Jakarta, 27 OCT 2026

Nomor : CSE/7/ 10330
Lampiran : 1 (satu) set

Kepada Yth.
Otoritas Jasa Keuangan
Gedung Soemitro Djojohadikusumo
Jl. Lapangan Banteng Timur 2-4
Jakarta Pusat

Up. Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif, dan Bursa Karbon

Perihal : Laporan Informasi atau Fakta Material terkait Pemaparan Kinerja oleh Perusahaan Tercatat Kepada Pihak Tertentu (*Earnings Call*)

Dengan ini kami untuk dan atas nama PT Bank Negara Indonesia (Persero) Tbk. ("**Perseroan**") menyampaikan Laporan Informasi atau Fakta Material untuk memenuhi Peraturan OJK No. 31/POJK.04/2015 tentang Keterbukaan Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik sebagaimana telah diubah dengan Peraturan OJK No. 45/2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik, Peraturan OJK No. 12/POJK.03/2021 tentang Bank Umum, Peraturan OJK No. 18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank dan Peraturan Bursa Efek Indonesia No. Kep-00087/BEI/12-2025 perihal Perubahan Peraturan I-E tentang Kewajiban Penyampaian Informasi, serta peraturan terkait lainnya:

Nama Emiten : PT Bank Negara Indonesia (Persero) Tbk
Bidang Usaha : Perbankan & Kegiatan Usaha Penunjang Lainnya
Telepon : 021-5728387
Alamat surat elektronik (*email*) : corporate.secretary@bni.co.id

1.	Tanggal kejadian	:	27 Oktober 2026
2.	Jenis Informasi atau Fakta Material	:	Informasi atau Fakta Material lainnya: Perseroan menyelenggarakan *Earnings Call* Kinerja September 2026 (*unaudited*)
3.	Uraian Informasi atau Fakta Material	:	
4.	a. Dampak terhadap kegiatan operasional	:	-
	b. Dampak hukum	:	-
	c. Dampak terhadap kondisi keuangan atau kelangsungan usaha	:	-
5.	Keterangan lain-lain	:	Materi *Earnings Call* Kinerja 30 September 2026 (*unaudited*) terlampir

Demikian laporan informasi atau fakta material ini kami sampaikan, atas perhatian dan kerjasamanya kami ucapkan terima kasih.

PT Bank Negara Indonesia (Persero) Tbk
Corporate Secretary,

PT BANK NEGARA INDONESIA (PERSERO) TBK KANTOR PUSAT

Okki Rushartomo
Corporate Secretary

Tembusan: Yth. Otoritas Jasa Keuangan – Kepala Departemen Pengawasan Bank Pemerintah
Yth. Direksi PT Bursa Efek Indonesia – Up. Divisi Penilaian Perusahaan 3

PT Bank Negara Indonesia (Persero) Tbk
Kantor Pusat
Jl. Jenderal Sudirman Kav. 1
Jakarta 10220, Indonesia
www.bni.co.id

Danantara Indonesia

BNI

9M26 CORPORATE PRESENTATION

PT Bank Negara Indonesia (Persero), Tbk.

Jakarta – 27 October 2026



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01 | Management Highlights

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◎ Strategically Growing through Disciplined Underwriting 05

◎ Strengthening CASA Market Share 06

◎ Prudent Asset Repricing to Offset NIM Pressure 07

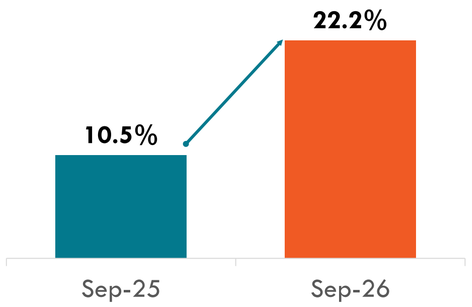
◎ Strong Balance Sheet 08

◎ FY 2026 Aspiration 09

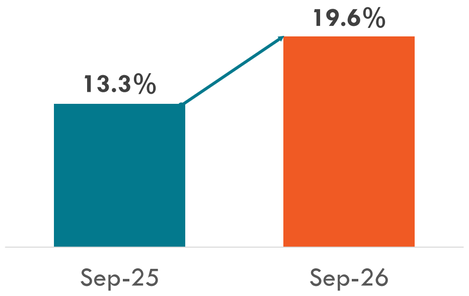
Earnings resilience with record-high PPOP

Strong business momentum…

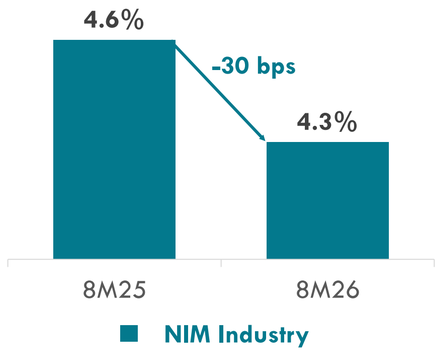
Loan growth YoY

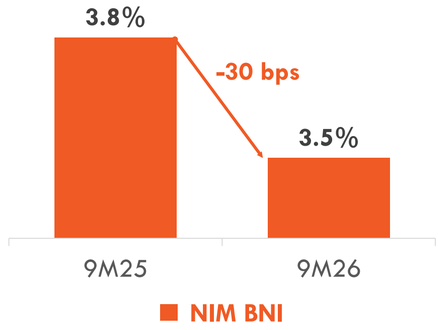


CASA growth YoY

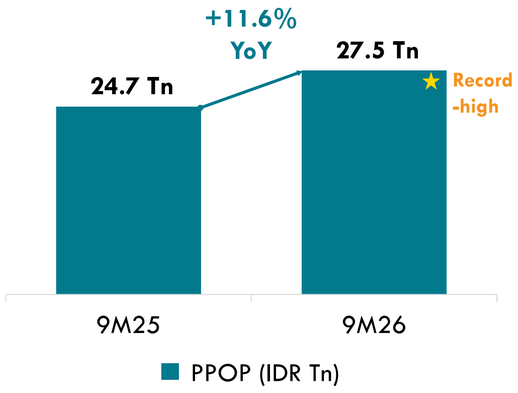


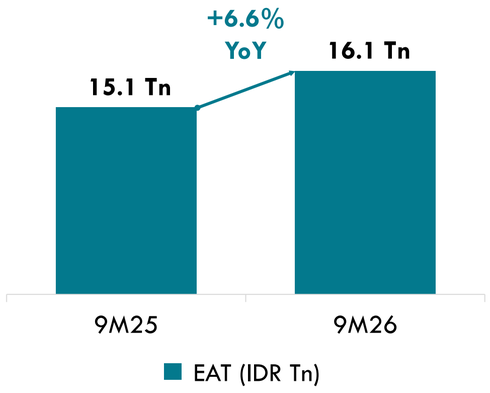
…amid industry-wide NIM pressure



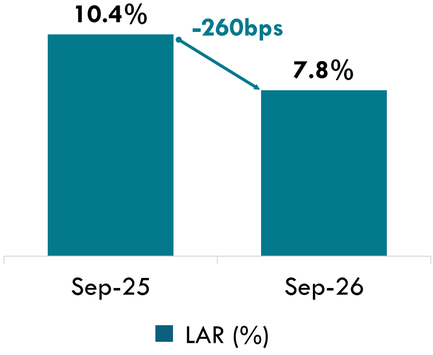


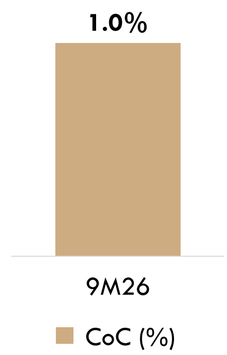
Translating to resilient profitability

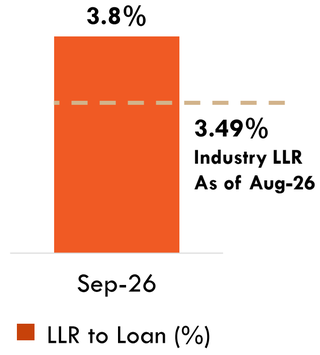




Improving asset quality with strong coverage

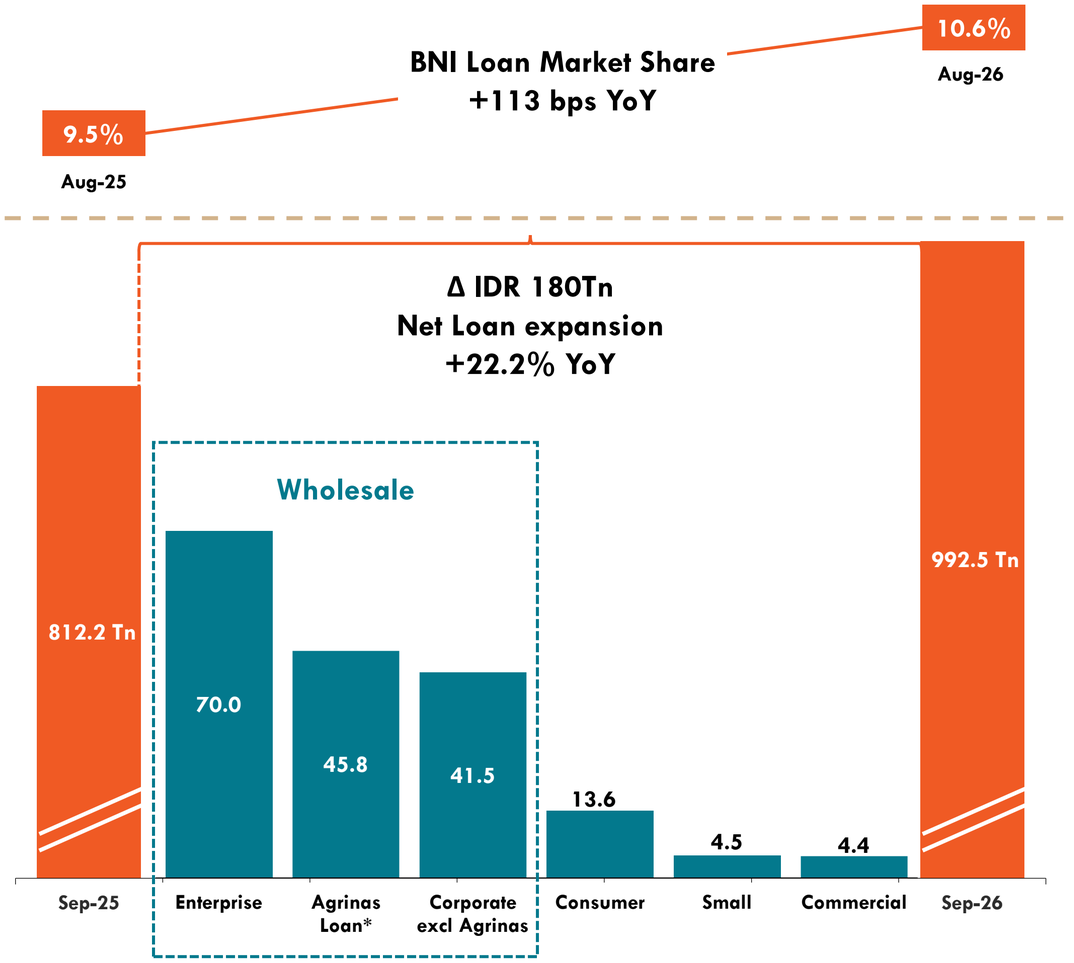






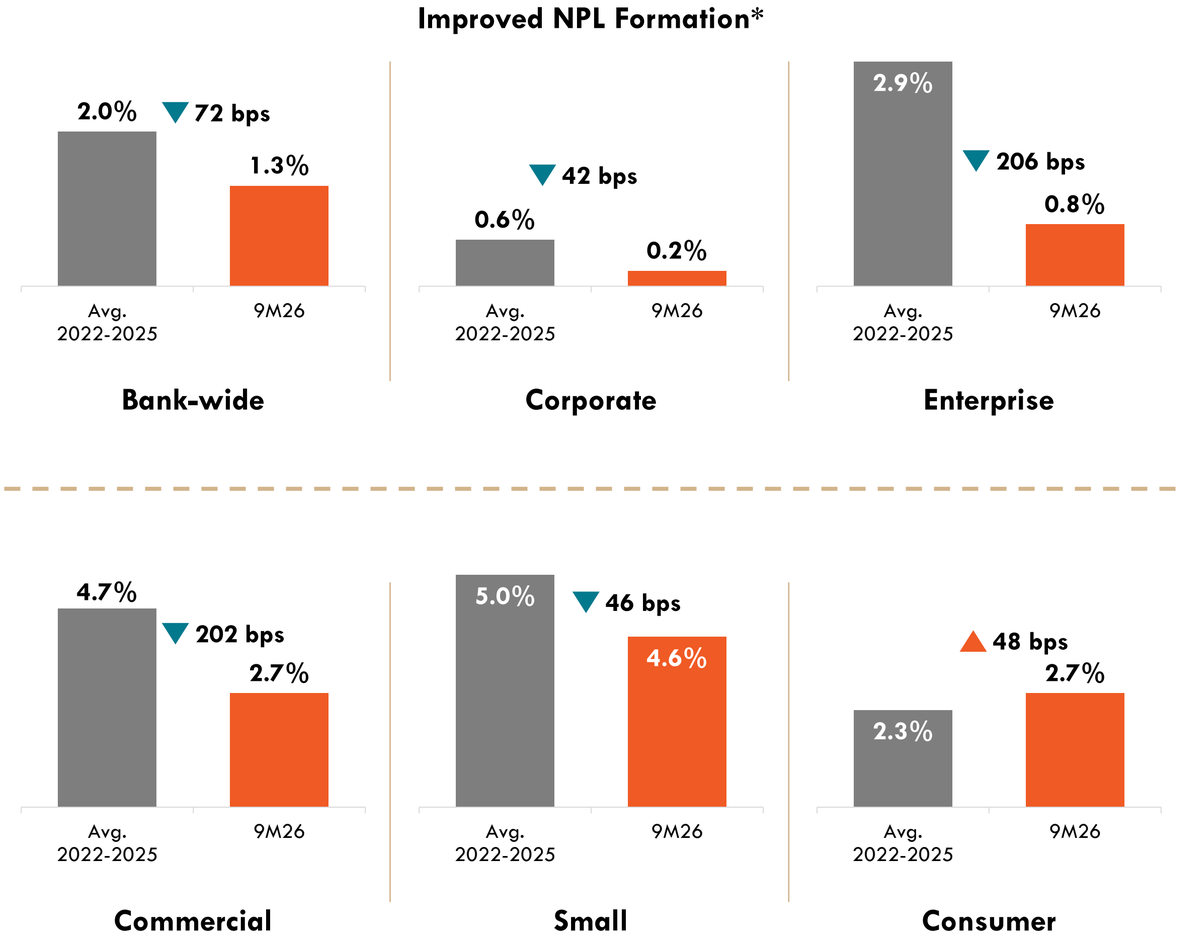
Strategically growing through disciplined underwriting

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

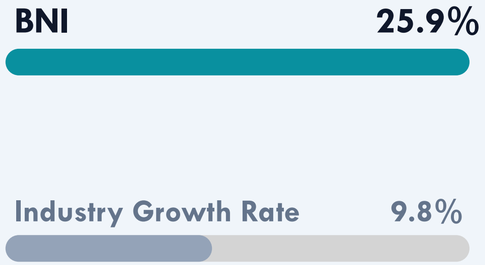


*NPL Formation: Annualized Net New NPL / Beginning Loan Balance

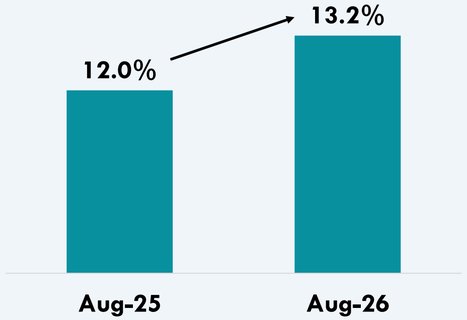
Strengthening CASA market share through transaction banking

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)

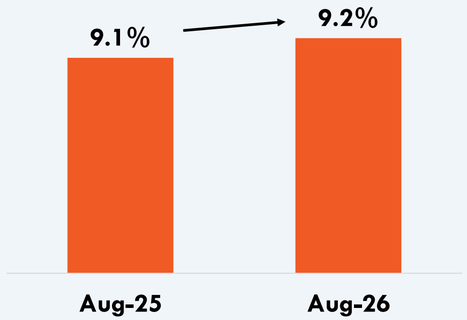
*As of Sept-26

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



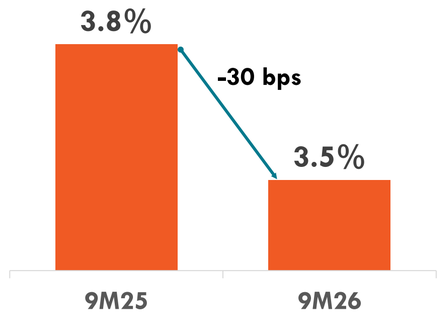
Transaction Value	# of users	Payroll Accounts
IDR 1,774 Tn (+25% YoY)	16.6mn (+58% YoY)	6.7mn (+26% YoY)

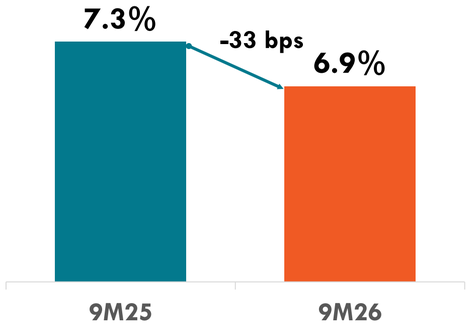
*As of Sept-26

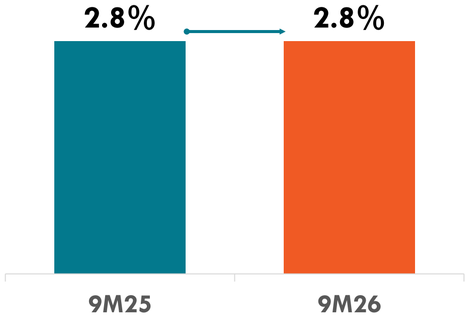
Industry data based on BI - Indonesian Economic and Financial Statistics

Prudent asset repricing to offset NIM pressure

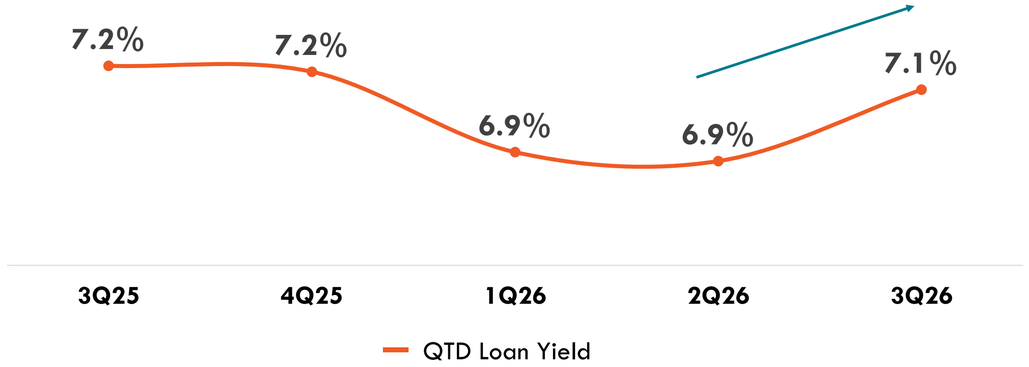
Industry-wide NIM pressure has affected BNI due to moderating Loan Yield while CoF stayed stable



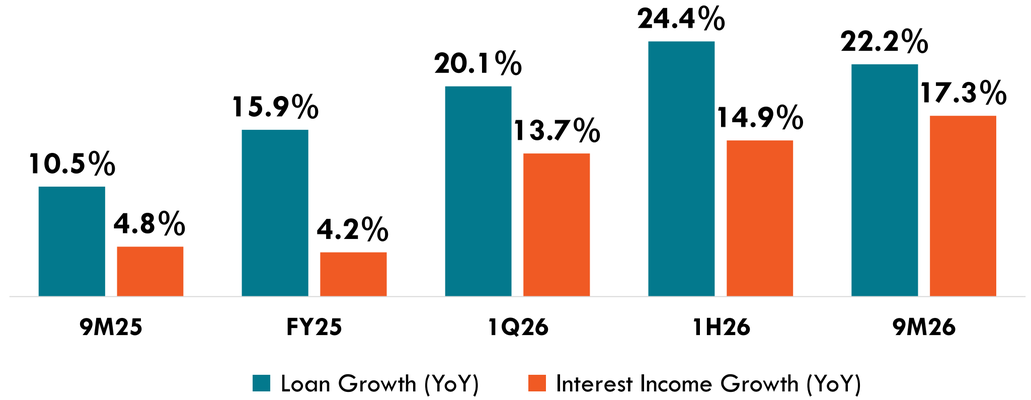




We actively reprice our assets prudently to preserve interest spreads without triggering client attrition…

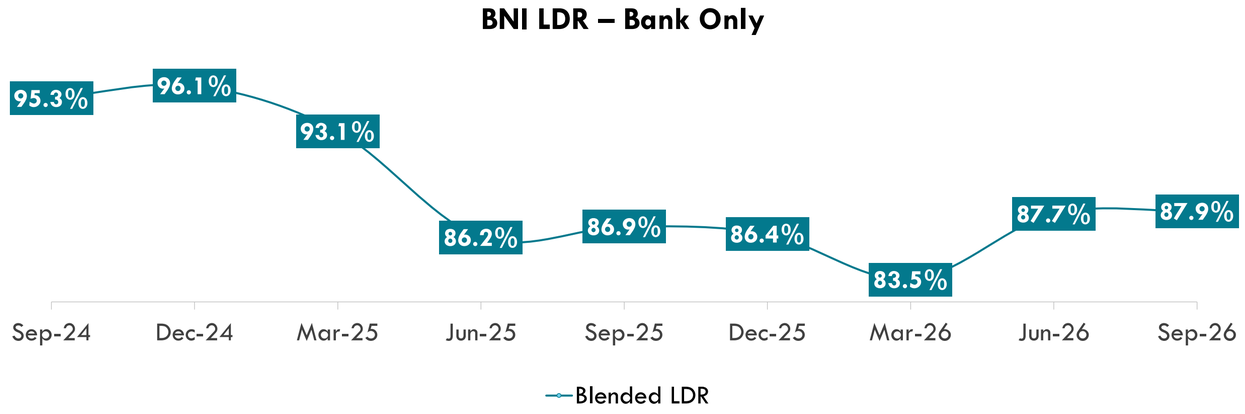


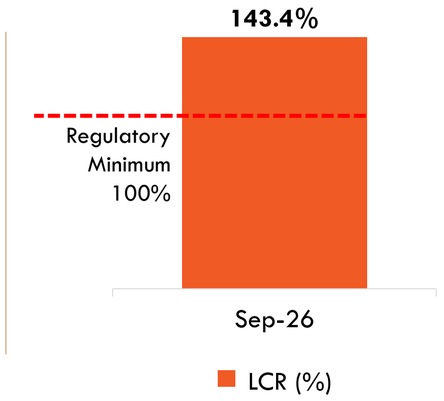
…translating to solid interest income growth

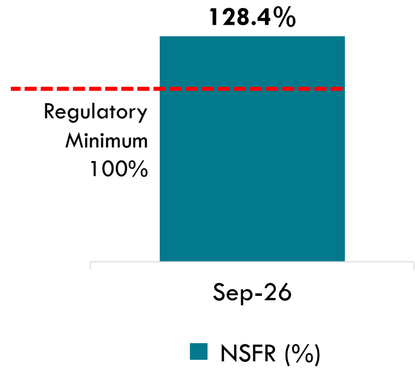


Strong balance sheet built to navigate market volatility

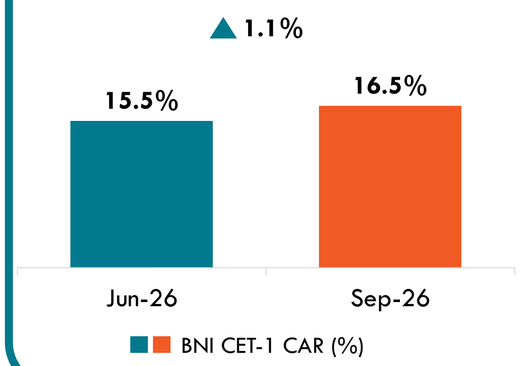
Strong liquidity profile to drive business

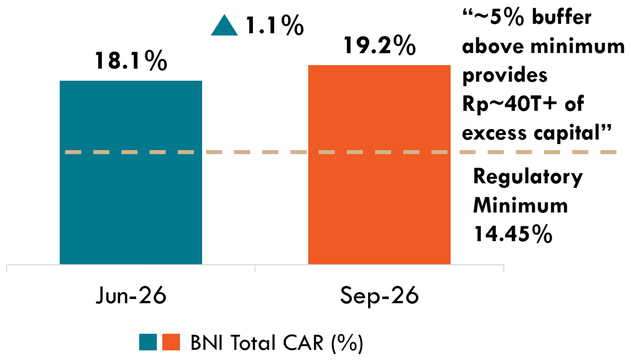




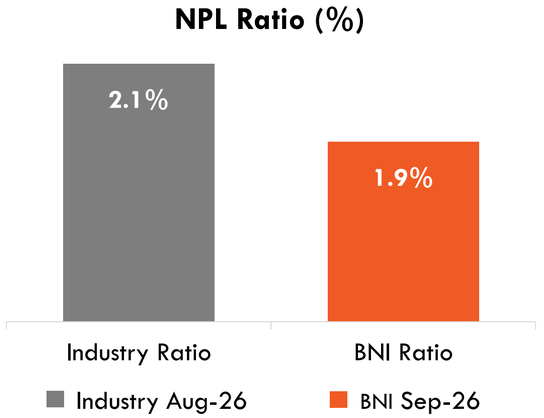


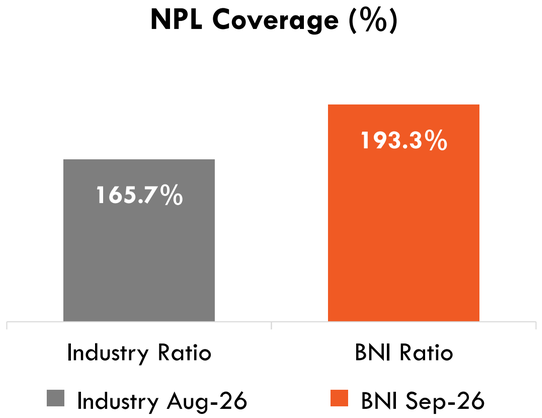
Strong capital buffer for growth and shock absorption





Industry-leading asset quality, proactively provisioned





FY 2026 Aspiration

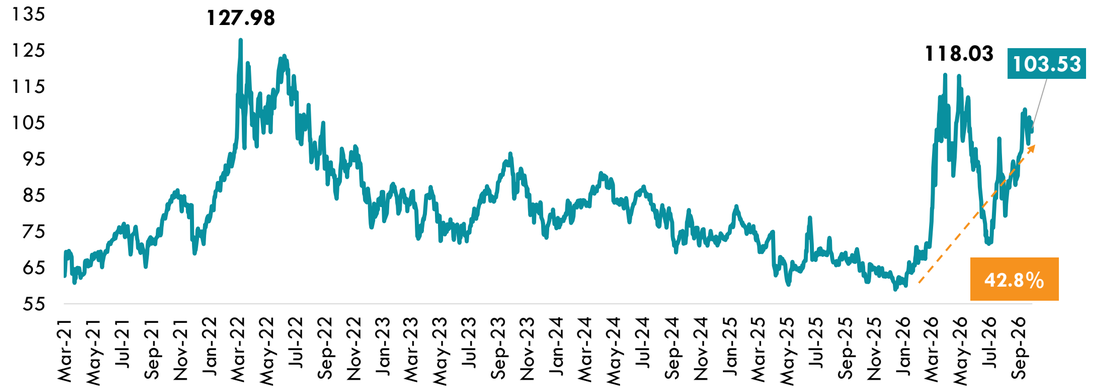
	FY25 Realization	FY26 Aspiration	9M26 Realization
Loan Growth *consolidated*	**15.9% YoY**	**10.0 - 13.0% YoY** (Revised upward, initially 8.0-10.0%)	**22.2% YoY** **10.3% YtD**
Net Interest Margin *bank only*	**3.8%**	**3.3 - 3.5%** (No changes)	**3.5%**
Credit Cost *bank only*	**1.15%**	**1.0 - 1.2%**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

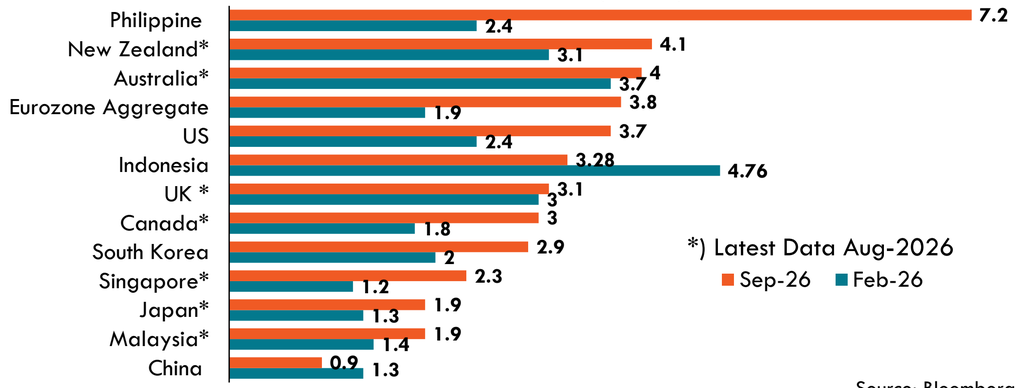


Source: Bloomberg, BNI OCE

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

CPI Inflation

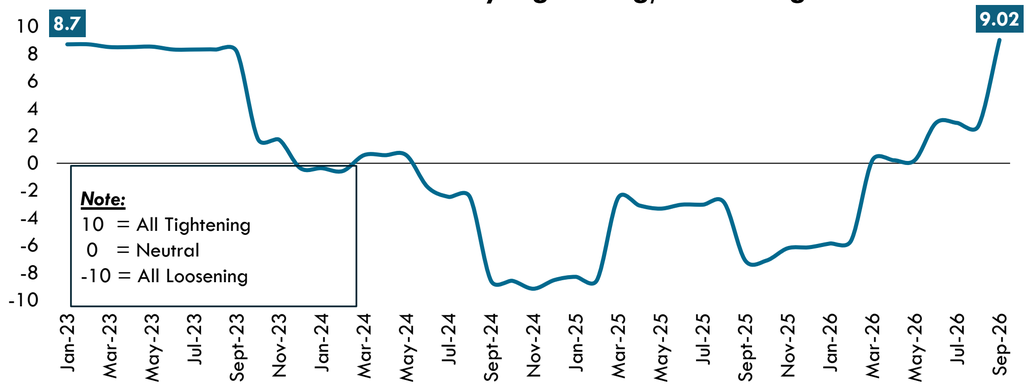
Feb-26 vs. The latest (% YoY)



Source: Bloomberg, BNI OCE

Inflationary pressure has pushed central banks to tighten monetary policy

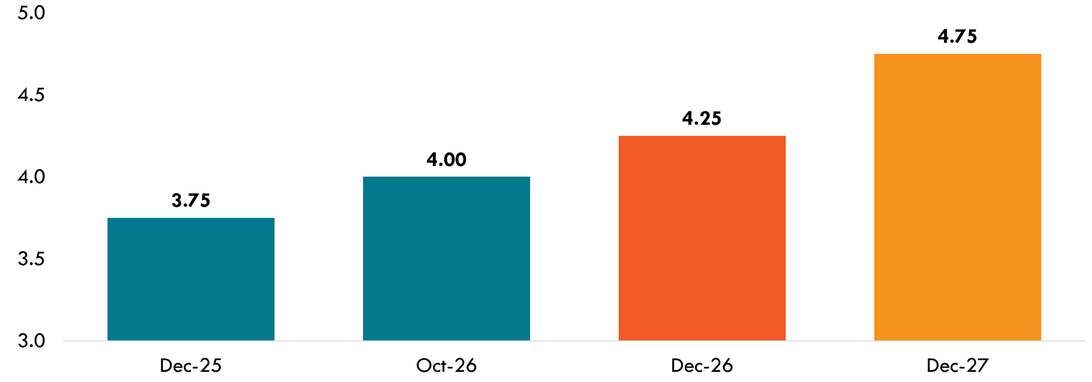
Index of Monetary Tightening/ Loosening



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

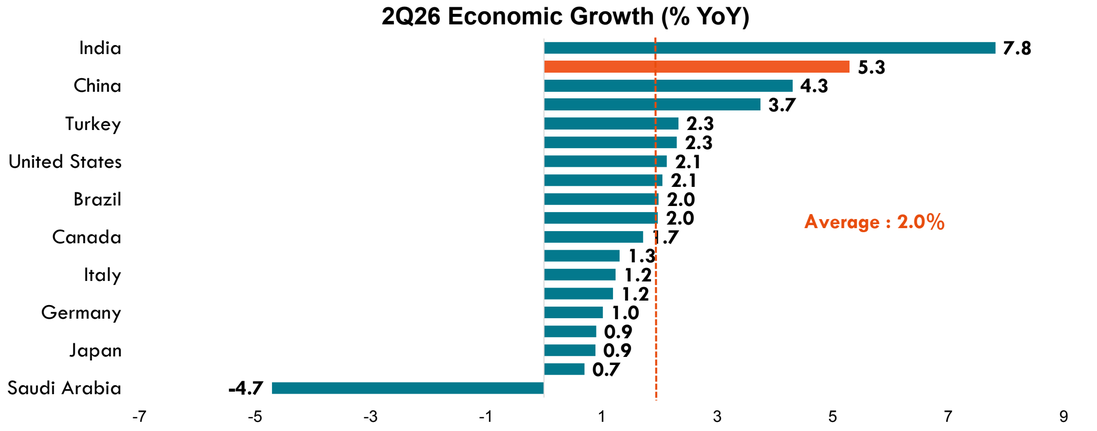
Indonesia's macroeconomic indicators showed greater resilience than peers

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

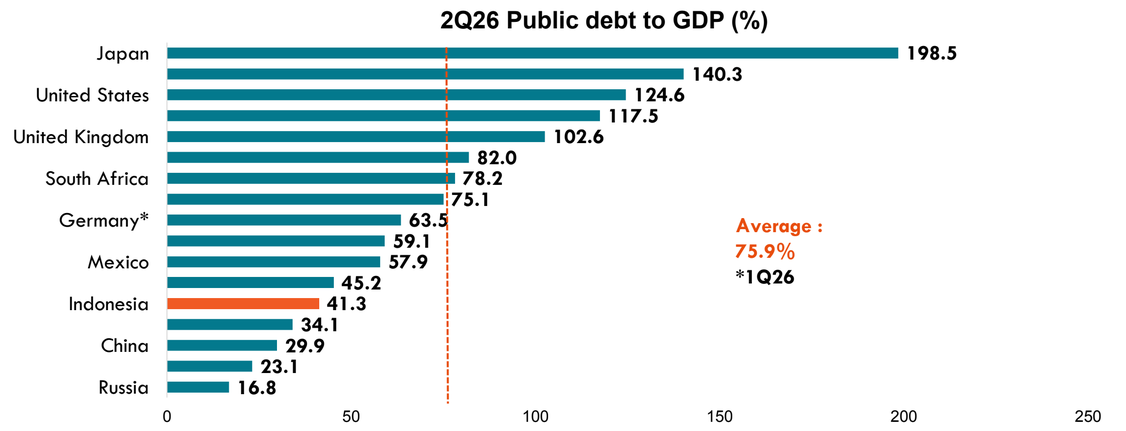
Source: BPS, CEIC, BNI OCE

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



Source: CEIC, BNI OCE

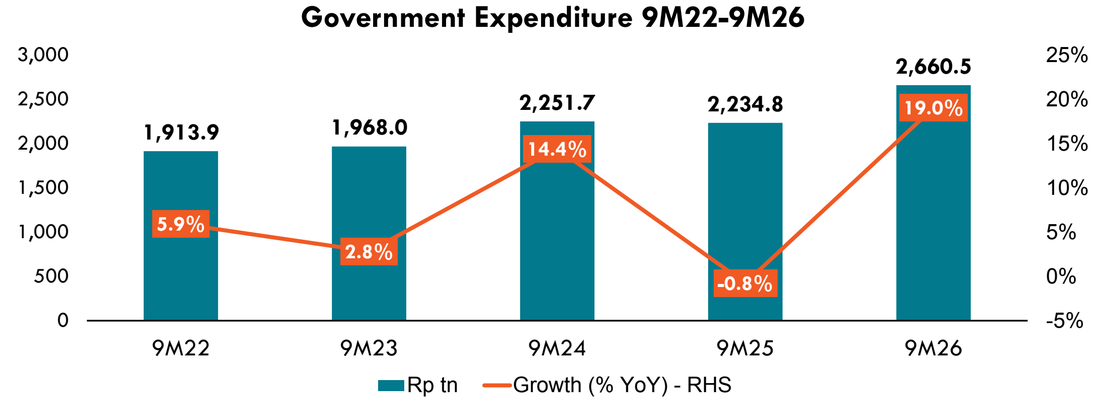
...with a manageable public debt-to-GDP ratio



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...



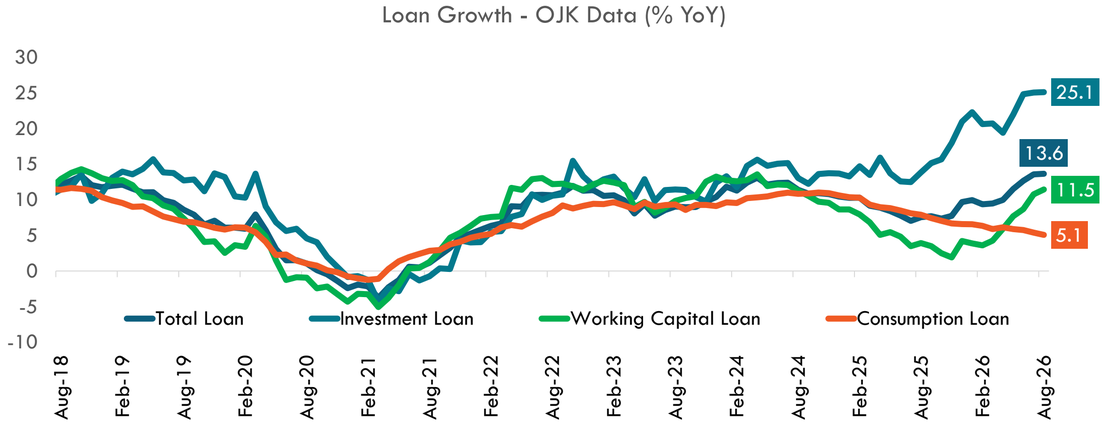
Source: MoF, BNI OCE

... 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%

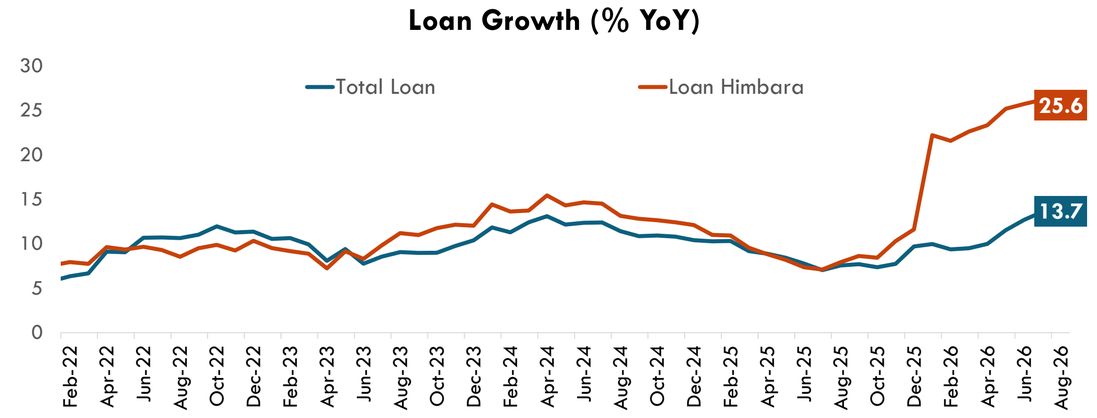
Source: MoF, BNI OCE

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



Source: OJK, BNI OCE

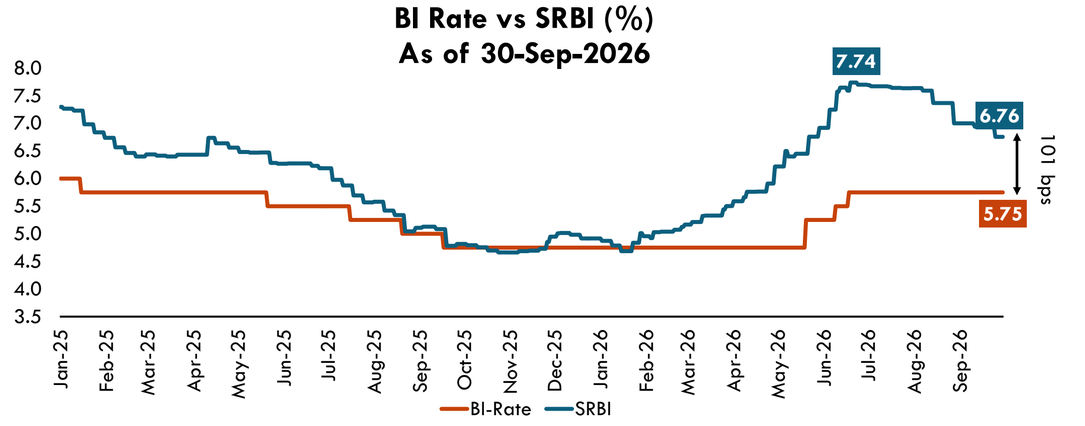
...driven by the robust SoE banks (Himbara) loan growth



Source: OJK, BNI OCE

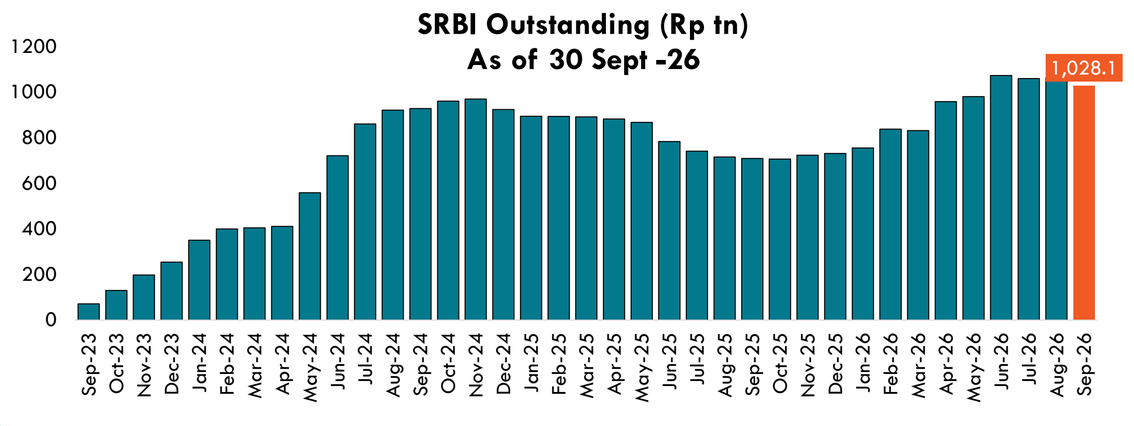
Liquidity conditions have started to improve, which should support loan growth momentum ahead

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



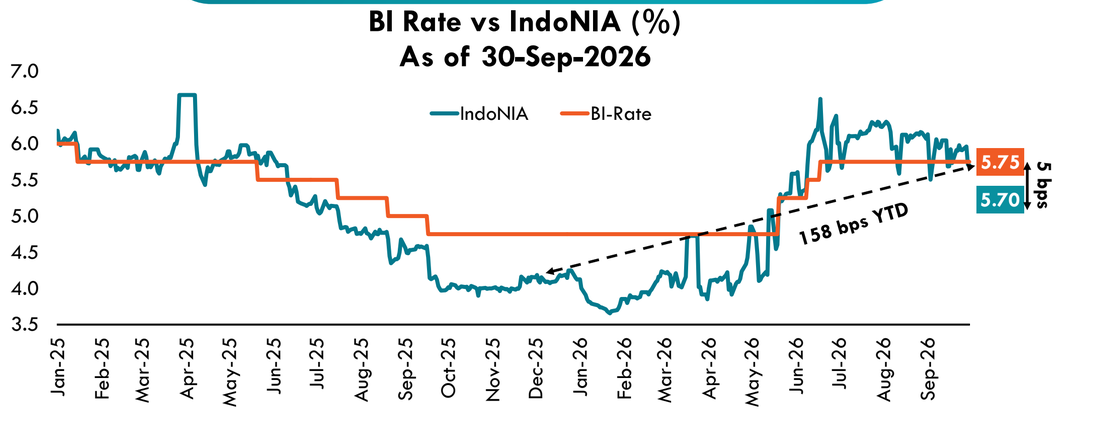
Source: BI, Bloomberg, BNI OCE

…followed by smaller SRBI outstanding



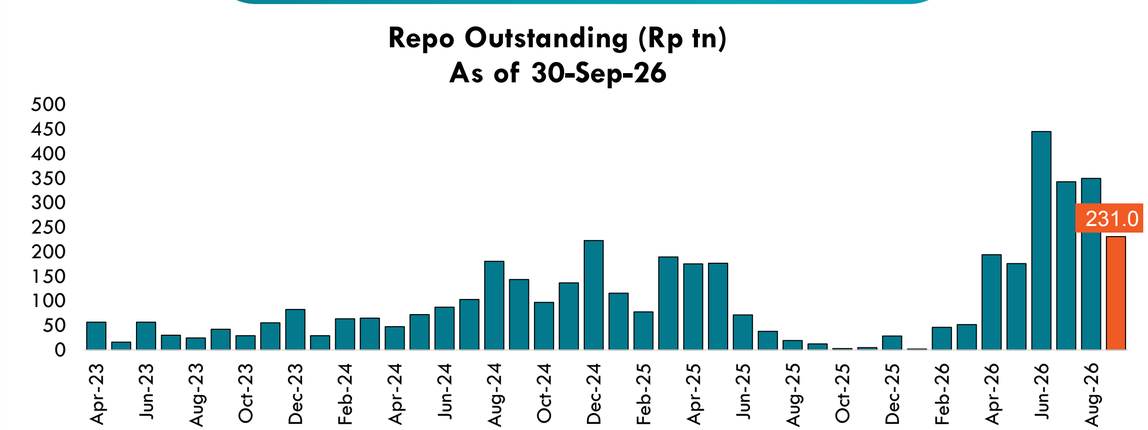
Source: BI, BNI OCE

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



Source: BI, Bloomberg, BNI OCE

…and smaller repo outstanding

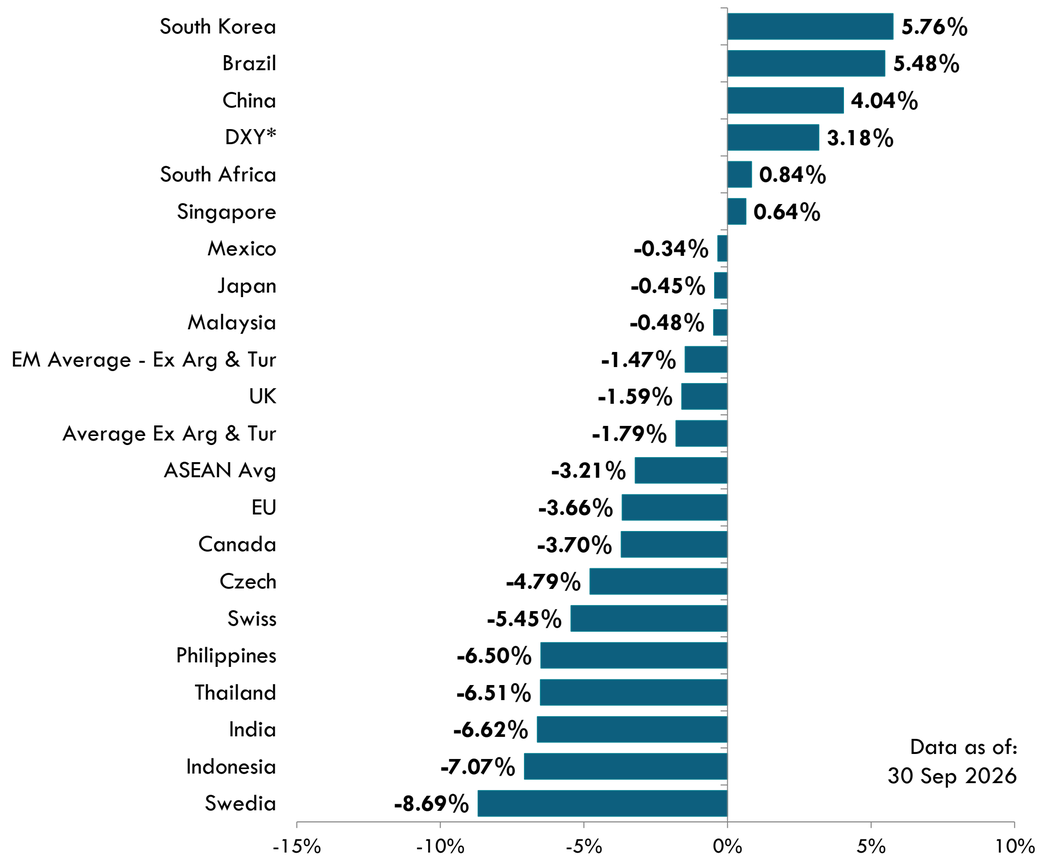


Source: BI, BNI OCE

Going forward, several risks warrant close monitoring for Indonesia macroeconomy

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

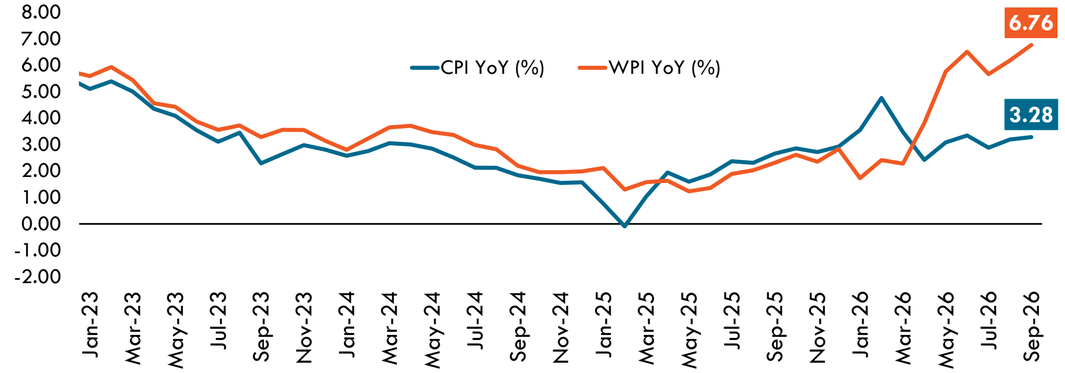
Exchange Rate Performance YTD (%)



Source: Bloomberg, BNI OCE

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

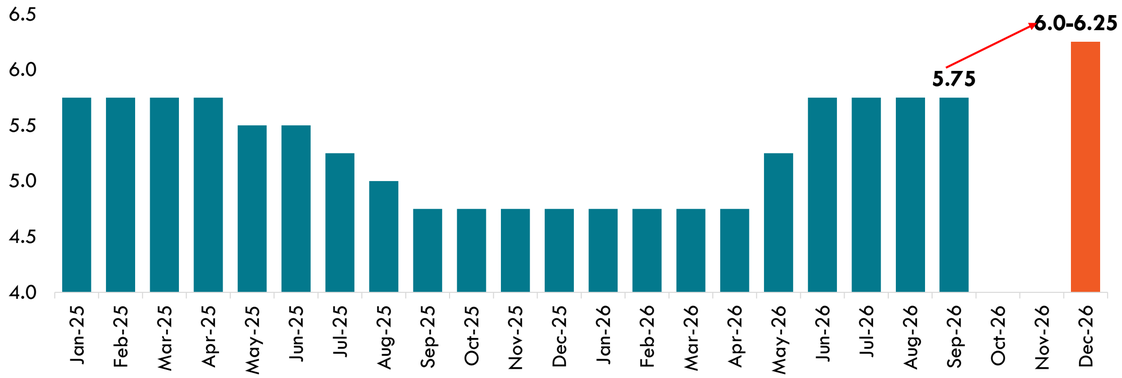
CPI vs WPI YoY (%)



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)

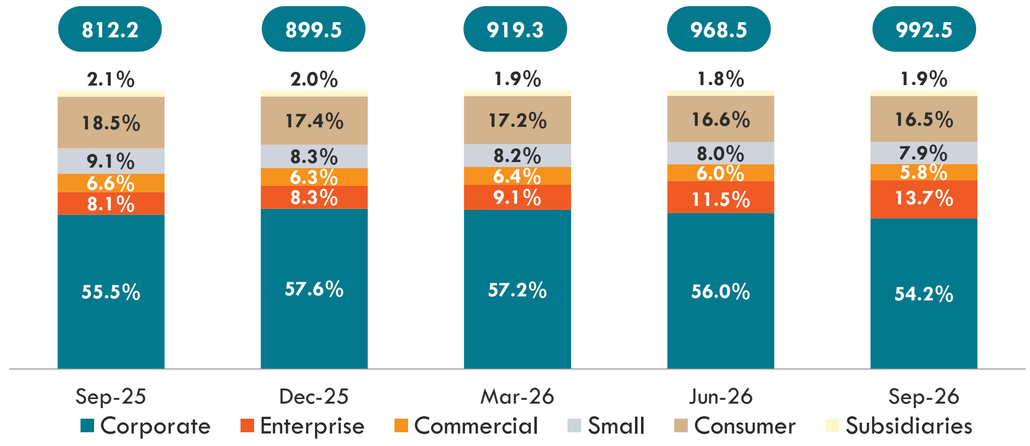
	Segment	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Growth QoQ	Growth YoY
Business Banking	**Wholesale**	**517.0**	**593.7**	**610.4**	**655.9**	**673.8**	**2.7%**	**30.3%**
	Corporate	450.7	518.2	525.9	542.7	537.5	-0.9%	19.3%
	Enterprise	66.3	75.5	84.5	113.2	136.3	20.4%	105.6%
	Commercial	**53.1**	**56.2**	**57.9**	**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

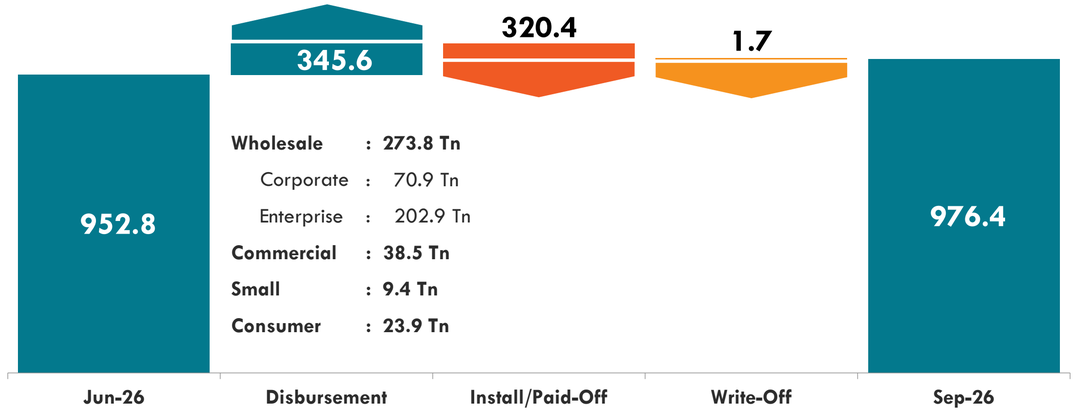
Segment	3Q25	4Q25	FY25	1Q26	2Q26	3Q26	9M25	9M26
Blended Loan	**7.2**	**7.1**	**7.2**	**6.9**	**6.9**	**7.1**	**7.3**	**6.9**
Corporate	6.4	6.2	6.4	6.1	6.2	6.4	6.5	6.3
Enterprise	7.2	7.1	7.4	7.0	6.8	7.0	7.5	7.0
Commercial	8.3	8.2	8.3	7.7	8.0	8.1	8.4	8.0
Small	8.6	10.3	9.3	9.2	9.0	9.7	9.0	9.3
Consumer	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)

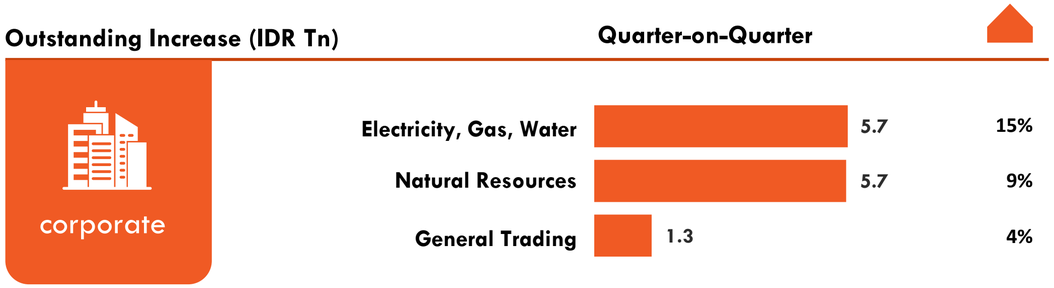


Rp345.6 trillion loan disbursed in 3Q26, driven by top tier clients

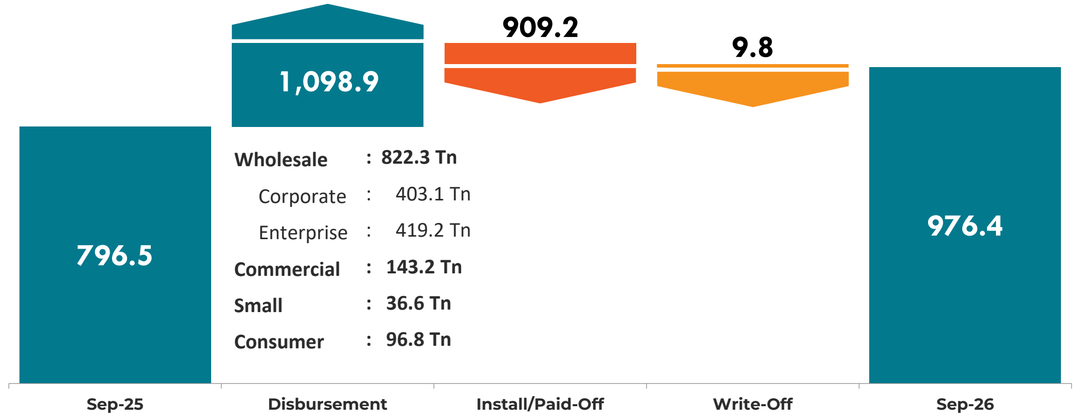
QoQ Loan movement (IDR Tn) – Bank only



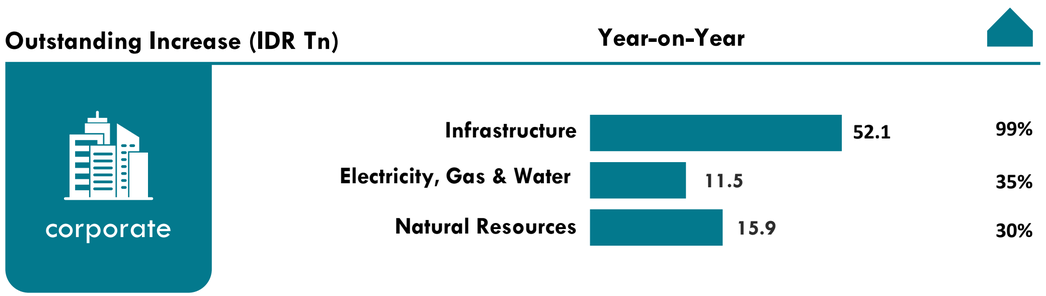
Top 3 industries contributing to QoQ Loan growth



YoY Loan movement (IDR Tn) – Bank only



Top 3 industries contributing to YoY Loan growth

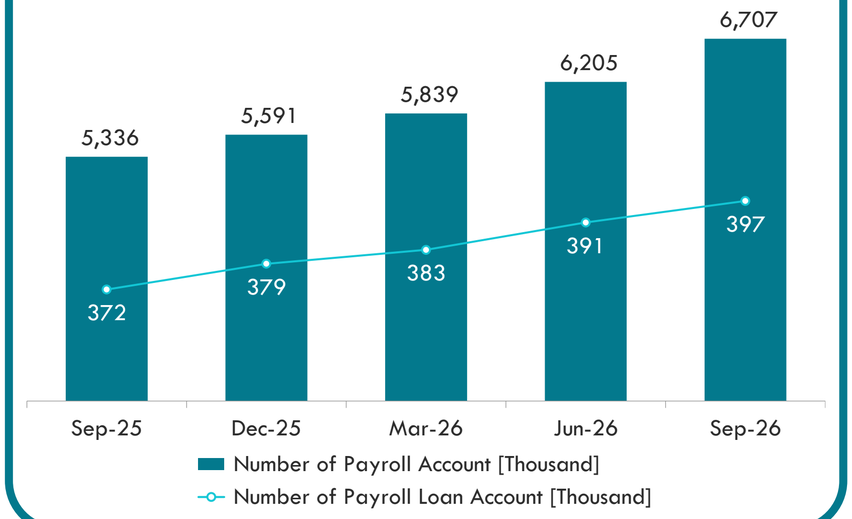


High quality growth on business banking and consumer banking

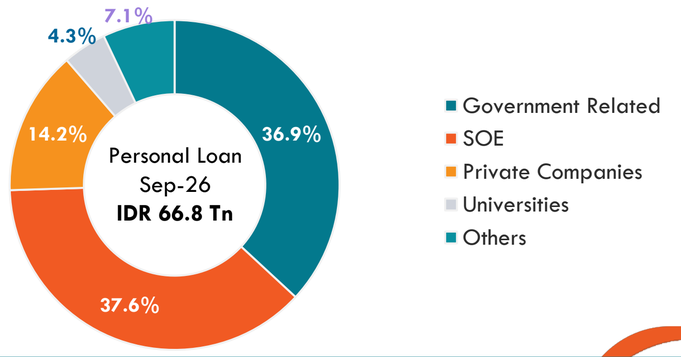
Business Banking (IDR Tn)	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Growth YoY	Comp	NPL Sep-25	NPL Sep-26
Manufacturing	150.3	141.1	151.6	155.1	155.8	3.6%	19.2%	3.2%	3.4%
Trading, Restaurant & Hotel	118.0	121.2	119.8	131.5	134.2	13.7%	16.6%	3.6%	4.0%
Infrastructure	62.0	120.6	130.1	130.4	126.1	103.4%	15.6%	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

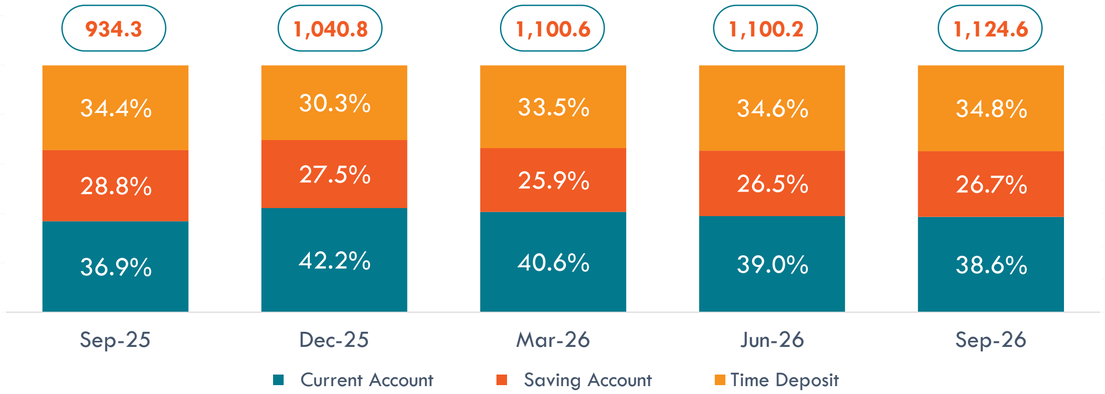
CASA +19.6% YoY

(IDR Tn)

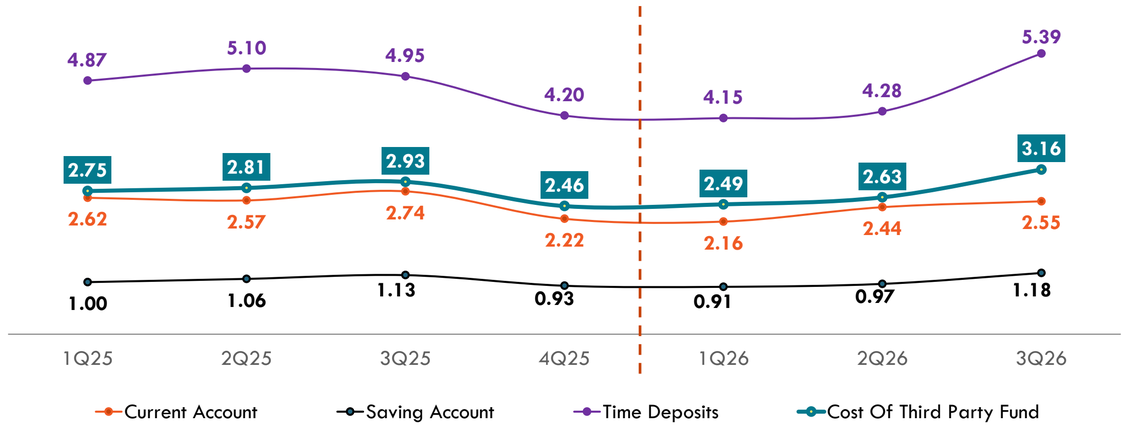
Segment	Sep-25	Dec-25	Mar-26	Jun-26	Sep-26	Growth	
						QoQ	YoY
CASA	**613.4**	**726.0**	**731.6**	**720.0**	**733.7**	**1.9%**	**19.6%**
Current Account	344.5	439.5	446.9	428.6	433.8	1.2%	25.9%
Savings Account	268.9	286.5	284.7	291.3	300.0	3.0%	11.6%
Time Deposit	**320.9**	**314.9**	**369.0**	**380.2**	**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

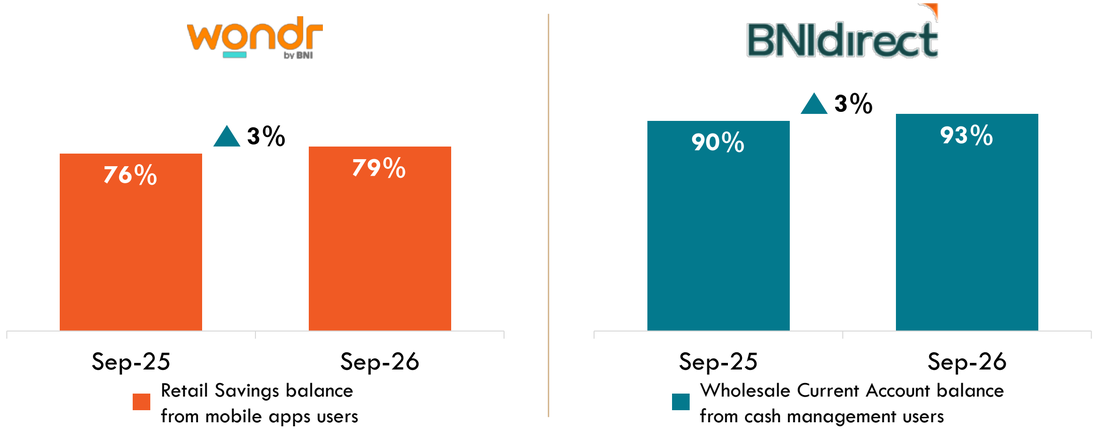
(IDR Tn)



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



Mobile Banking and Cash Management contributed significantly to CASA



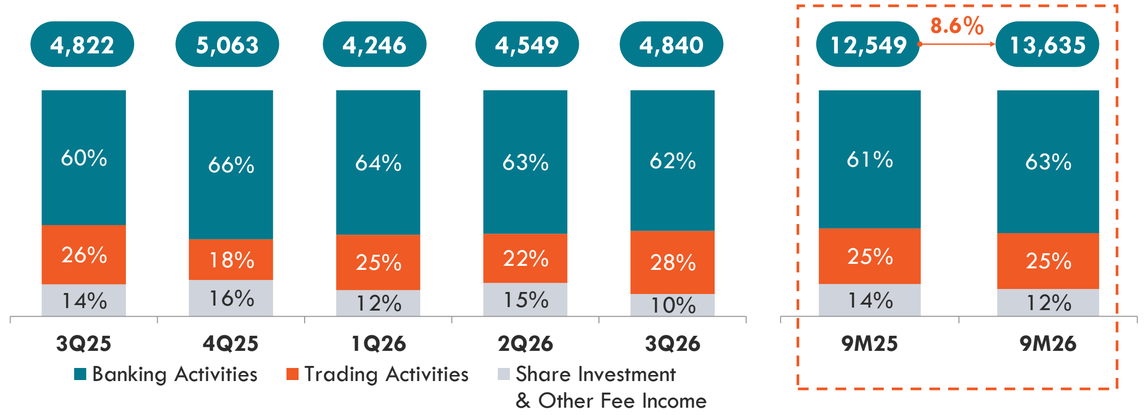
Solid fee-based income underpins core profit growth

Breakdown of Fee-based Income

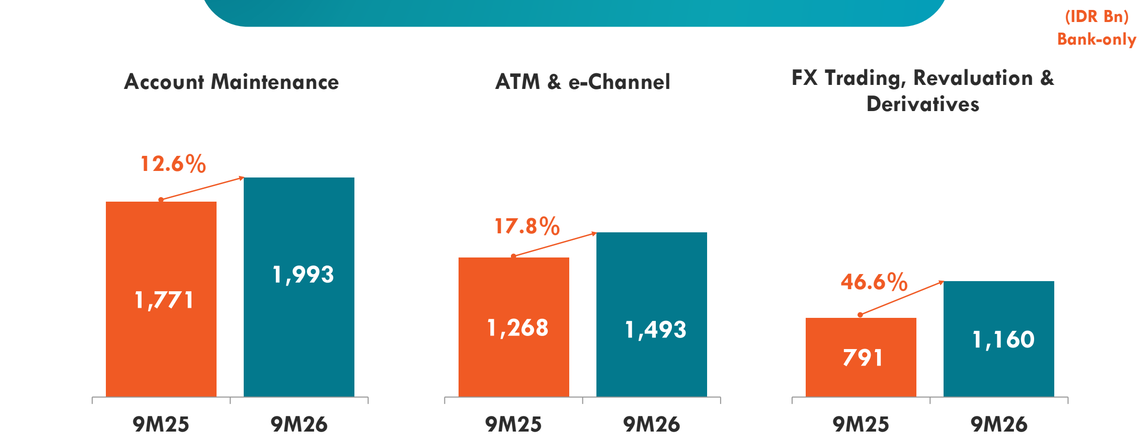
(IDR Bn)

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

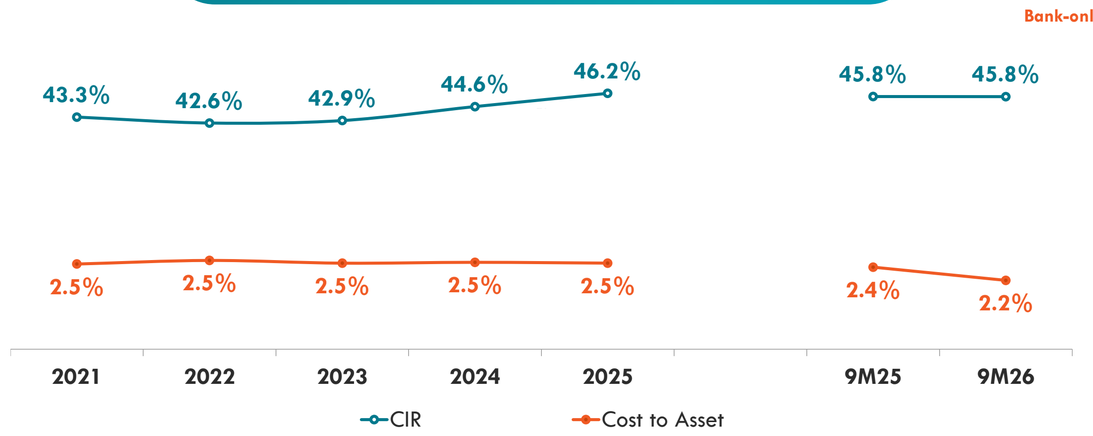
Opex Composition

(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

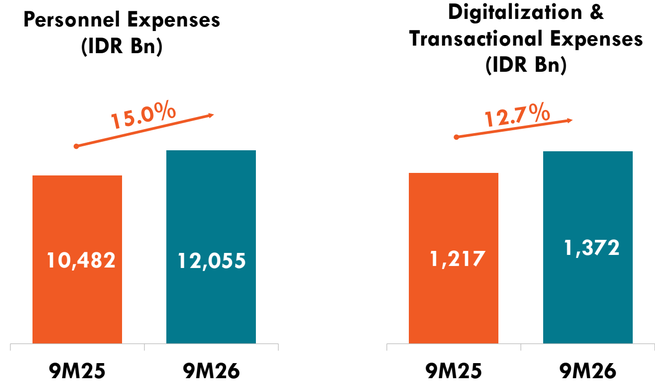
Cost to Income and Cost to Asset ratio



Quality over quantity

Prudent frontloading of costs, focusing on personnel & digitalization expenses

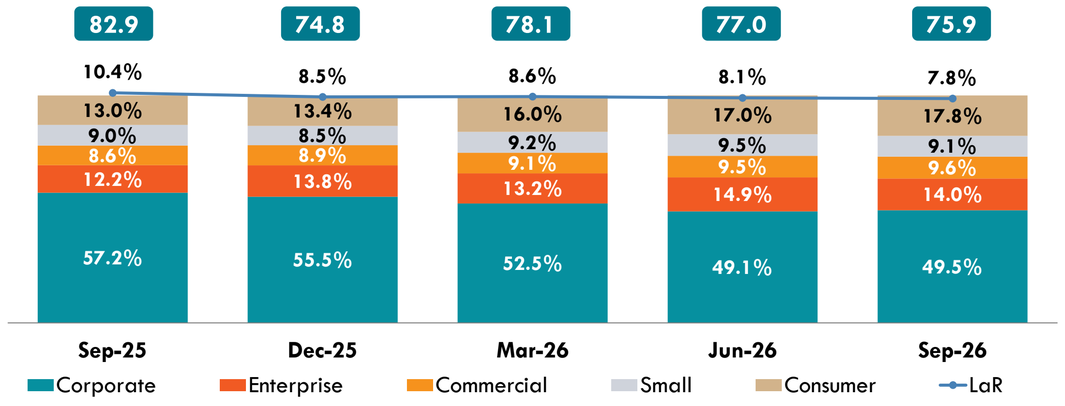
Result-oriented reward scheme calibration to retain and attract top talents



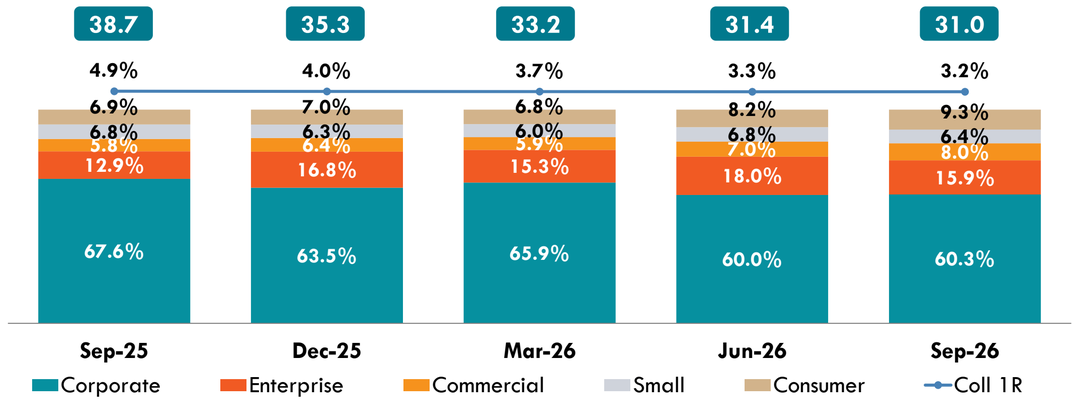
04 | Asset Quality

Strengthening risk discipline: portfolio improvements offset by selective consumer pressures

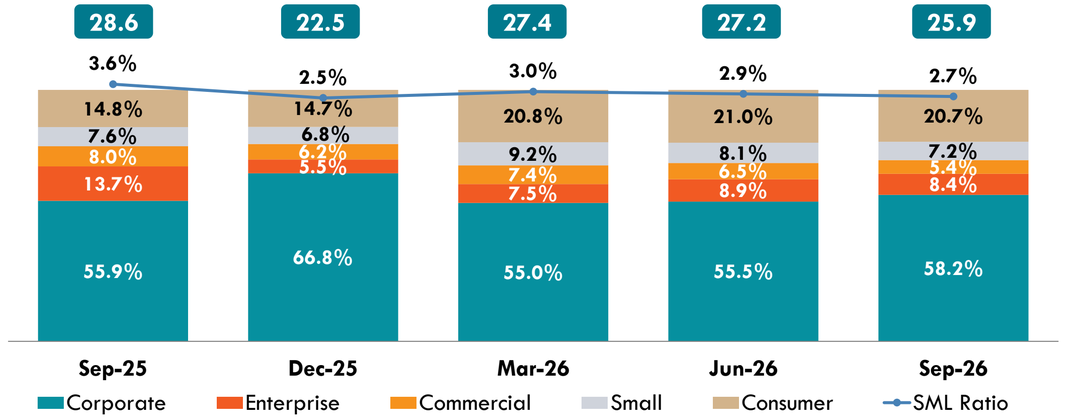
Loan at Risk (by segment & bank only)



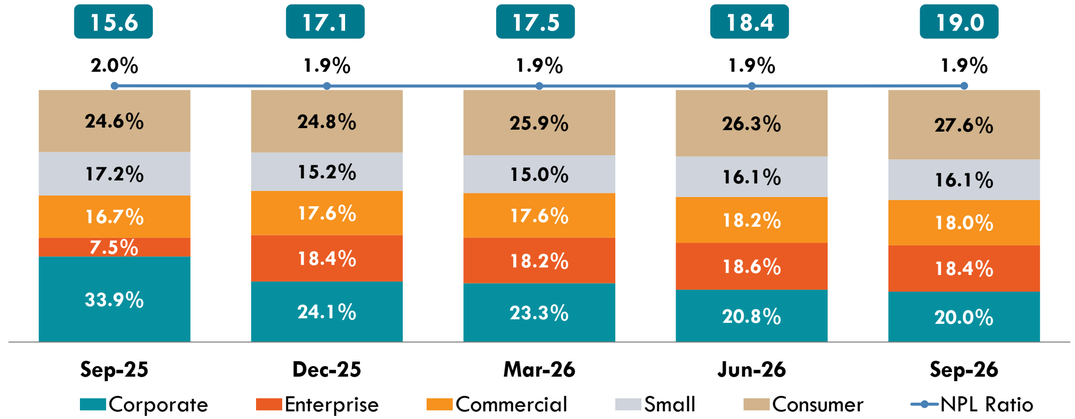
Current Restructured Loan (by segment & bank only)



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

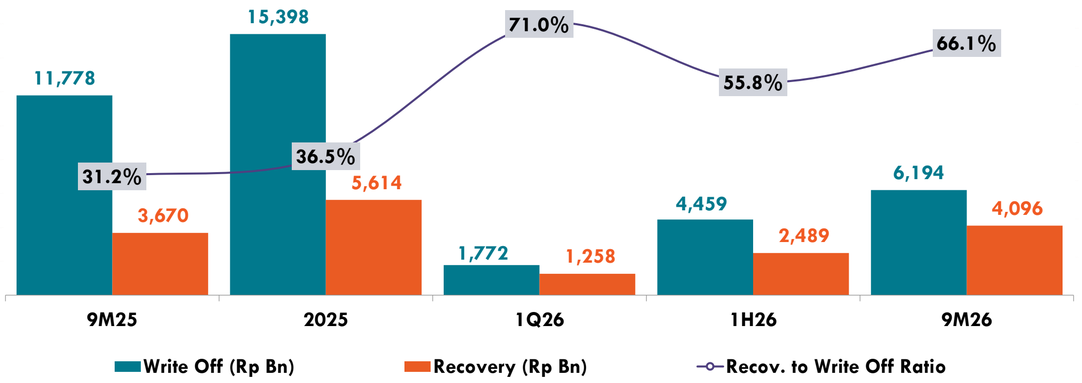
Loan at Risk

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

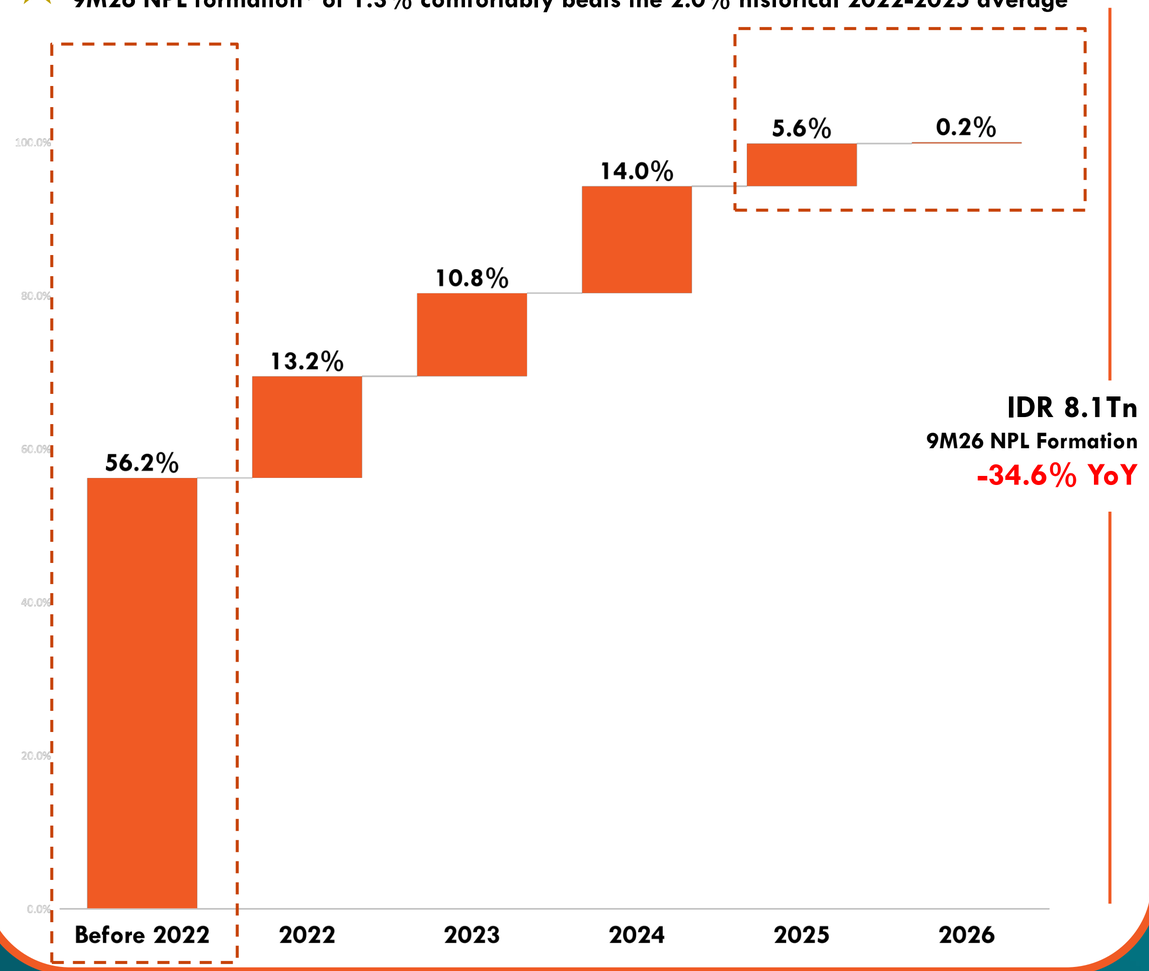
Write Off & Recovery



Lower NPL & Write-Off reflect portfolio resilience

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

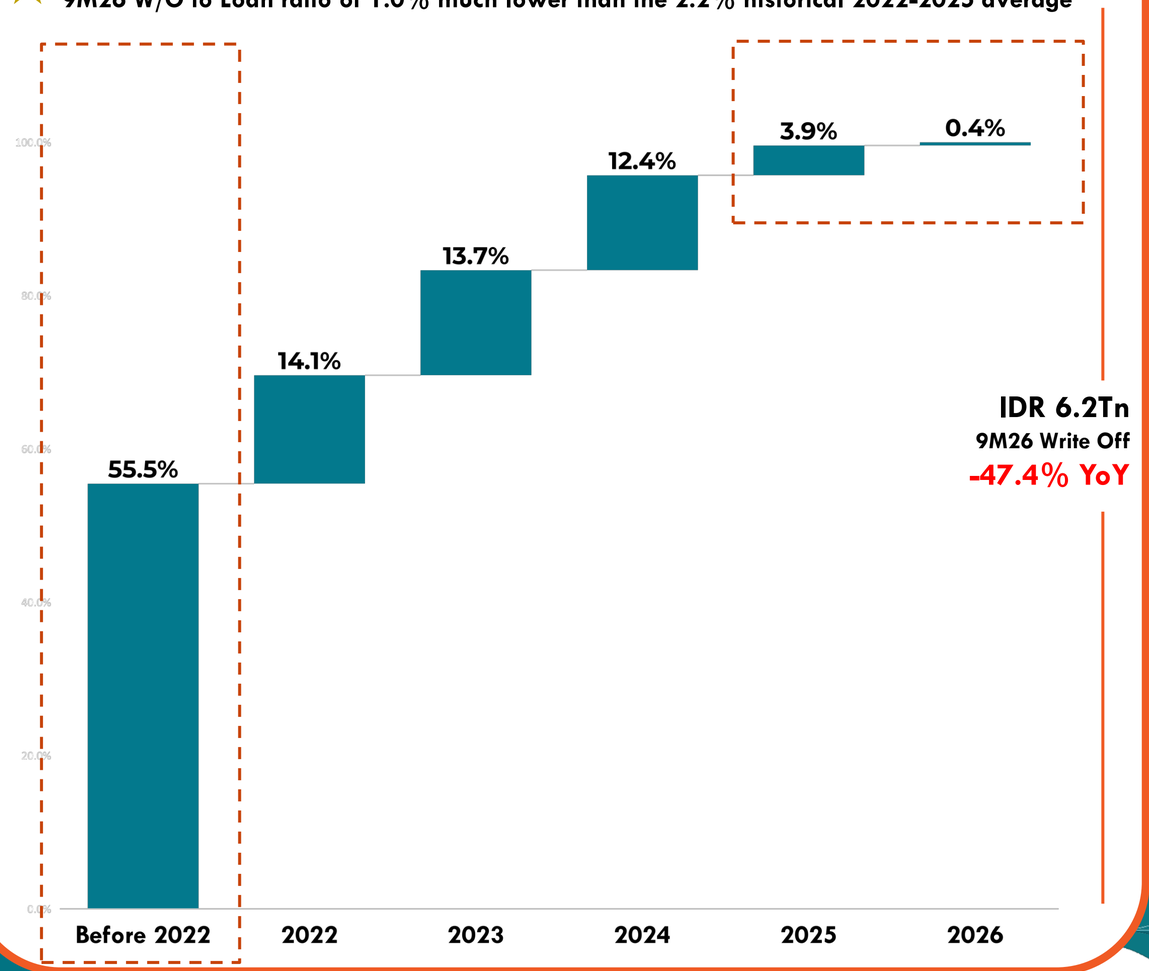
Driving better asset quality:
9M26 NPL formation* of 1.3% comfortably beats the 2.0% historical 2022-2025 average



IDR 8.1Tn
9M26 NPL Formation
-34.6% YoY

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

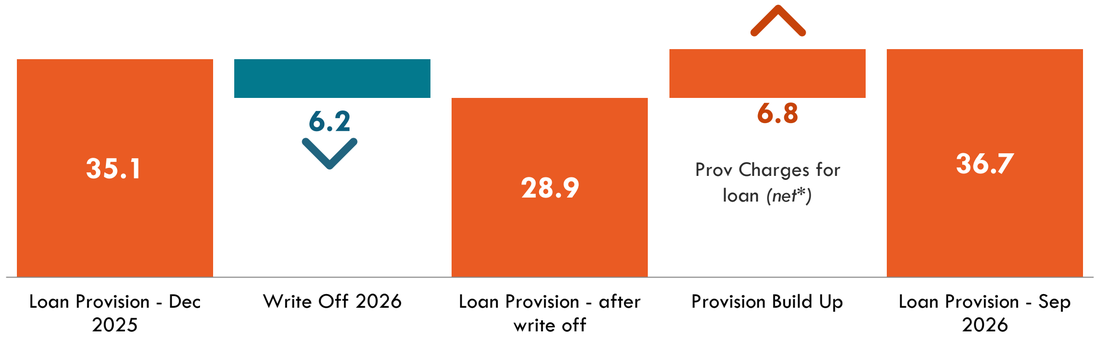


IDR 6.2Tn
9M26 Write Off
-47.4% YoY

*Refer to slide 5 on management highlight

Conservative provisioning builds resilient reserves

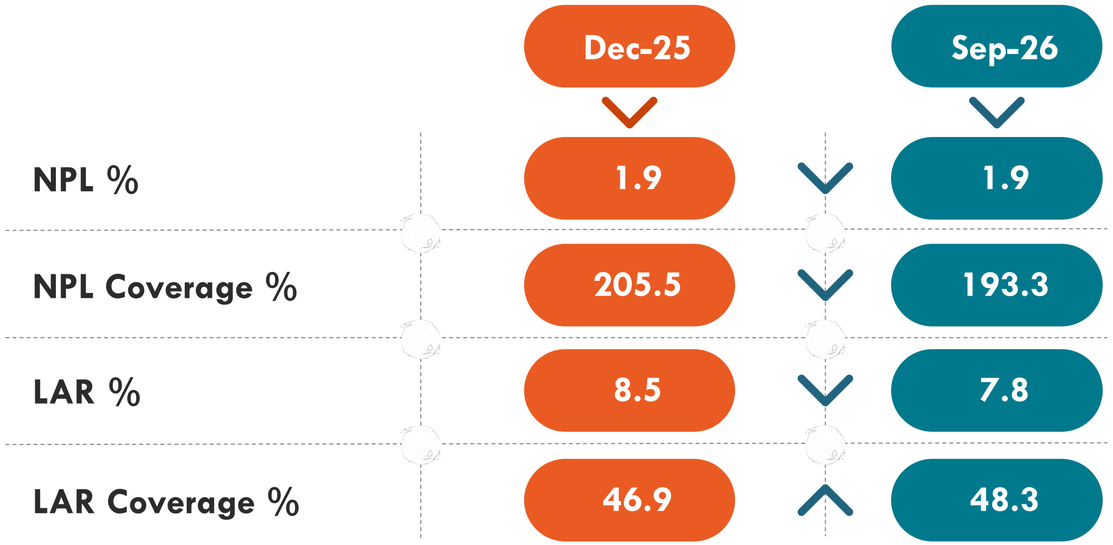
Provisioning for Loan (IDR Tn)



*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%	0.9%
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%**



Assigned Loan Loss Reserve by Coll & Stage

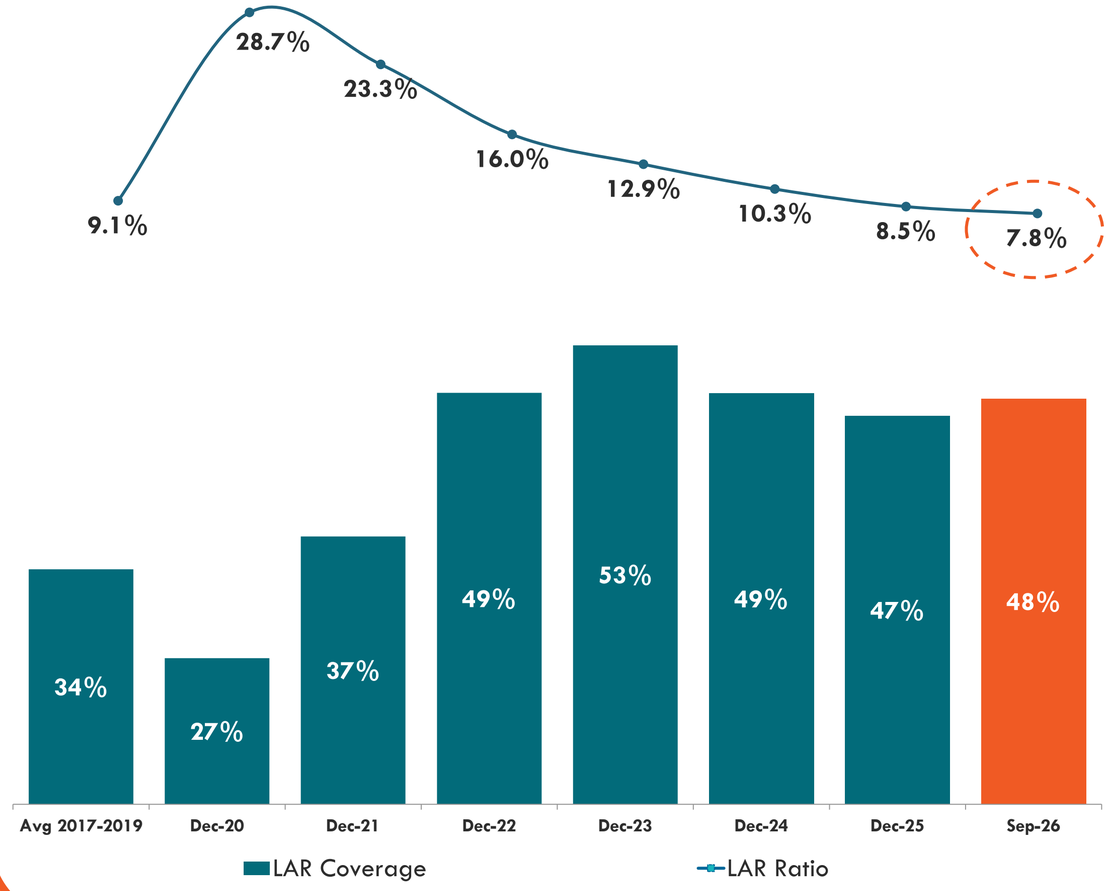
Collectability	Sep-26 Amount (IDR Tn)	Sep-26 LLR
Current – Normal	**900.5**	**0.6%**
LaR	**75.9**	**41.6%**
Current Restructured	31.0	22.7%
Collectability 2 (SML)	25.9	48.0%
NPL	19.0	63.5%
All Collectability	**976.4**	**3.8%**

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%**

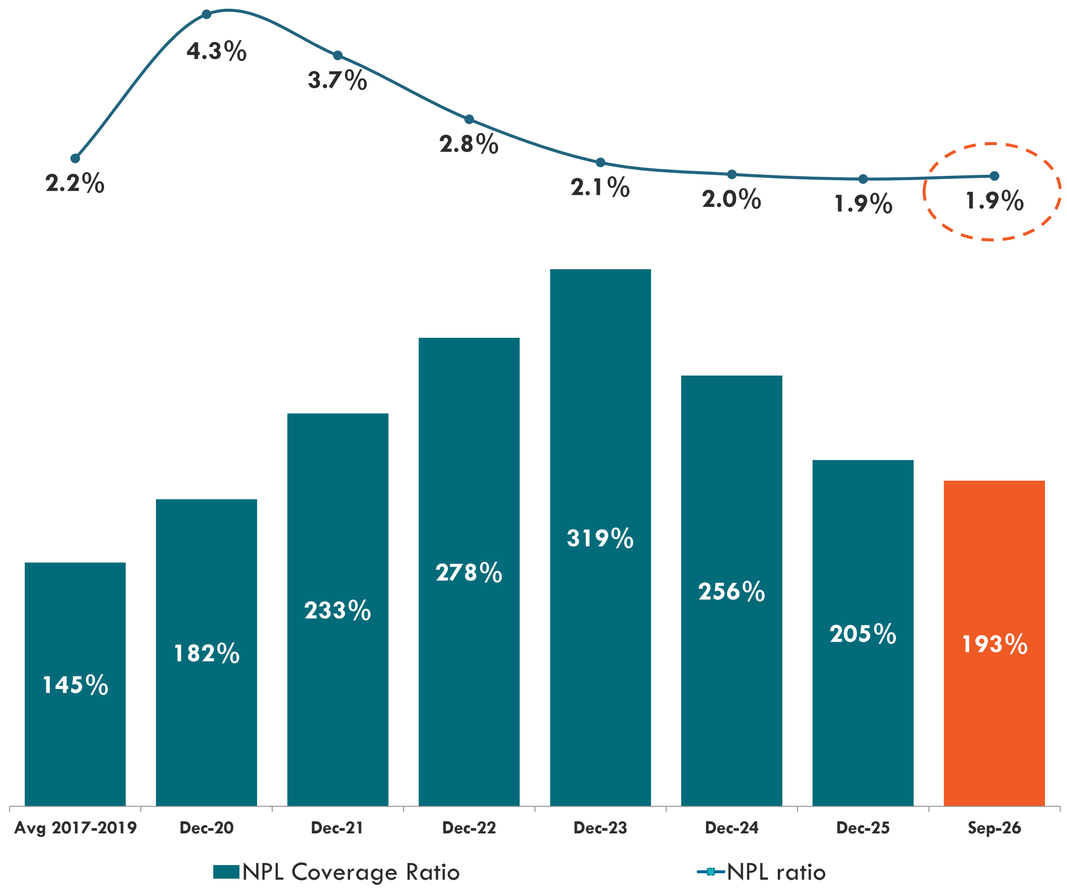
Notes: Figures are on bank only basis.
1) LAR ratio = Special Mention loans + NPL + Total Current Restructured Loans
2) NPL Coverage Ratio = Allowance for Impairment Losses divided by NPL amount.
3) LAR Coverage Ratio = Allowance for Impairment Losses divided by LAR amount

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

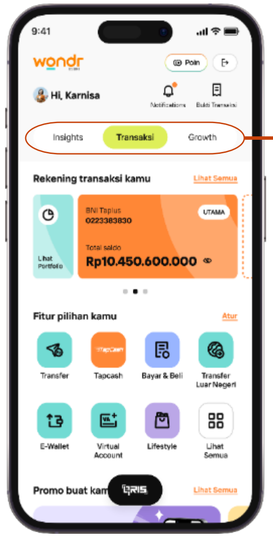
Acquiring

(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.

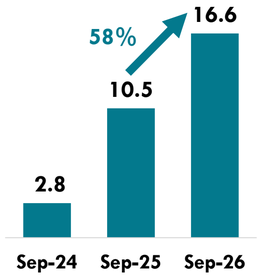
GROWTH

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

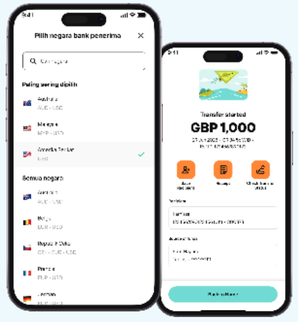
IDR 186 Tn

▲ 33% YoY

71%

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

Capturing Global Citizens via wondr Multicurrency (launched July 2025)

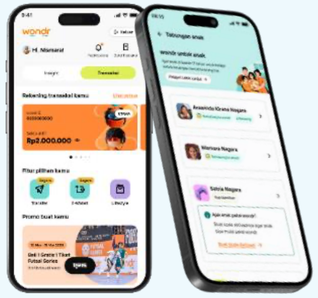


Consolidates IDR primary account with up to 12 major foreign currencies under a single account number.

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.

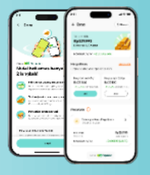
Monthly Account Opening (New CIF)	Active wondrZ users
Avg. 12,2 K ▲ 118% Growth vs pre-launch	61.3%

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

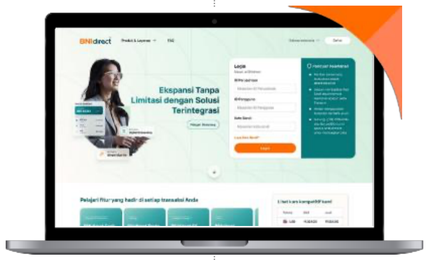
Harnessing the power of integrated wholesale banking solution

BNIdirect

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

BNI direct cash

BNI direct API



BNI direct

BNI direct trade

BNI direct supply chain

BNI direct receivables

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

Solid digital solutions for Business Banking clients

BNI direct 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

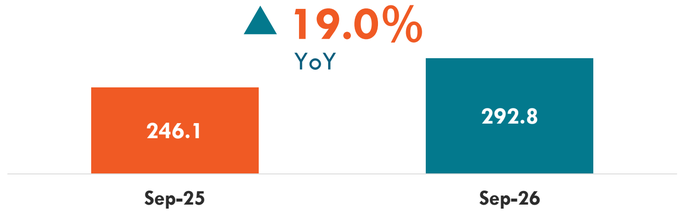
SNAP terstandar, terintegrasi

POWERED BY : BANK INDONESIA BANK SENTRAL REPUBLIK INDONESIA

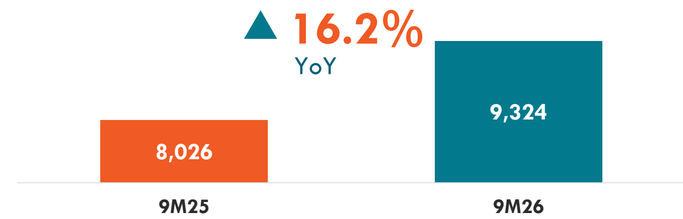
A standardized API designed to comply with the Standar Nasional Open API Pembayaran (SNAP), ensuring secure, interoperable, and standardized integration across the Indonesian payment ecosystem.

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

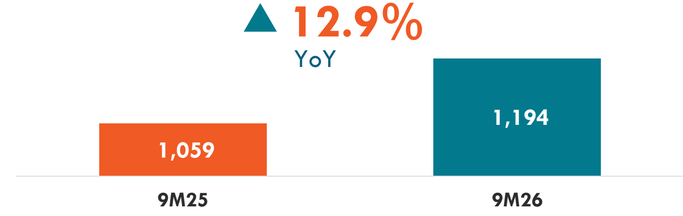
Number of users (in 000)



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

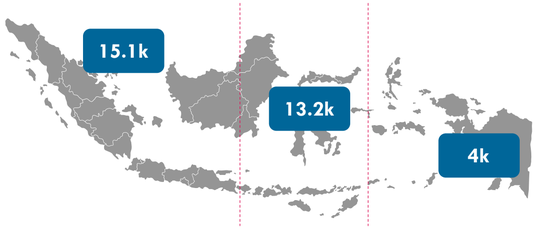
- Increase Customer Traffic
- Commission-based income for facilitated transactions

Inclusive Services

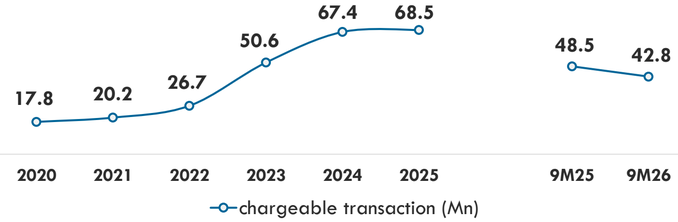
- Online Account Opening
- Money Transfer
- Cash Withdrawal and Deposit
- Tax and Bill Payment
- Government Subsidy
- KUR Loan referrals

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%

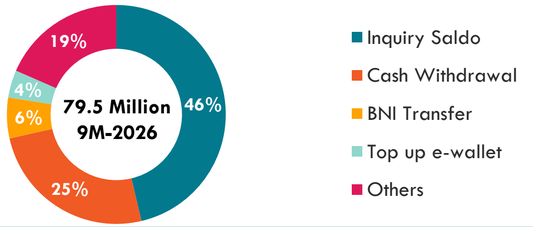
32k+ Agents are in frontier, remote and disadvantaged areas



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.



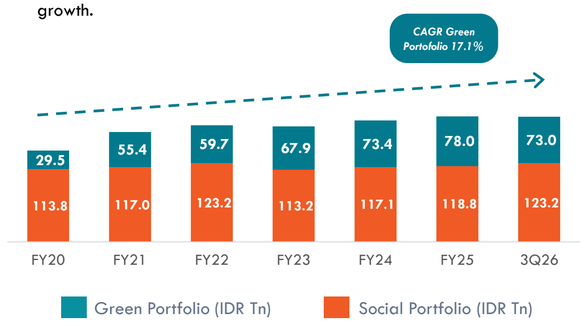
Main features:

- 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

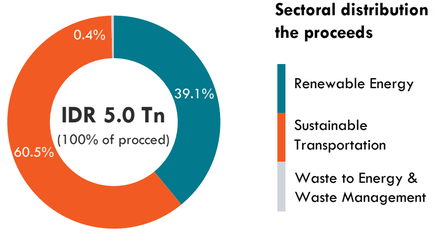
*USD 1 eq IDR 17.875

Catalyzing sustainable development through sustainable funding

GREEN BOND

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

Use of 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

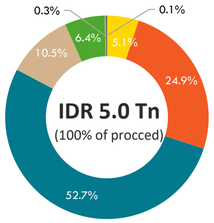
The 2026 Green Bond Allocation Report **received** an independent **SPO from Moody's Ratings,** confirming that "BNI allocated the Green Bond proceeds in accordance with the four core components of the 2025 ICMA Green Bond Principles and in accordance with the issuer's framework-level criteria."

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

Use of 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

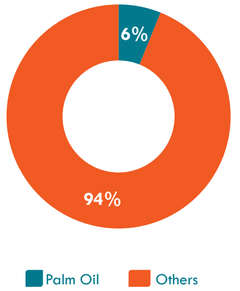
- **Prohibited by the government**
- **Illegal logging**
- **Forced labor, child exploitation, human rights violation**
- **Violating the rights of local community**
- **Destroying world heritage sites**
- **Narcotics productions & trading**
- **Weapons**
- **Gambling & money laundering**
- **Politically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

Agriculture – Palm Oil

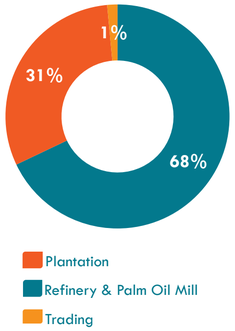
The palm oil sector guide applies to all palm oil plantations, crude palm oil mills, palm oil refiners, and traders

- 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

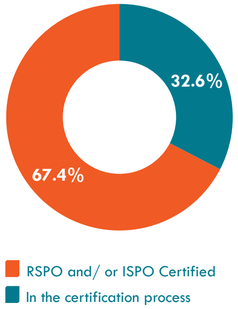
% PALM OIL TO TOTAL LOAN (BANK ONLY)



PALM OIL LOAN BREAKDOWN



% PALM OIL PORTFOLIO WITH RSPO AND / OR ISPO*

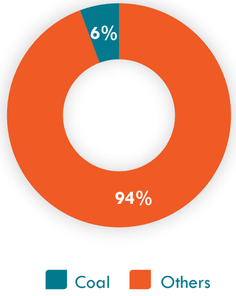


Coal

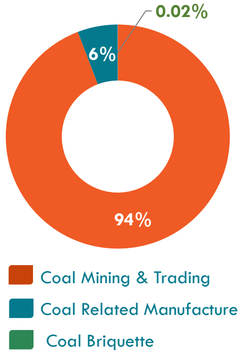
The coal financing guide applies to coal mining and its supporting business (trader and heavy equipment suppliers)

- 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

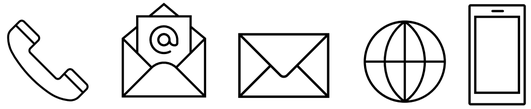
Good Corporate Governance Practices

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

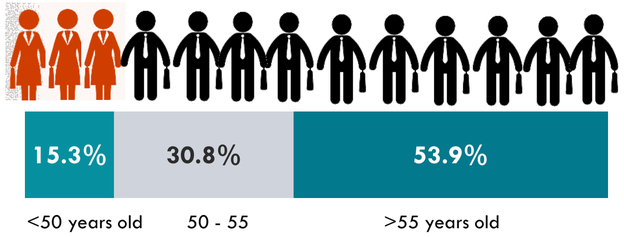
One female Independent Commissioner, reflecting the Company's commitment to Board diversity.

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

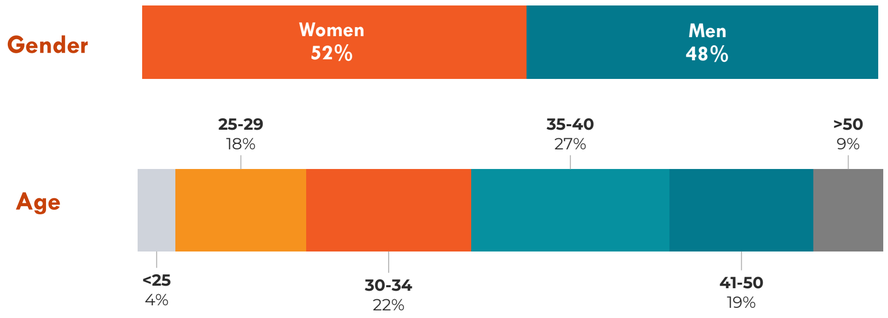


23% (3 out of 13) of the Board of Directors are female, demonstrating the Company's commitment to gender diversity and inclusive leadership.

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)

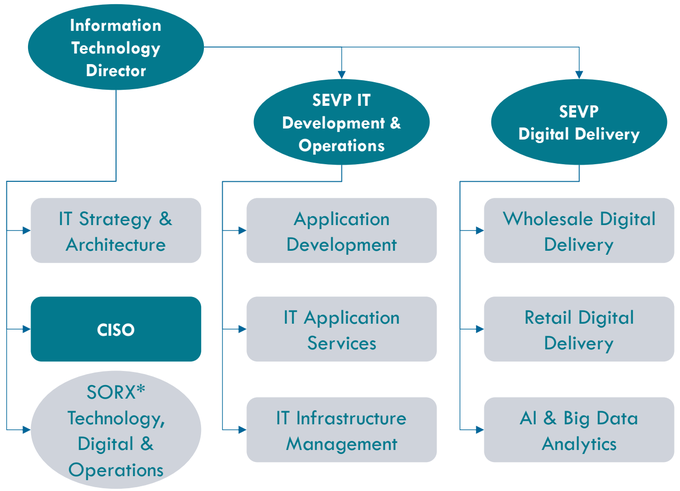
BNI gogreen Green campaign through various media

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*

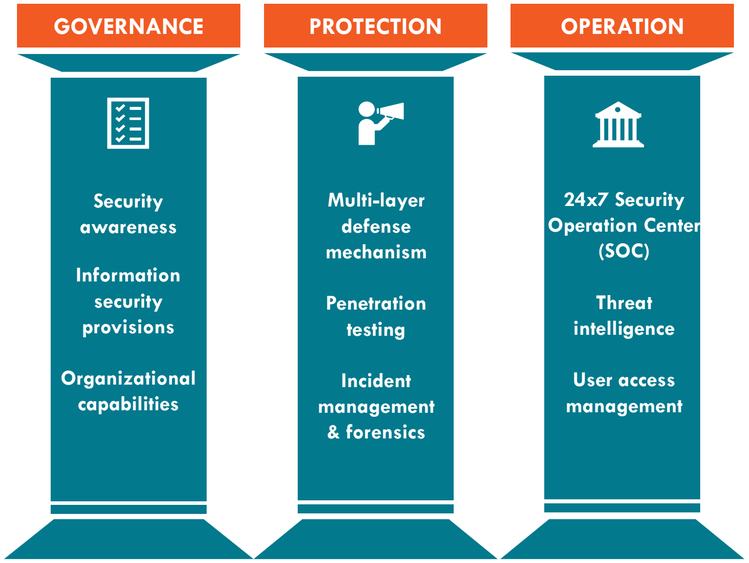
Collaborating with official state bodies (BI, OJK and BSSN), security device principals and other communities to obtain information on threats and weaknesses, the latest technology and products, as well as support when incidents occur.

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



Standard & Best Practice

Strategic Partner

IT & Digital Risk Management Framework



PEOPLE

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



PROCESS

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



TECHNOLOGY

Cybersecurity & Data Protections

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

User Access Management

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

IT Certifications & Assurance

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

External recognition of our best-in-class ESG practices

MSCI ESG Rating

MSCI ESG RATINGS

CCC	B	BB	BBB	A	AA	AAA

A

Last Update:
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 Independent Commissioner, 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)
- Commissioner of PT Pupuk Indonesia (Persero) (2020 – 2025)
- Head of the Fiscal Policy Agency at the Ministry of Finance (2020 – 2025)

Board of Director (BoD)



PUTRAMA WAHJU SETYAWAN
President Director (CEO)

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



ALEXANDRA ASKANDAR
Deputy President Director

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



HUSSEIN PAOLO KARTADJOEMENA
Finance & Strategy Director (CFO)

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



AGUNG PRABOWO
Corporate Banking Director

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



ABU SANTOSA SUDRADJAT
Treasury & International Banking Director

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



DAVID PIRZADA
Risk Management Director

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



EKO SETYO NUGROHO
Institutional Banking Director

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



MUHAMMAD IQBAL
Commercial Banking Director

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



RONNY VENIR
Operations Director

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



CORINA LEYLA KARNALIES
Consumer Banking Director

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



RIAN ERIANA KASLAN
Network and Retail Funding Director

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



TOTO PRASETIO
Information Technology Director

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



MUNADI HERLAMBANG
Human Capital & Compliance Director

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

Network and Distribution

Branchless Banking	
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

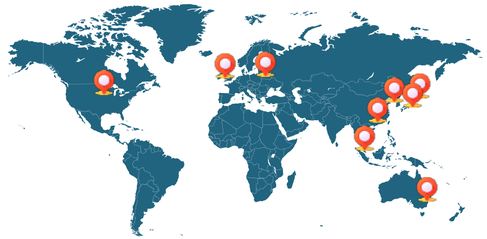
Employees	
Sep-26	27,214
2025	27,201
2024	27,203
2023	27,570
2022	27,170

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

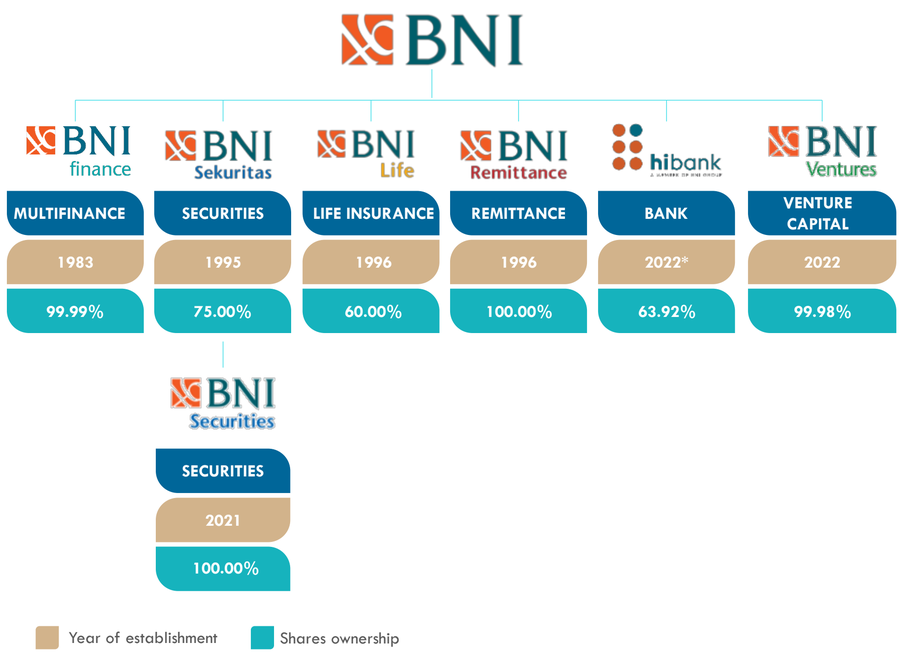
2,063
Commercial Segment Debtors

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

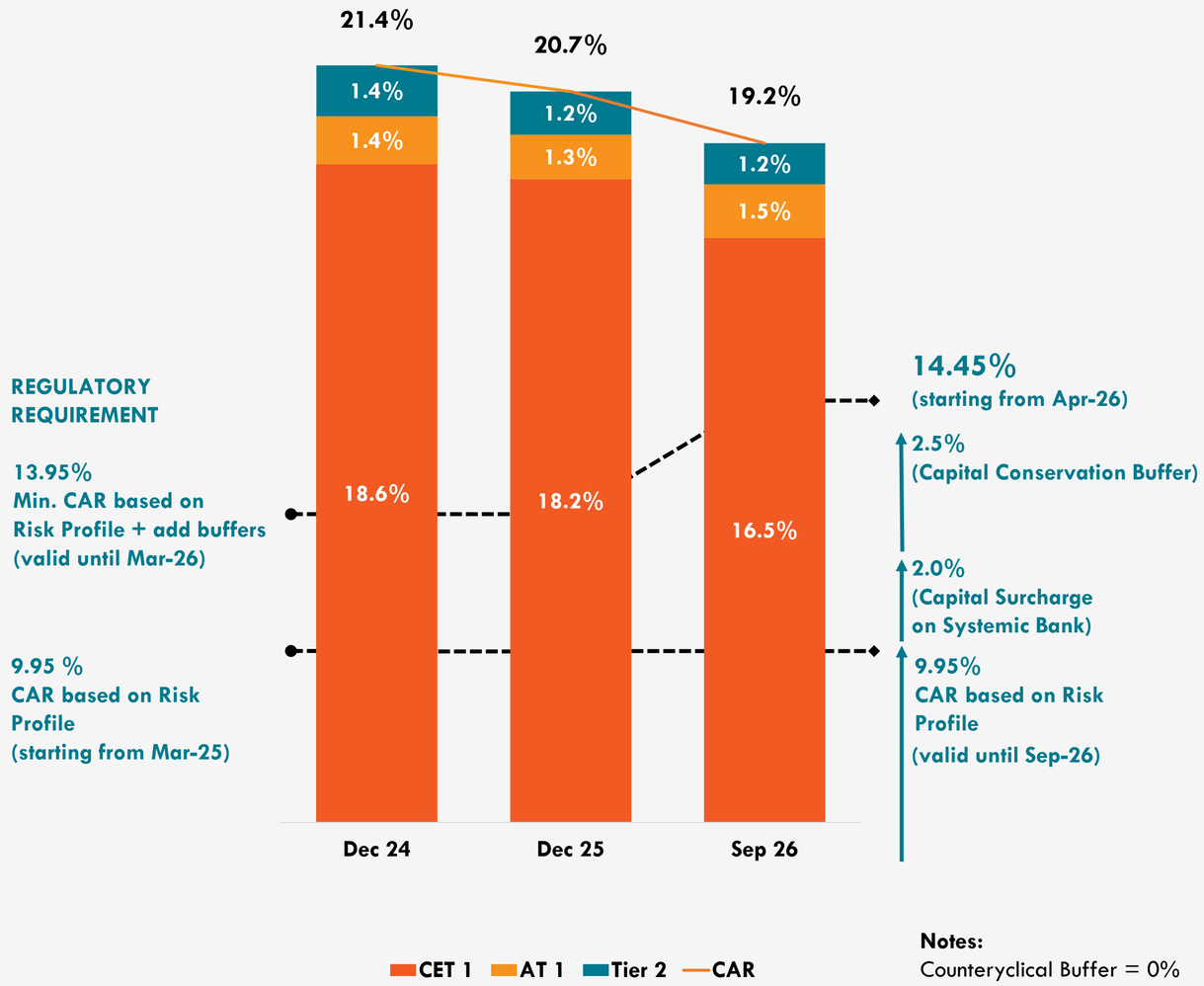
63.9% BNI
36.1% Mayora Inti Utama



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)

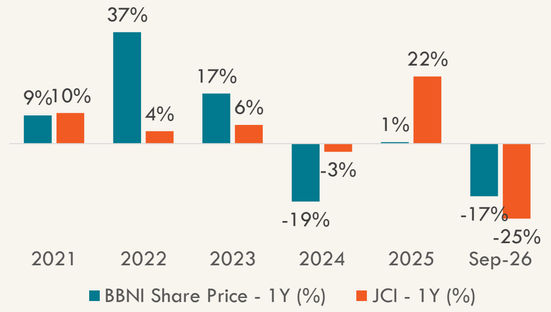
Risk Weighted Asset (Bank Only – IDR Tn)	Dec-24	Dec-25	Sep-26
RWA - Credit Risk	**660.2**	**750.0**	**807.5**
RWA - Market Risk	**14.2**	**11.2**	**15.2**
RWA - Operational Risk	**37.4**	**40.4**	**45.5**
Total RWA	**711.8**	**801.6**	**868.3**
Total Capital	**152.3**	**165.6**	**166.7**
CAR - %	**21.4**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

BNI shares & rating

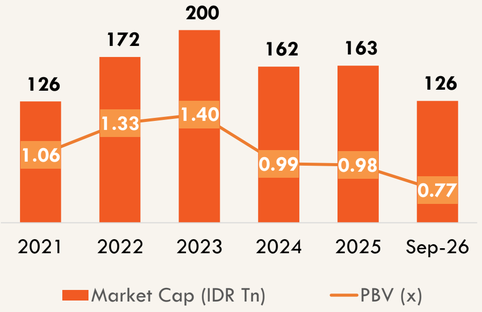
BNI Shares & Rating

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

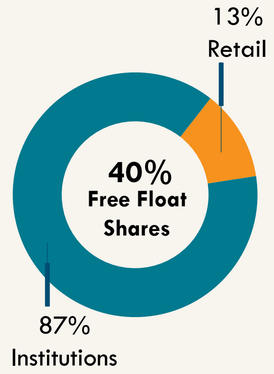


Diversified Shareholder Base

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

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