitute or form part of an offer, solicitation or invitation of any offer, to buy or subscribe for any securities, nor should it or any part of it form the basis of, or be relied in any connection with, any contract, investment decision or commitment whatsoever.

The Company (BNI nor its subsidiaries, its affiliates, directors, commissioners, employees and representatives) does not accept any liability whatsoever for any loss however arising from any use of this presentation or their contents or otherwise arising in connection therewith (whether written or verbal communication).

**Forward-Looking Statements**

Some of the information in this presentation may contain projections or other forward-looking statements regarding future events or the future financial performance of the Company. These forward-looking statements include all matters that are not historical facts. They are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results to differ materially from those expressed or implied in the forward-looking statements. The Company undertakes no obligation to revise or update any forward-looking statement contained within this presentations, regardless of whatever those statements are affected as a result of new information, future events or otherwise.

**Rounding**

Please note that rounding differences may appear throughout the presentation.