

1Q26

FINANCIAL UPDATE PRESENTATION

PT. Bank Rakyat Indonesia (PERSERO) Tbk.



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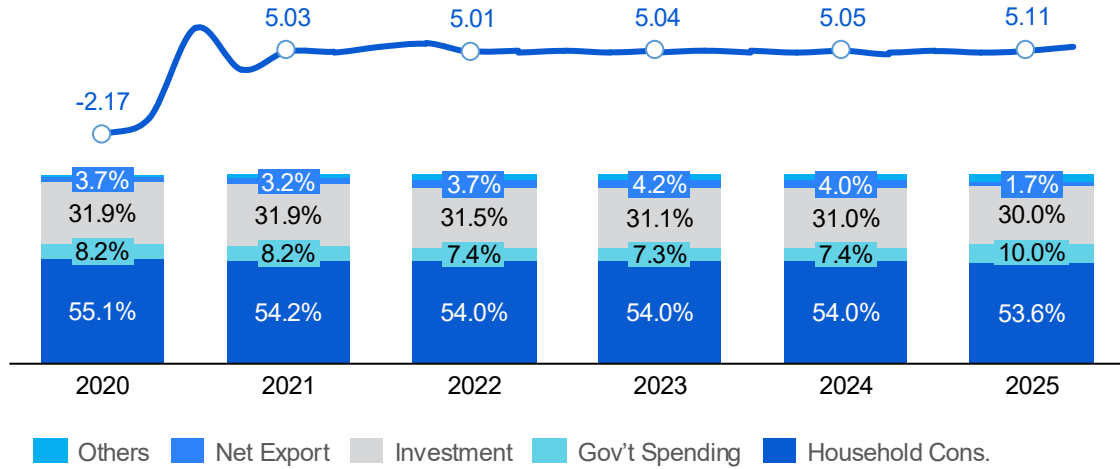


MACRO OUTLOOK & STRATEGY UPDATE

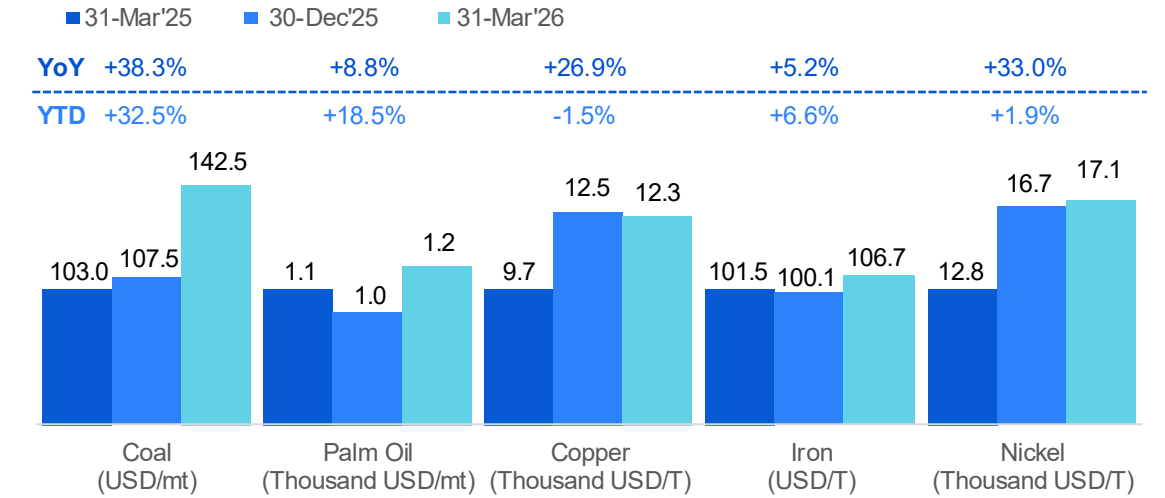
Despite Oil-Driven Global Volatility, Indonesia Remains Better-Positioned Than Regional Peers With Favorable Trade Dynamics

Domestic demand continues to sustain stable GDP growth..

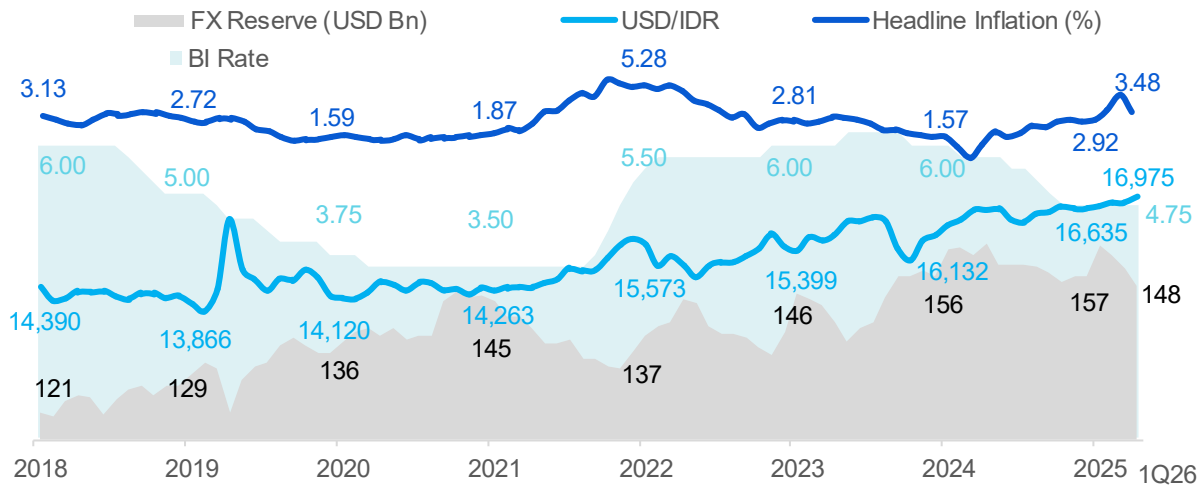
YoY GDP growth (in %)



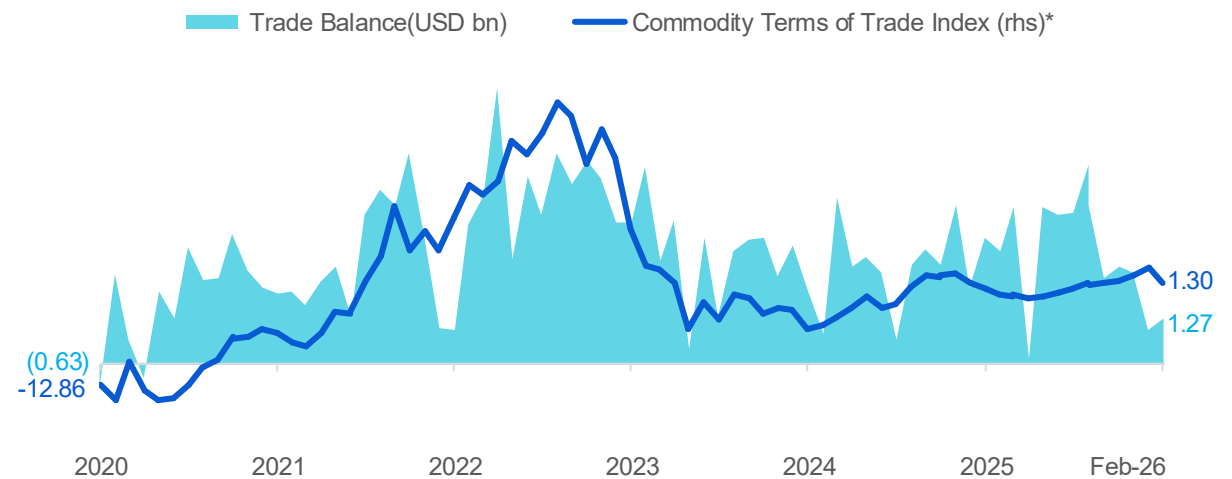
..Indonesia continues to benefit from commodity exports supporting trade flows...



..despite USD pressure prompting BI to maintain rates amid contained inflation..



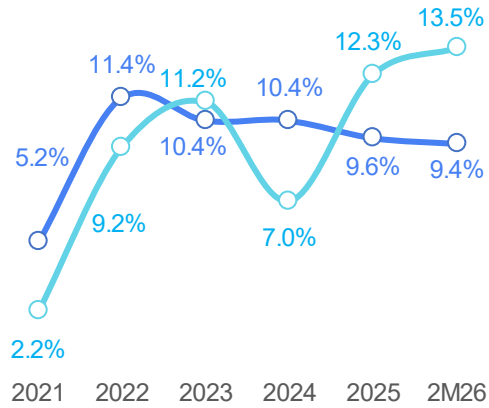
..supporting resilient trade surplus and favorable terms of trade



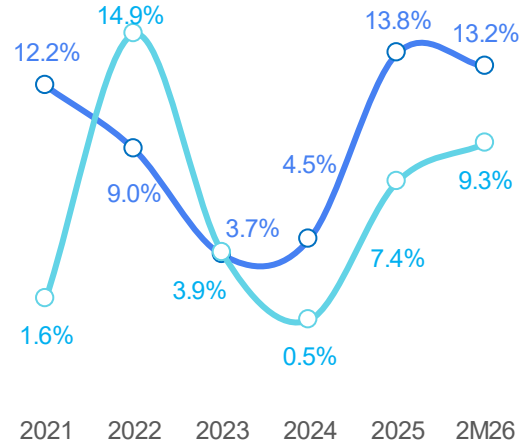
*) rhs (right-hand scale): The CToT Index is plotted against the axis on the right-hand side of the chart.



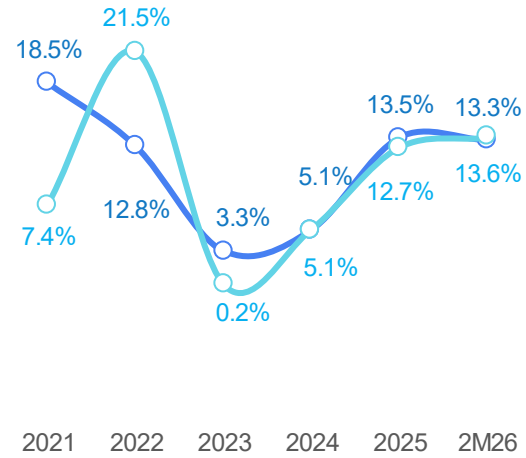
Loan YoY Growth



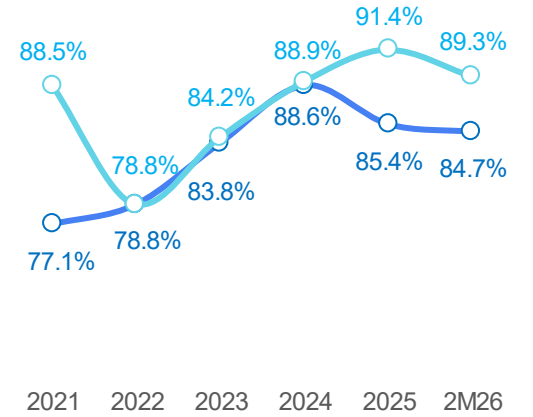
Deposit YoY Growth



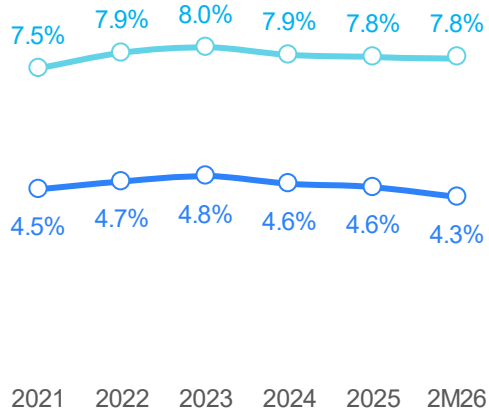
CASA YoY Growth



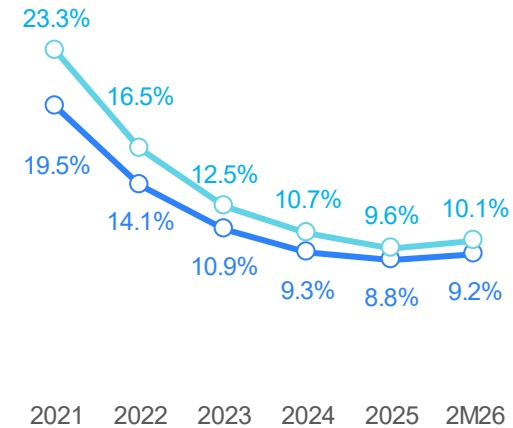
LDR



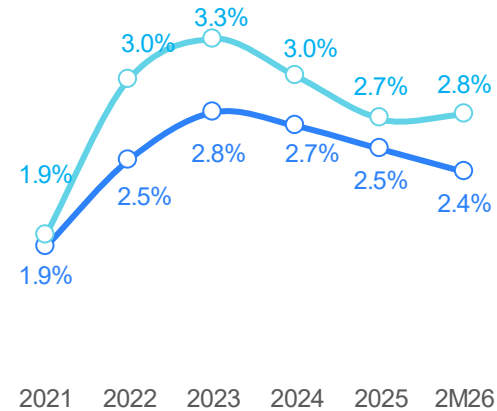
NIM



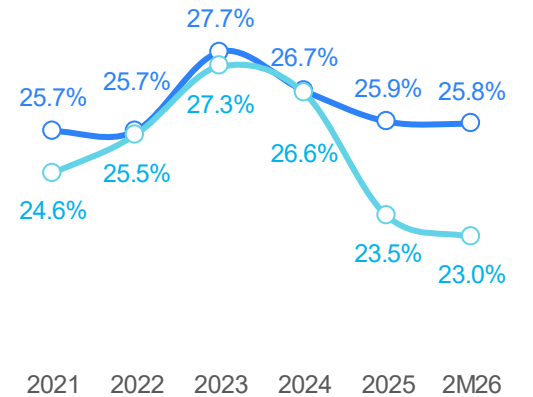
LAR



ROA



CAR



✓ Projects Done

➤ Ongoing Initiatives

Retail Funding & Transaction focuses on improving productivity all channels and enhanced collaboration across business segments and subsidiaries

Asset quality initiatives aim to strengthen credit discipline and reduce NPLs through improved loan officer's capabilities, processes, and risk controls



Accelerate Digital Channels

✓ **Transforming BRIimo into a primary financial engagement platform**

Driving +29.5% YoY growth in transaction value through high-impact features (loan, cross-border payments, gold investment and wealth management)



✓ **Driving integrated O2O payments and simplified onboarding through BRImerchant apps,**

delivering >75% sales volume growth on QRIS payment and >25% merchant sales volume growth



Human Capital

➤ **Revamp Performance-Driven Incentive**

Refine incentive schemes for micro loan officers to support productivity and portfolio quality



✓ **Establish Dedicated Retail Collection and Recovery**

Deploy >2,600 field collection staff to drive recovery income, improve loan curing rates, and reduce NPL formation



Expanding Dominance Across Business Clusters

➤ **Executing territory dominance across ~3,4k zones and 91 prime areas** while expanding targeted customers through a persona-based approach to deepen transactions and sustain balance growth

➤ **Unlocking recurring CASA** from quality payroll, government-linked SME value chains, and corporate decision makers



Business Process Improvement

Advance Operations and Digital Enablers

✓ **Implement stricter micro credit controls in BRISPOT** (ie, risk grade limit, tighter top-up limit)



➤ **Launch new Loan Origination System** with integrated pre-washed pipeline alongside biometric validation to mitigate fraud



Collaboration Across Business Units & Subsidiaries

➤ **Introducing One BRI Solution** as an integrated platform to capture full customer value across segments



Reinforce Risk Management, Policies, and Procedures

➤ **Launch Risk Frameworks and Oversight**

Implement weekly Risk Thresholds and Action (RTTA) to track issues and action plans and periodic risk review across all segments

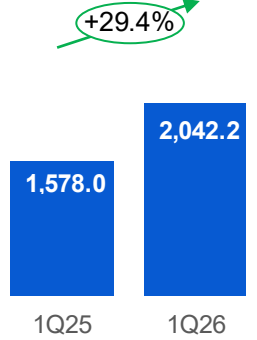


Key Metrics Growth YoY

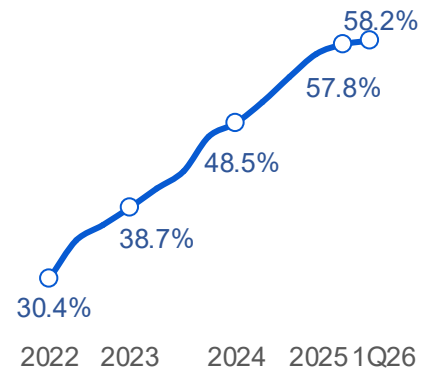
Monthly Active Users (in Mn)



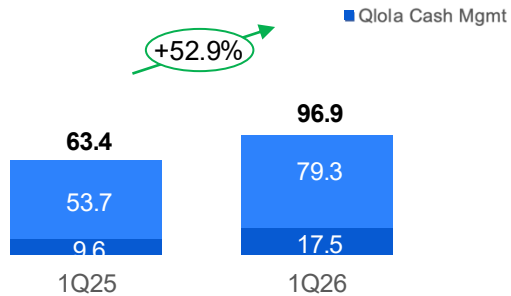
Transaction value (Rp Tn)



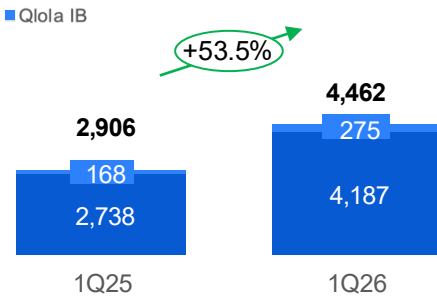
BRIMO Penetration Rate*



Active Users (in Thousand)

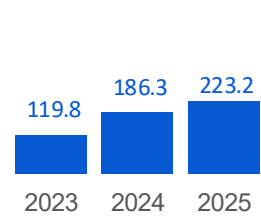


Sales Volume (Rp Tn)

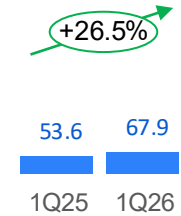


Business Merchant

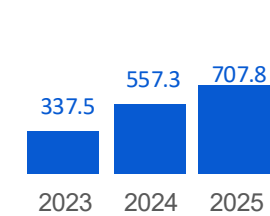
Sales Volume (Rp Tn)



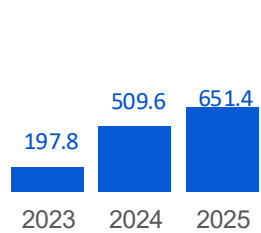
(Rp Tn)



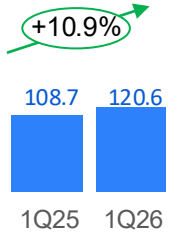
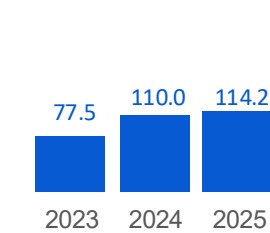
Sales Volume/ Merchant (Rp Mn)



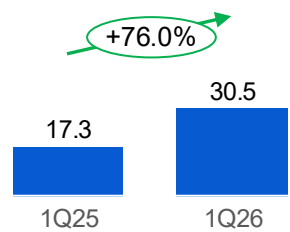
Transaction (in millions)



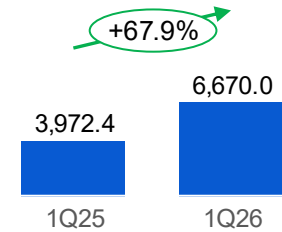
Productive Merchant (in thousand)



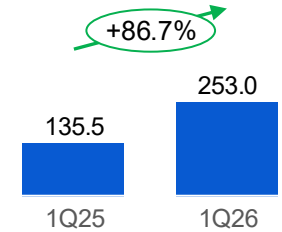
Sales Volume (Rp Tn)



Sales Volume/ Store (Rp thousands)

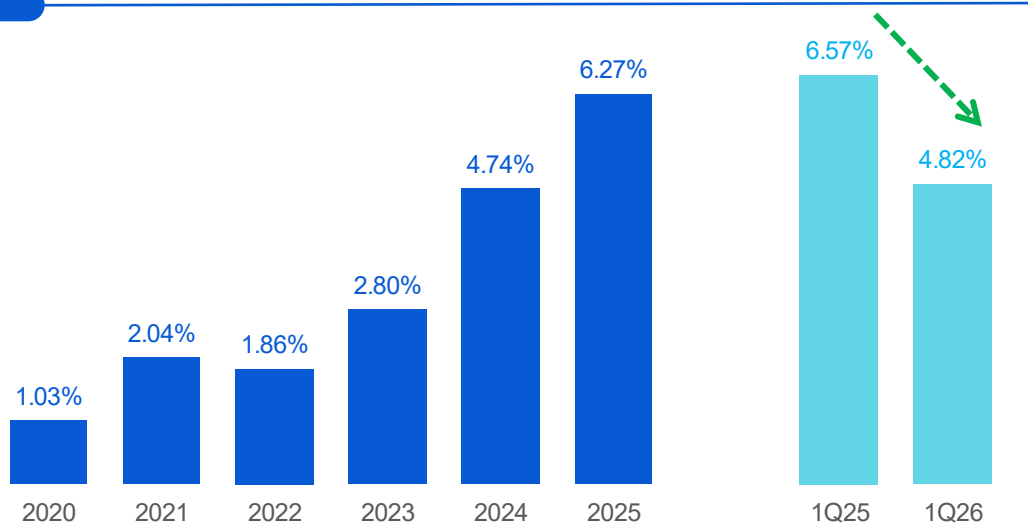


Transactions (in Bn)

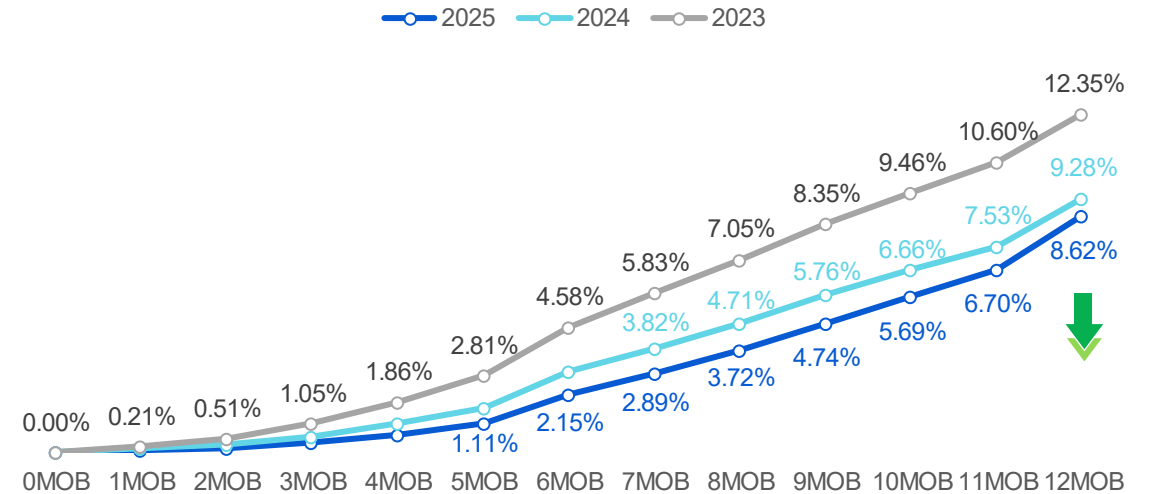


*) BRIMO penetration rate was based on total eligible customers

Net DG Micro (Bank Only) to NPL (in % of average loan)



Vintages Analysis Micro Loan (Bank Only) SML DG - 0 MOB to 12 MOB



Improving Loan Quality Through Business Process Revamp, Selective Loan Origination and Stronger Collection Efforts

Business Process Optimization

- Mandatory on-site supervision by micro unit heads to improve loan quality assessment
- Expand Ops Supervisors across all Micro Units to improve operational control and enable Micro Unit Heads to focus on loan underwriting and assessment
- Separate loan officer's role into productive loan and consumptive loan (micro BRIGuna)

Robust Risk Acceptance Criteria

- Rule-based and systemized policy controls to deliver risk-discipline
- Refine credit risk scoring with sharpened pipeline management system

Improve Collection and Recovery Execution

- Developed New Collection System to provide digitized end-to-end collection and recovery business process with refined scoring and decision engine
- Introduce Recovery Micro Loan Officer to drive direct collection and monitoring of delinquent borrowers to improve repayment outcomes

✔ Projects Done

➤ Ongoing Initiatives

Driving End-to-End Consumer Growth



- **Payroll loan**
Deepening penetration within high-quality payrolls while expanding acquisition through corporate segment leads

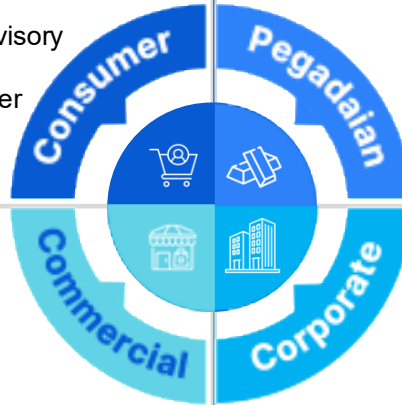


- **Auto Loan**
Leveraging BRI-BRI Finance synergy through joint financing, focused on prime BRI customers



- **Mortgage**
Focusing mortgage selective growth on tier-1 developers while sourcing leads from corporate relationships

- **Wealth Management**
Enriching WM products, upgrading regional WM advisory capabilities, and optimizing business processes to better match priority customers profiles across regions



Focusing on The Strong and Sustainable Growth



- ✔ **Targeted Expansion with Robust Credit Discipline**
Priority sector-focused and regional champion acquisition, supported by prudent underwriting, enhanced risk rating, and dedicated credit operations



- **Optimizing Potential Business Through Ecosystem Acquisition**
Driving CASA acquisition and product holdings deepening across Commercial client ecosystem, by expanding operating balances, providing high-quality payroll, and acquiring priority and wealth clients, while structurally increasing deposit intensity toward a higher customer's deposit-to-loan ratio

Tapping into Indonesia's gold ecosystem



- **Scaling Bullion Services**
Scaling E2E gold value chain capabilities through strategic partnerships and expanded branch coverage



- **Establishing Personalized Sales**
Accelerating sales through integrated CRM and lead management

- **Expanding to the B2B market**
Cross-selling within client ecosystems, partnerships with key associations and payroll integration with partners

- **Gold business ecosystem**
Expanding the gold ecosystem through corporate solutions and developing international market capabilities

Quality Growth Driven By Transaction-led Relationships



- **Driving Growth Through Strategic Client Acquisitions**
Deepening digital transaction banking with structured, syndication, and supply-chain solutions

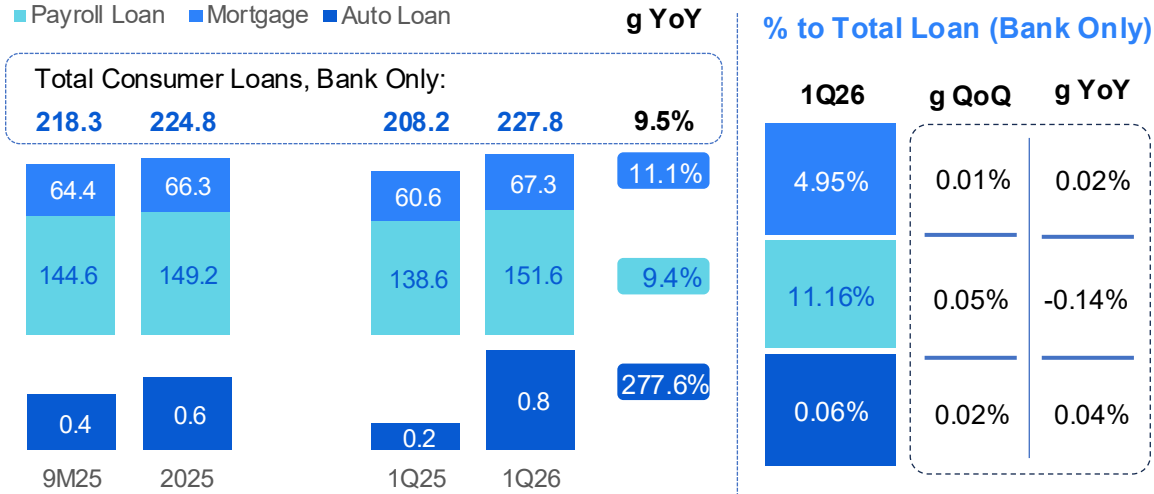
- **End-to-End Ecosystem Approach**
Cross-segment value chains, shifting beyond SoE to private sector, supported by EPA & CPA frameworks



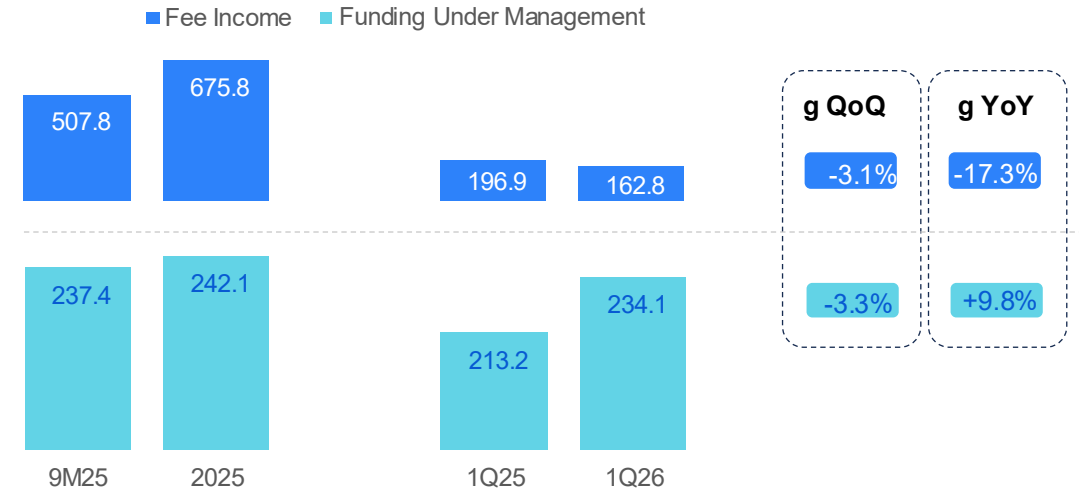
- **Value chain generator**
Driving CASA across Corporate value chains supported by dedicated KPIs to deliver high-quality payroll accounts

- **Robust Risk and Control**
Process digitalization, data-driven credit assessment, strategic account planning, and dedicated Corporate Risk group

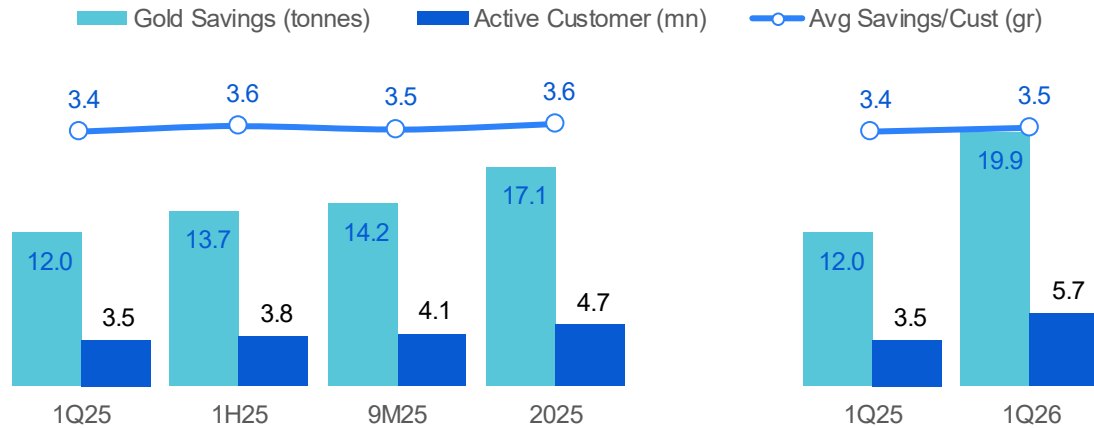
Consumer Loan Breakdown (Bank Only, Rp Tn)



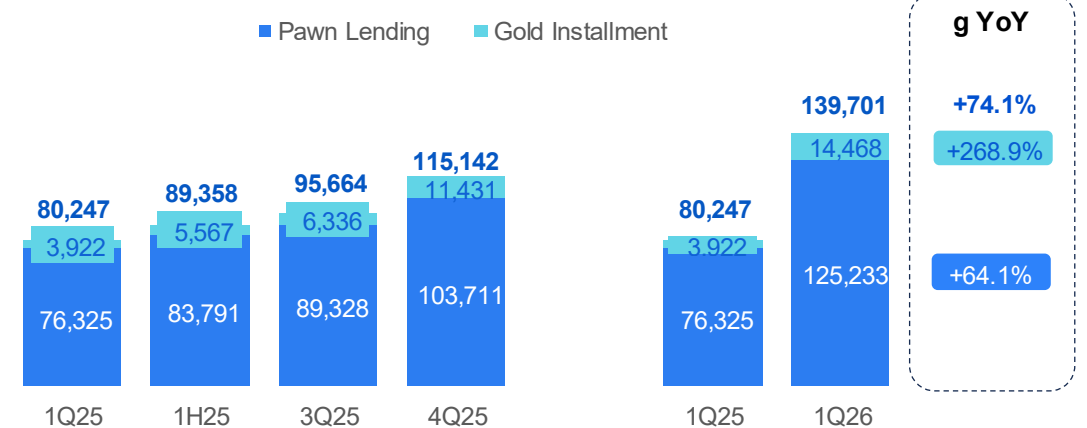
Funding Under Management* (Rp Tn) & Fee Income from WM (Rp Bn)



Gold Savings OS & Number of Customers



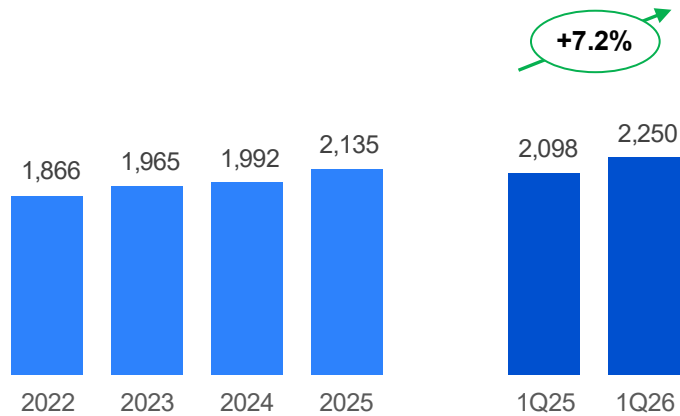
Pawn & Gold Installment Loan OS (Rp Tn)



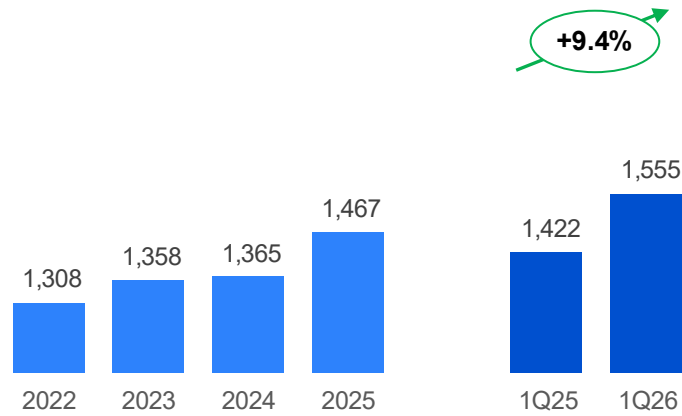
*We have reclassified our priority customer criteria in 2025, raising the minimum threshold from Rp500mn to Rp1 billion.

Accelerating Earnings Growth Supported by Solid Balance Sheet Expansion and Robust PPOP

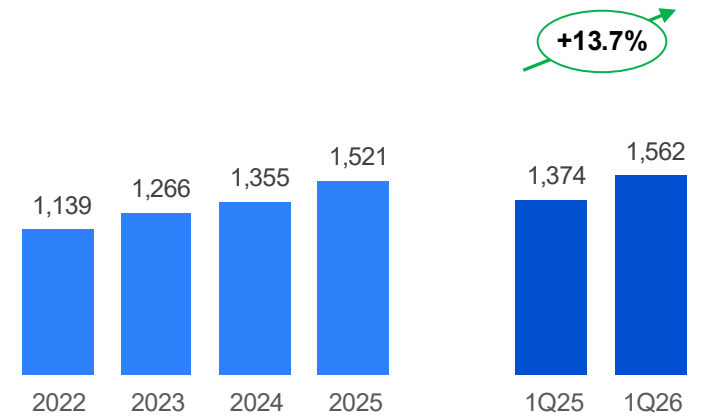
Asset (Rp Tn)



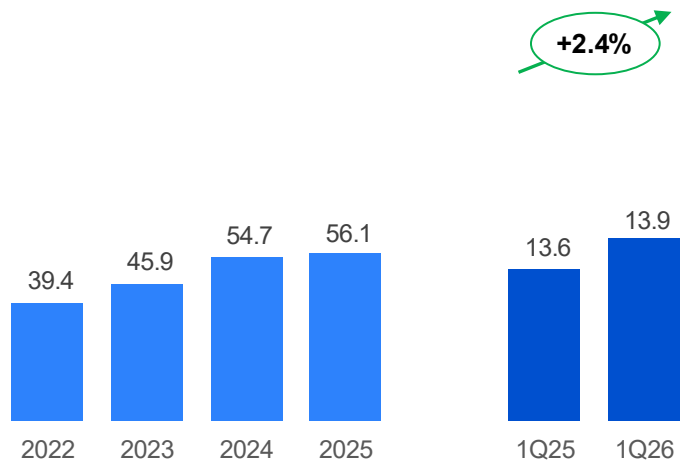
Deposit (Rp Tn)



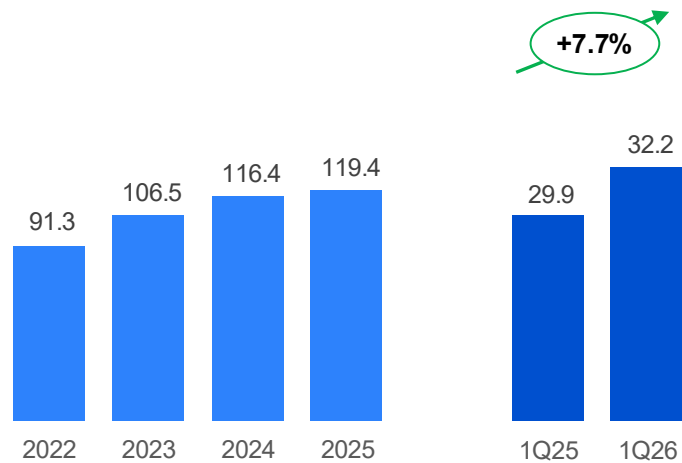
Loan & Financing (Rp Tn)



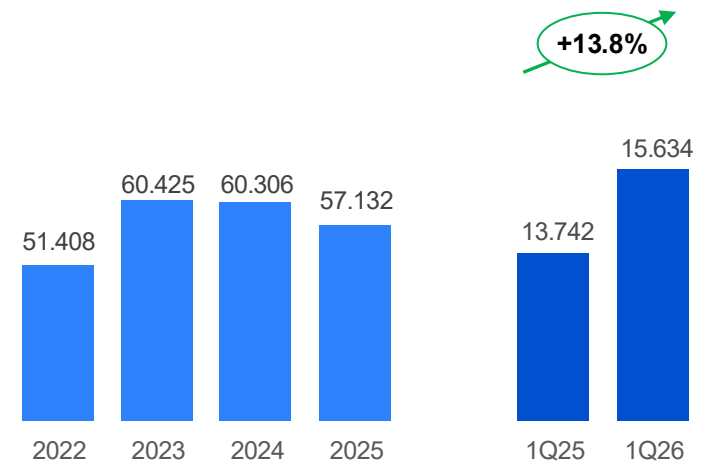
Fee & Other Opt. Income (Rp Tn)



PPOP (Rp Tn)

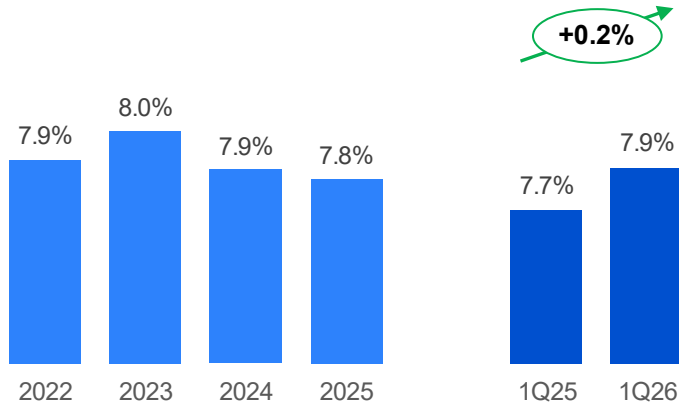


Net Profit (Rp Tn)

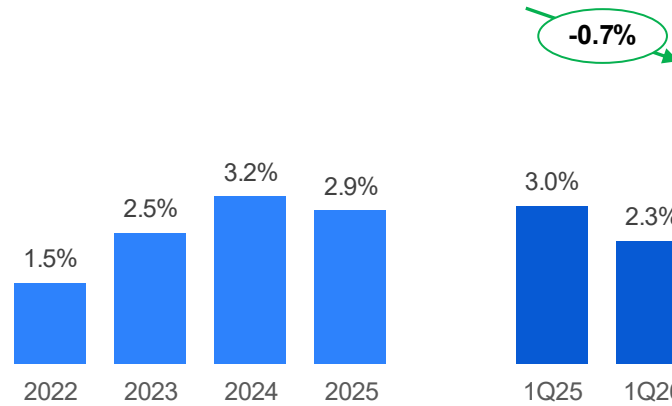


We Are Seeing Early Improvement in Asset Quality and Continued Improvement in Cost of Funds, Driving More Sustainable Profitability

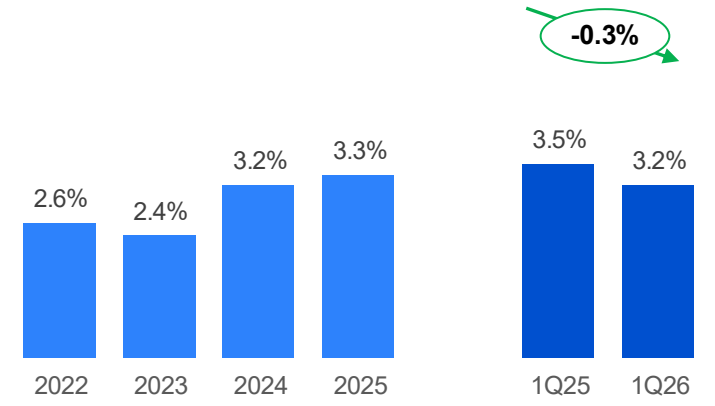
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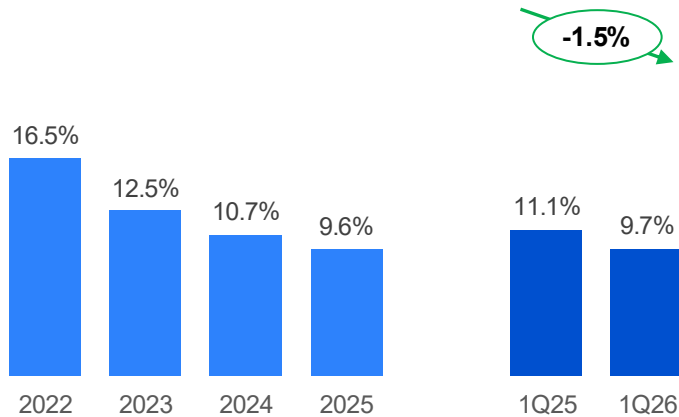
Cost of Fund*



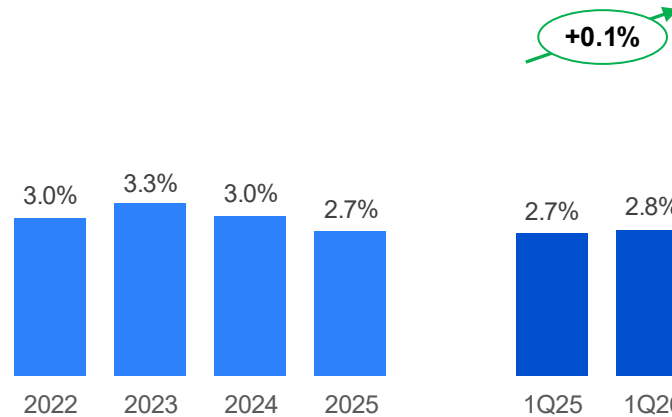
CoC



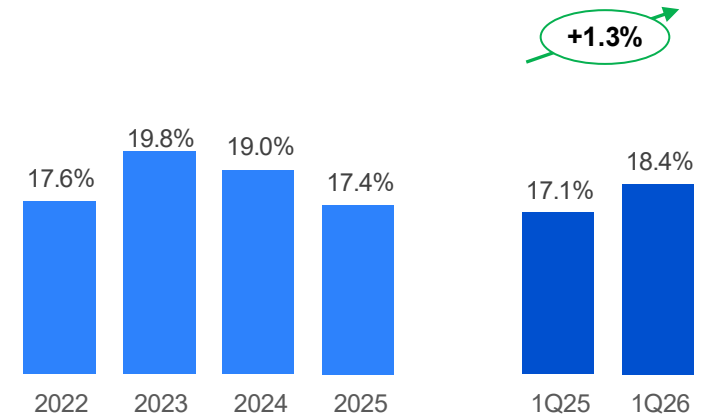
LAR



ROA



ROE



*) Cost of Fund is presented in Bank Only
Consolidated Number



| FINANCIAL | PERFORMANCE

Maintaining Balance Sheet Strength While Managing Asset Growth and Funding Discipline

(Rp Bn)

Items	1Q26	2025	1Q25	g QoQ	g YoY	2025	2024	2023
Cash and Cash Equivalent	100,874	63,974	111,669	57.7%	-9.7%	63,974	118,663	133,513
Total Earning Assets:	2,101,726	2,029,077	1,937,050	3.6%	8.5%	2,029,077	1,841,405	1,791,238
- Placement with BI & Other Banks	81,543	63,502	146,627	28.4%	-44.4%	63,502	83,457	87,557
- Receivables (Acceptance & Others)	54,927	62,498	66,030	-12.1%	-16.8%	62,498	51,849	65,259
- Loans & Financing	1,562,451	1,521,486	1,373,661	2.7%	13.7%	1,521,486	1,354,641	1,266,429
- Gov't Bonds & Marketable Securities	393,830	372,757	342,478	5.7%	15.0%	372,757	343,381	364,687
- Other Earning Assets	8,974	8,835	8,254	1.6%	8.7%	8,835	8,077	7,305
Earning Asset Provision:	(84,664)	(83,660)	(83,805)	1.2%	1.0%	(83,660)	(82,529)	(88,169)
- Loans and Financing Provisions	(84,250)	(83,059)	(81,756)	1.4%	3.1%	(83,059)	(81,064)	(85,502)
- Other Provisions	(414)	(601)	(2,049)	-31.1%	-79.8%	(601)	(1,465)	(2,667)
Fixed & Non-Earning Assets	131,898	125,979	133,316	4.7%	-1.1%	125,979	114,647	128,833
Total Assets	2,249,834	2,135,371	2,098,229	5.4%	7.2%	2,135,371	1,992,187	1,965,415
Third Party Funds :	1,555,124	1,466,844	1,421,600	6.0%	9.4%	1,466,844	1,365,450	1,358,329
- CASA	1,058,619	1,035,790	934,950	2.2%	13.2%	1,035,790	918,981	874,070
Current Account	452,866	448,204	391,613	1.0%	15.6%	448,204	374,554	346,124
Savings Account	605,752	587,586	543,337	3.1%	11.5%	587,586	544,427	527,946
- Time Deposits	496,506	431,054	486,650	15.2%	2.0%	431,054	446,469	484,259
Other Interest-Bearing Liabilities	250,991	216,109	242,913	16.1%	3.3%	216,109	200,597	180,023
Non-Interest-Bearing Liabilities	98,656	121,477	127,862	-18.8%	-22.8%	121,477	102,825	110,204
Total Liabilities	1,904,772	1,804,430	1,792,375	5.6%	6.3%	1,804,430	1,668,872	1,648,556
Tier 1 Capital	315,752	301,847	274,178	4.6%	15.2%	301,847	291,317	283,949
Total Equity	345,062	330,941	305,854	4.3%	12.8%	330,941	323,315	316,859
Total Liabilities & Equity	2,249,834	2,135,371	2,098,229	5.4%	7.2%	2,135,371	1,992,187	1,965,415

*) We restated the 2023, 2024 and 1Q25 balance sheet to reflect the implementation of the new accounting standard for insurance companies as stipulated in PSAK117 (IFRS 17)

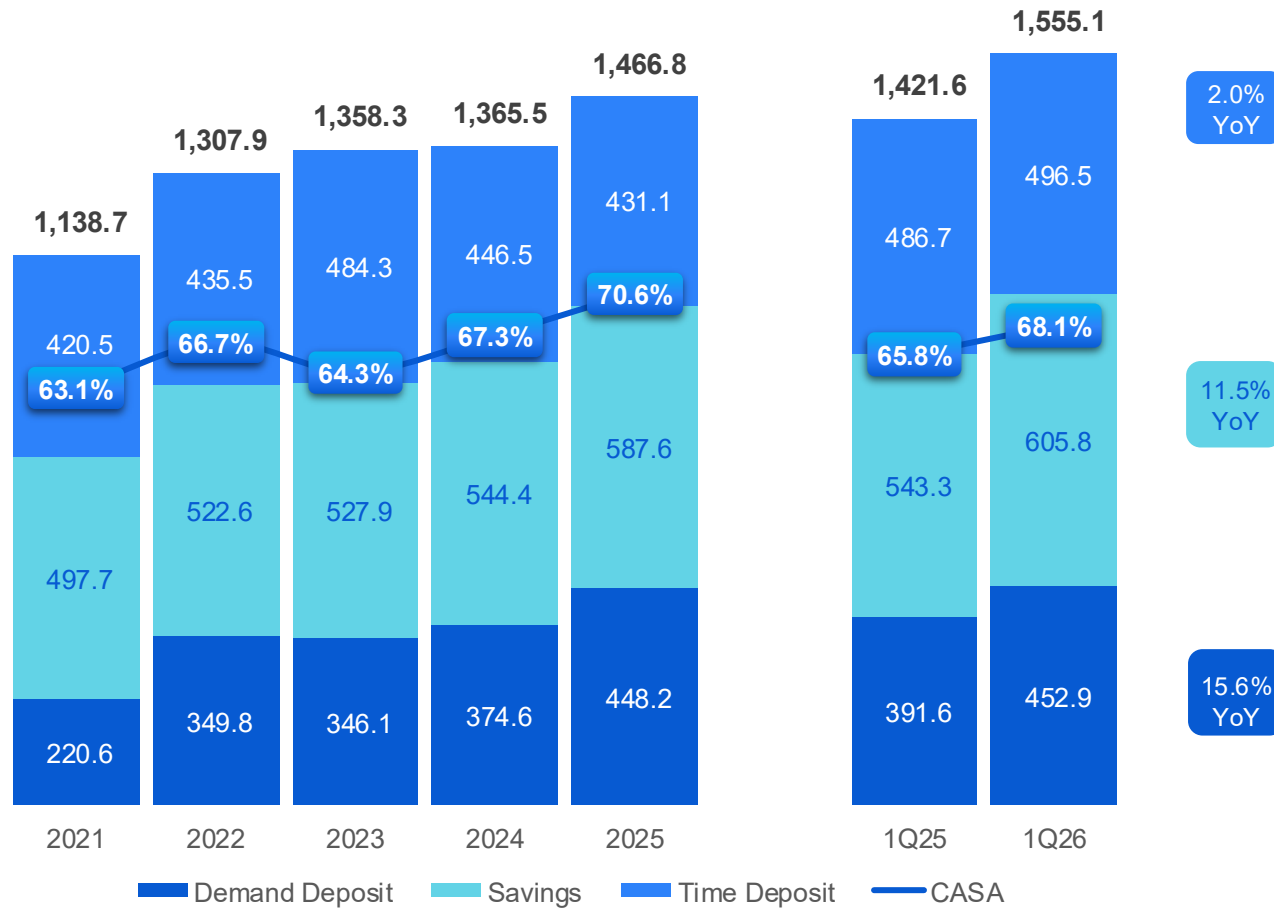
Retail CASA Continues to Gain Traction, With Overall QoQ Movement Reflecting Seasonality

Deposit Growth (Consolidated)

(Rp Tn)

Total Deposit: **9.4% YoY**
 CASA: **13.2% YoY**
 CASA Non-Wholesale : **11.7% YoY**
 CASA Wholesale : **16.4% YoY**

Growth YoY



Deposit Products Wholesale vs Non-Wholesale*

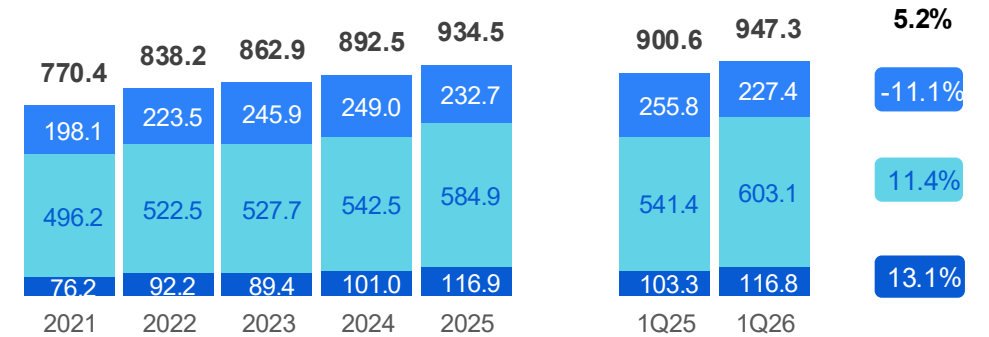
(Rp Tn)

Total Deposits 1Q26: Rp1,549.0 Tn

Growth YoY

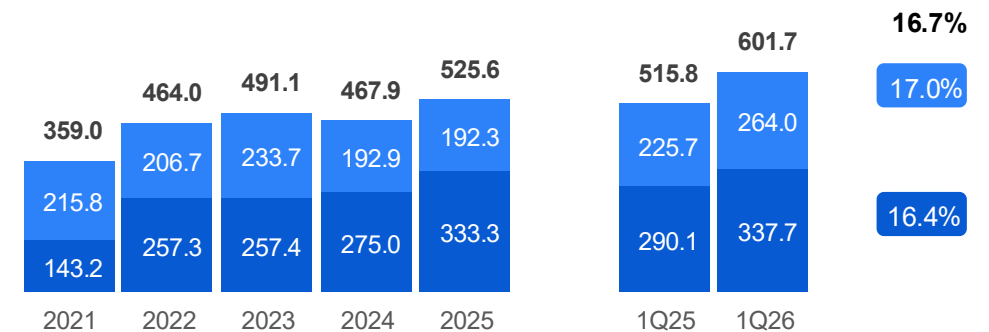
Non-wholesale

■ Demand Deposit ■ Savings ■ Time Deposit



Wholesale

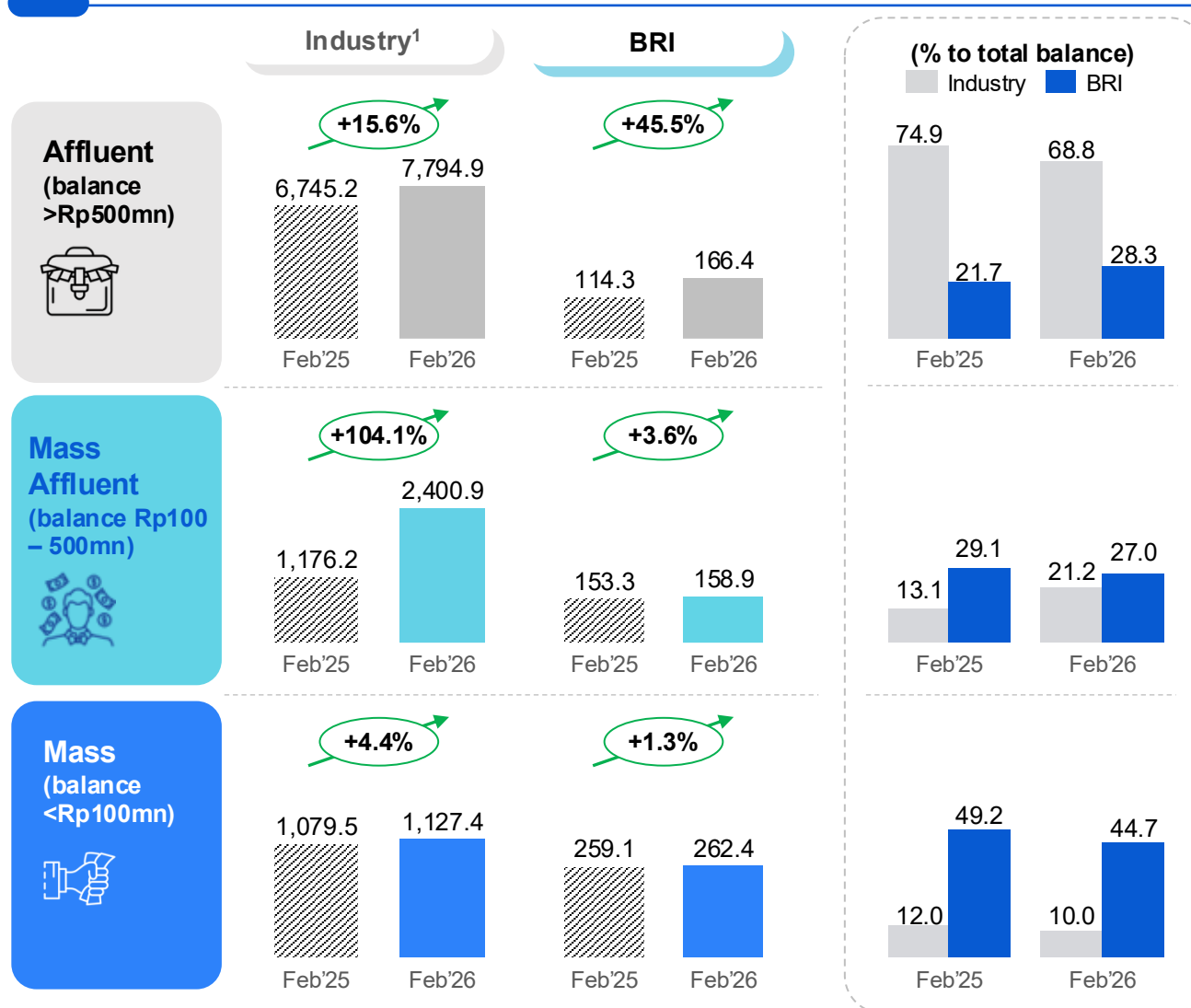
■ Demand Deposit ■ Time Deposit



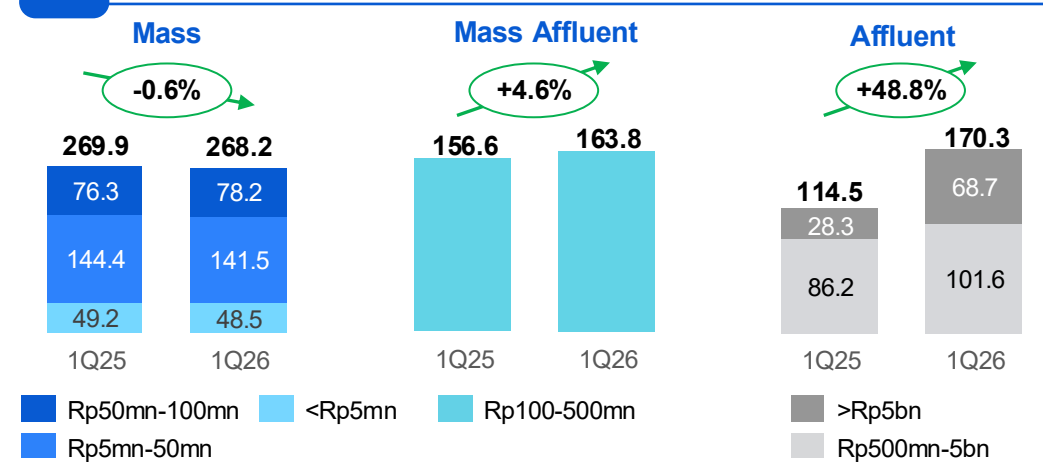
*Data is presented in Bank Only

With a Strengthened Value Proposition Across Segments, BRI is Capturing Growth in the Affluent and Mass Affluent Base

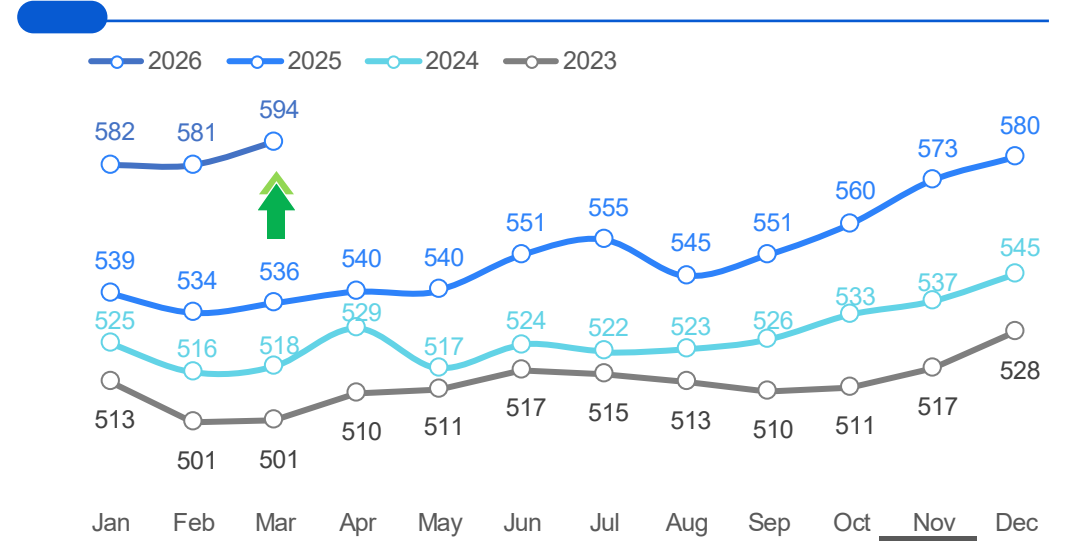
Savings Balance by Tiering Industry vs BRI* (as of February 2026, Rp Tn)



BRI Saving Balances by Tiering* (as of March 2026, Rp Tn)



Monthly Average Savings Balance* (Rp Tn)

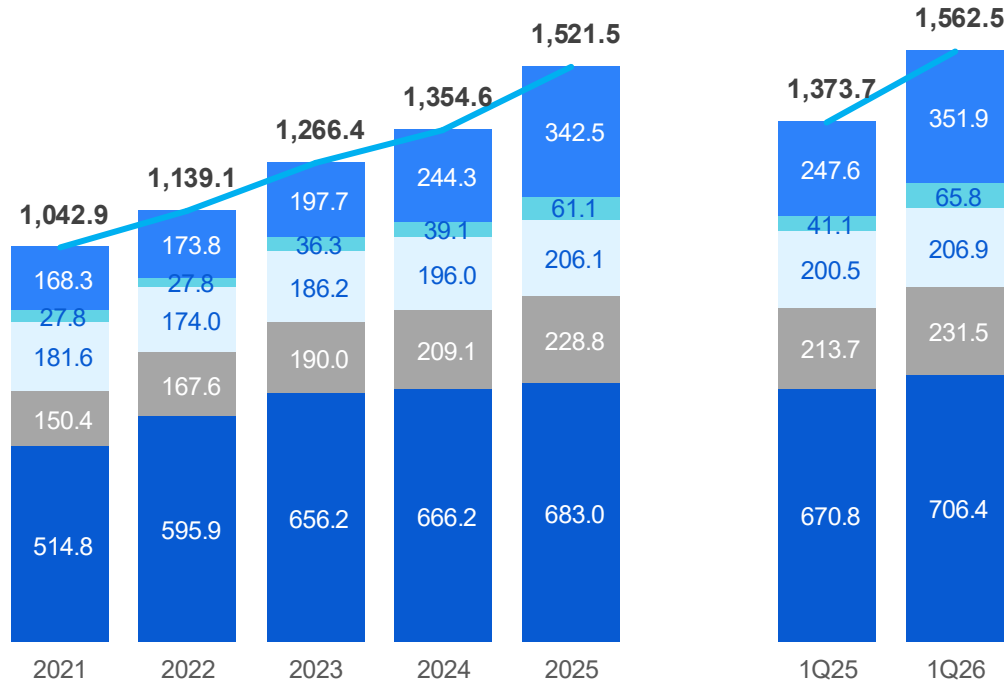


*1) Data source: Bank Indonesia

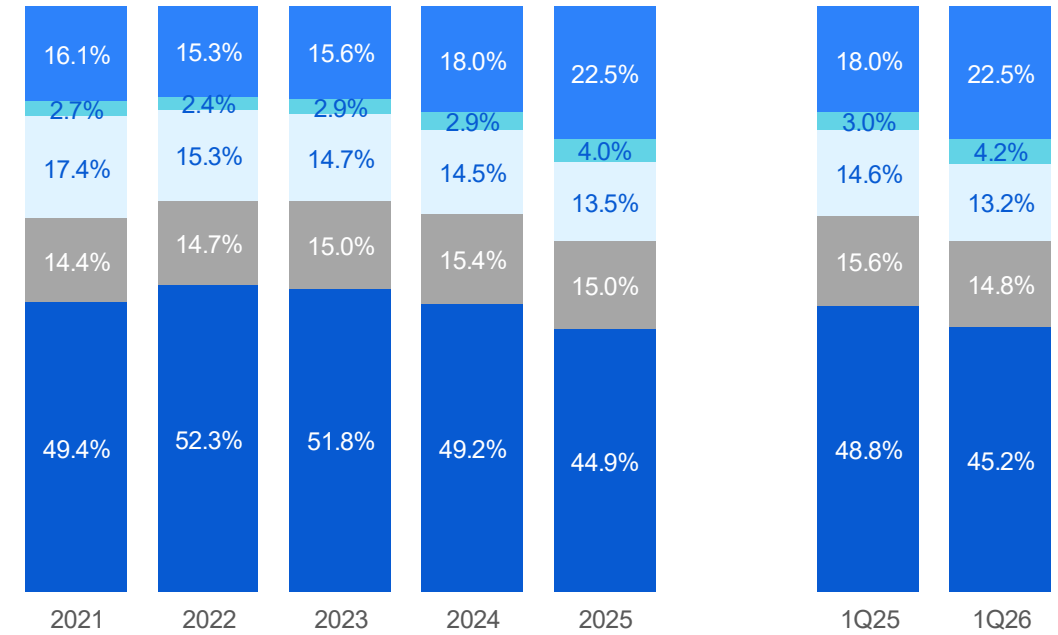
*Data is presented in Bank Only

Loan Outstanding – by business segment

(Rp Tn)



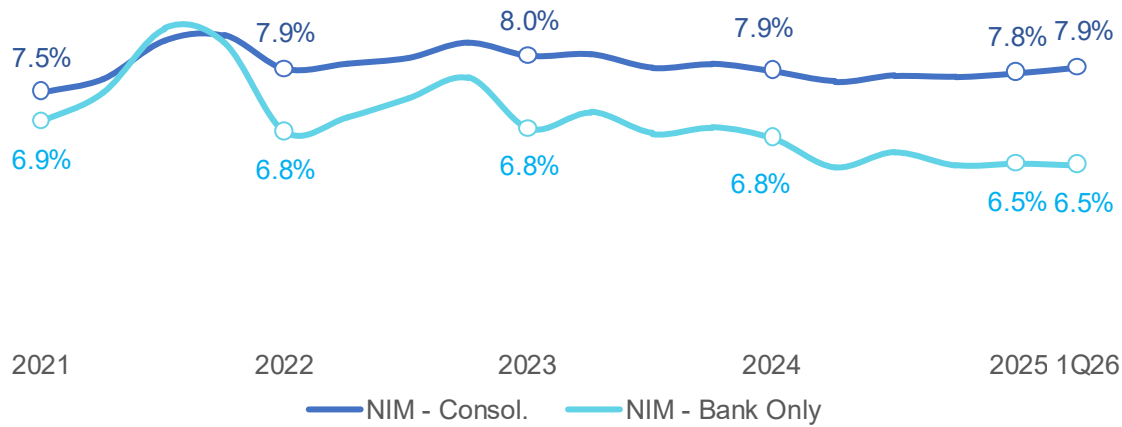
Composition – by business segment (%)



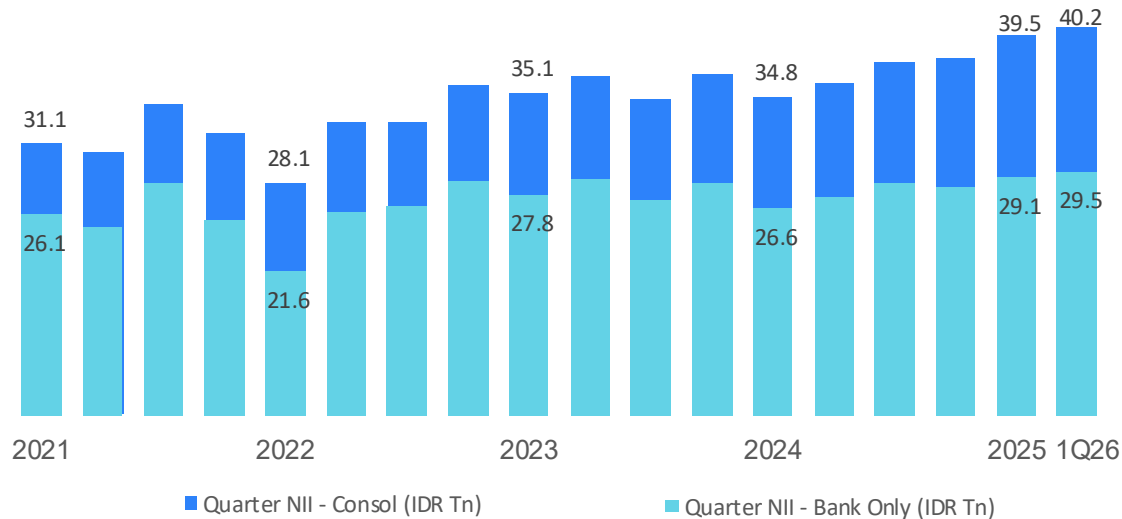
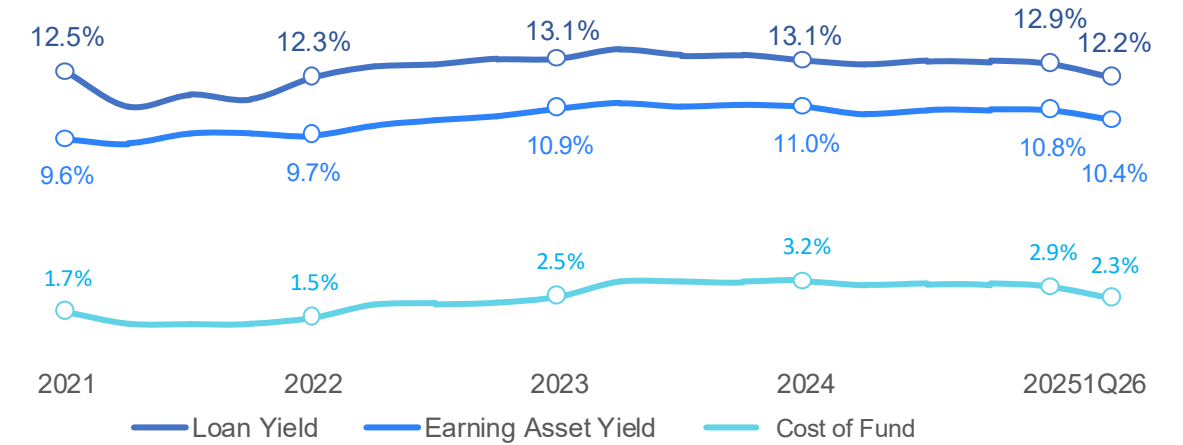
	Micro	Consumer	SME	Commercial	Corporate	Total
YoY Growth (%)	5.3	8.3	3.2	60.0	42.1	13.7
(Rp Tn)	35.6	17.8	6.4	24.7	104.3	188.8

Recently, Bank Raya shifted portion of its Small Segment loans to Micro Segment amounting to Rp1 tn. Additionally, since Jan 2026, We have reclassified KUR Small into Micro Segment. All figures from 2021 have been adjusted to reflect this re-segmentation.

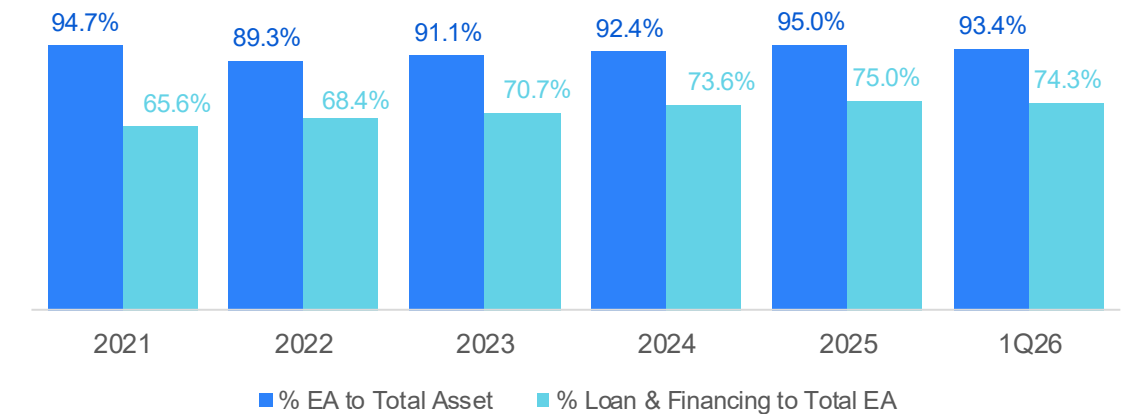
NIM – Bank Only vs Consolidated



Lending Yield, EA Yield, and Cost of Fund



EA to Total Asset and Loan to Total EA



* Starting Jan-25, we have been using a new methodology to calculate NIM, based on the monthly average Earning Assets excluding Investment, Derivative Receivables, and Acceptance Receivables that do not generate interest income. All historical data reflects this change

(Rp Bn)

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	2025	2024	2023
Interest Income	52,838	52,623	49,871	0.4%	5.9%	207,783	199,266	178,996
Interest Expense	(12,683)	(13,116)	(13,986)	-3.3%	-9.3%	(57,285)	(56,608)	(43,813)
Net Interest Income	40,155	39,507	35,884	1.6%	11.9%	150,498	142,659	135,183
Net Premium Income and Insurance Services	280	314	379	-10.7%	-26.0%	1,298	1,167	2,161
Other Operating Income (Non-Interest) - incld. Gold	13,883	16,427	13,562	-15.5%	2.4%	56,080	54,652	45,945
Total Operating Expenses	(22,135)	(23,486)	(19,931)	-5.8%	11.1%	(88,447)	(82,100)	(76,782)
Personnel Expenses	(11,693)	(9,450)	(10,678)	23.7%	9.5%	(42,114)	(38,617)	(37,850)
G&A Expenses	(7,911)	(11,490)	(7,146)	-31.1%	10.7%	(33,776)	(29,288)	(28,484)
Others Expenses	(2,531)	(2,546)	(2,107)	-0.6%	20.1%	(12,557)	(14,195)	(10,448)
Pre-Provision Operating Profit	32,183	32,762	29,894	-1.8%	7.7%	119,430	116,377	106,508
Provision Expenses	(12,123)	(12,585)	(12,275)	-3.7%	-1.2%	(46,182)	(38,161)	(29,679)
Loan - Provision Exp	(12,429)	(13,533)	(12,012)	-8.2%	3.5%	(47,573)	(42,972)	(28,751)
Non-Loan - Provision Exp	306	948	(263)	-67.8%	-216.4%	1,391	4,811	(929)
Profit From Operations	20,060	20,177	17,619	-0.6%	13.9%	73,248	78,216	76,829
Non-Operating Income	(74)	(248)	(239)	-70.1%	-68.9%	(455)	(964)	(399)
Net Income Before Tax	19,986	19,929	17,381	0.3%	15.0%	72,793	77,252	76,430
Net Profit	15,634	15,900	13,742	-1.7%	13.8%	57,132	60,306	60,425
Profit After Tax & Minority Interest (PATMI)	15,493	15,874	13,622	-2.4%	13.7%	56,652	59,945	60,103

*) We restated the 2024 and 1Q25 income statement to reflect the implementation of the new accounting standard for insurance companies as stipulated in PSAK117 (IFRS 17)

*) We reclassified fee-based income from Supply Chain Financing into Net Interest Income (Non-Loan) of Rp 2.4 tn in FY24 and Rp 2.2 tn in FY23. All FY24 and FY23 is adjusted to reflect this change.

Other Operating Income

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	(Rp Bn)		
						2025	2024	2023
Fees and Commissions	5,507	5,743	5,198	-4.1%	5.9%	21,447	20,391	20,738
Recovery of Written-Off Assets	4,327	5,696	4,971	-24.0%	-13.0%	20,952	25,364	16,834
Treasury Income:	1,394	2,140	1,246	-34.9%	11.8%	5,620	3,397	2,516
Gain on Sale of Securities - Net	813	1,529	483	-46.8%	68.4%	3,372	2,209	1,899
Gain on Foreign Exchange - Net	581	531	747	9.4%	-22.3%	2,087	1,188	403
Unrealized Gain on Changes in Fair Value of Securities	-	80	17	-100.0%	-100.0%	161	-	214
Others	1,141	1,705	1,732	-33.0%	-34.1%	5,662	4,796	5,539
Total Other Operating Income	12,369	15,284	13,148	-19.1%	-5.9%	53,681	53,948	45,626
Net Gold	1,514	1,143	415	32.5%	265.1%	2,399	703	320
Total Other Operating Income Incl. Gold	13,883	16,427	13,562	-15.5%	2.4%	56,080	54,652	45,945

Operating Expenses

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	(Rp Bn)		
						2025	2024	2023
Salaries and Employee Benefits	11,693	9,450	10,678	23.7%	9.5%	42,114	38,617	37,850
General and Administrative	7,911	11,490	7,146	-31.1%	10.7%	33,776	29,288	28,484
Others	2,531	2,546	2,107	-0.6%	20.1%	12,557	14,195	10,448
Total Operating Expense	22,135	23,486	19,931	-5.8%	11.1%	88,447	82,100	76,782

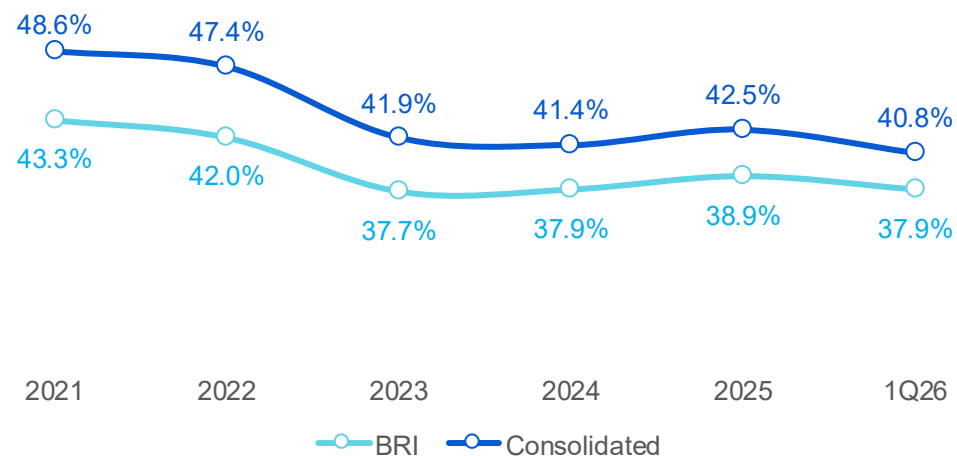
*) As of 2025, insurance subsidiaries have adopted IFRS 17, replacing IFRS 4

*) We reclassified fee-based income from Supply Chain Financing into Net Interest Income (Non-Loan) of Rp 2.4 tn in FY24. All FY24 is adjusted to reflect this change.

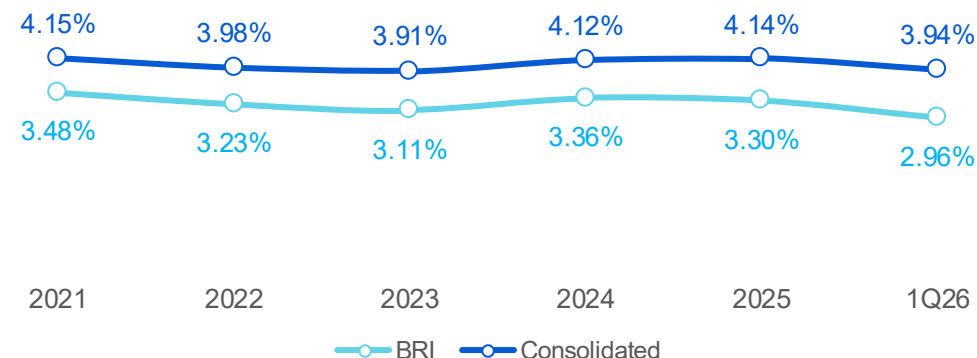
(Rp Bn)

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	2025	2024	2023
Bank Only - Personnel Expenses	7,879	5,141	7,615	53.3%	3.5%	27,900	26,842	26,519
Bank Only - G&A Expenses	5,079	8,918	5,005	-43.1%	1.5%	24,099	21,629	21,020
Bank Only - Others Expenses	1,981	2,741	2,204	-27.7%	-10.1%	11,647	13,384	9,506
Bank-Only Operating Expense	14,939	16,801	14,824	-11.1%	0.8%	63,646	61,856	57,046
Subsidiaries - Personnel Expenses	3,814	4,309	3,063	-11.5%	24.5%	14,214	11,774	11,331
Subsidiaries - G&A Expenses	2,833	2,572	2,141	10.1%	32.3%	9,677	7,659	7,464
Subsidiaries - Others Expenses	550	(196)	(97)	-381.0%	-665.2%	910	811	941
Subsidiaries Operating Expense	7,196	6,685	5,107	7.6%	40.9%	24,801	20,245	19,737
Consolidated - Personnel Expenses	11,693	9,450	10,678	23.7%	9.5%	42,114	38,617	37,850
Consolidated - G&A Expenses	7,911	11,490	7,146	-31.1%	10.7%	33,776	29,288	28,484
Consolidated - Others Expenses	2,531	2,546	2,107	-0.6%	20.1%	12,557	14,195	10,448
Consolidated Operating Expense	22,135	23,486	19,931	-5.8%	11.1%	88,447	82,100	76,782

Cost to Income Ratio: Bank Only vs Consolidated*

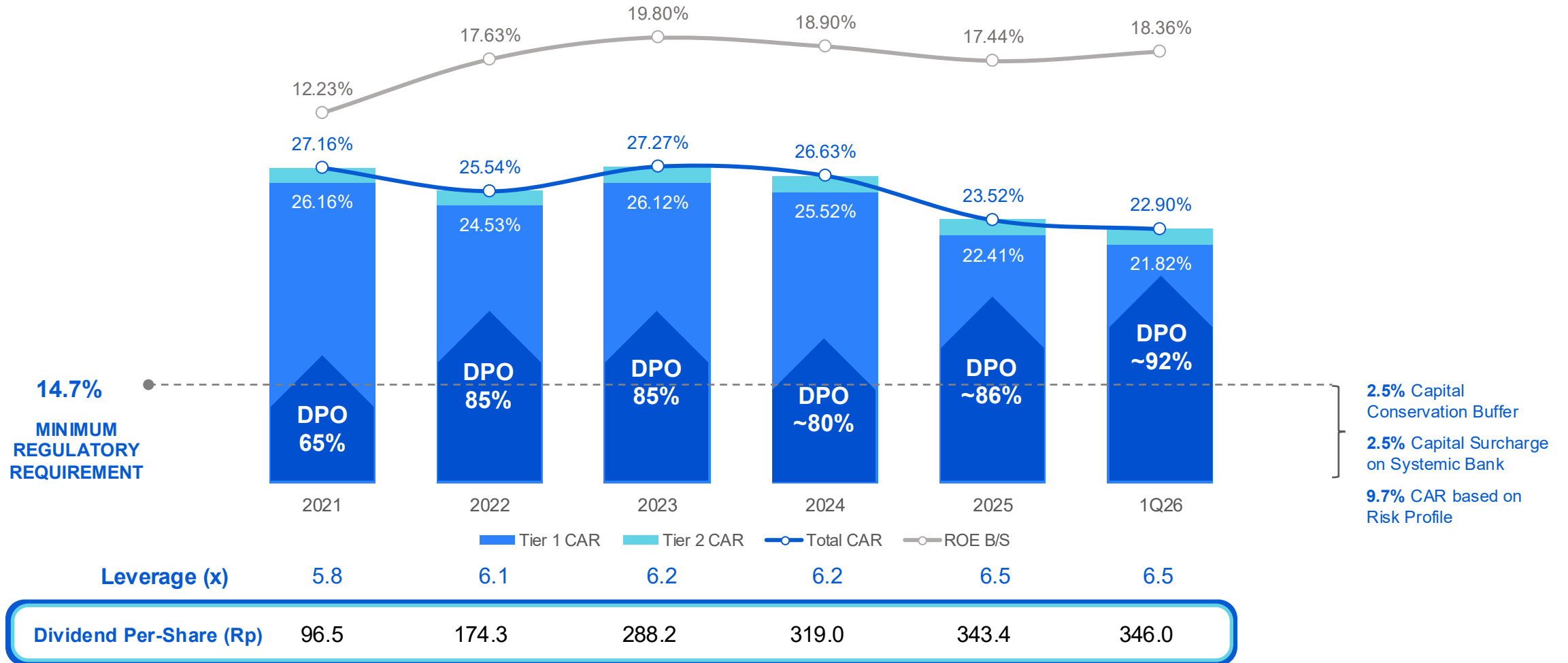


Cost to Asset Ratio: Bank Only vs Consolidated*



*As of 2025, insurance subsidiaries have adopted IFRS 17, replacing IFRS 4

Capital Levels Remain Manageable, Offering Flexibility for Growth and Higher Capital Returns



- As of Jan, '23, as part of the implementation of Basel 3, the change on RWA of Operational & Credit Risk adds 329bps to BRI total CAR. Starting in January 2024, we implemented the Basel III calculation of RWA market risk
- BRI distribute a **full-year dividend** of Rp346 per share on May 8, 2026 (including an interim dividend of Rp137 per share that has been paid on Jan 15, 2026)

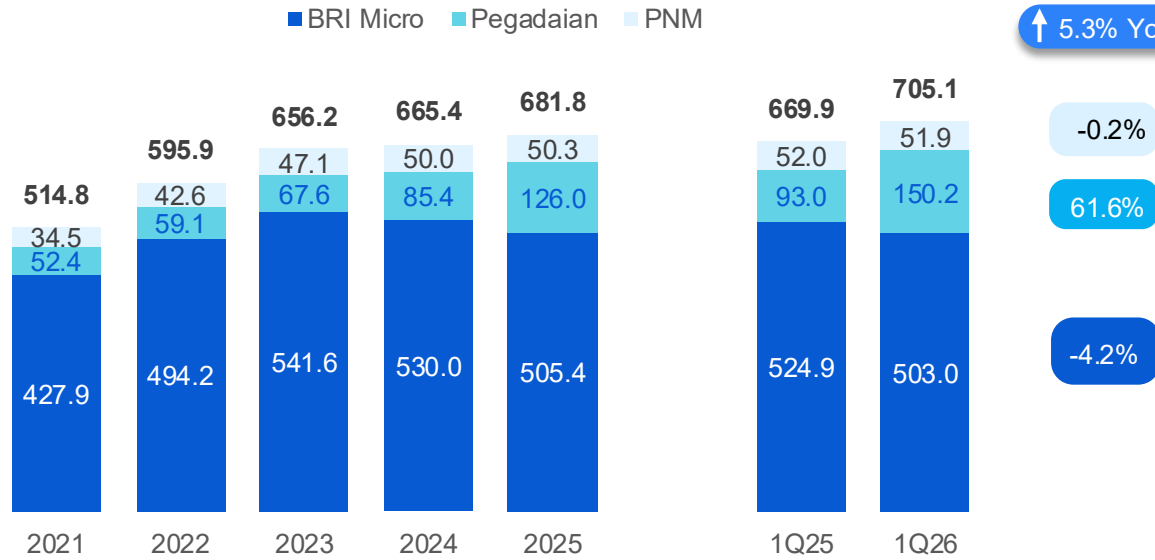


| ULTRA MICRO & | MICRO BUSINESS

Selective Micro Portfolio Approach Strengthens Customer Relationships, While Pegadaian Benefits From Rising Gold Prices

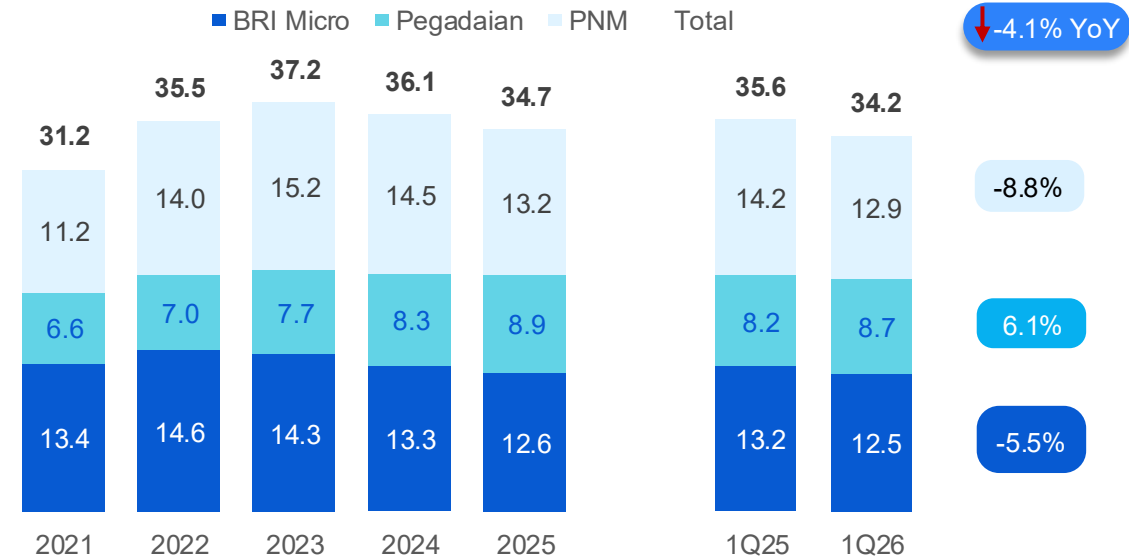
Loan Composition - Outstanding

(Rp Tn)



Borrowers

(in Mn)



Key Ratios

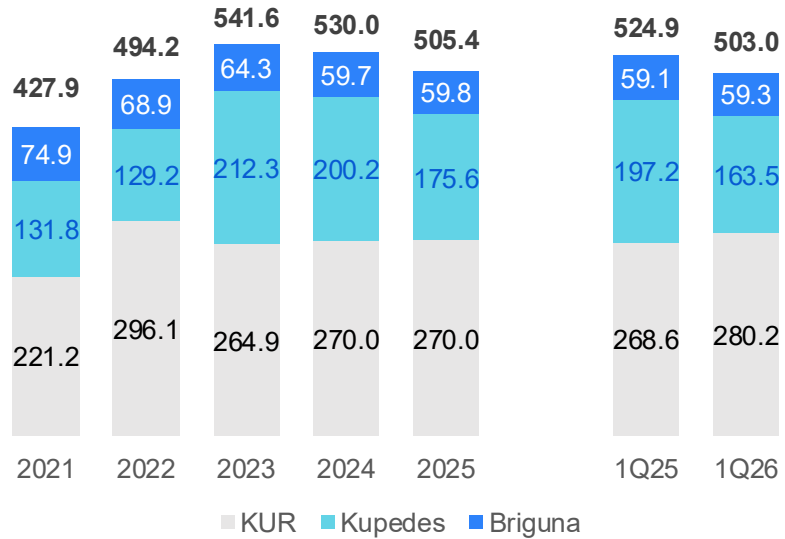
Description	BRI							Pegadaian							PNM						
	9M21	2021	2022	2023	2024	2025	1Q26	9M21	2021	2022	2023	2024	2025	1Q26	9M21	2021	2022	2023	2024	2025	1Q26
CoF	1.8%	1.7%	1.5%	2.5%	3.2%	2.9%	2.3%	6.2%	6.0%	4.9%	5.9%	6.3%	6.3%	5.9%	8.7%	8.6%	7.6%	6.8%	6.6%	6.2%	6.1%
Credit Cost	3.8%	3.4%	2.5%	2.4%	3.2%	3.4%	3.3%	1.7%	1.4%	0.9%	-0.3%	0.9%	1.4%	2.6%	1.3%	2.0%	5.7%	5.7%	7.7%	6.1%	2.0%
CIR	42.1%	43.3%	42.0%	37.7%	37.9%	38.9%	37.9%	63.0%	62.8%	63.7%	59.4%	53.0%	51.6%	43.8%	76.7%	74.6%	67.7%	63.4%	59.7%	69.7%	79.7%

Pegadaian, PNM's Cost Of Fund (COF) calculated by dividing annualized interest expense with average monthly Interest-Bearing Liabilities

PNM's financing outstanding include financing disbursed to LKMS (Syariah Micro Financing Institution) and venture capital

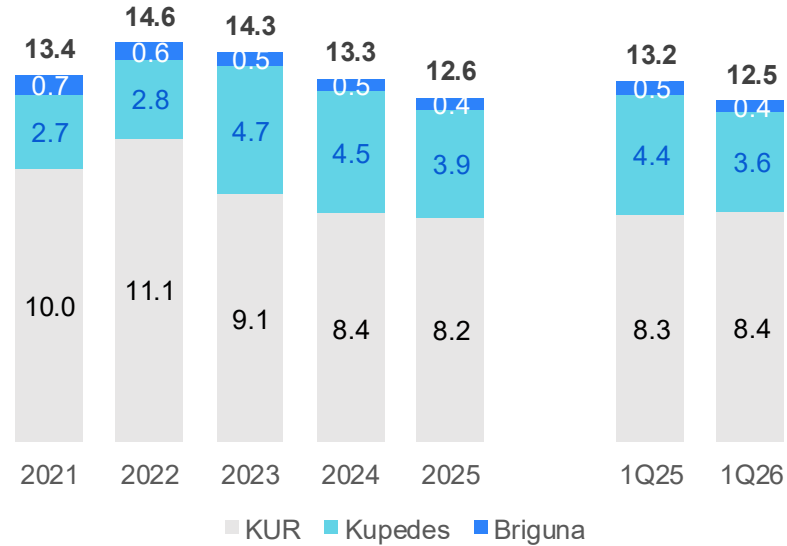
Micro Loan Outstanding

(Rp Tn)

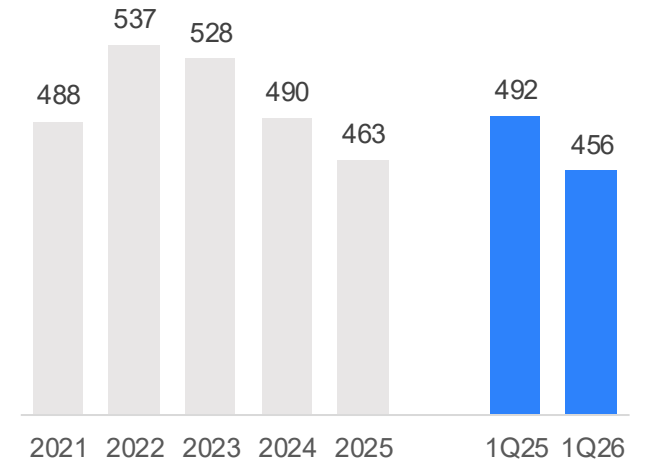


Borrowers

(in Mn)



Borrowers per Loan Officer



Growth YoY

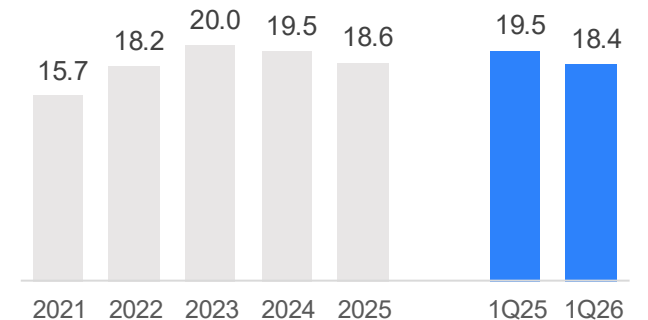
Product	2021	2022	2023	2024	2025	1Q25	1Q26
KUR*	49.4%	33.8%	-10.5%	5.2%	0.0%	0.9%	4.3%
Kupedes	-8.9%	-1.9%	64.3%	-5.7%	-12.3%	-8.9%	-17.1%
Briguna	-6.3%	-8.0%	-6.7%	-7.1%	0.1%	-5.4%	0.2%
Total	14.8%	15.5%	9.6%	-1.1%	-4.6%	-3.7%	-4.2%

Growth YoY

Product	2021	2022	2023	2024	2025	1Q25	1Q26
KUR*	31.1%	11.4%	-18.6%	-7.9%	-1.4%	-4.9%	1.3%
Kupedes	-20.3%	3.8%	64.7%	-3.9%	-12.4%	-5.5%	-18.0%
Briguna	-13.0%	-10.7%	-12.6%	-13.2%	-7.1%	-11.8%	-6.6%
Total	13.2%	8.7%	-2.1%	-6.7%	-5.3%	-5.4%	-5.5%

Loan OS per Loan Officer

(in Bn)



*) Include Housing Loan Program (Demand Side) Rp6.14 tn as of 1Q26

*) KUR Small has been reclassified to Micro Segment since Jan'25



| **LOAN QUALITY**

Non-Performing Loan – by Segment

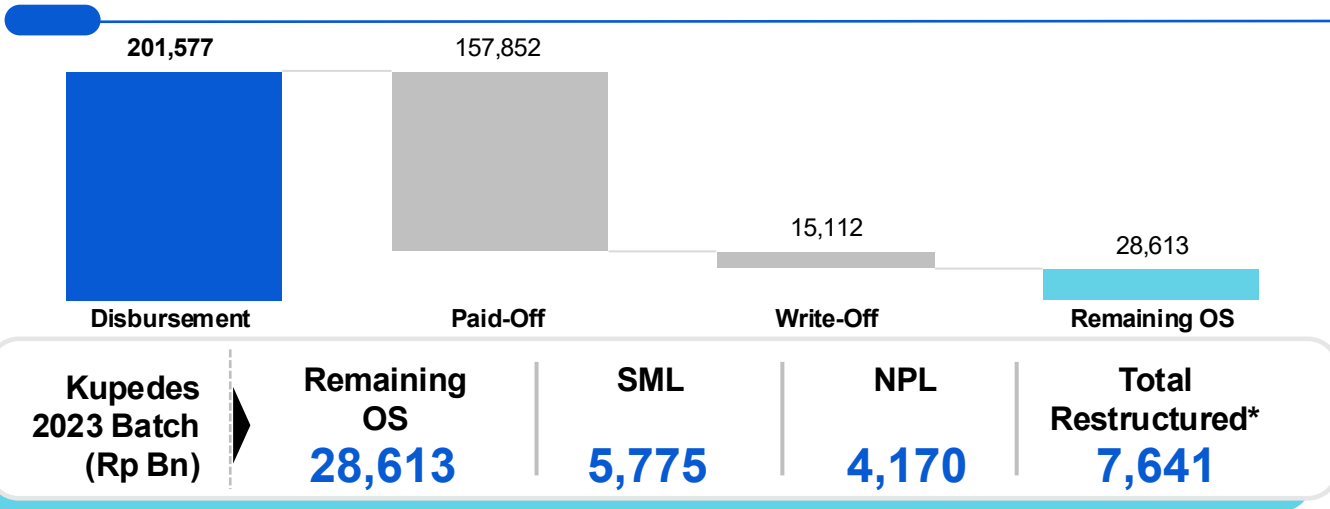
Segment	1Q26	1Q25	2025	2024	2023	2022
Micro	4.15%	3.31%	3.80%	2.79%	2.40%	1.64%
Consumer	2.41%	2.02%	2.35%	1.97%	1.97%	1.83%
SME	5.55%	5.13%	5.53%	4.91%	5.66%	5.23%
Commercial	3.92%	2.49%	4.29%	2.50%	2.56%	2.26%
Corporate	1.33%	2.36%	1.70%	2.60%	3.86%	4.68%
Bank Only - NPL%	3.31%	3.15%	3.29%	2.93%	3.12%	2.82%
Subsidiaries - NPL%	0.97%	1.41%	1.33%	1.36%	1.20%	1.24%
Consolidated - NPL %	3.01%	2.97%	3.07%	2.78%	2.95%	2.67%

Special Mention – by Segment

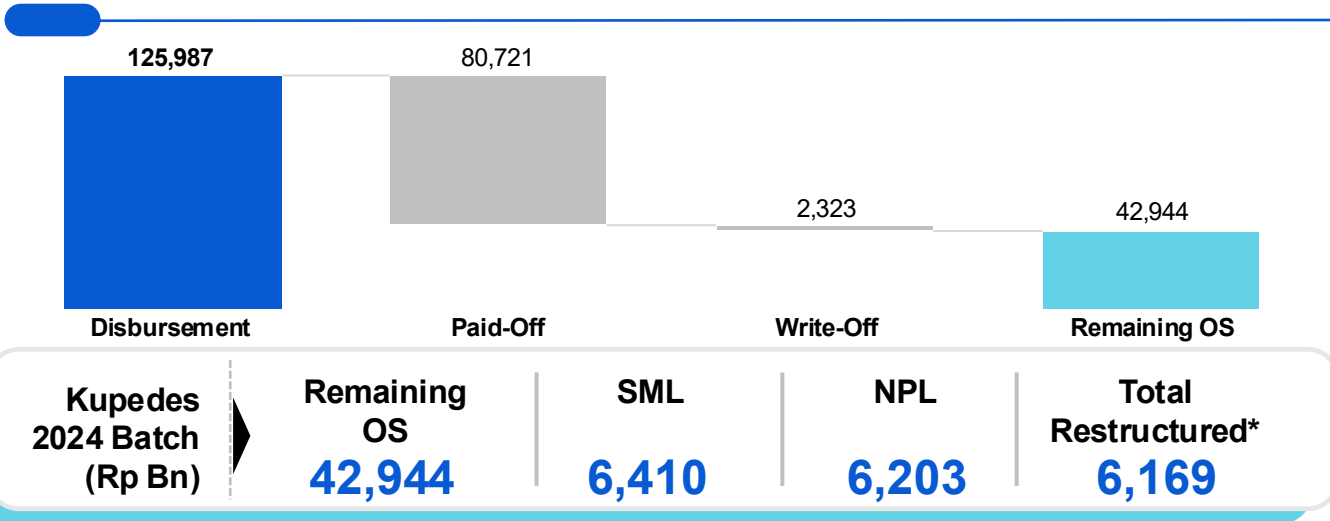
Segment	1Q26	1Q25	2025	2024	2023	2022
Micro	5.61%	6.66%	5.43%	6.02%	5.53%	3.83%
Consumer	2.78%	2.54%	2.70%	2.39%	2.84%	2.76%
SME	5.76%	6.10%	5.00%	4.95%	5.57%	4.74%
Commercial	1.75%	2.68%	1.19%	1.90%	2.52%	2.55%
Corporate	2.58%	3.85%	2.16%	3.72%	4.67%	4.32%
Bank Only - SML%	4.17%	5.15%	3.86%	4.63%	4.87%	3.87%
Subsidiaries - SML%	3.93%	6.31%	3.52%	6.00%	4.84%	3.90%
Consolidated - SML %	4.16%	5.32%	3.84%	4.82%	4.90%	3.90%

The Kupedes Batches of 2023 and 2024 Continue to Decrease, with 2025 Disbursements Continue to Show Better Vintages, Allowing for Improvement in Asset Quality

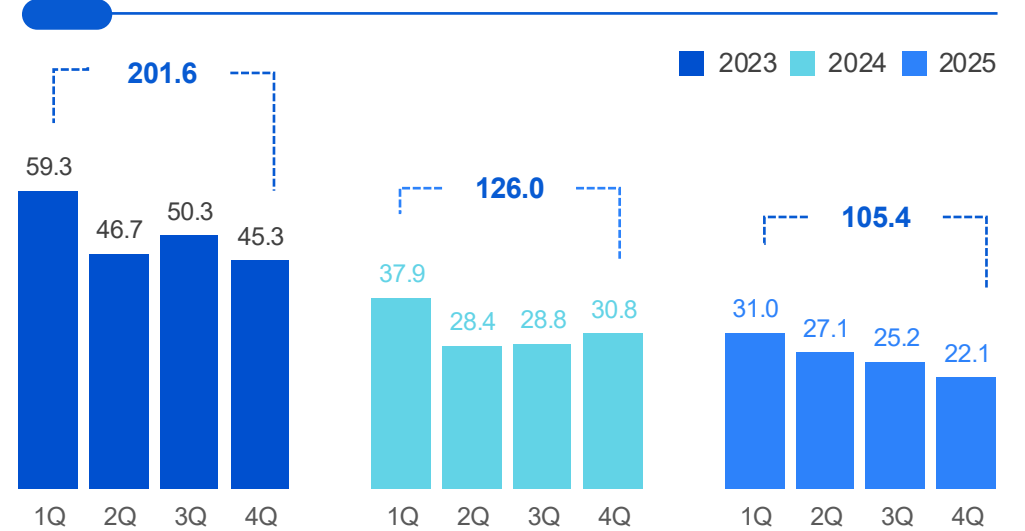
2023 Kupedes Disbursement (as of March 2026, Rp Bn)



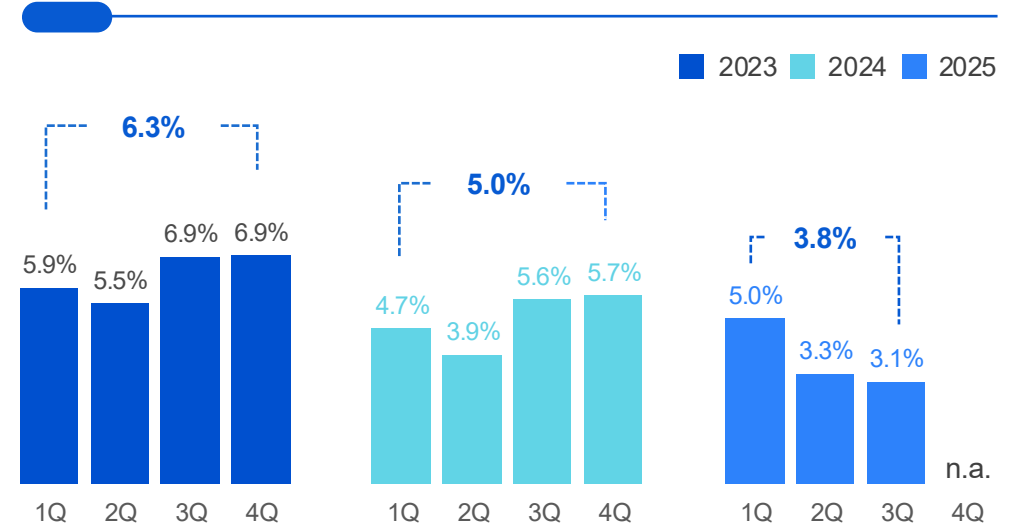
2024 Kupedes Disbursement (as of March 2026, Rp Bn)



Kupedes Disbursement Trend (Rp Tn)

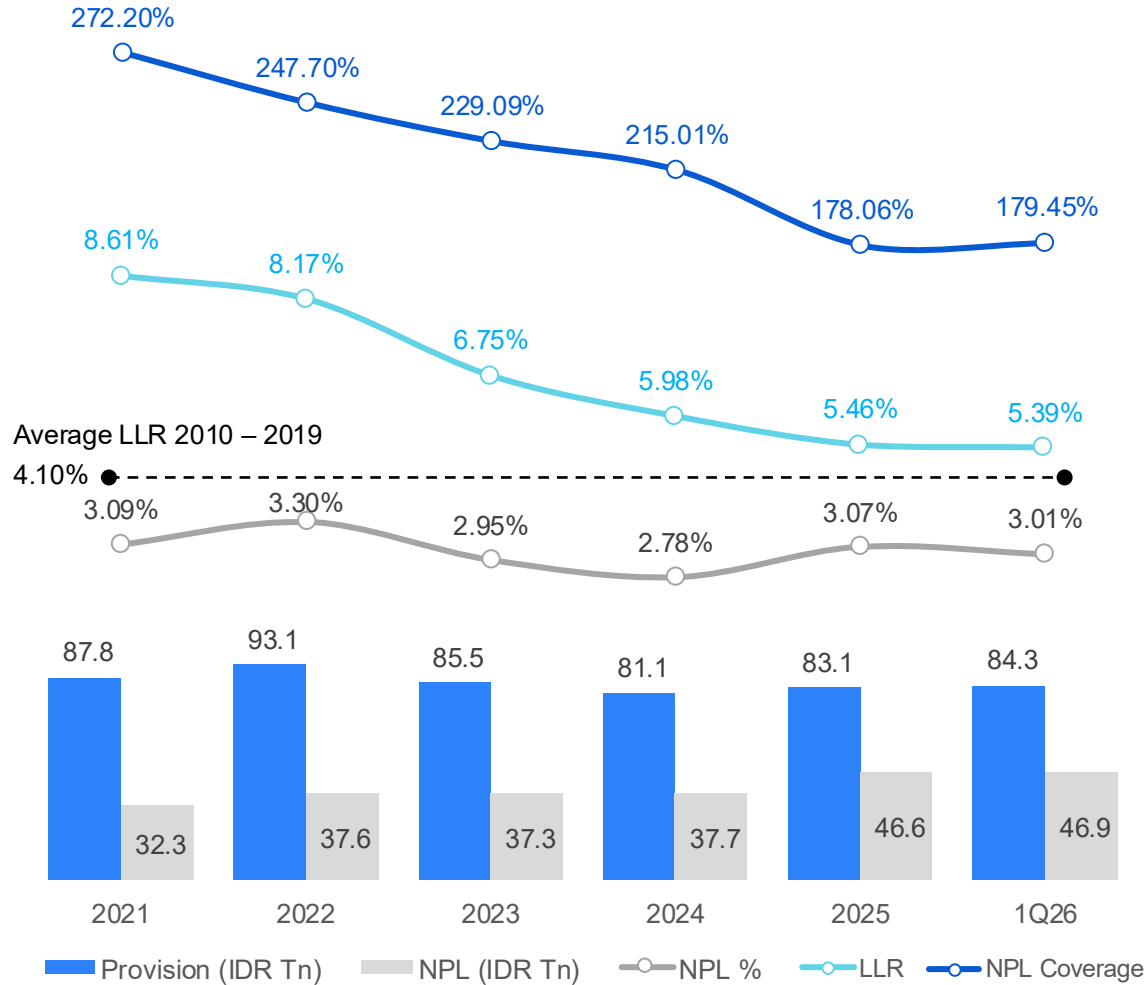


Kupedes Vintages Trend (Avg DG to SML 6MOB)

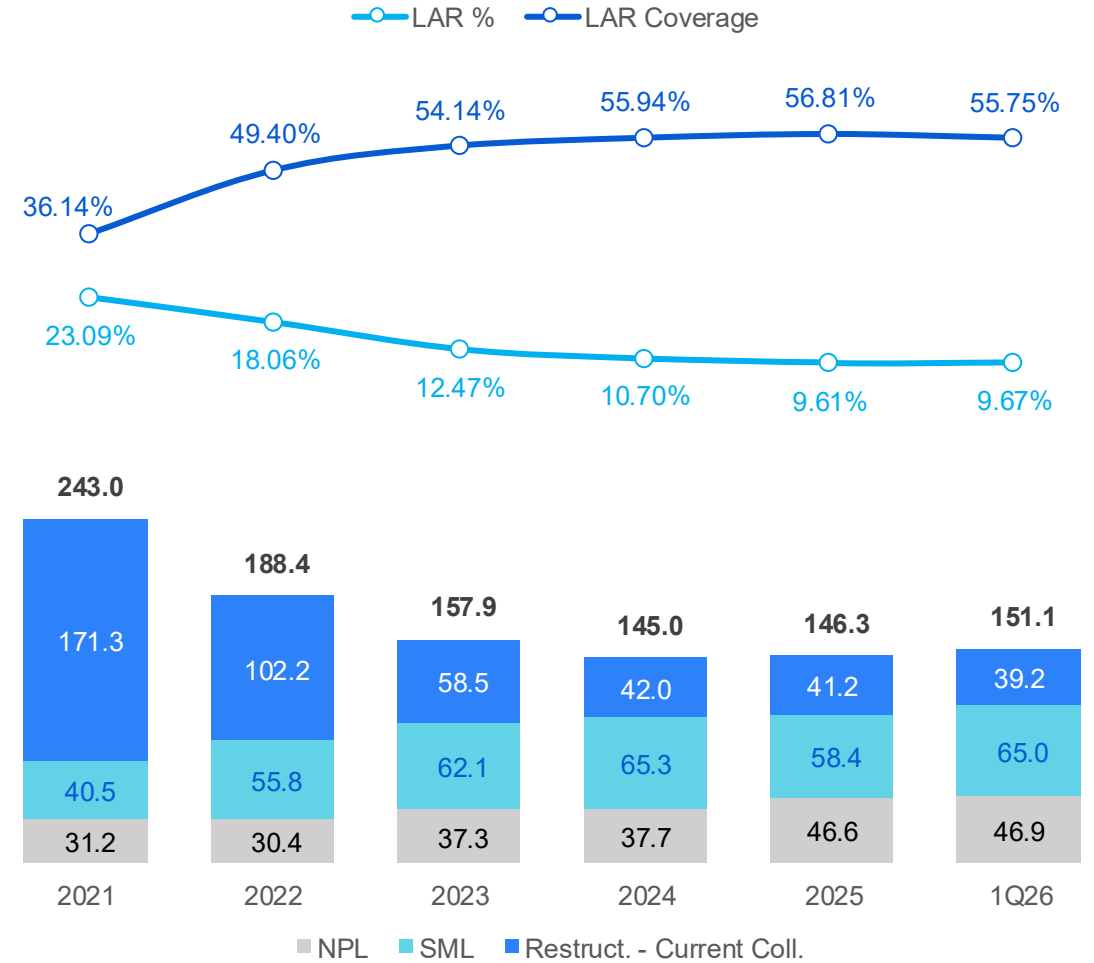


*Total Restructured Loan includes Current Restructured, SML, and NPL

NPL & NPL Coverage

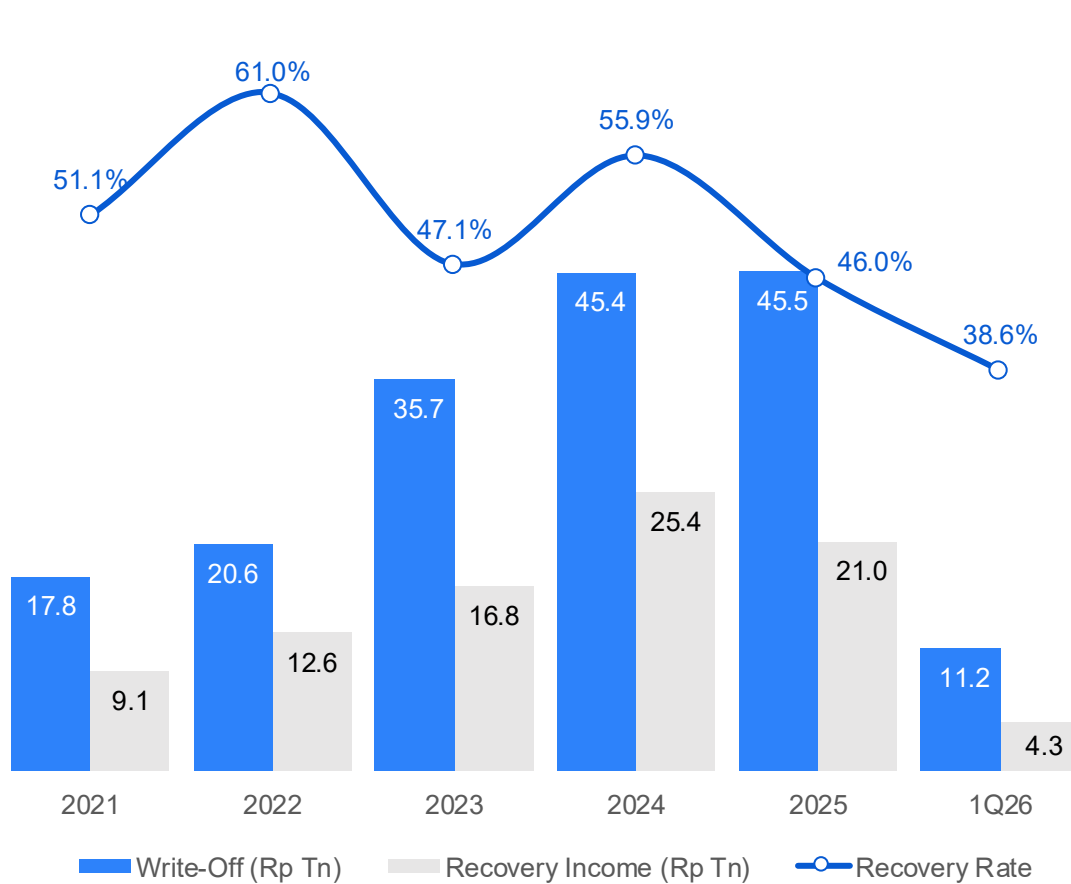


LAR & LAR Coverage

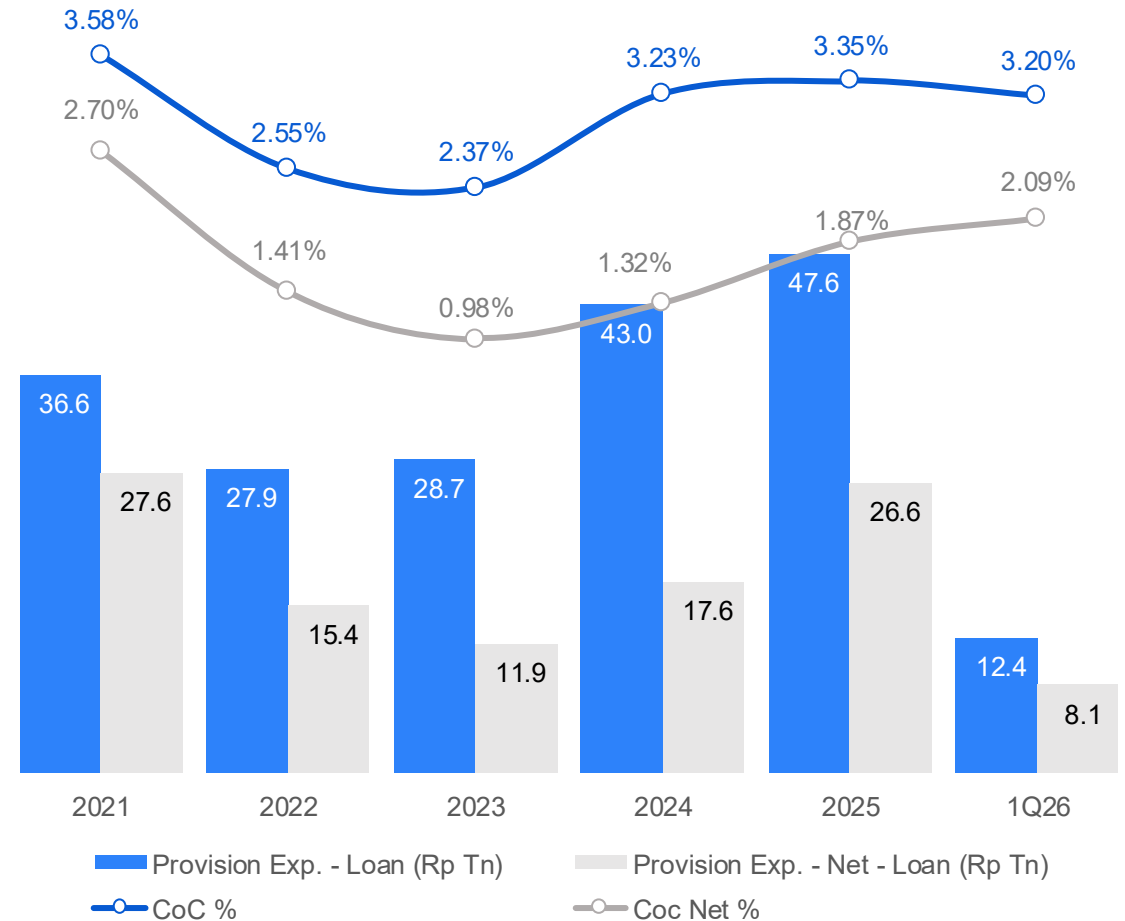


*Since 2021, LAR and LAR Coverage are presented in consolidated number

Write Off & Recovery



Credit Cost



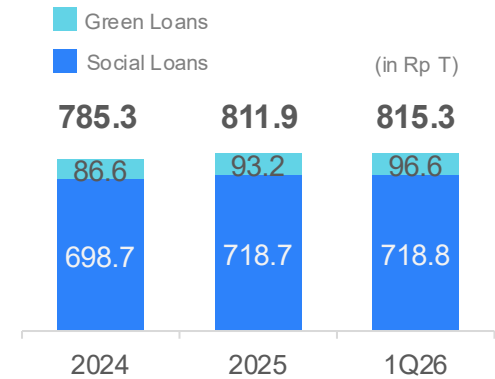
*In compliance with OJK regulations, our calculation of consolidated financial ratios moved to monthly from quarterly starting in Jan-24. All calculations for 2024 and 2023 are adjusted for monthly data.



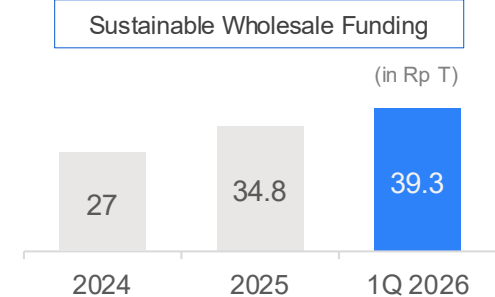
| BRI GROUP GUIDANCE, | ESG & KEY TAKEAWAYS

Sustainable Portfolio

Rp96.6T in Green Loans.
Rp718.8T in Social Loans, the largest in the industry

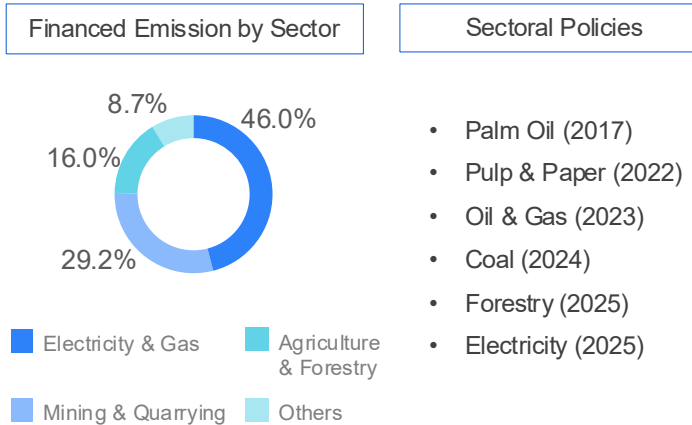


Rp39.3T in Sustainable Wholesale Funding (Social Bonds, Green Bonds, SLLs, etc.)

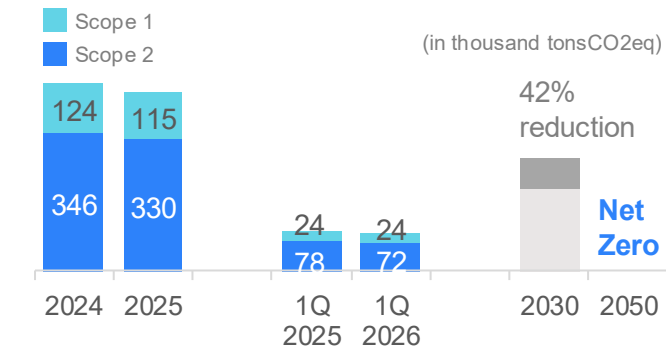


Decarbonization Pathway

6 sectoral loan policies, driving BRI's portfolio decarbonization

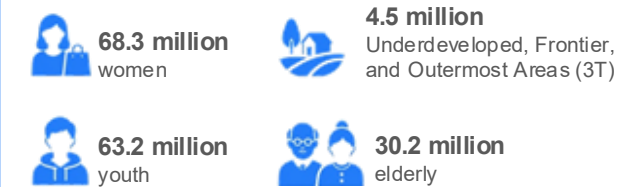


926 electric vehicles. **152** solar-powered offices. Operational decarbonization is already underway

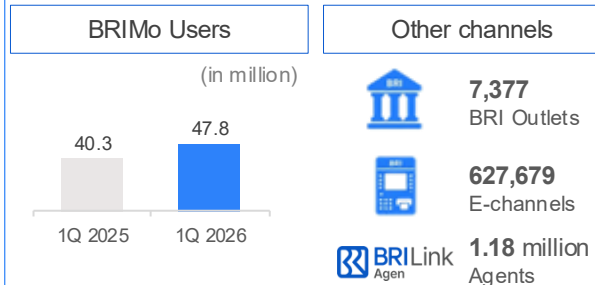


Financial Inclusion & Literacy

>131 million customers served, making BRI the backbone of Financial Inclusion



>47 million BRIMo users. Expanding access to every corner of Indonesia

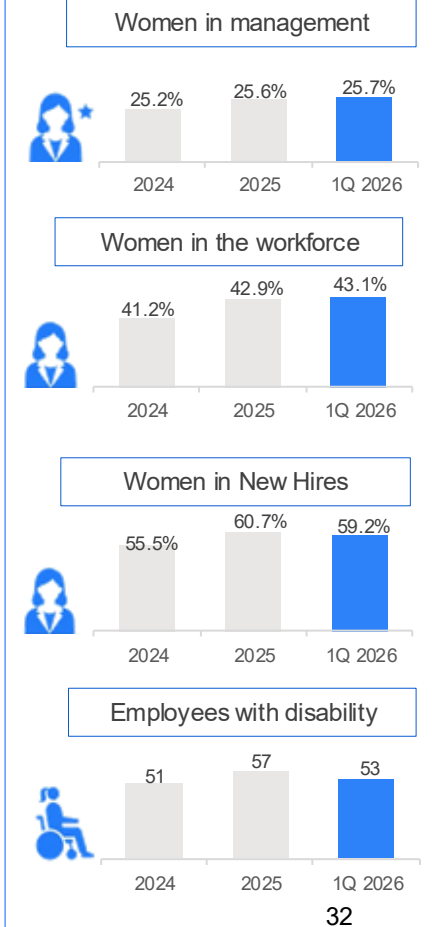


>5,000 Desa BRILiaN, empowering Micro & SME Communities from the ground up



People Management

25.7% women leaders, BRI builds a workplace where DEI is embedded



	2026 Guidance	1Q26	Note
Loan Growth (YoY)	7% - 9%	13.74%	● Exceed
NIM	7.4% – 7.8%	7.87%	● Exceed
Credit Cost	2.9% - 3.2%	3.20%	● Inline
CIR	41% - 43%	40.75%	● Exceed

Stronger Fundamentals, Sustainable Performance

Core

Improving Quality

- 1 Tighter underwriting
- 2 Lower downgrade flows
- 3 Stronger new vintages

Funding

More Stable, More Efficient

- 1 CASA-led growth
- 2 Improved Cost of Fund
- 3 Retail funding acceleration

Performance

Consistent & Discipline

- 1 Resilient margin
- 2 Controlled risk & costs
- 3 Strong capital position

| APPENDIX



**DIGITAL
INITIATIVES**



Improved user experience by integrating 8 points of customer needs in one application



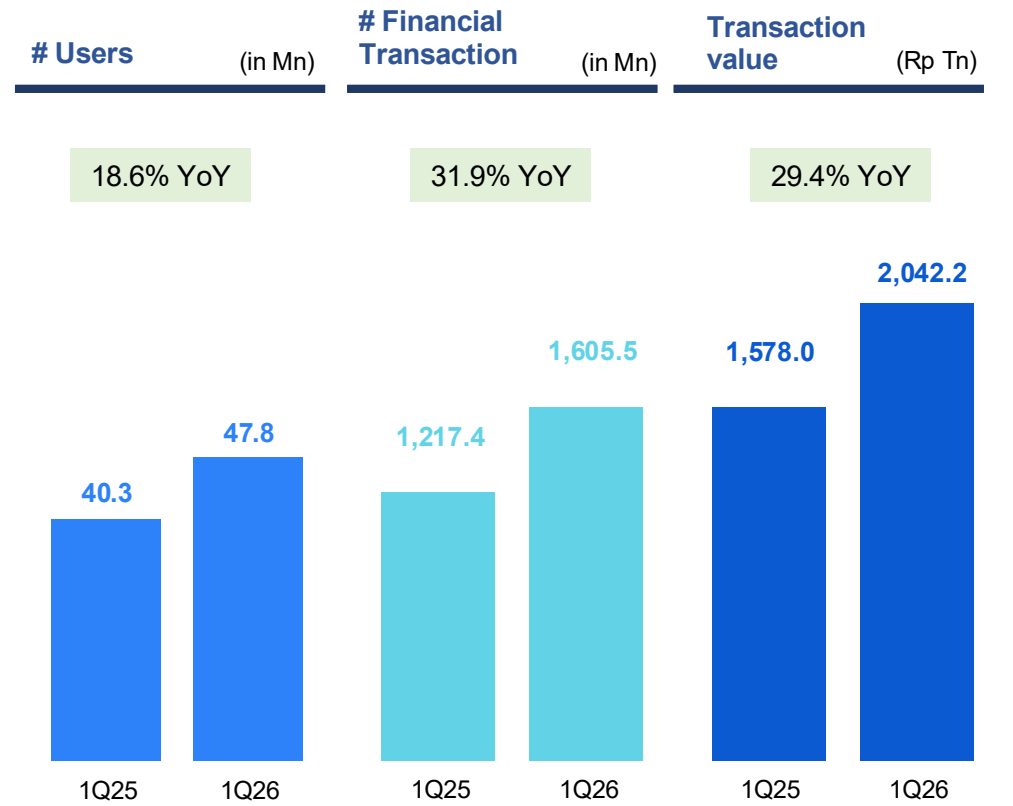
Highest Rated Mobile Banking Application

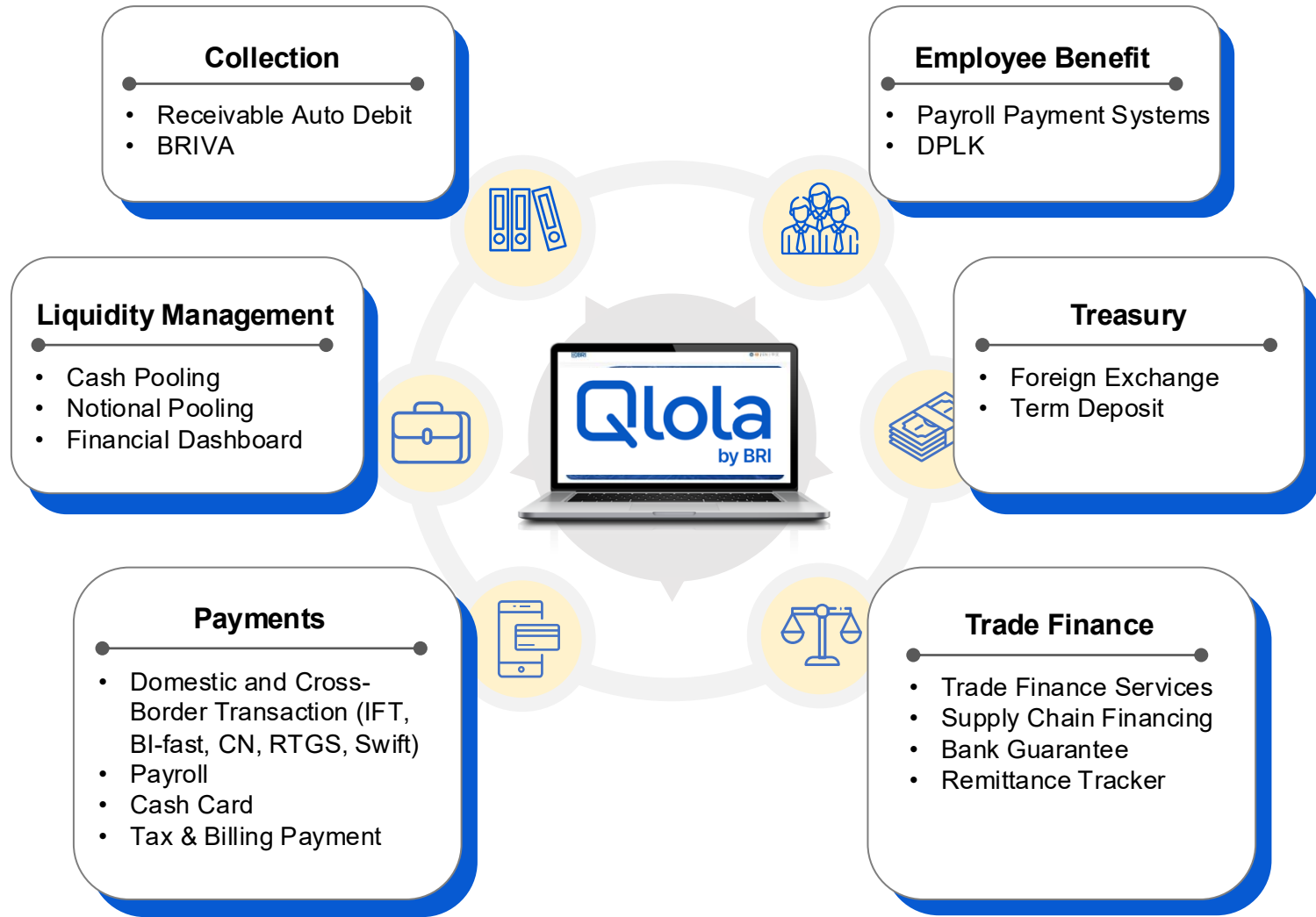
4.7 10M+ Download
181K Review

4.6 50M+ Download
2.2M Review

BRIMO Journey | Performance Supported by Significant Double-Digit Growth

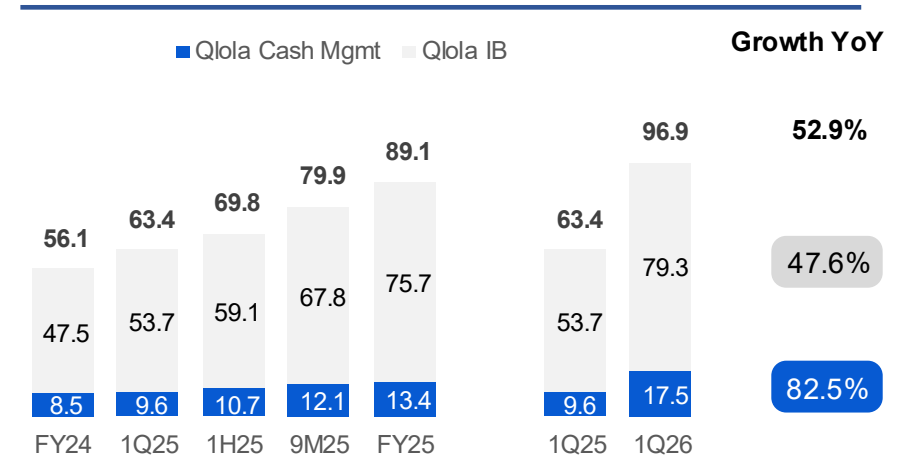
- 2026**
 - QRIS Tap In & Tap Out
 - QRIS Cross-Border
 - Mutual Fund
 - Anti Social Engineering Call
 - Small-Denomination Phone Credit Purchase
 - Qurbani Purchase
 - Sport Court Booking
- 2025**
 - Debit Card Activation
 - Loan on App Credit Card
 - Gold Installment
 - NFC Payment
 - Event Ticket Sales
 - Ship Ticket Sales
- 2024**
 - Gold Investment
 - Multi-Currency Card
 - Gold Saving & Gold Recap
 - Travel Flight, Groceries and Logistic
 - BRI mo Widget
 - Chat Banking Service (Sabrina)
- 2023**
 - Complain-In-Apps Feature and Toll-Free Services to Ease The Complaints Filing
 - Government Bond
 - Virtual Credit Card
 - QR Cross Border (Singapore)
 - Virtual Debit Card





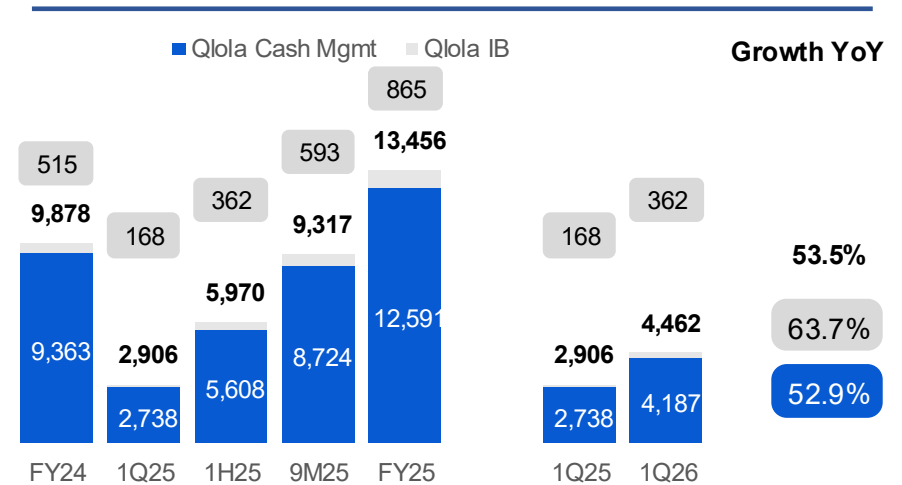
Active Users

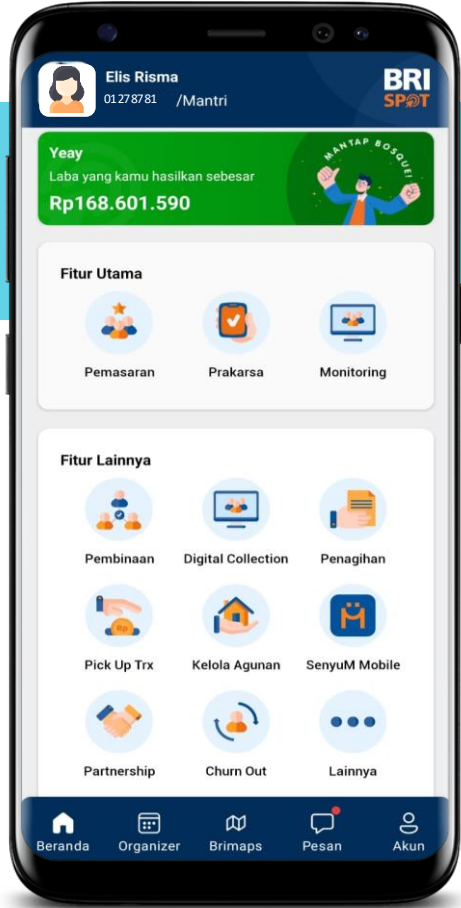
(In thousands)



Sales Volume

(In Rp trillion)





+92K Users
(loan officers & approvers)

+160 Impactful Features
Micro +76
Small +37
Consumer +44

BRISPOT Features

Boost Productivity

- Sales & pipeline
- Working Area Mapping
- Surrounding Integration
- Pick Up Transaction
- Market Navigator (BRIMAPS)

- BRILink partnership
- Schedule Partnership
- Merchant Acquisition
- Bancassurance, BRIFINE Acquisition
- Cross RM Referral

Leadership Empowerment

- Performance Dashboard (MIS)
- KPI Visibility
- Productivity Monitoring
- Activity Monitoring

- Profit & Loss Portfolio
- Early Warning System
- Leader as Marketer
- Ecosystem Management

Strengthen Risk Control

- Loan Collection
- Today's Payment
- Loan Remedial & Recovery
- Fraud Detection System

- Credit Restructuring
- Credit Scoring
- Collateral Management
- Biometric Validation Platform (BVP)



AI-Driven Excellence

Smarter product recommendations, sharper sales pipelines, product insights and always-on chatbot support.

Boost Productivity & Unleash the Potential

Digitalization

Before

- Double work
- Variative financial assessment
- No cross-selling module



After

- All in one go
- Standardized template
- Build-in cross-sell module

Automation

Before

- Manual prescreening
- Manual disbursement
- Manual reminder by loan officer



After

- Automatic prescreening
- Automatic disbursement
- SMS & email notifications

Simplification

Before

- Paper based loan application
- Manual mapping
- Approval process in 20 days

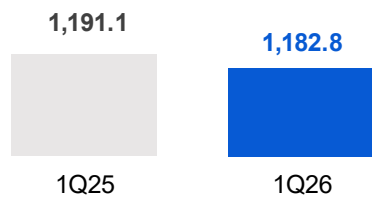


After

- Paperless loan application
- Geo-tagging technology
- Less in 1 day

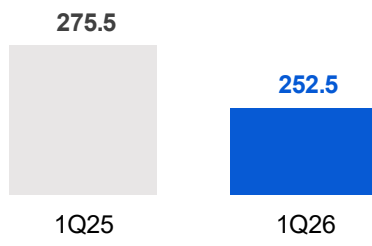
Agents (In Thousand)

-0.7% YoY



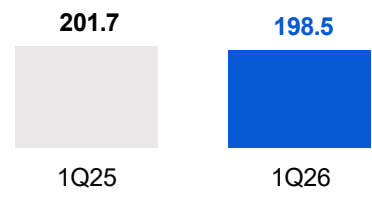
Transactions (In Mn)

-8.3% YoY



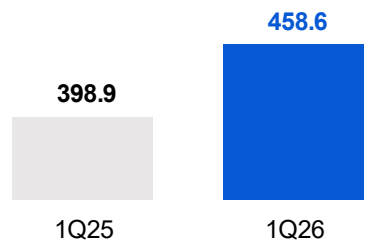
Loan Referrals (In Thousand)

-1.6% YoY



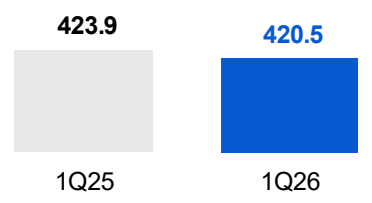
Fee Income (Rp Bn)

15.0% YoY



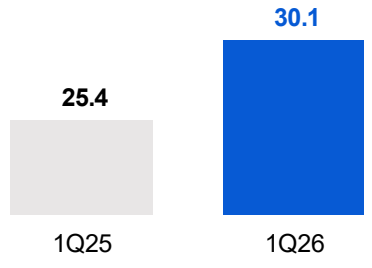
Transaction Value (Rp Tn)

-0.8% YoY



CASA (Rp Tn)

18.4% YoY



SERVICES

STRATEGY

SERVICES PROVIDED



STRATEGY





| SUSTAINABILITY | INITIATIVES



1895: Founded during the colonial era to protect local communities from loan sharks, supported by a mosque fund

1895 – 1986:
S Launched *Kupedes & Simpedes*, pioneering rural financial inclusion

S **2007:** Supported the government's *KUR* program to empower MSMEs

S **2012:** Launched *BRI Mobile Banking*, the first step toward *BRIMO*'s digital inclusion.

1895 – 2014:
Where inclusion begins



S **2014:** Launched *BRILink Agents* to expand financial access nationwide.

G **2015:** Joined **First Movers on Sustainable Banking** initiated by OJK

E **2017:** Issued **Palm Oil Loan Policy**, our first sub-sector policy

E S **2019:** Issued BRI's first USD 500 million **Sustainability Bond**, marking a new era in sustainable finance

E **2020:** Conducted **GHG emission calculation** for operational footprint.

2015 – 2022:
Building the Sustainability Foundation



S **2021:** Formed **Ultramicro Holding** with Pegadaian and PNM,

G **2021:** Formed ESG Committee to strengthen sustainability governance.

G **2022:** Established ESG Division and Sustainability Strategy to advance sustainability implementation.

S&P Global
23 /100
(2018)

SUSTAINALYTICS
Medium Risk
(2021)

MSCI
BBB
(2021)

2022

E Joined **PCAF** and conducted **financed emission** calculation

E Launched Multi-Year **Green Bond** Issuance (2022–2024), total IDR 13.5 trillion to finance sustainable projects.

E Issued **Pulp & Paper** sub-sector policy

2022 – 2024:
Advancing Toward Global Sustainability Standards

2023

E Set **Net Zero 2050** ambition and initiated SBTi validation process

E Issued BRI's first **TCFD Report**

S Adopted **Principles of Human Rights** in Employment

G Became a **UN Global Compact** Signatory

2024

E NZE near-term Target **Approved by SBTi**

E Conducted **Climate Risk Stress Testing**

E Issued **Oil & Gas and Coal** sub-sector policy

G Adopted **ISO 26000**

S&P Global
63 /100
(2022)

SUSTAINALYTICS
Low Risk
(2022)

MSCI
A
(2022)

2025 - Beyond:
Shaping the Future as
A Catalyst for Sustainable Growth

2025

G Adopted **IFRS S1 & S2** in the 2024 Sustainability Report

S Issued IDR 5 trillion **Social Bond**

E Disbursed USD 120.5 million **Sustainability Linked Loan**

E Launched **Carbon Management Feature** in Qlola Cash Management

S PNM issued IDR 16 trillion **Orange Bond**

G **Whistleblowing System** is now managed by an **independent party**

E Issued **Forestry and Power Generation** sub-sector policies

S Social Impact Assessment

Q1 2026

S Issued IDR 5 trillion **Social Bond**

S&P Global
74/100
(2025)

SUSTAINALYTICS
Low Risk
(2025)

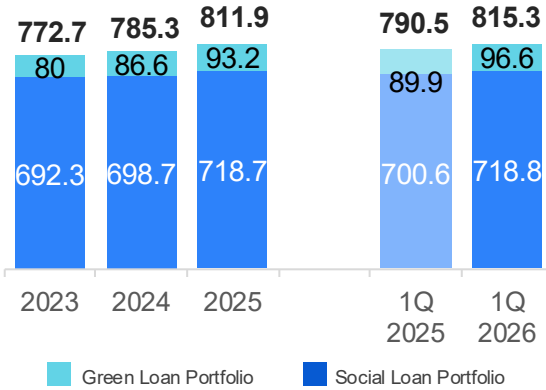
MSCI
A
(2025)

Sustainable Financing and Funding

Integrating sustainability considerations into BRI's financing and funding practices.

SUSTAINABLE LOANS PORTFOLIO*

As of 1Q 2026, sustainable loans accounted for 60.1% of BRI's total loan portfolio (Rp Trillion)



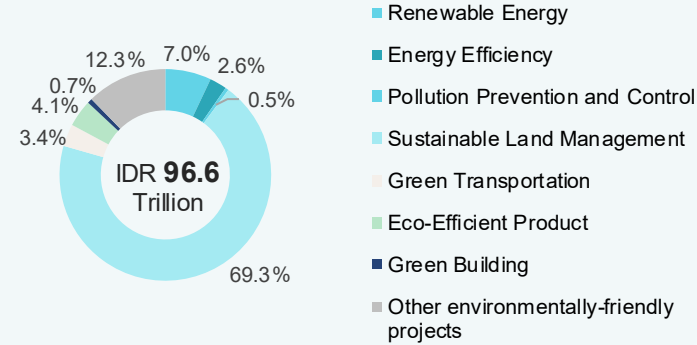
*) Based on the Categories of Sustainable Business Activities as stipulated in POJK No. 18/2023

Sustainable Loans Products

- Sustainability-linked Loan
- Green Mortgage
- Subsidized Mortgage

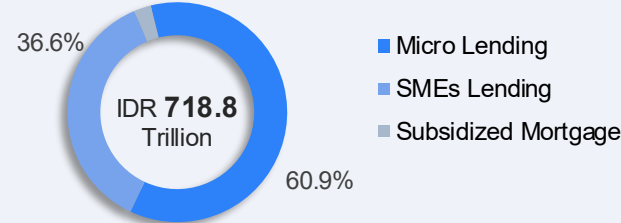
Green Loans breakdown

Green Loans account for 7.1% of BRI's total loan portfolio.



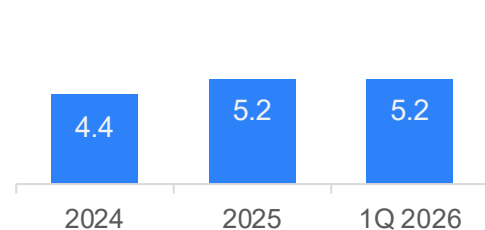
Social Loans breakdown

Social Loans account for 53.0% of BRI's total loan portfolio.

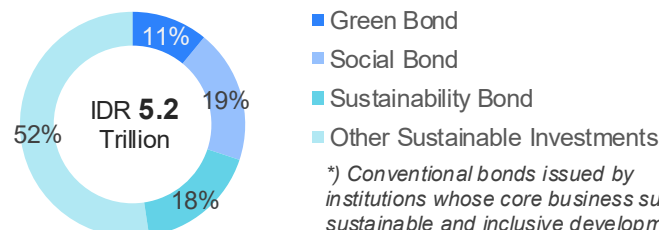


SUSTAINABLE INVESTMENTS

Portfolio (Rp Trillion)



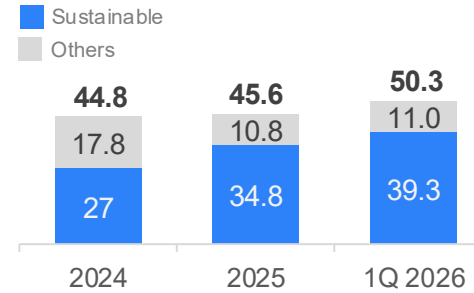
Sustainable Investment Breakdown



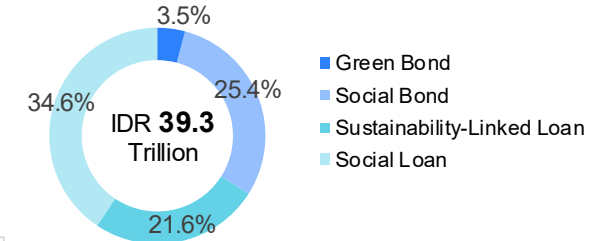
*) Conventional bonds issued by institutions whose core business supports sustainable and inclusive development

SUSTAINABLE WHOLESALE FUNDING

Portfolio (Rp Trillion)



Sustainable Wholesale Funding Breakdown

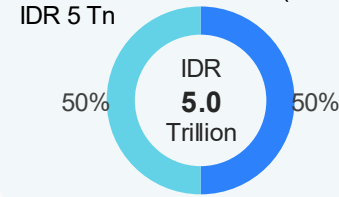


BONDS IMPACTS

Sustainable Projects

Impacts

Social Bond Phase I (2025)



Employment Generation

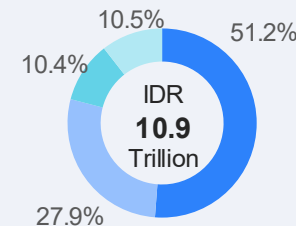
+59,000 MSME jobs created from Kupedes disbursement

Socioeconomic Advancement & Empowerment

+44,000 first-time borrowers supported from KUR disbursement

Green Bond 3 Phase (2022-2024)

Outstanding: IDR 10.9 Tn



Renewable Energy

Avoided emissions **2,711 kTon CO2eq/year**

Sustainable Land Use

2 Clients are **ISPO/RSPO certified**

Employment Generation

+18,000 MSME jobs created from Kupedes disbursement

Socioeconomic Advancement & Empowerment

+17,000 first-time borrowers supported from KUR disbursement

BRI NEGATIVE LIST LOAN POLICY

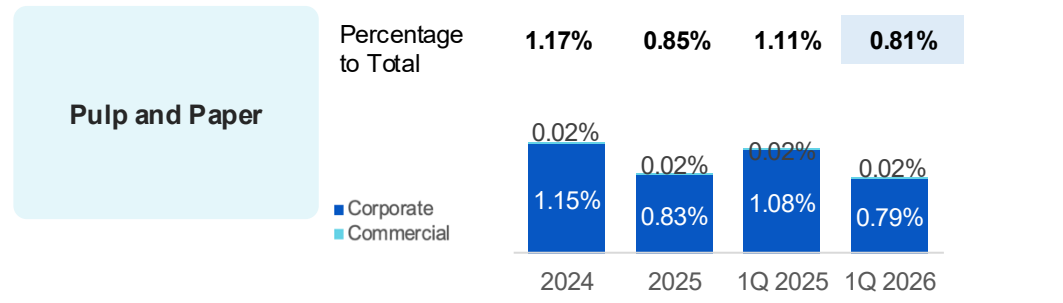
BRI is committed to having no exposure in several sectors, including but not limited to:

- Cultivation of Marijuana & Narcotics productions and trading
- Forced labor, child exploitation, human rights violation
- Money Laundering
- Destroying historical and archaeological building
- Trading protected animals
- Fishing business using fishing gear that is prohibited by Other fields/sector according to applicable law/regulation.

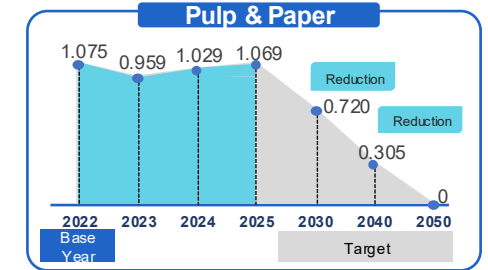
BRI GENERAL SUB SECTOR LOAN POLICY

- **PROPER Rating** (Black PROPER rating is not accepted)
- Compliance with **environmental permitting requirements** (AMDAL or UKL-UPL) in accordance with regulations.
- Implementation of Occupational Health and Safety Management System and Social & Environmental Responsibility.

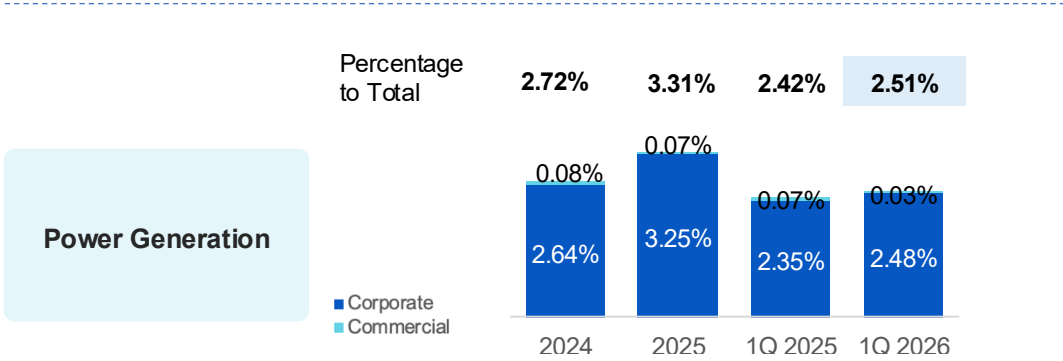
SECTOR LOAN POLICY METRIC & TARGET



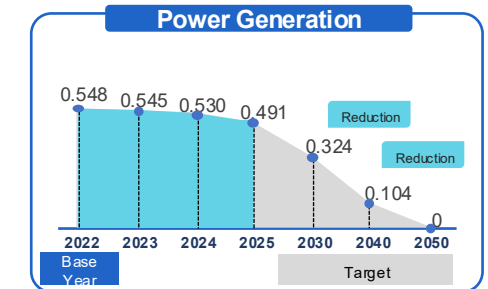
- **NDPE** compliant: No Deforestation, No Peat, No Exploitation
- Compliance with SVLK (**Timber Legality Verification System**)
- Optional **supporting documents**: HCV or HCS Assessment/ Green Industry Certification/ Forest Stewardship Council/ Indonesian Forestry Certification Cooperation



(Unit metric ton CO₂e/metric tons of paper and pulp produced)



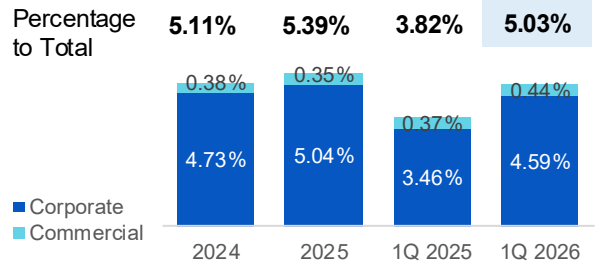
- **Energy transition roadmap** and energy management compliance (> 6,000 Ton Oil Equivalent)
- Possess valid **industrial electricity business licenses** (IUPTLU, RUPTL, business area, and related sales, purchase, or interconnection permits).
- The credit tenor is structured in alignment with the **government's phase-out roadmap**.



(Units: metric ton CO₂e/electricity and heat generated in MWh)

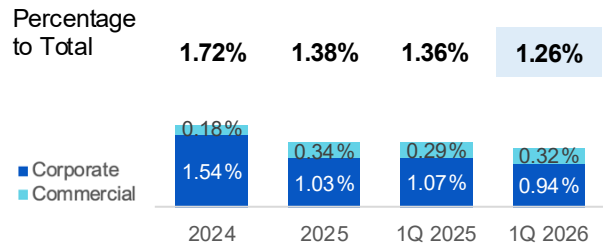
SECTOR	LOAN PORTFOLIO	SECTORAL LOAN POLICY	METRIC & TARGET
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Palm Oil



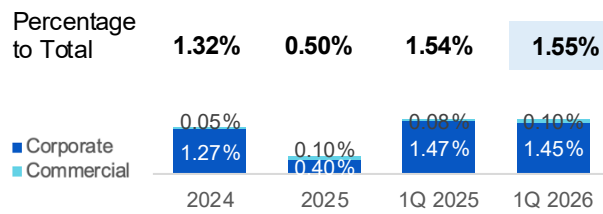
- **NDPE** compliant: No Deforestation, No Peat, No Exploitation
- **ISPO/RSPO** certified or in certification process.
- Minimum **20% plasma plantation** area developed with local communities.

Oil & Gas



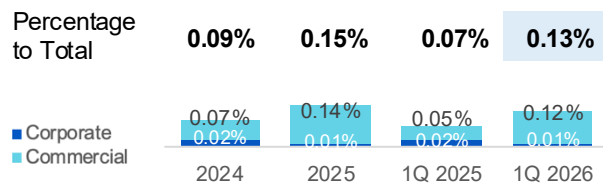
- **Energy transition roadmap** and energy management compliance (> 6,000 Ton Oil Equivalent)
- **Not prioritizing new customer** expansion in the **Unconventional Oil and Gas sub-sector**.

Coal



- **Energy transition roadmap** and energy management compliance (> 6,000 Ton Oil Equivalent)
- **Mine closure and reclamation plan** in compliance with regulations.

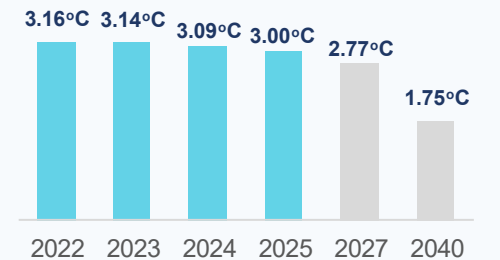
Forestry



- Compliance with **SVLK (Timber Legality Verification System)**
- Possess valid **forestry business licenses** (IUPHHK or PBPH) and approved **Business Work Plan (RKU)**.
- Optional **supporting documents**: HCV or HCS Assessment/ Green Industry Certification/ Forest Stewardship Council/ Indonesian Forestry Certification Cooperation

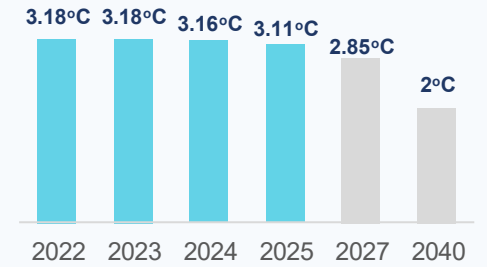
For sectors not covered by the Sectoral Decarbonization Approach, BRI uses the **Temperature Ratings Methodology** to set and manage emission reduction targets.

Scope 1 & 2 Emissions



Annual Reduction Rate: 0.0783 °C/year

Scope 1, 2, & 3 Emissions



Annual Reduction Rate: 0.0656 °C/year

Expanding financial access, usage, and quality to drive inclusive growth.

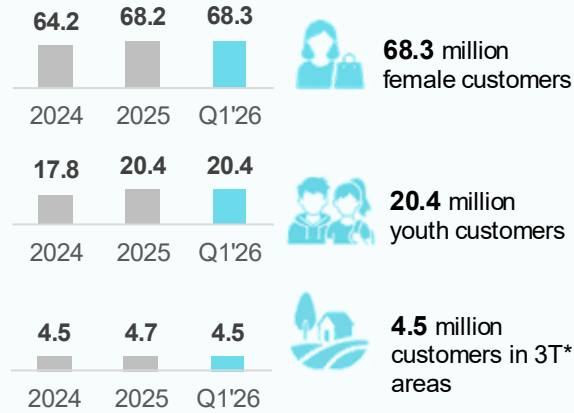
BRI is committed to providing access to customer-centric and affordable financial products & services to unserved and underserved groups

Expanding **financial inclusion** through an inclusive banking ecosystem that ensures accessible & affordable services for all.

Financial Inclusion

Driving Financial Inclusion

>131 million customers served, making BRI the backbone of Financial Inclusion



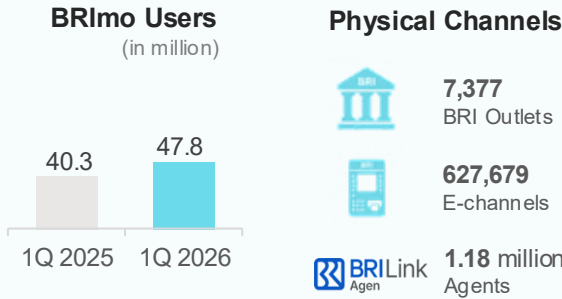
68.3 million female customers

20.4 million youth customers

4.5 million customers in 3T* areas

Nationwide Service Points

BRI ensures that financial services are accessible to all, from major cities to remote villages.



Customer-Centric Product

BRI serves diverse customers, reflecting its inclusive financial access.

Savings Products

BRI Tabungan Simpedes • Low income

BRI Tabungan Britama • Emerging middle-class

Loans Products

BRI KUR • Lower interest

Kupedes BRI • Commercial micro segment

Insurance Products

Asuransi Mikro KKM • Micro life insurance

Asuransi Mikro BRINS • Micro home insurance

Asuransi Mikro BRINS • Micro business property insurance

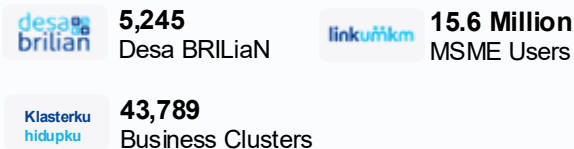
Financial Literacy

Advancing **financial literacy** to strengthen customer trust and foster sustainable financial participation.

Strategy & Program

Empowering communities and MSMEs with financial literacy, responsible product usage & complaint handling.

Financial Literacy & Empowerment Program



Product Transparency & Fair Treatment

Product Communication & Sales

- Fair advertising policy
- Responsible marketing & product offering policy

Responsible Lending Practices

- Affordability assessment
- Responsible debt collection
- Loan modification options

Robust Customer Complaint Handling & Resolution Processes



Sabrina (Conversational Banking Service)

Handling complaints and service requests via WhatsApp, anytime.

0812-1214-017

Other Channel Resolution Approach

Contact BRI 1500017

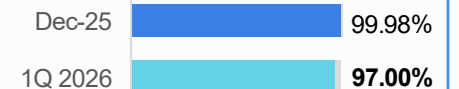
BRI Verified Social Media

Physical Office

Customer Satisfaction



Complaint Resolution Rate



*) 3T: Underdevelop, Frontier, and Outermost Areas

Expanding financial access, usage, and quality to drive inclusive growth.

BRI is committed to providing access to customer-centric and affordable financial products & services to unserved and underserved groups

Positioning **financial well-being** through measurable social impact of financial access and literacy.

Financial Well-Being

Access to Essential Services

Access to Health

TJSL BRI Peduli: Cegah Stunting Itu Penting

3,661 Children supported

359 stunting cases reduced

Access to Education

Ini Sekolahku Program

400 Buildings renovated

>18K students reached

Socioeconomic Advancement & Empowerment

Women Empowerment

PNM Mekaar

13.2 Mn Women supported

in a group-based microfinancing program

> 52K literacy training conducted

Rural Economies

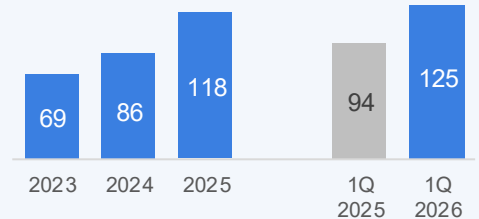
Rumah BUMN

>14K business training supported

Affordable Housing

Homeownership through Subsidized Mortgage

(Thousand)



125K low-income families accessed homeownership through BRI's subsidized mortgage program

Affordable Basic Infrastructure

Water Infrastructure in Desa BRILian

In several villages, Desa BRILian supports water and sanitation access as part of community well-being improvements.

Sanitation Facility Project



2 Villages

Clean Water Infrastructure Project

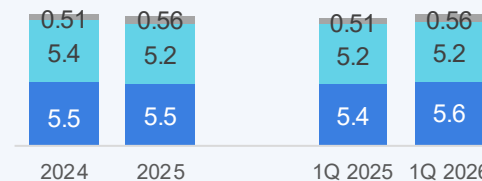


1 Village

Food Security & Sustainable Food System

Subsidized Card Distribution For Food Security

(Million)



■ Kartu Keluarga Sejahtera (Staple Food for Underserved Families) ■ Kartu Tani (Fertilizer for Farmers) ■ Kartu KUSUKA (Fishermen)

Employment Generation & Economic Resilience

KUR*

Job Creation

45

New jobs per 100 borrowers



32.8%

Of new positions filled by women

Kupedes*

Job Creation

64

New jobs per 100 borrowers



37.2%

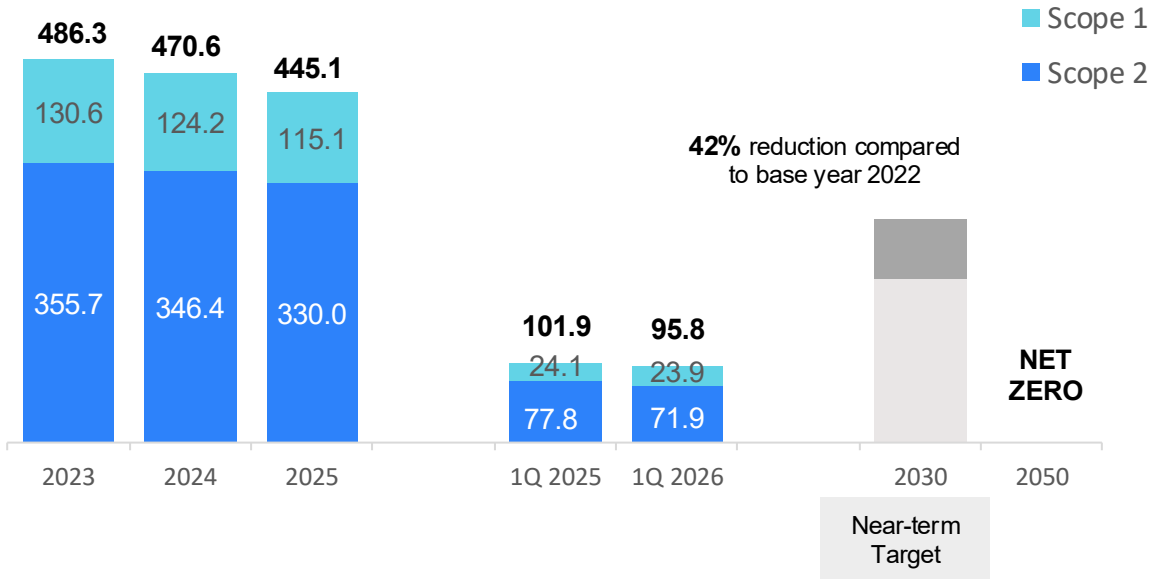
Of new positions filled by women

* Survey-based data from 838 KUR & KUPEDES recipients, indicative of broader borrower population

OPERATIONAL EMISSIONS: TARGET, PROGRESS & INITIATIVES

Operational Emissions Target & Progress

(ktCO₂e)



Environmental Initiatives to Reduce Operational Impact

Solar Energy System



Installed Solar Panels in 152 offices

Eco-Friendly Vehicles



Replaced 926 operational vehicles to eco-friendly units

Zero Waste to Landfill Program



BRI ensures proper waste management to reduce climate impact. Total 209.6 tonCO₂e of emission avoided in 1Q 2026

BRI PEDULI FLAGSHIP PROGRAMS

JAGA SUNGAI JAGA KEHIDUPAN (*Protect the River, Protect Life*)

A program to prevent pollution and reduce flood risk through river normalisation, infrastructure upgrades, and vegetation planting, promoting water conservation and sustainable management through education and community engagement.



1,400 volunteers involved



2.2 Km of river cleaned



57.7 Tn Waste Collected



346.54 tonCO₂e emission avoidance potential



AURA (*Aspire to Uplift, Revive, and Achieve*)

AURA is an initiative programme for the empowerment of women's groups focused on business development.



562 Women Involved



IDR 3.93 billion Group Revenue Increased



41 Entrepreneur Training Held



25.56% Contribution to Indonesia Human Development Index (Women)



BOARD GOVERNANCE

1Q 2026

Board of Management*



23%

Women in Board of Director

*BoM become effective upon Fit & Proper Test Approval from OJK



50%

Independent Commissioners

Committees Under Board of Commissioners

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

All committees under BoC are chaired by an Independent Commissioner

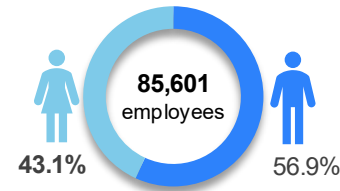
ESG Governance

ESG Committee, chaired by the CEO, oversees ESG strategies, monitor ESG performance, and manage ESG risks.

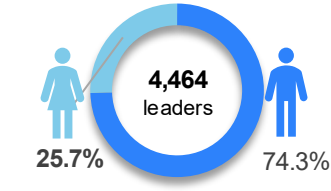
People Management

1Q 2026

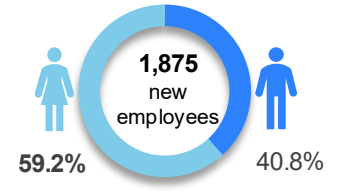
Women in the workforce



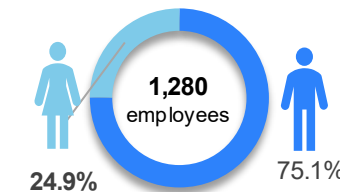
Women in management



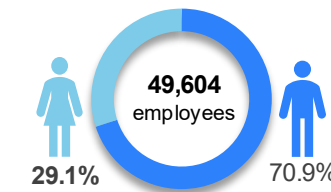
New Hires (Women)



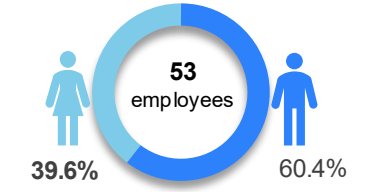
Women in STEM



Women in Revenue Generation



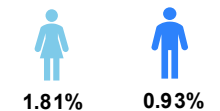
Employees with disability



Performance Assessment & Remuneration

- **180° behaviour assessment**
- **Courageous Performance Dialogue (CPD)**
Two-way dialogue (employees and leaders) for continuous improvement
- **Merit-Based Remuneration**
BRI applies **merit-based** remuneration & career management policy **without discrimination**

Turn Over Rate



Employee Engagement (2024)

3.51 / 4.00

SUSTAINABILITY STRATEGY

Catalyst for Sustainable Growth



BRI ESG RATINGS

<p>PT Bank Rakyat Indonesia (Persero) Tbk Banks</p> <p>74 / 100</p> <p>Sustainability Yearbook Member Corporate Sustainability Assessment (CSA) 2025</p> <p>74/100 Bandung, February 11, 2024</p>	<p>Low ESG Risk</p>	<p>A Rating</p>
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AWARDS

KEHATI ESG AWARD 2025
Sector Debt & Project Financing
Best Issuer/Borrower

The Asset Triple A Awards for Sustainable Finance 2025

- Best Issuer for Sustainable Finance
- Best Social Loan

Investor Trust: The Best Corporate Emission Reduction Transparency Awards 2025

Best of The Best Public Company with Trusted Green Achievement in Emission Reduction and Trusted Diamond Achievement in Emission Transparency

CLIMATE RISK STRESS TESTING

- Aligned with the Financial Services Authority (OJK) roadmap for Climate Risk Management and Scenario Analysis (CRMS) implementation, BRI conducted Climate Risk Stress Testing (CRST) in 2 phases.
- The Phase I analysis in July 2024 covered 71.41% of our total portfolio (50% required by OJK).
- BRI has conducted analysis in Phase II that covers 100% of our total portfolio on all sectors. The result has been published in SR 2024.

BUSINESS ETHICS & CYBERSECURITY

BRI's Whistleblowing System is managed by an **independent third party** to ensure impartial handling, anonymity, and confidentiality for all reporters. The system is open to employees, customers, suppliers, and other stakeholders, with a strict non-retaliation policy.

Whistleblowing System

- SMS/WA: 0811 8113 5306
- bri-whistleblowingsystem@tipoffs.info
- <https://idn.deloitte-halo.com/bri-whistleblowingsystem/>
- PO BOX 1895 JKP 10900

Robust cybersecurity governance enables BRI to safeguard customer information, achieving zero data breaches for five straight years.

Zero Data Breach

GLOBAL SIGNATORIES

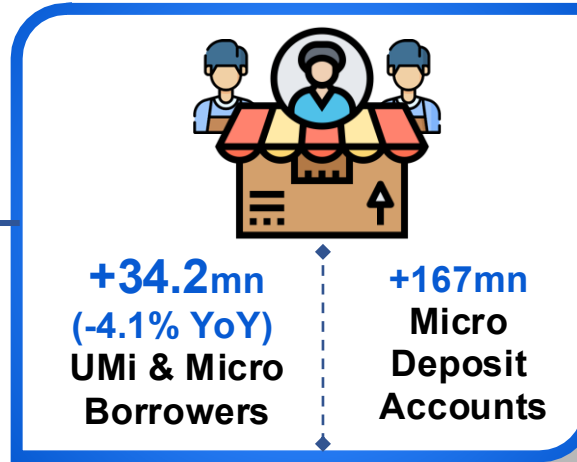
	United Nations Global Compact
	Partnership for Carbon Accounting Financials
	Science-Based Target Initiatives



| ULTRA MICRO | ECOSYSTEM

Access to comprehensive Ultra Micro & Micro Financing Products

- **Group Lending (PNM Mekaar):**
Rp47.1 Tn (+0.1% YoY), 12.9 Mn borrowers (-9.2% YoY)
- **Pawn Lending (Pegadaian):**
Rp139.7 Tn (+74.1% YoY), 8.3 Mn borrowers (+8.6% YoY)
- **Micro Loans Across Each UMi Business:**
 - a) BRI Micro Loan: Rp503.0Tn (-4.2% YoY), 12.5 Mn borrowers (-5.5% YoY)
 - b) PNM Ulamm: Rp3.0 Tn (-8.8% YoY), 59.7K borrowers (-8.2% YoY)
 - c) Pegadaian (Non-Pawn Lending): Rp10.5 Tn (-17.3% YoY), 384k borrowers (-29.0% YoY)



Comprehensive Savings and Beyond Banking Products

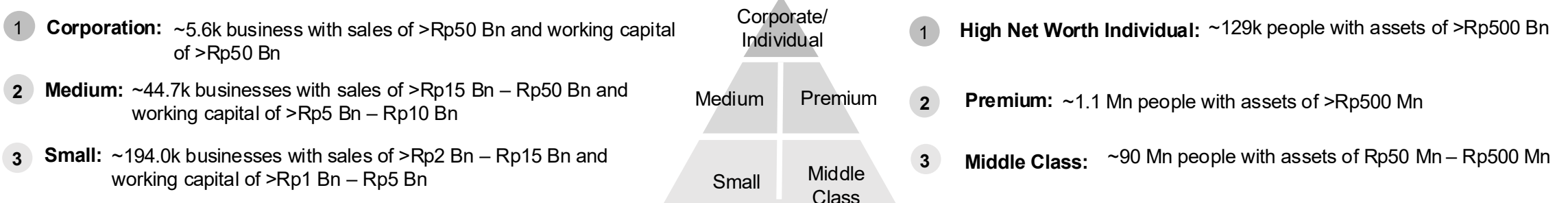
- **Micro CASA: Rp335.4 (+3.2% YoY)**
- **Micro Insurance (Life/ Health, House & Property): 7.9 Mn insurance policies (-3.7% YoY)**
 - **Life/ Health:** 3.6 Mn policies (+11.2% YoY)
 - **House:** 2.6 Mn policies (-10.0% YoY)
 - **Property:** 1.7 Mn policies (-18.4% YoY)
- **Gold Savings & Investment:**
5.7 Mn customers & 19.895 kg gold OS (+66.5% YoY)
- **Mobile Banking (BRImo): 47.8 Mn users (+18.6% YoY)**

Wider Points of Access



Well-positioned To Serve The Growing Financing Needs of the Segment

National Posture of Indonesian Enterprises and Individuals



- 1 **Corporation:** ~5.6k business with sales of >Rp50 Bn and working capital of >Rp50 Bn
- 2 **Medium:** ~44.7k businesses with sales of >Rp15 Bn – Rp50 Bn and working capital of >Rp5 Bn – Rp10 Bn
- 3 **Small:** ~194.0k businesses with sales of >Rp2 Bn – Rp15 Bn and working capital of >Rp1 Bn – Rp5 Bn

- 1 **High Net Worth Individual:** ~129k people with assets of >Rp500 Bn
- 2 **Premium:** ~1.1 Mn people with assets of >Rp500 Mn
- 3 **Middle Class:** ~90 Mn people with assets of Rp50 Mn – Rp500 Mn

- 4 **Micro & Ultra Micro**
 - ~67 Mn businesses, incl. ~53 Mn businesses eligible for Ultra Micro loans
 - Access to group loans or KUR only

- 4 **Micro**
 - c. ~165 Mn people with ample knowledge of basic saving products but low for investment and insurance
 - Start using digital banking technology
- Ultra Micro**
 - Mostly reliant on informal funding



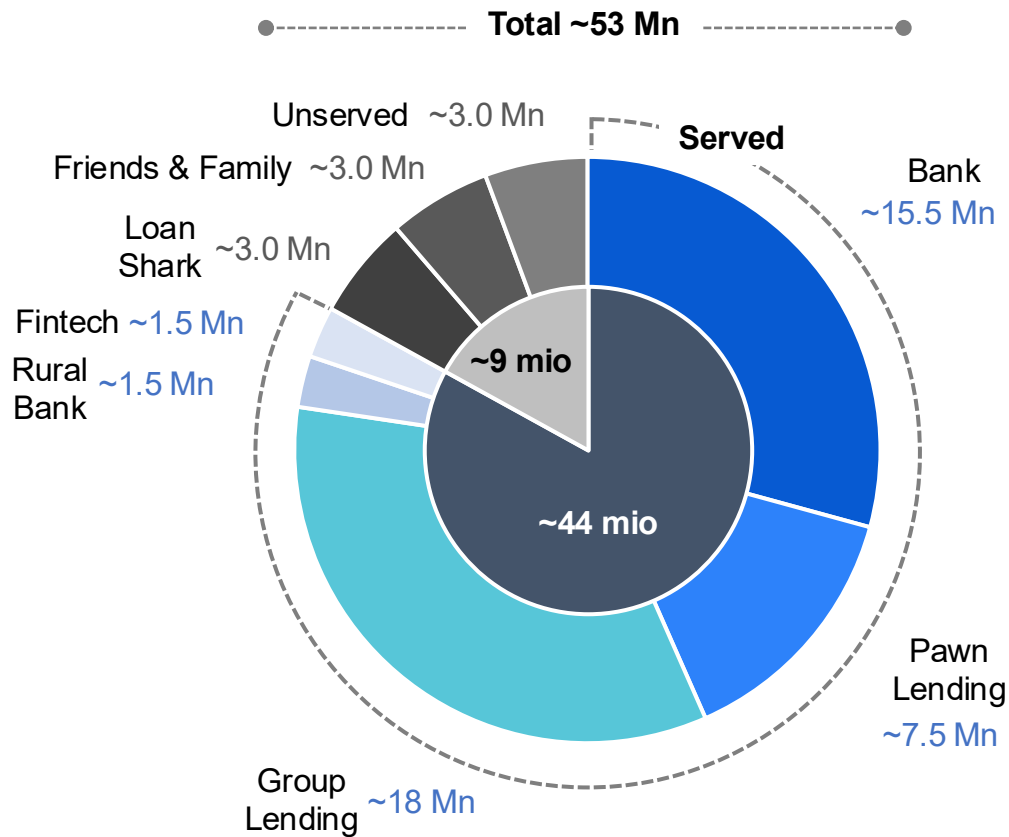
BRI Micro & Ultra Micro Comprehensive Business

- **Large Customer Base**
+34.2 Mn Borrowers (+12.5 Mn BRI, +12.9 Mn PNM, +8.7 Mn Pegadaian borrowers)
- **Extensive Banking Channels**
 - 6,340 BRI Micro Outlets
 - 4,083 Pegadaian Outlets
 - 4,609 PNM Outlets
 - +1.2 Mn BRILink Agents
- **Comprehensive Product Offerings**
 - ❑ **Lending:** Individual, Group Lending, Pawn Lending
 - ❑ **Deposits:** Saving Account, Current Account, Time Deposit
 - ❑ **Insurance:** Life and Health Insurance, General insurance
 - ❑ **Investment:** Gold Savings
 - ❑ **Other Services**
- **Digitized Business Process**
 - BRISPOT Micro, Pegadaian Selena, PNM Digi (Digital Loan Underwriting System)
 - Senyum Mobile (cross-referral system)
 - BRILink Mobile (Mobile App for Brilink Agents)

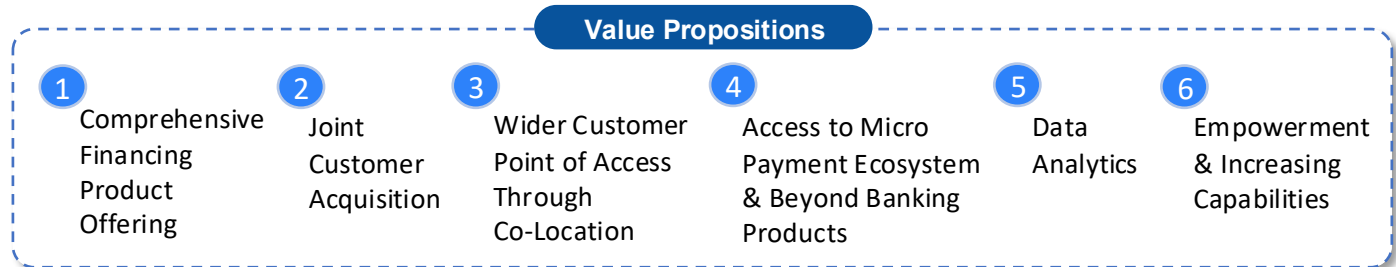
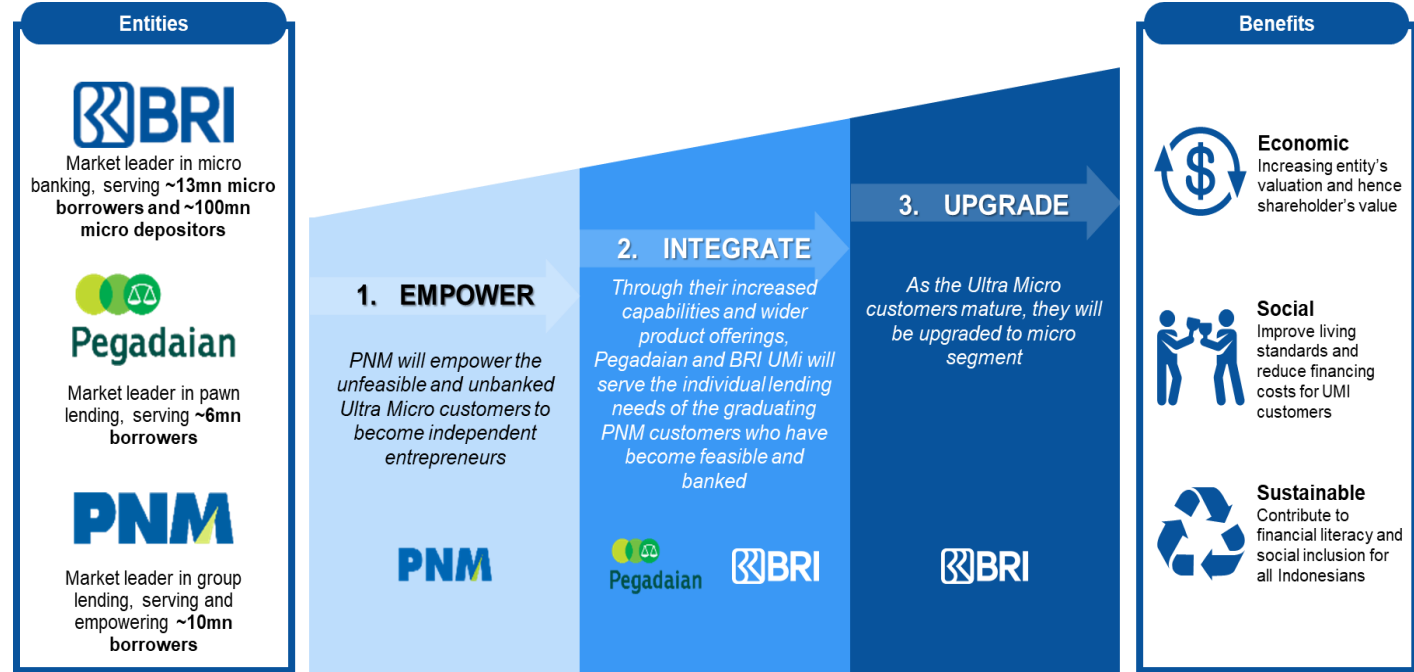
Source: Ministry of Cooperatives and SMEs's published data (2021) and BRI's public filings

Ultra Micro Business will serve as BRI's New Source of Strong and Sustainable Growth

(# Ultra Micro Business)



Business ecosystem of BRI, Pegadaian and PNM will create integrated customer journey through Unique Value Propositions





Balance Sheet Highlight

	2024	2025	1Q25	1Q26	g YoY
Total Assets	55,363	57,016	57,612	57,922	0.5%
Loan Outstanding	50,024	50,283	52,035	51,950	-0.2%
Total Liability	44,805	45,348	46,556	45,943	-1.3%
Total Equity	10,558	11,668	11,056	11,979	8.3%

Income Statement Highlight

	2024	2025	1Q25	1Q26	g YoY
Net Interest Income	13,994	14,230	3,304	3,188	-3.5%
Other Opr. Income	262	423	73	105	44.0%
Overhead Cost	8,796	9,961	2,209	2,658	20.3%
Net Income After Tax	1,498	1,139	500	308	-38.3%

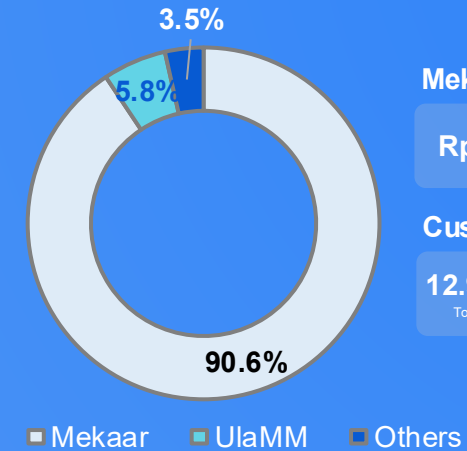
Key Ratios

	2024	2025	1Q25	1Q26	g YoY
NIM	27.6%	24.5%	24.9%	21.2%	-3.6%
COF	6.6%	6.2%	6.2%	6.1%	-0.1%
COC	7.7%	6.1%	4.8%	2.0%	-2.8%
CIR	59.7%	69.7%	65.4%	79.7%	14.3%

PNM is the market leader in group lending in Indonesia. Through extensive network of more than 4,600 outlets and more than 43 thousand sales force, PNM focuses on providing working capital loan to ~12.9 million underprivileged women across Indonesia.

Loan Composition

As of 1Q26



Mekaar Group Lending

Rp47.1 tn

YoY Growth

0.1%

Customers

12.9 million

Total Customers

+903,000

Groups

Extensive Network & Sales Force



Extensive network with +4,609 outlets across Indonesia



Strong sales force with +43,061 account officers



Balance Sheet Highlight

	2024	2025	1Q25	1Q26	g YoY
Total Assets	102,617	152,007	111,617	178,512	59.9%
Loan Outstanding	85,379	126,095	92,955	150,205	61.6%
Total Liability	66,642	110,394	73,918	133,810	81.0%
Total Equity	35,974	41,613	37,699	44,703	18.6%

Income Statement Highlight

	2024	2025	1Q25	1Q26	g YoY
Net Interest Income	15,203	20,766	4,468	7,044	57.7%
Other Opr. Income	2,551	4,891	934	2,337	150.2%
Overhead Cost	9,529	13,179	2,599	3,831	47.4%
Net Income After Tax	5,852	8,357	1,740	3,201	84.0%

Key Ratios

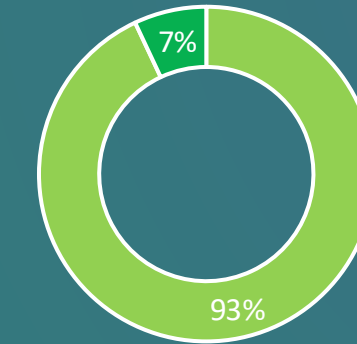
	2024	2025	1Q25	1Q26	g YoY
NIM	19.5%	19.8%	19.7%	19.3%	-0.5%
COF	6.3%	6.3%	6.2%	5.9%	-0.3%
COC	0.9%	1.4%	2.5%	2.6%	0.1%
CIR	53.0%	51.6%	48.1%	43.8%	-4.3%



Pegadaian is the oldest pawn service provider with more than 120 years experience. With the largest pawn service provider based on Asset & Loan, Pegadaian is the leader in pawn lending with market share of more than 95%, catering to more than 8 Mn borrowers. In January 2025, Pegadaian received license to carry out Bullion Business in Indonesia.

Loan Composition

As of 1Q26



Pawn Lending

Rp139.7 tn | YoY Growth +74.1%

Gold Installment

Rp14.5 tn | YoY Growth +268.9%

Gold Savings

19.9 tonnes | YoY Growth +66.5%

■ Pawns Lending ■ Non-Pawns Lending

Bullion Business

Gold Deposit	2.1 tonnes	Rp5.7 tn
Gold Working Capital Loan	320 kg	Rp843 bn
Bullion Trading	5.9 tonnes	Rp15.5 tn
Gold Custodian	3.9 tonnes	Rp10.3 tn

Extensive Network & Sales Force



+3,638 sales force



+ 4,083 Outlets



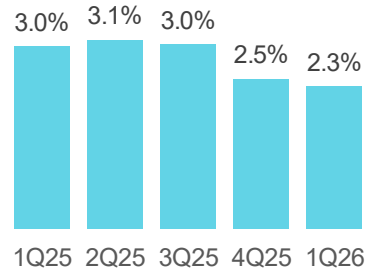
+8.7 Mn Active Borrowers



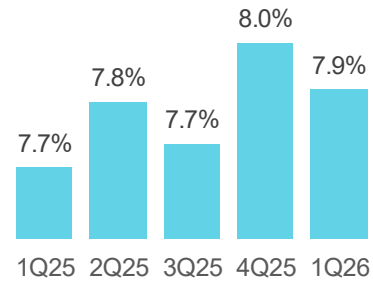
| **1Q26**
| **CONSOLIDATED FINANCIAL
UPDATE**

Key Ratios (Consolidated)

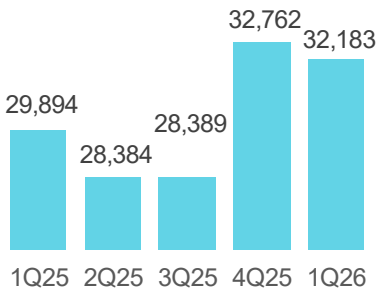
CoF* (-0.1% QoQ)



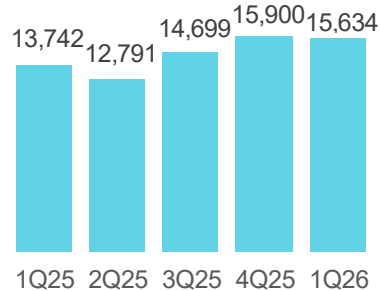
NIM** (-0.1% QoQ)



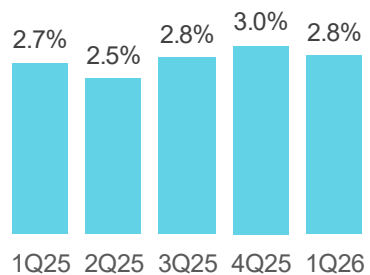
PPOP (-1.8% QoQ)



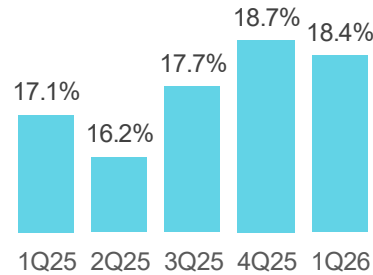
Net Profit (-1.7% QoQ)



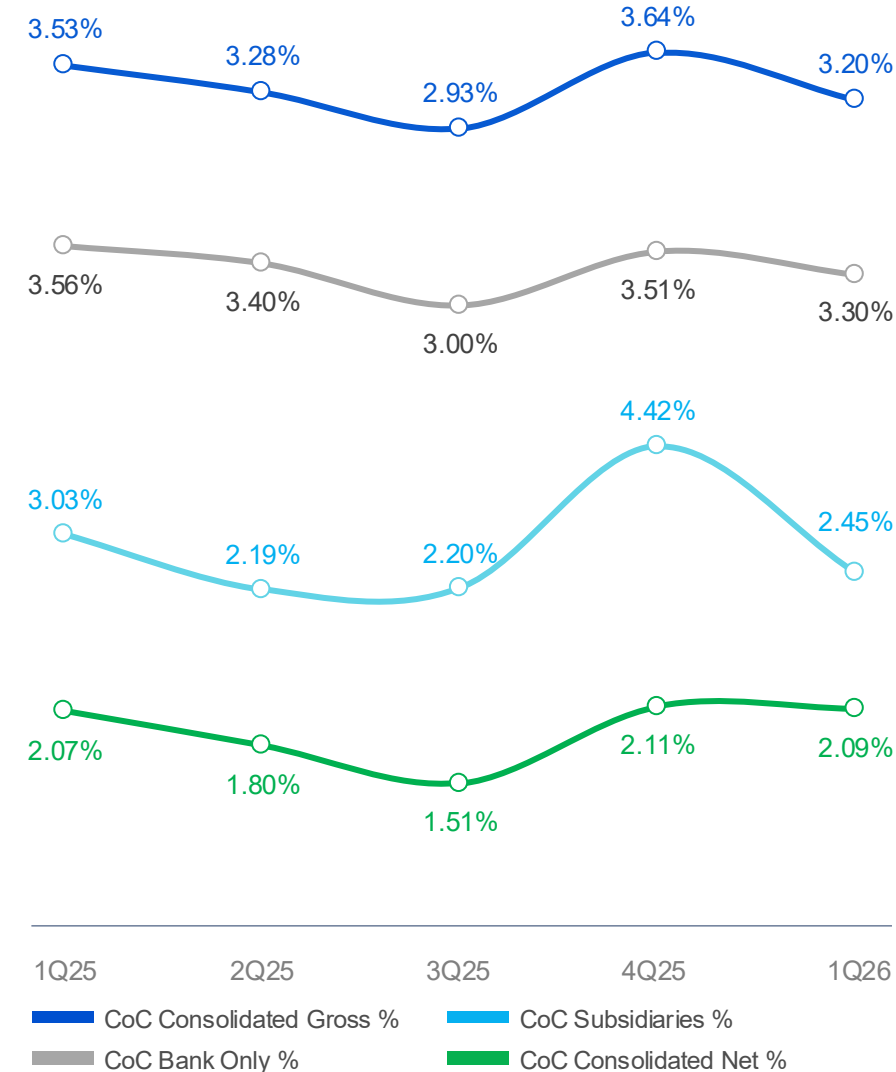
ROAAT (-0.2% QoQ)



ROE (-0.3% QoQ)



Quarterly Cost of Credit Consolidated vs Bank Only



- PPOP decreased by 1.8% QoQ in 1Q26, largely reflecting weaker other operating income (-19.1% QoQ), mainly due to a decline in recovery income (-24% QoQ). This was partly offset by continued growth in core earnings, with NII increasing 1.6% QoQ
- Profitability metrics decreased QoQ. ROA and ROE decreased QoQ by 17bps and 33bps, respectively. NIM increased 15bps QoQ. Net Profit increased 1.7% QoQ.
- The Consolidated net CoC decreased by 2bps QoQ, as reported gross credit costs stood at 3.2% in 1Q26

* CoF is presented in bank only numbers

** Starting Jan-25, we have been using a new methodology to calculate NIM, based on the monthly average Earning Assets excluding Investment, Derivative Receivables, and Acceptance Receivables that do not generate interest income. All historical data reflects this change

KEY FINANCIAL HIGHLIGHTS

13.8% YoY Net Profit Growth Driven by Resilient Core Earnings and Cost Discipline

Description	Consolidated					
	1Q26	2025	4Q25	1Q25	g QoQ	g YoY
Total Loan & Financing (Rp Bn)	1,562,451	1,521,486	1,521,486	1,373,661	2.7%	13.7%
Micro/ Total Loans	45.2%	44.9%	44.9%	48.8%	0.3%	-3.6%
NIM	7.9%	7.8%	8.0%	7.7%	-0.1%	0.2%
Pre-Provision Operating Profit (Rp Bn)	32,183	119,430	32,762	29,895	-1.8%	7.7%
Total CAR	22.9%	23.6%	23.6%	24.0%	-0.7%	-1.1%
CASA %	68.1%	70.6%	70.6%	65.8%	-2.5%	2.3%
Cost to Income Ratio (CIR)	40.8%	42.5%	41.8%	40.0%	-1.0%	0.7%
NPL (Gross)	3.0%	3.1%	3.1%	3.0%	-0.1%	0.0%
Credit Cost	3.2%	3.3%	3.6%	3.5%	-0.4%	-0.3%
<i>Net Credit Cost</i>	2.1%	1.9%	2.1%	2.1%		
ROA After Tax	2.8%	2.7%	3.0%	2.7%	-0.2%	0.1%
ROE B/S	18.4%	17.4%	18.7%	17.1%	-0.3%	1.3%
Leverage	6.5	6.5	6.5	6.9	0.1	-0.3
Net Profit (Rp Bn)	15,634	57,132	15,900	13,742	-1.7%	13.8%
PATMI (Rp Bn)	15,493	56,652	15,874	13,622	-2.4%	13.7%

* We reclassified fee-based income from Supply Chain Financing into Net Interest Income (Non-Loan) of Rp 2.4 tn in FY24 and Rp 2.2 tn in FY23. All FY24 and FY23 is adjusted to reflect this change.

* Starting Jan-25, we have been using a new methodology to calculate NIM, based on the monthly average Earning Assets excluding Investment, Derivative Receivables, and Acceptance Receivables that do not generate interest income. All historical data reflects this change



| **1Q26**
| **BANK ONLY PERFORMANCE**

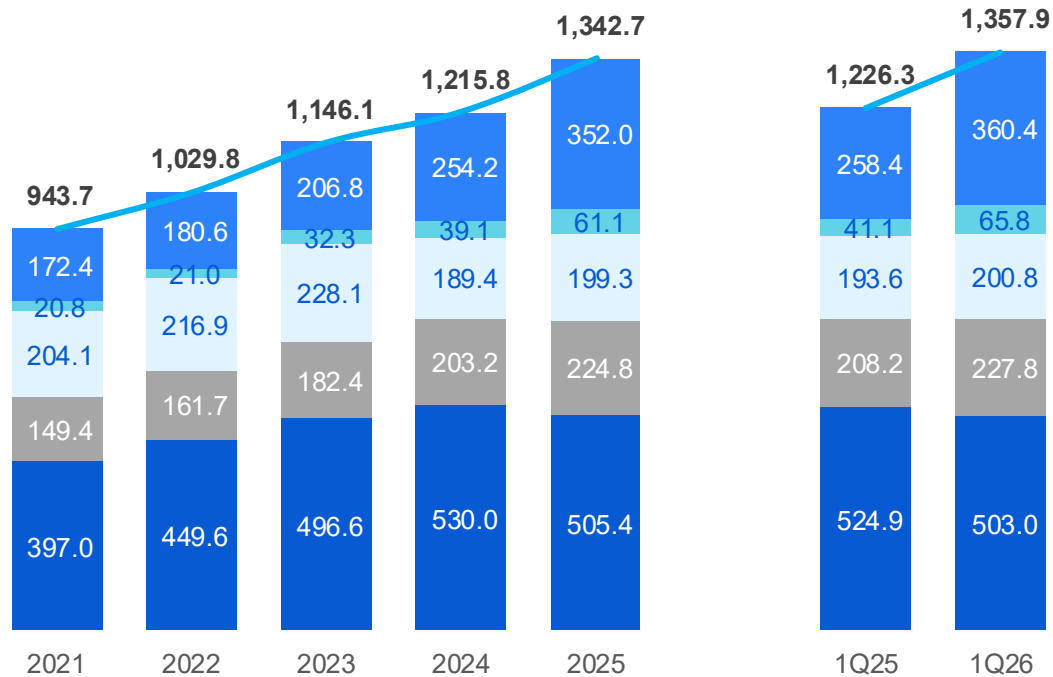
Description	Bank Only					
	1Q26	2025	4Q25	1Q25	g QoQ	g YoY
Total Loan (Rp Bn)	1,357,871	1,342,674	1,342,674	1,226,282	1.1%	10.7%
Micro/ Total Loans	37.0%	37.6%	37.6%	42.8%	-0.6%	-5.8%
NIM	6.5%	6.5%	6.6%	6.5%	0.0%	0.0%
Total CAR	20.7%	21.1%	21.1%	21.5%	-0.4%	-0.8%
CASA %	68.3%	70.9%	70.9%	66.0%	-2.6%	2.3%
Cost of IBL	2.7%	3.3%	2.9%	3.4%	-0.1%	-0.6%
Cost of Fund	2.3%	2.9%	2.0%	3.0%	0.3%	-0.7%
Cost to Income Ratio (CIR)	37.9%	38.9%	37.9%	38.7%	0.0%	-0.8%
NPL (Gross)	3.3%	3.3%	3.3%	3.1%	0.0%	0.2%
Credit Cost	3.3%	3.4%	3.4%	3.6%	-0.1%	-0.3%
<i>Net Credit Cost</i>	2.1%	1.7%	1.5%	2.0%		
ROA After Tax	2.4%	2.6%	2.7%	2.4%	-0.3%	0.0%
ROE B/S	15.5%	16.8%	16.8%	15.0%	-1.4%	0.5%
Leverage	6.5	6.4	6.4	6.9	0.0	0.4
Net Profit (Rp Bn)	11,860	50,404	13,761	11,091	-13.8%	6.9%

(Rp Bn)

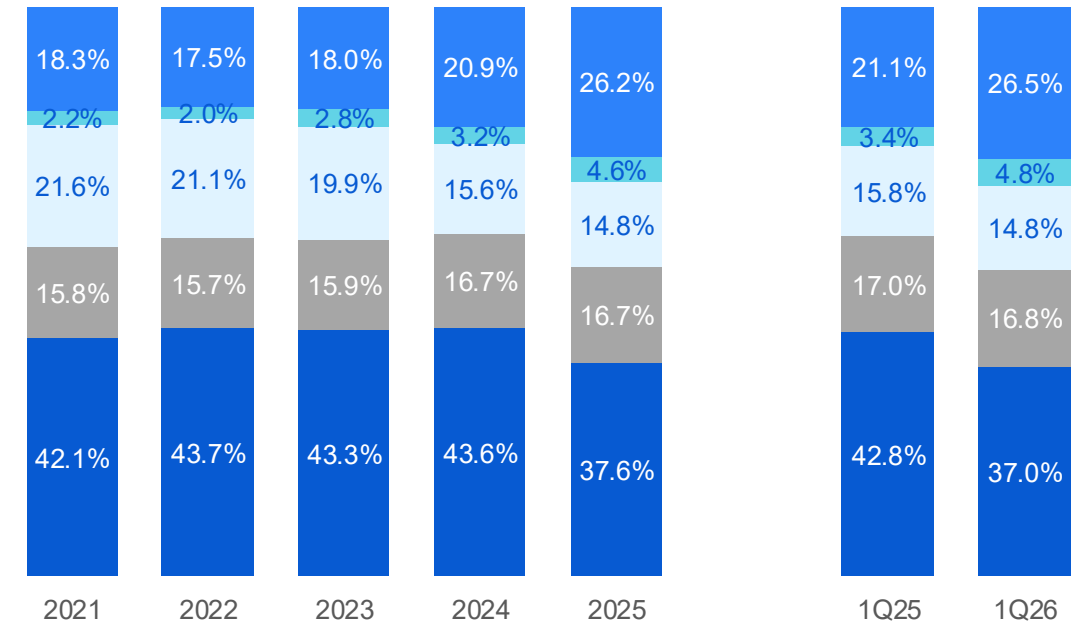
Items	1Q26	2025	1Q25	g QoQ	g YoY	2025	2024	2023
Cash and Cash Equivalent	100,314	63,227	111,140	58.7%	-9.7%	63,227	118,096	132,904
Total Earning Assets:	1,903,380	1,856,531	1,797,909	2.5%	5.9%	1,856,531	1,711,302	1,684,737
- Placement with BI & Other Banks	78,341	61,409	143,705	27.6%	-45.5%	61,409	80,743	85,555
- Receivables (Acceptance & Others)	54,924	62,492	66,018	-12.1%	-16.8%	62,492	51,836	65,018
- Loans	1,357,871	1,342,674	1,226,282	1.1%	10.7%	1,342,674	1,215,847	1,146,083
- Gov't Bonds & Marketable Securities	360,764	338,655	311,478	6.5%	15.8%	338,655	312,635	338,826
- Other Earning Assets	51,480	51,301	50,425	0.3%	2.1%	51,301	50,241	49,255
Earning Asset Provision:	(74,694)	(73,503)	(73,830)	1.6%	1.2%	(73,503)	(72,613)	(79,660)
- Loans Provisions	(74,281)	(72,904)	(71,801)	1.9%	3.5%	(72,904)	(71,162)	(77,010)
- Other Provisions	(413)	(600)	(2,029)	-31.2%	-79.7%	(600)	(1,451)	(2,650)
Fixed & Non-Earning Assets	88,133	85,281	97,176	3.3%	-9.3%	85,281	83,609	97,267
Total Assets	2,017,134	1,931,536	1,932,395	4.4%	4.4%	1,931,536	1,840,395	1,835,249
Third Party Funds :	1,549,000	1,460,089	1,416,331	6.1%	9.4%	1,460,089	1,360,134	1,352,683
- CASA	1,057,544	1,035,022	934,812	2.2%	13.1%	1,035,022	918,573	873,169
Current Account	454,466	450,129	393,247	1.0%	15.6%	450,129	375,906	346,655
Savings Account	603,078	584,893	541,565	3.1%	11.4%	584,893	542,667	526,515
- Time Deposits	491,456	425,066	481,519	15.6%	2.1%	425,066	441,561	479,514
Other Interest-Bearing Liabilities	99,826	90,052	142,497	10.9%	-29.9%	90,052	106,289	103,533
Non-Interest-Bearing Liabilities	57,900	81,899	94,277	-29.3%	-38.6%	81,899	74,559	80,296
Total Liabilities	1,706,727	1,632,040	1,653,106	4.6%	3.2%	1,632,040	1,541,022	1,536,512
Tier 1 Capital	256,302	246,050	222,020	4.2%	15.4%	246,050	241,043	238,957
Total Equity	310,407	299,496	279,289	3.6%	11.1%	299,496	299,373	298,737
Total Liabilities & Equity	2,017,134	1,931,536	1,932,395	4.4%	4.4%	1,931,536	1,840,395	1,835,249

Loan Outstanding – by business segment

(Rp Tn)



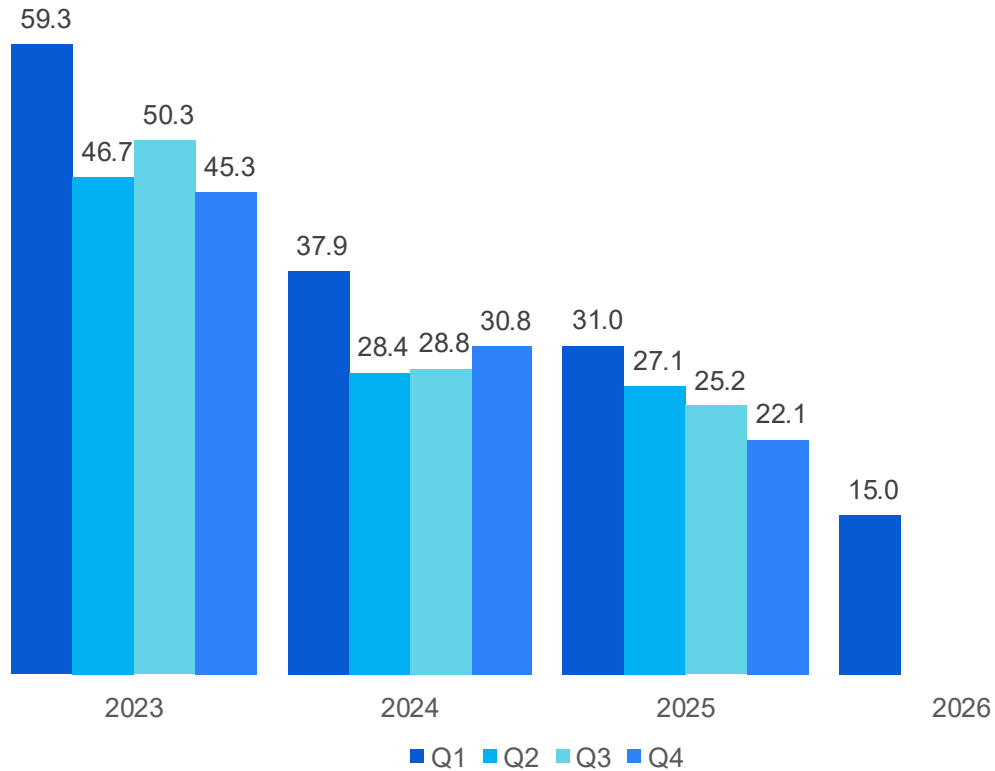
Composition – by business segment (%)



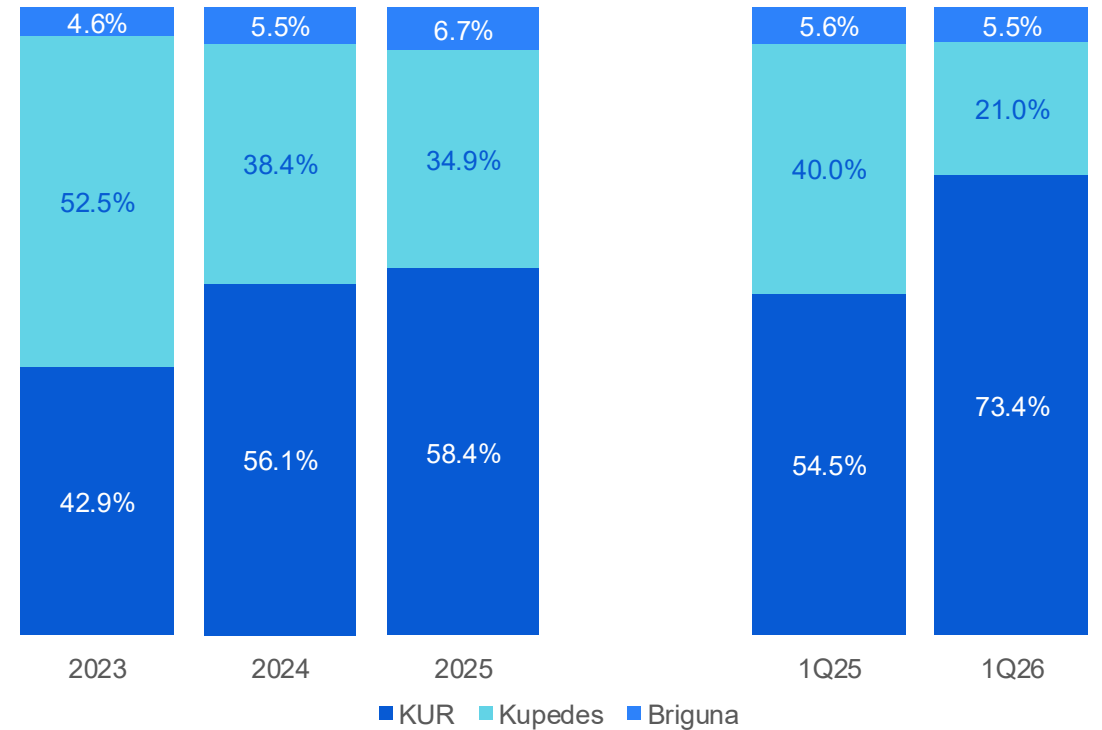
	Micro	Consumer	SME	Commercial	Corporate	Total
YoY Growth (%)	-4.2	9.5	3.7	60.0	39.5	10.7
(Rp Tn)	-22.0	19.7	7.2	24.7	102.0	131.6

*) Since 2022, BRI has classified SOE and Corporate non-SOE into Corporate Segment

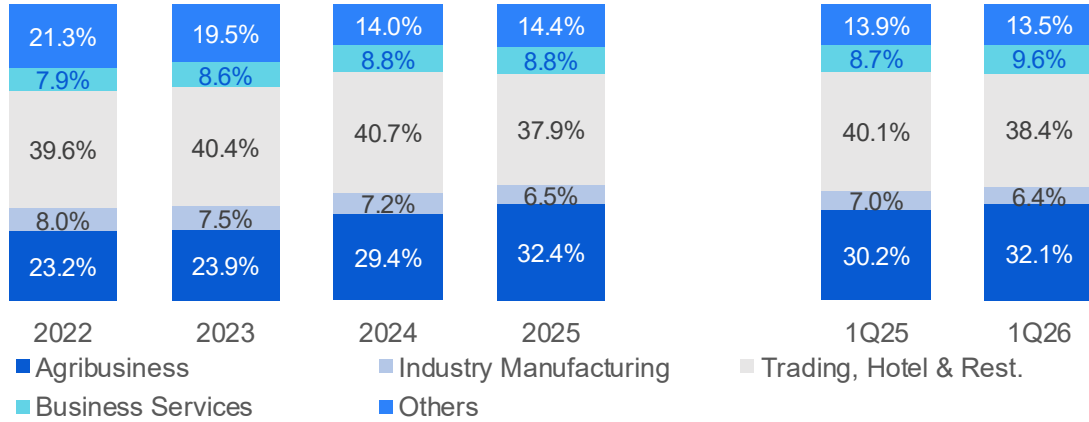
Kupedes Quarterly Disbursement (Rp Tn)



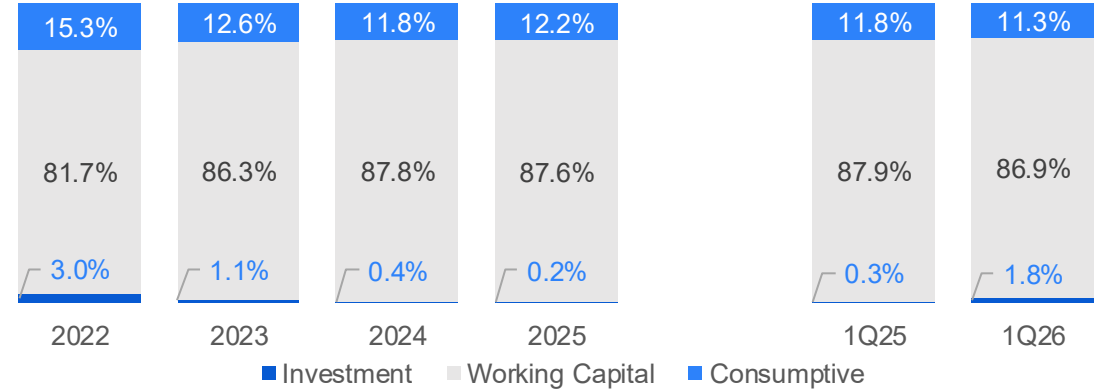
Disbursement Composition by Product



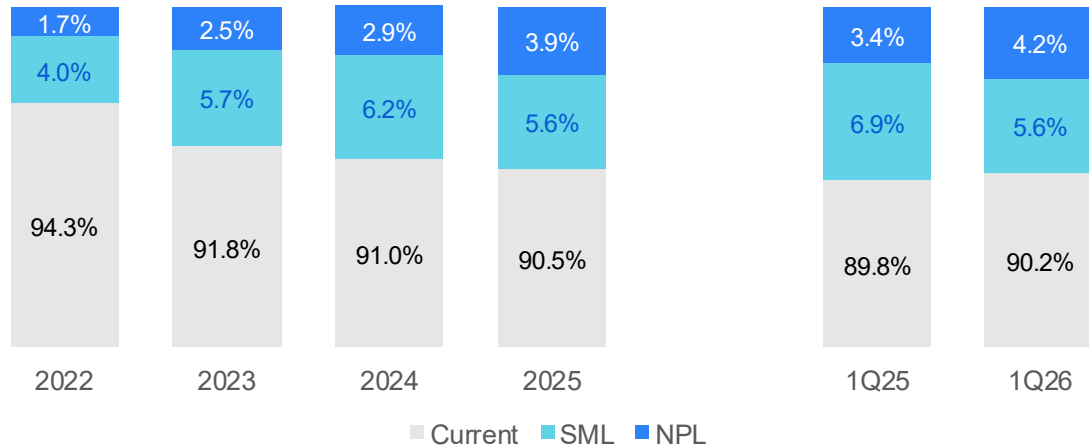
Business Sector



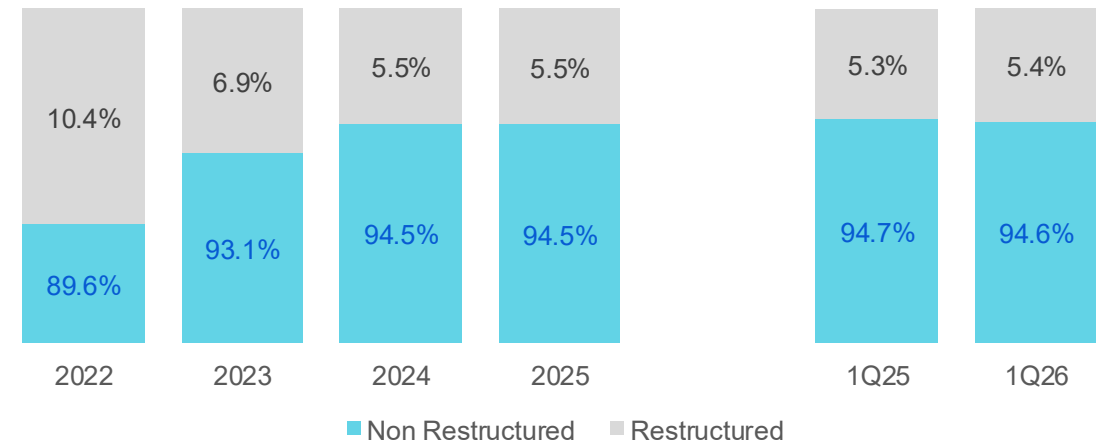
Use of Loan



Collectability

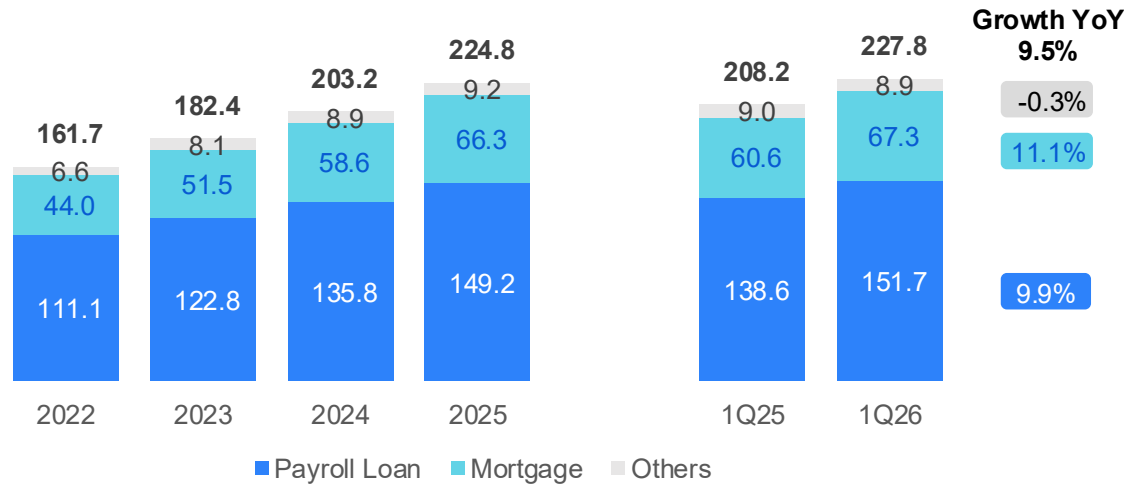


Restructuring Status

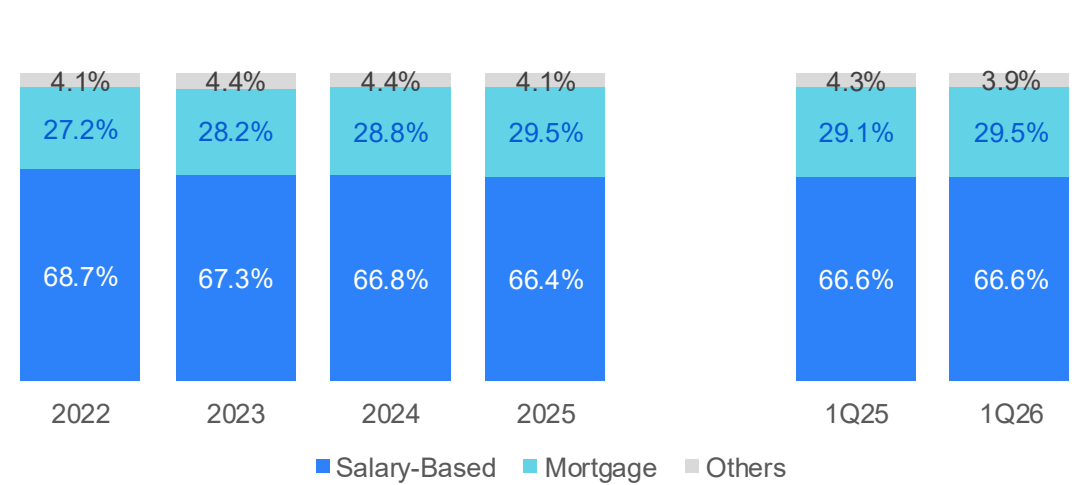


Product Breakdown

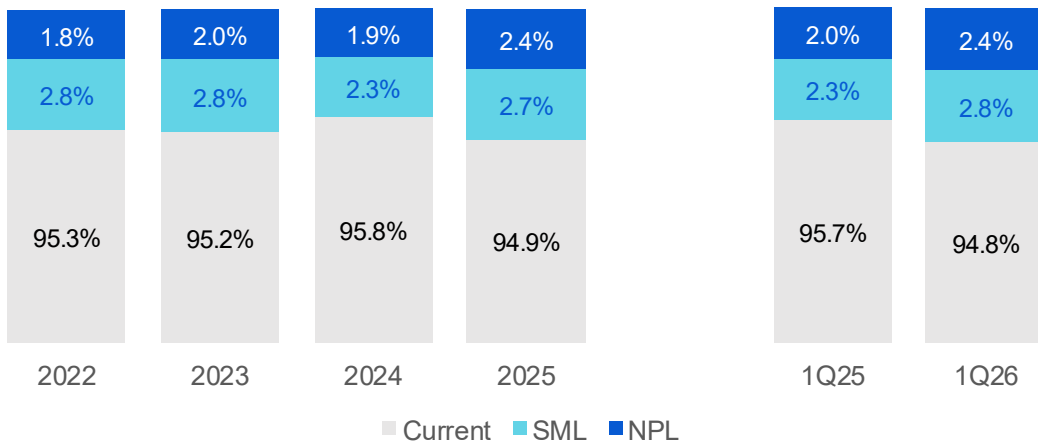
(Rp Tn)



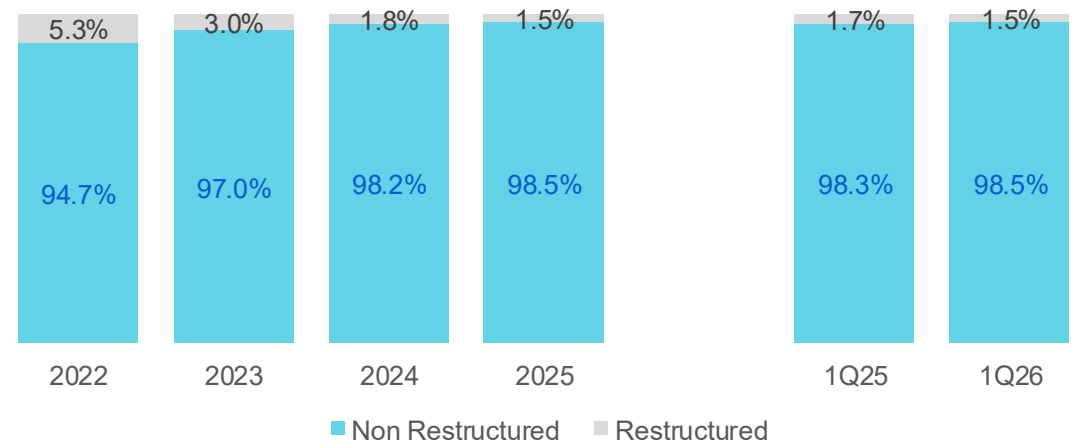
% Product Composition



Collectability

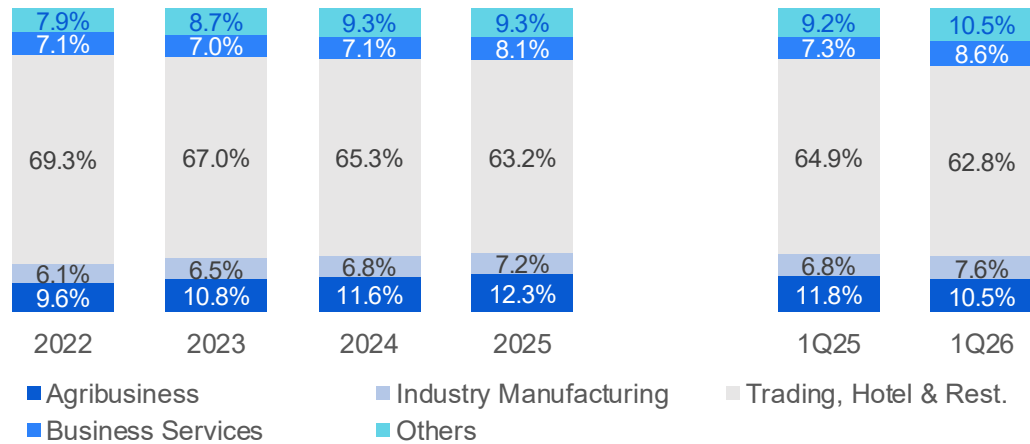


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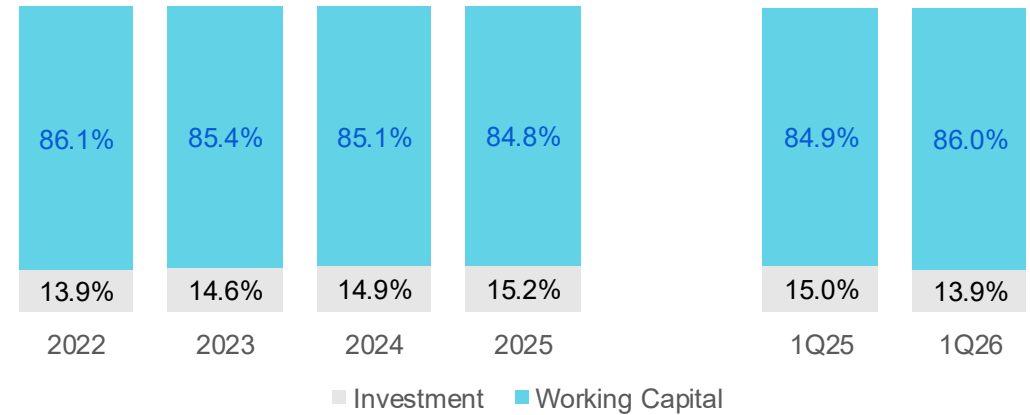


Business Sector

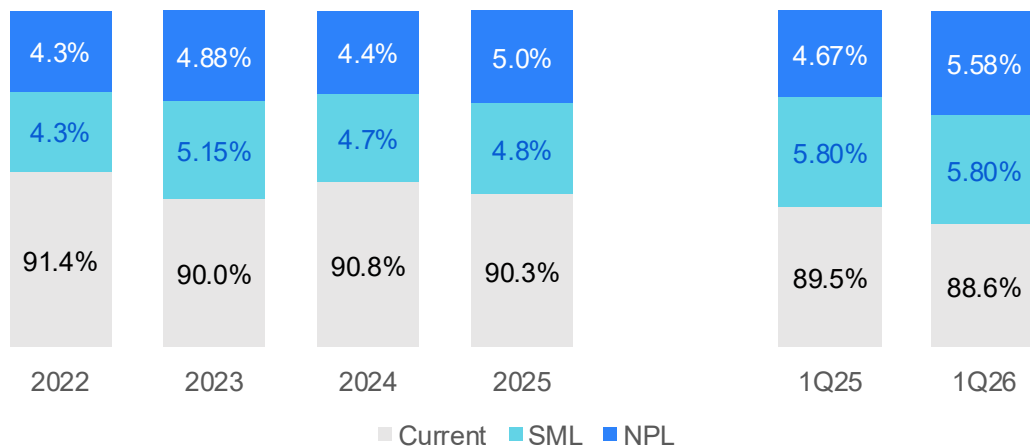
(Rp Tn)



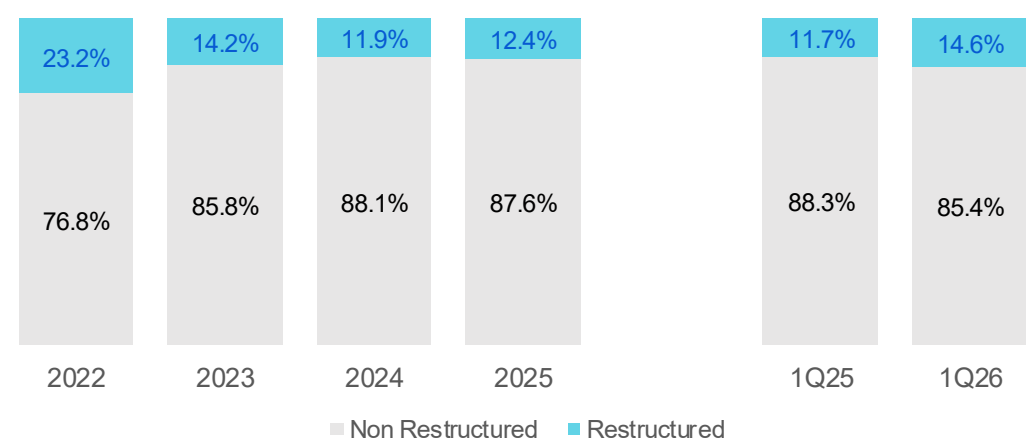
Use of Loan



Collectability

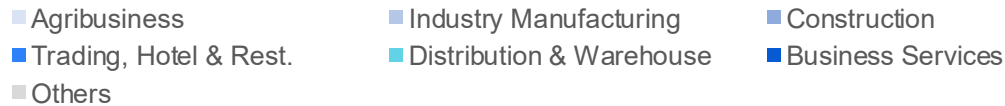
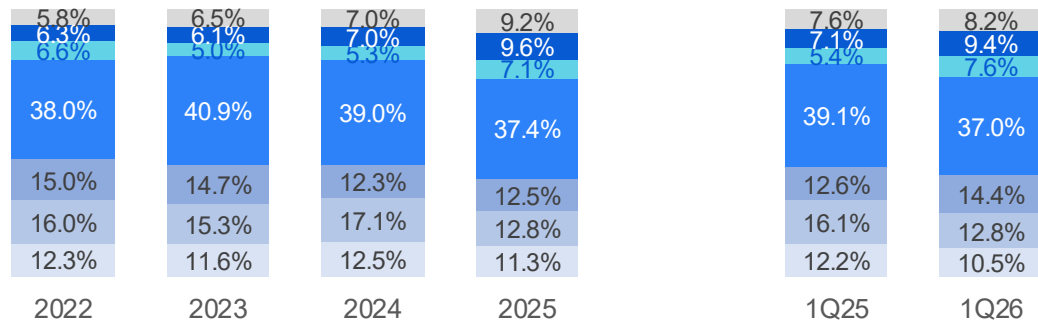


Restructuring Status

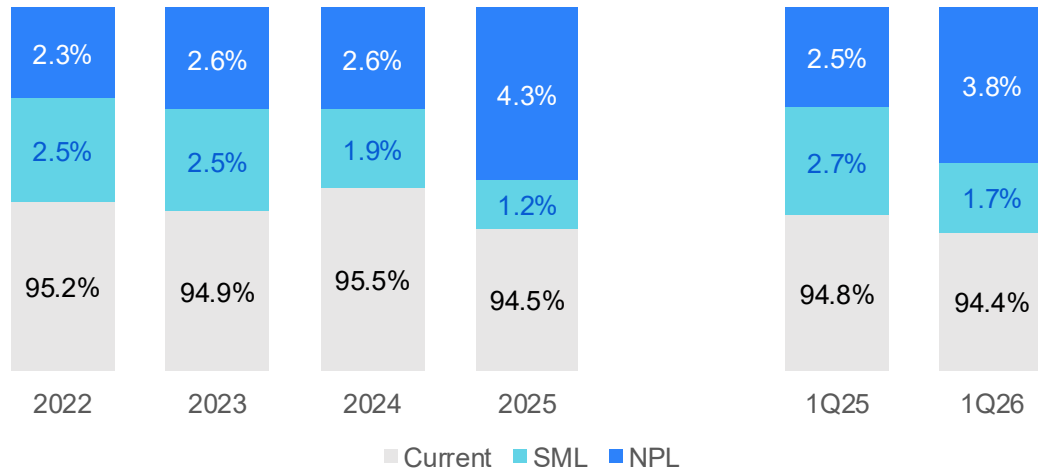


Business Sector

(Rp Tn)

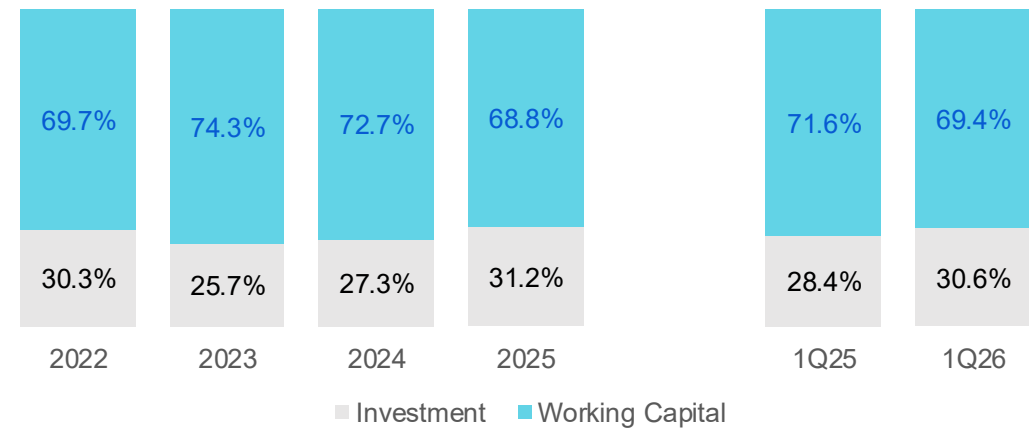


Collectability



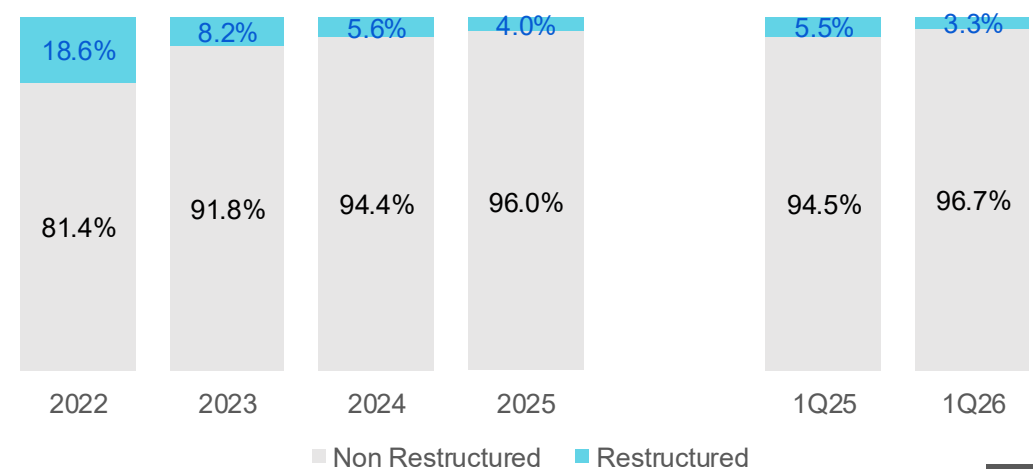
Current SML NPL

Use of Loan



Investment Working Capital

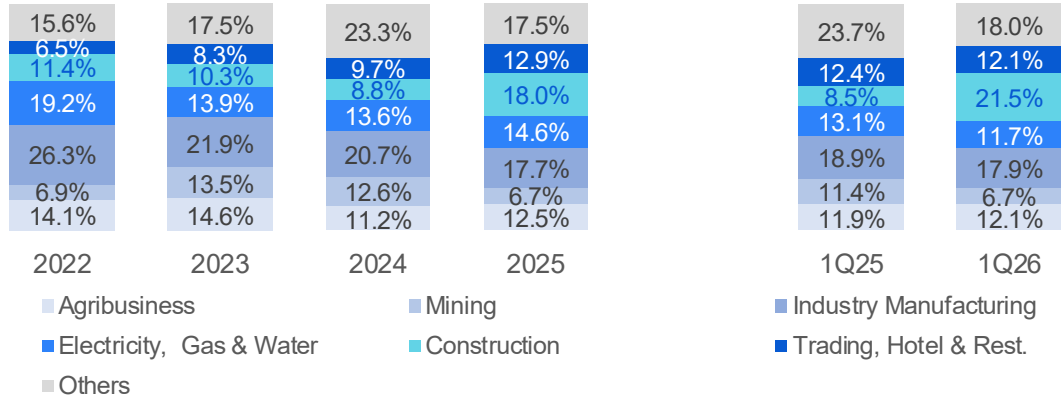
Restructuring Status



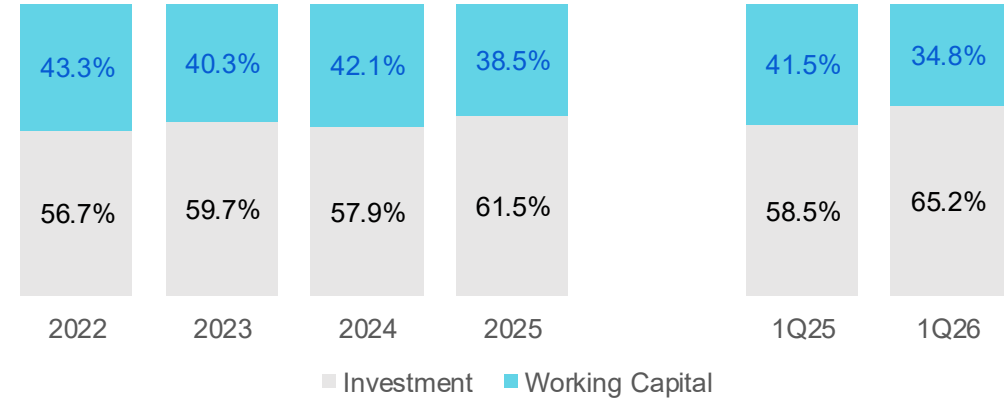
Non Restructured Restructured

Business Sector

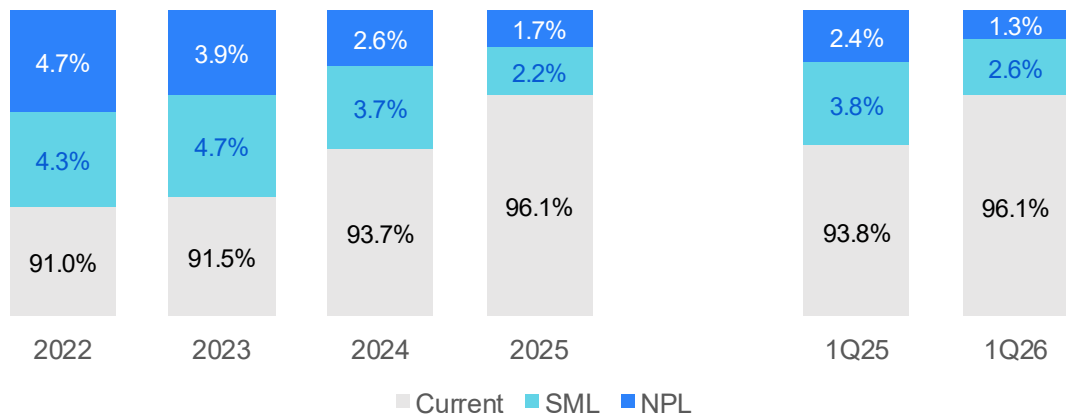
(Rp Tn)



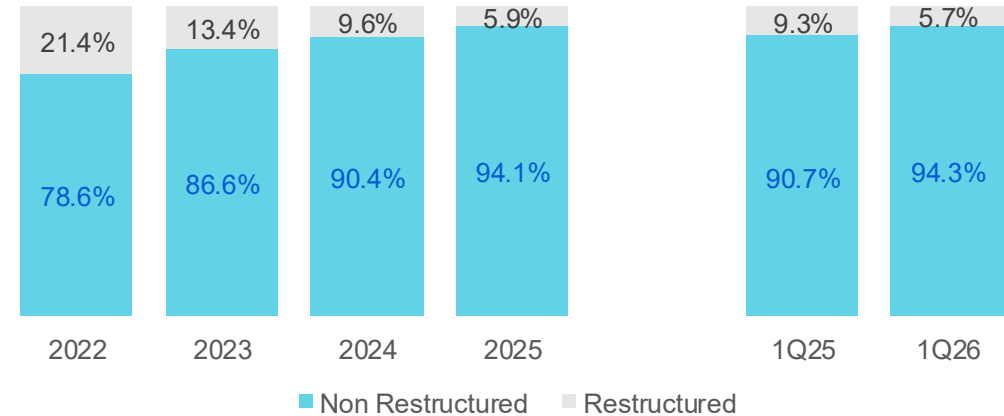
Use of Loan



Collectability



Restructuring Status



(Rp Bn)

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	2025	2024	2023
Interest Income	39,879	40,231	39,919	-0.9%	-0.1%	163,606	162,229	149,137
Interest from Loans	34,934	34,934	34,382	0.0%	1.6%	141,405	138,907	128,394
Int. from Other Earning Assets	4,945	5,297	5,537	-6.6%	-10.7%	22,201	23,323	20,743
Interest Expense	(10,412)	(11,148)	(12,375)	-6.6%	-15.9%	(50,025)	(50,579)	(38,484)
Net Interest Income	29,466	29,083	27,545	1.3%	7.0%	113,581	111,650	110,653
Fee & Other Opr. Income	11,180	15,195	12,430	-26.4%	-10.1%	53,773	53,508	40,509
Gross Operating Income	40,647	44,277	39,975	-8.2%	1.7%	167,355	165,159	151,162
Operating Expenses	(14,939)	(16,801)	(14,824)	-11.1%	0.8%	(63,646)	(61,856)	(57,046)
Pre-Provision Operating Profit	25,708	27,477	25,151	-6.4%	2.2%	103,709	103,303	94,116
Provision Expenses	(10,837)	(10,721)	(11,087)	1.1%	-2.3%	(41,079)	(33,140)	(26,520)
Loan - Provision Exp	(11,159)	(11,506)	(10,837)	-3.0%	3.0%	(42,555)	(38,000)	(26,093)
Non-Loan - Provision Exp	322	786	(250)	-59.0%	-228.8%	1,476	4,860	(428)
Non-Operating Income (Net)	(70)	(110)	(230)	-36.2%	-69.4%	(428)	(1,053)	(524)
Profit Before Tax n Minor. Int.	14,800	16,645	13,833	-11.1%	7.0%	62,201	69,110	67,072
Tax Expense	(2,940)	(2,885)	(2,742)	1.9%	7.2%	(11,797)	(14,269)	(13,919)
Net Profit	11,860	13,761	11,091	-13.8%	6.9%	50,404	54,841	53,153

OTHER OPERATING INCOME & OPERATING EXPENSES – BANK ONLY

Other Operating Income

(Rp Bn)

Items	1Q26	4Q25	1Q25	g QoQ	g YoY	2025	2024	2023
Fees and Commissions	5,174	5,518	5,032	-6.2%	2.8%	20,663	20,408	18,074
Recovery of Written-Off Assets	4,220	6,248	4,783	-32.5%	-11.8%	20,779	24,173	16,275
Gain on Sale of Securities - Net	795	1,539	539	-48.4%	47.4%	3,424	2,001	1,793
Gain on Foreign Exchange - Net	568	501	736	13.3%	-22.8%	2,041	1,115	429
Unrealized Gain on Changes in Fair Value of Securities	-	(73)	134	-100.0%	-100.0%	-	154	89
Others	423	1,461	1,206	-71.1%	-65.0%	6,866	5,658	3,850
Total Other Operating Income	11,180	15,195	12,430	-26.4%	-10.1%	53,773	53,508	40,509

Operating Expenses

(Rp Bn)

Items	1Q25	4Q25	1Q25	g QoQ	g YoY	2025	2024	2023
Personnel	7,879	5,141	7,615	53.3%	3.5%	27,900	26,842	26,519
General and Administration	5,079	8,918	5,005	-43.1%	1.5%	24,099	21,629	21,020
Promotion	310	960	481	-67.7%	-35.6%	2,478	3,041	2,590
Others	1,671	1,782	1,723	-6.2%	-3.0%	9,169	10,343	6,917
Total Operating Expenses	14,939	16,801	14,824	-11.1%	0.8%	63,646	61,856	57,046



| 1Q26
| **BANK ONLY LOAN QUALITY**

Non-Performing Loan – by Segment

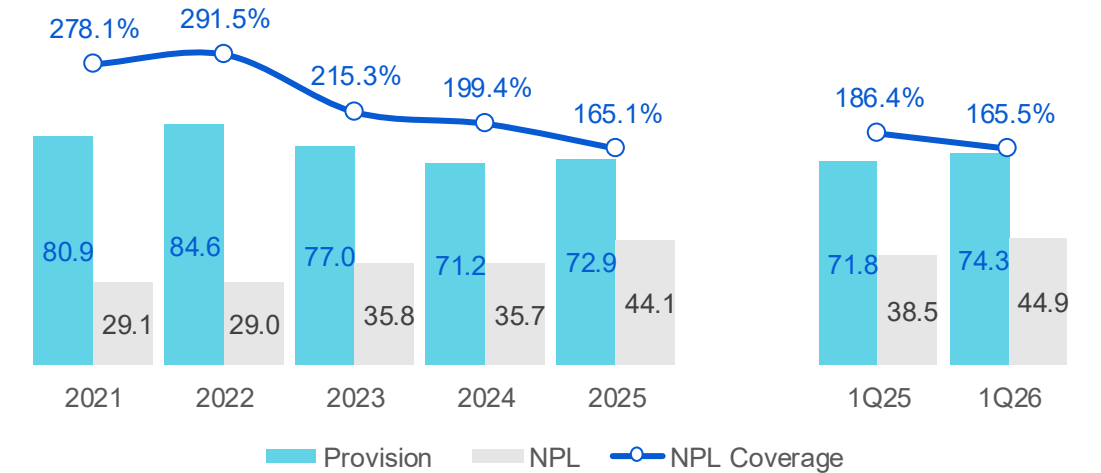
NPL	1Q26	1Q25	2025	2024	2023	2022	2021
Micro	4.2%	3.3%	3.8%	2.8%	2.4%	1.6%	1.5%
Consumer	2.4%	2.0%	2.4%	2.0%	2.0%	1.8%	1.8%
SME	5.5%	5.1%	5.5%	4.9%	5.7%	5.2%	4.0%
Commercial	3.9%	2.5%	4.3%	2.5%	2.6%	2.3%	3.6%
Corporate	1.3%	2.4%	1.7%	2.6%	3.9%	4.7%	6.7%
Total NPL	3.3%	3.1%	3.3%	2.9%	3.1%	2.8%	3.1%

Special Mention – by Segment

SML	1Q26	1Q25	2025	2024	2023	2022	2021
Micro	5.6%	6.7%	5.4%	6.0%	5.5%	3.8%	3.0%
Consumer	2.8%	2.5%	2.7%	2.4%	2.8%	2.8%	2.2%
SME	5.8%	6.1%	5.0%	4.9%	5.6%	4.7%	3.4%
Commercial	1.8%	2.7%	1.2%	1.9%	2.5%	2.6%	3.1%
Corporate	2.6%	3.8%	2.2%	3.7%	4.7%	4.3%	6.9%
Total SML	4.2%	5.1%	3.9%	4.6%	4.9%	3.9%	3.7%

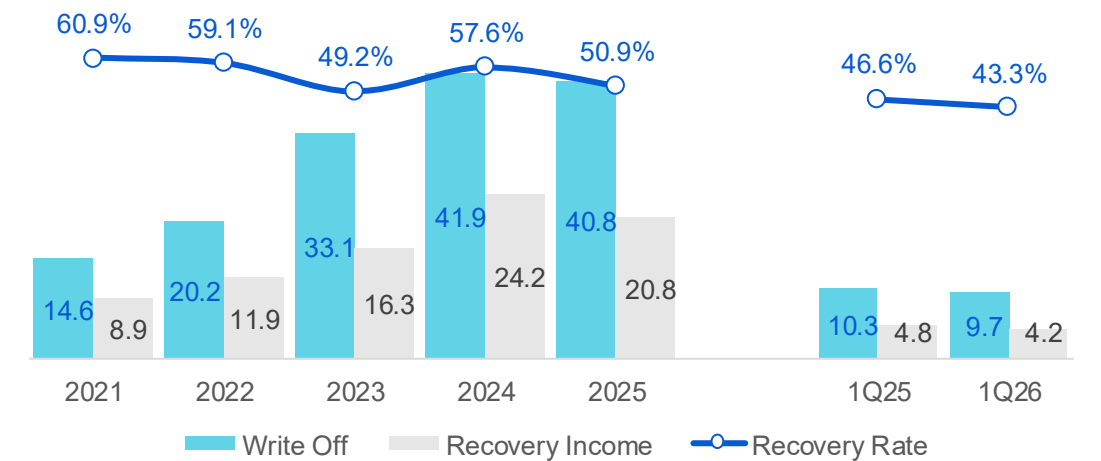
NPL Coverage

(Rp Tn)



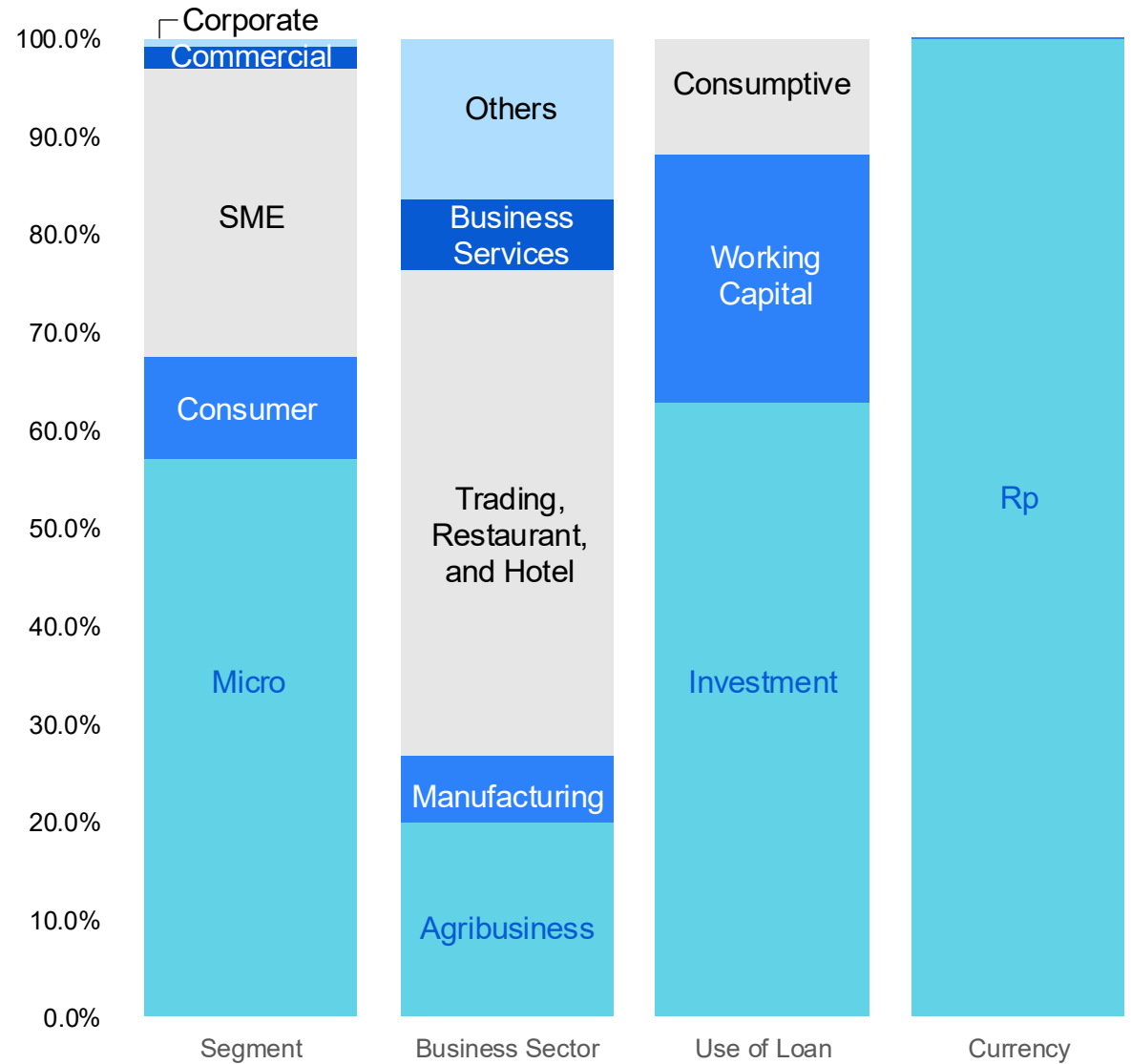
Write Off & Recovery

(Rp Tn)



Loan Highlights

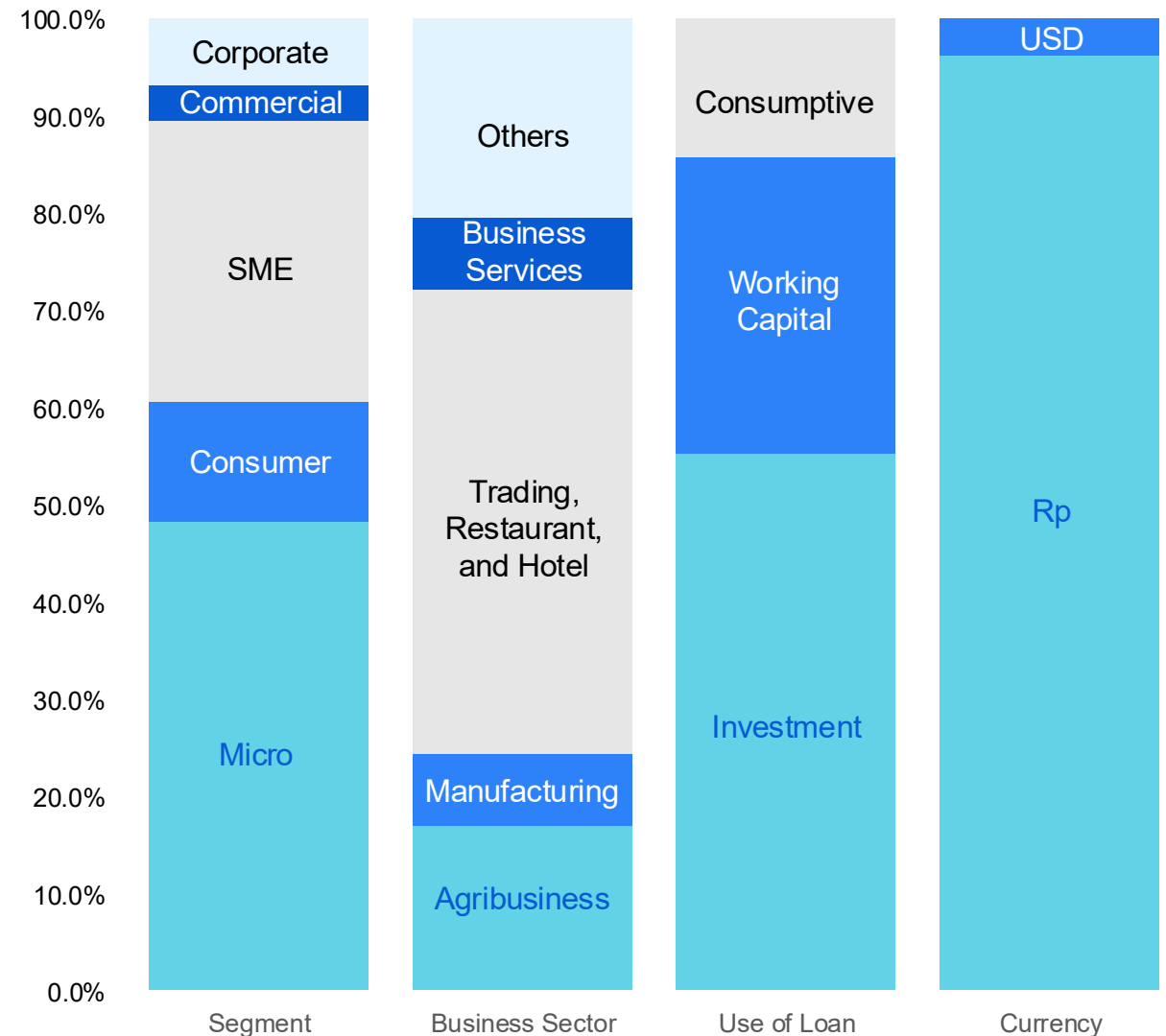
- Total downgrade from 12M25 to 3M26 was Rp11.8 Tn with details as follows:
 - The downgrade was from all segments, which was mostly driven by Micro of 57.1% and SME of 29.3%
 - The downgrade was primarily from Trading, Restaurant, and Hotel (49.6%) and Agribusiness (19.9%)
 - 62.7% was investment loans, while the rest were from working capital loans of 25.4% and consumptive loan of 11.9%
 - 100% was IDR loan



Note: All numbers are bank only, unless stated as consolidated

Loan Highlights

- Total downgrade from Stage 1 in 12M25 to Stage 2 in 3M26 was Rp25.6 Tn with details as follows:
 - The downgrade was from the Micro, SME, Commercial, Consumer, and corporate Segment, which was mostly driven by Micro of 48.2% and SME of 29.1%
 - The downgrade was primarily from the Trading, Restaurant, and Hotel (47.8%) and Agribusiness Sector (17.0%)
 - 55.3% was investment loans, while the rest were from working capital loans of 30.6% and consumptive loan of 14.1%
 - 96.3% was IDR loan and 3.7% was USD loan



Micro (Rp Bn)

Micro	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	14,812	17,359	19,530	19,644	19,216
Net DG to NPL	8,632	6,869	6,496	5,922	6,067
Write Off	6,085	4,698	6,382	6,351	4,385
NPL ending	17,359	19,530	19,644	19,216	20,897
NPL formation %	6.57%	5.29%	5.06%	4.67%	4.82%
NPL %	3.31%	3.77%	3.84%	3.80%	4.15%

Consumer (Rp Bn)

Consumer	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	4,001	4,212	4,770	5,465	5,291
Net DG to NPL	940	1,196	1,448	989	1,189
Write Off	729	638	753	1,163	995
NPL ending	4,212	4,770	5,465	5,291	5,486
NPL formation %	1.82%	2.27%	2.68%	1.78%	2.10%
NPL %	2.02%	2.25%	2.50%	2.35%	2.41%

SME (Rp Bn)

SME	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	9,289	9,940	10,683	10,989	11,023
Net DG to NPL	3,107	3,318	2,925	3,014	2,672
Write Off	2,456	2,575	2,618	2,980	2,558
NPL ending	9,940	10,683	10,989	11,023	11,138
NPL formation %	6.47%	6.79%	5.92%	5.29%	5.35%
NPL %	5.13%	5.42%	5.53%	5.53%	5.55%

Commercial (Rp Bn)

Commercial	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	975	1,023	1,162	1,224	2,623
Net DG to NPL	236	496	445	1,399	262
Write Off	188	357	382	-	306
NPL ending	1,023	1,162	1,224	2,623	2,579
NPL formation %	2.34%	4.56%	3.49%	9.49%	1.64%
NPL %	2.49%	2.54%	2.30%	4.29%	3.92%

Corporate (Rp Bn)

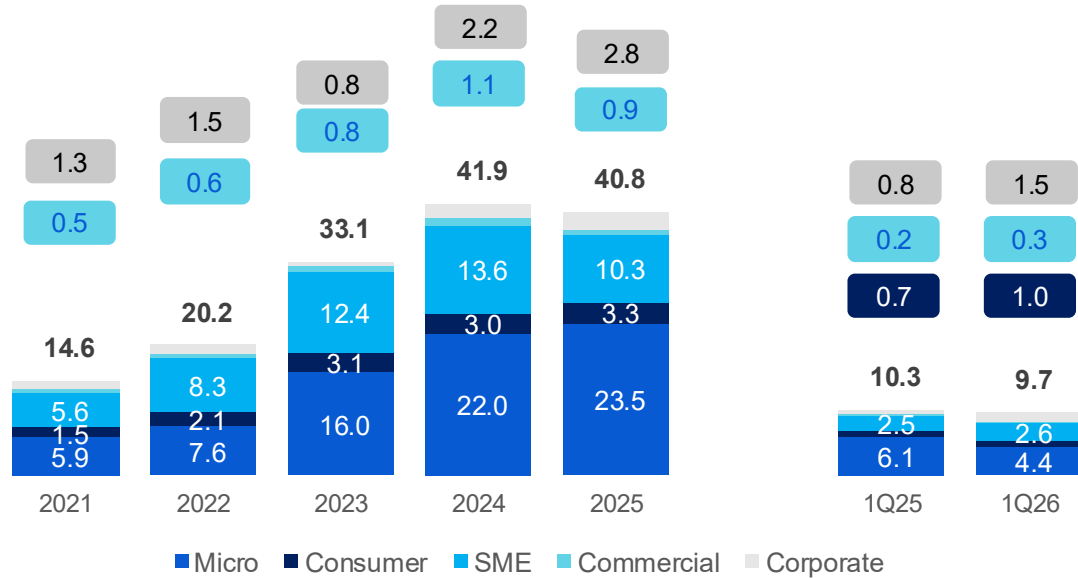
Corporate	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	6,607	6,087	4,646	4,712	5,993
Net DG to NPL	281	392	66	1,467	291
Write Off	801	1,832	-	186	1,493
NPL ending	6,087	4,646	4,712	5,993	4,791
NPL formation %	0.44%	0.55%	0.09%	1.81%	0.32%
NPL %	2.36%	1.61%	1.59%	1.70%	1.33%

All Segments (Rp Bn)

All Segments	1Q25	2Q25	3Q25	4Q25	1Q26
NPL Begin	35,684	38,621	40,790	42,035	44,146
Net DG to NPL	13,196	12,270	11,380	12,792	10,481
Write Off	10,259	10,101	10,135	10,680	9,736
NPL ending	38,621	40,790	42,035	44,146	44,891
NPL formation %	4.33%	3.91%	3.58%	3.78%	3.10%
NPL %	3.14%	3.23%	3.29%	3.29%	3.31%

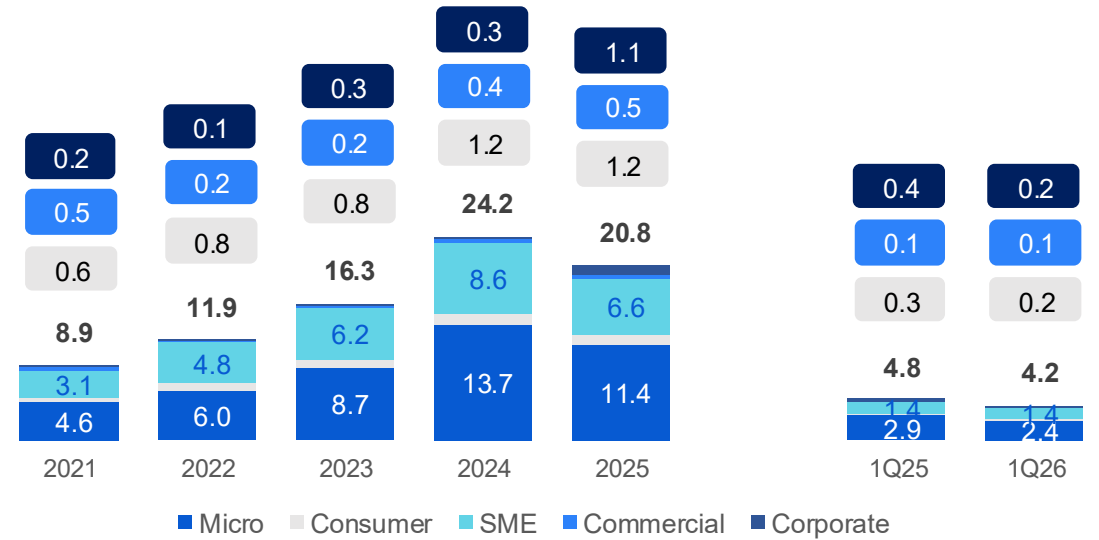
Write Off

(Rp Tn)

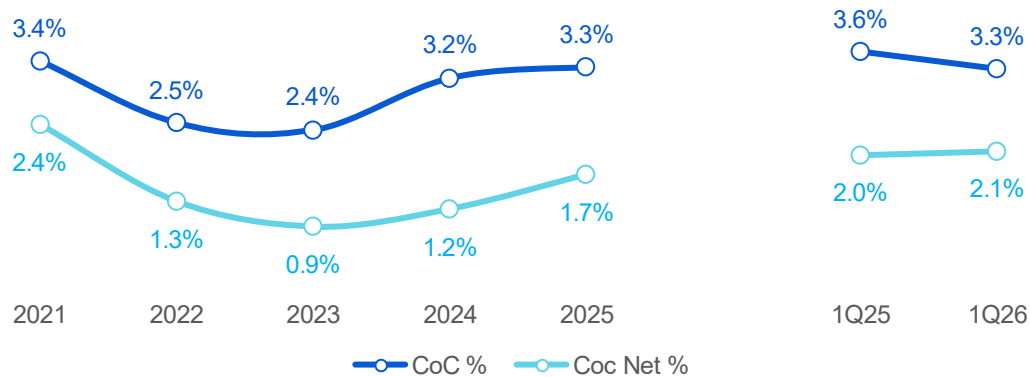


Recovery Income

(Rp Tn)



Credit Cost

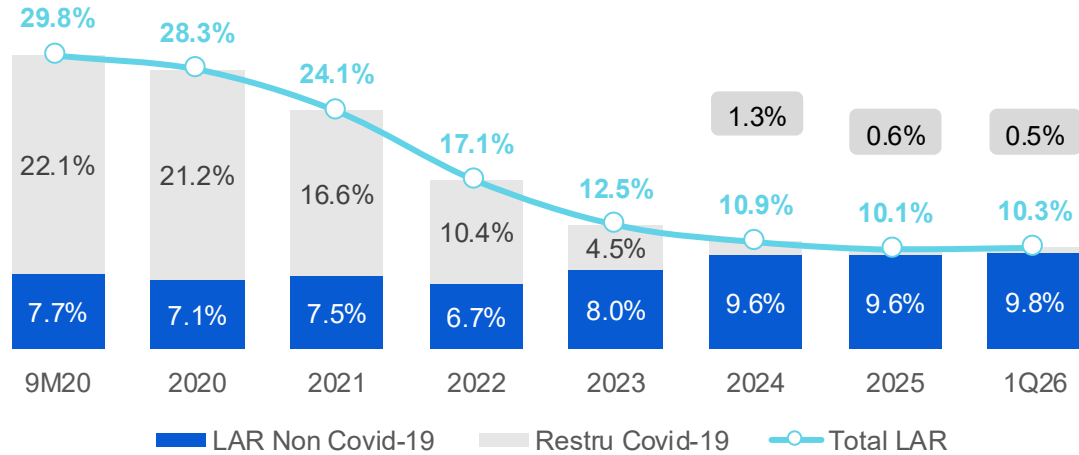


Recovery Rate

	2021	2022	2023	2024	2025	1Q25	1Q26
Micro	77.6%	78.6%	54.6%	62.3%	48.5%	47.6%	54.0%
Consumer	39.7%	37.6%	27.3%	39.8%	37.1%	34.7%	21.2%
SME	56.1%	57.9%	50.1%	62.7%	64.0%	55.1%	53.2%
Commercial	107.6%	29.0%	28.4%	39.9%	52.6%	52.4%	21.1%
Corporate	12.7%	9.5%	32.7%	11.9%	39.4%	47.8%	14.5%
Total	60.9%	59.1%	49.2%	57.6%	50.9%	46.6%	43.3%

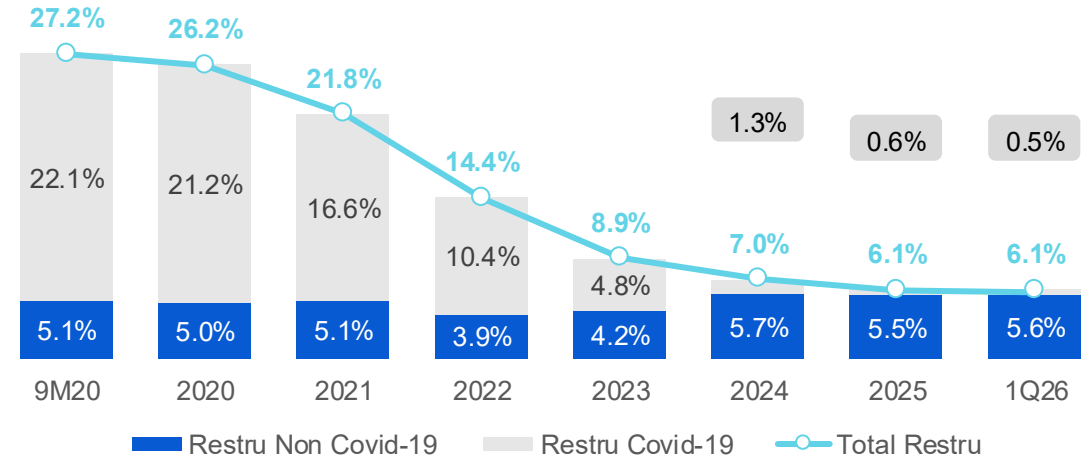
Loan at Risk

(% to Total Loan)

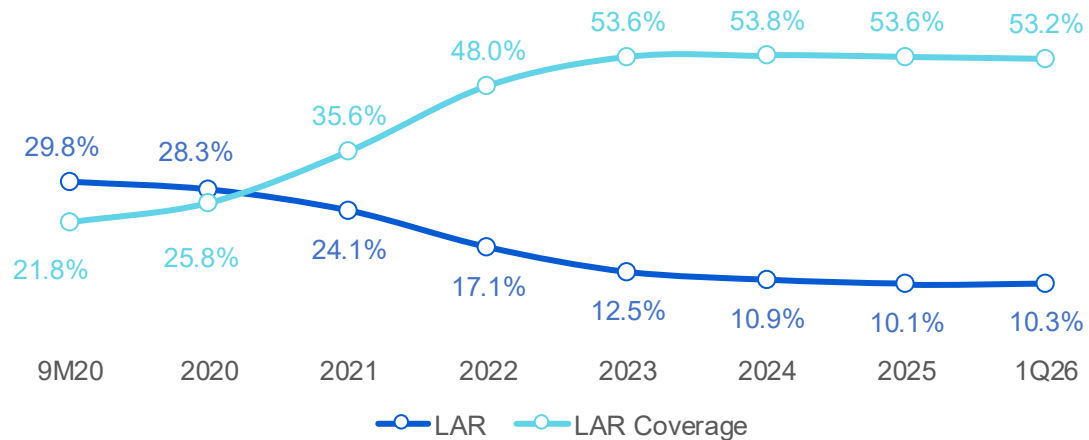


Total Restructured Loans

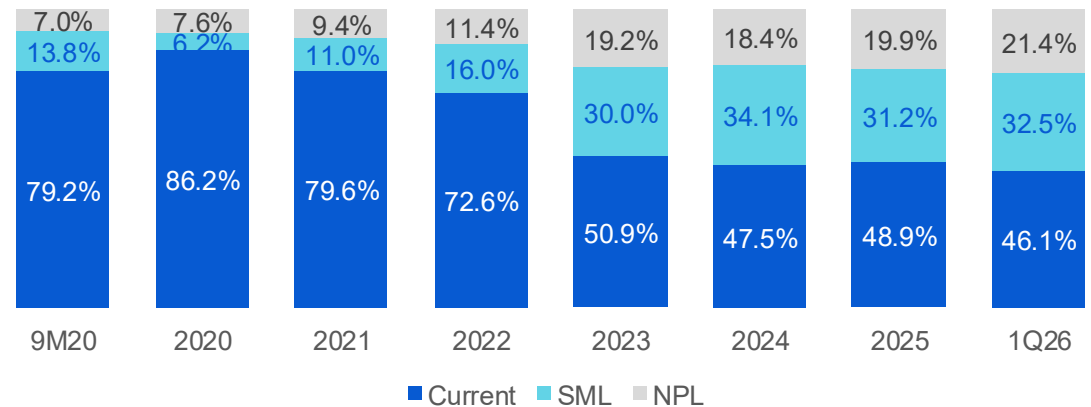
(% to Total Loan)



LAR & LAR Coverage (Inc. Covid-19)



Total Restructured Loans by Collectability



Current Standing of Historical Disbursement as of Mar'26

(Rp Bn)

	2023 Disbursement					2024 Disbursement					2025 Disbursement				
	1Q23	2Q23	3Q23	4Q23	FY23	1Q24	2Q24	3Q24	4Q24	FY24	1Q25	2Q25	3Q25	4Q25	FY25
Disbursement	59,256	46,736	50,258	45,327	201,577	37,942	28,413	28,808	30,824	125,987	30,998	27,121	25,231	22,087	105,437
Write-Off	4,929	3,572	3,699	2,913	15,112	1,374	645	238	65	2,322	30	0	0	0	30
Payment	49,674	37,107	38,557	32,513	157,852	26,564	18,938	18,217	17,002	80,721	14,829	9,880	7,270	2,940	34,919
Remaining Loan OS	4,653	6,057	8,002	9,901	28,613	10,004	8,830	10,353	13,757	42,944	16,139	17,241	17,961	19,147	70,488

Historical Disbursement Asset Quality Breakdown & Vintages

(Rp Bn)

	2023 Disbursement					2024 Disbursement					2025 Disbursement				
	1Q23	2Q23	3Q23	4Q23	FY23	1Q24	2Q24	3Q24	4Q24	FY24	1Q25	2Q25	3Q25	4Q25	FY25
SML	1,101	1,241	1,572	1,861	5,775	1,800	1,354	1,471	1,784	6,410	1,930	1,066	702	105	3,803
NPL	864	887	1,116	1,303	4,170	1,998	1,395	1,428	1,382	6,203	838	351	32	1	1,221
Total Restructured	1,592	1,745	2,019	2,286	7,641	2,054	1,391	1,377	1,348	6,169	1,030	546	269	17	1,862
Avg DG to SML (6MOB)	5.9%	5.5%	6.9%	6.8%	6.3%	4.6%	3.9%	5.6%	5.7%	5.0%	5.0%	3.3%	3.1%	n.a.	3.8%

*incl. Current, SML & NPL under restructured



 **OTHERS**

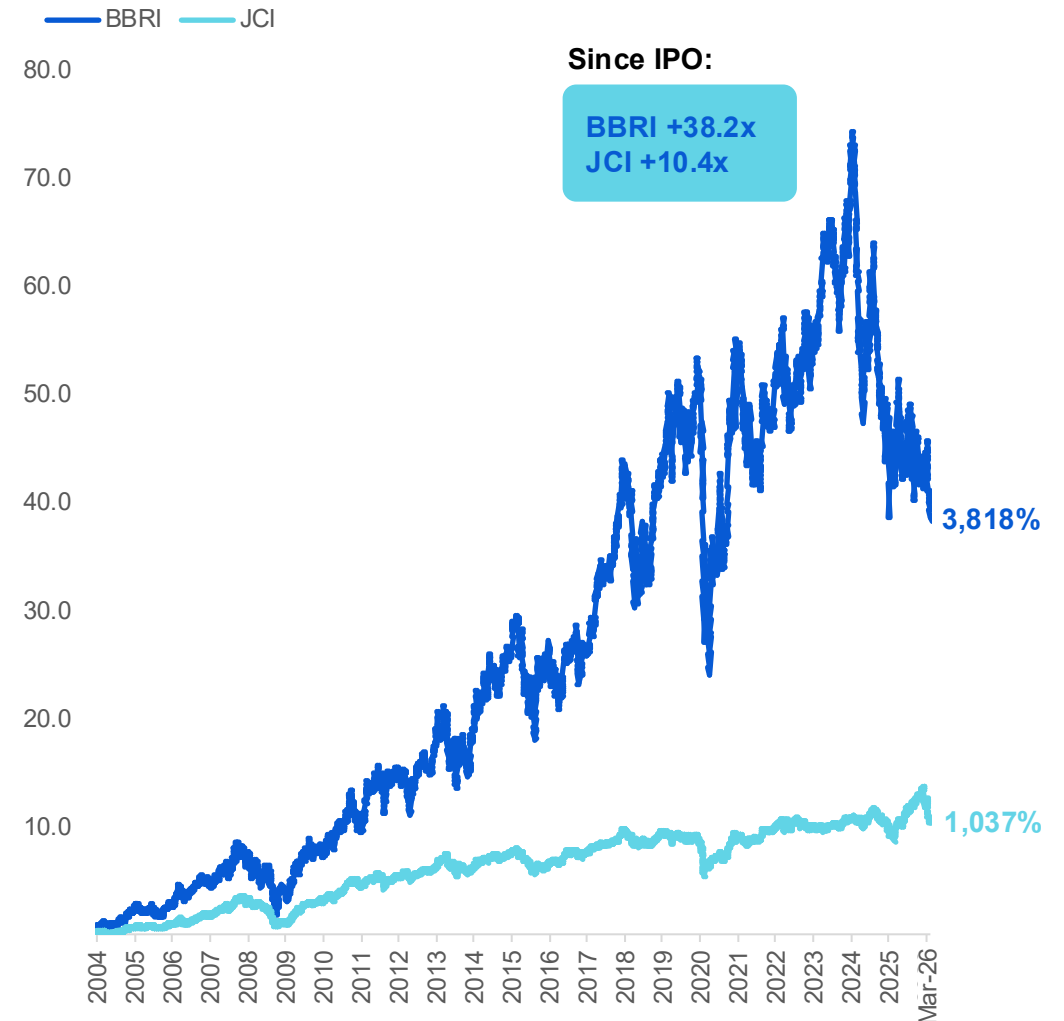
Ownership Composition as of March 2026

No.	Description	No. of Investor	%	No. of Shares	%
I Domestic					
1.	Government of RI	1	0.00%	1	0.00%
2.	Retail	713,724	99.12%	12,549,324,323	8.28%
3.	Employees	2,410	0.33%	7,371,056	0.00%
4.	Local Government	1	0.00%	1,590,000	0.00%
5.	Bank	10	0.00%	1,042,931,725	0.69%
6.	Cooperatives	32	0.00%	5,504,450,623	3.63%
7.	Foundation	63	0.01%	356,719,843	0.24%
8.	Pension Funds	161	0.02%	3,538,720,029	2.33%
9.	Insurance	199	0.03%	1,589,998,869	1.05%
10.	Corporations	859	0.12%	80,534,198,186	53.14%
11.	Mutual Funds	298	0.04%	1,999,017,929	1.32%
12.	Government Institution	1	0.00%	806,109,769	0.53%
Total Domestic		717,758	99.68%	107,930,432,352	71.21%
II Foreign					
1.	Retail	578	0.08%	16,530,672	0.01%
2.	Institutional	1,715	0.24%	43,612,038,580	28.78%
Total Foreign		2,293	0.32%	43,628,569,252	28.79%
III Total		720,051	100.00%	151,559,001,604	100.00%

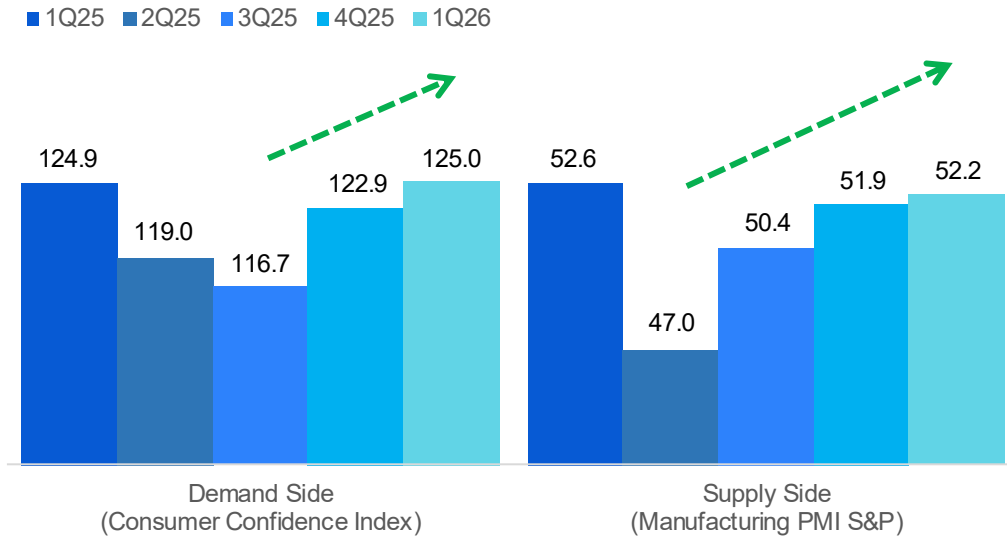
* Include BPI DANANTARA share ownership with composition around 52.66%

Source : Datindo

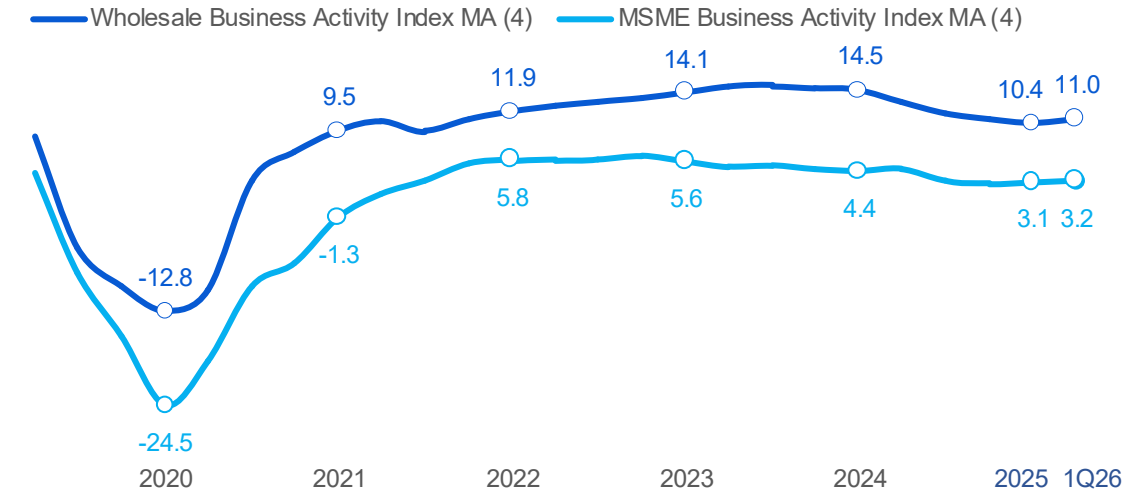
BBRI Share Performance vs JCI since IPO



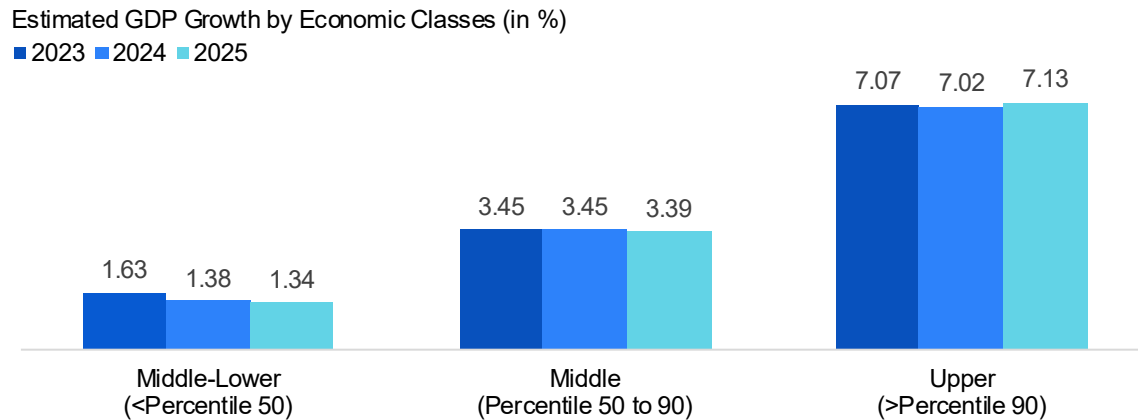
Demand side and supply side are gradually showing improvement...



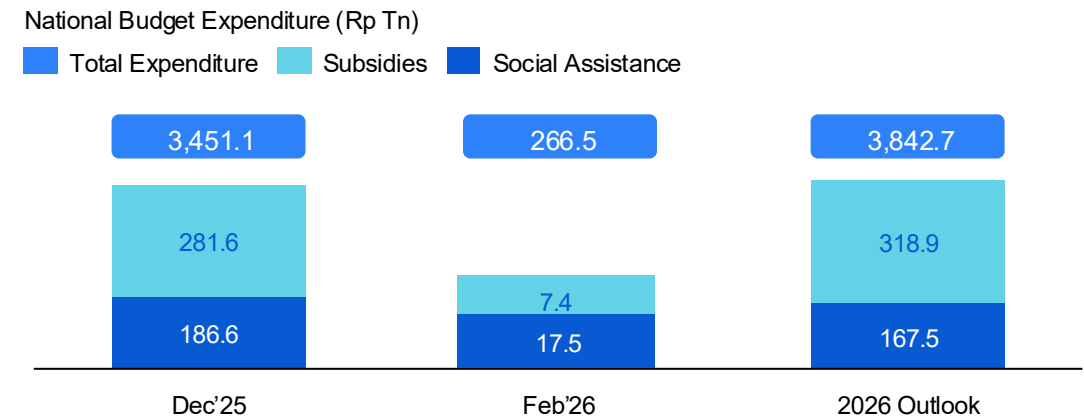
...Evidenced also by MSME activity that still lagged wholesale segment...



...However, growth is increasingly driven more by upper tier segments...



...fiscal policy continues to support the lower economy



*GDP growth by economic class is based on estimates by BRI's Chief Economist



Government

Maintain Purchasing Power through Efficiency, Budget Refocusing & Deficit Control

Subsidized Fuel Price continue to remain stable to manage inflation and support purchasing power of vulnerable economic groups

Budget refocusing through reallocation of ~Rp121-130tn towards priority programs

National WFH policy for civil servants of 1 WFH day each week. **Work-related travels efficiency** by 50% (domestic) to 70% (overseas)

Free Meal Program efficiency from 6 days to 5 days, with estimated saving of ~Rp20tn

Biodiesel B50 usage plan to limit diesel imports and dependency by July 31st, 2026

Subsidized fuel management through 50-liter purchase per car per day



Central Bank

Maintaining Stability, Supporting Economic Growth

Maintained BI Rate unchanged to maintain Rupiah stability and inflation at 2.5% ± 1% range

Increased SRBI yield to attract foreign investors

Intervention through spot, domestic NDF, and offshore NDF

Lower threshold for USD purchases without underlying and mandatory hedging requirement for corporation to reduce unnecessary FX demand

Promoting Local Currency Transactions (LCT) to reduce reliance on USD

Expand monetary operations through repo, FX swap, and government bond market operations

BRI Strategic Responses

1

Continue to Revamp The Core and Selective New Engine Growth

- Prioritizing high quality customers in consumer segment and tactical growth in corporate and commercial
- Improving business processes and procedures in Micro and SME

2

Funding and Liquidity Management

- Accelerating CASA growth through funding transformation initiatives
- Prudent liquidity management

3

Asset Quality Improvement

- Dedicated RM for asset quality especially in Micro and Small
- Underwriting quality improvement through E2E process enhancements
- More granular and data-driven underwriting policies, particularly in micro and SME segments, with strengthened scoring models, risk criteria, and sector-based guidelines

Shift to healthier and sustainable growth



Transform the funding franchise

Strengthen Low-Cost Funding

- ✓ Activated digital channels through enhanced onboarding and improved transaction experience in BRImo
- ✓ Established merchant ecosystem engagement through integrated transaction solutions and monitoring
- ✓ Accelerating CASA growth through scaling business cluster penetration to expand the low-cost funding base
- ✓ Expanding customer acquisition and retention through cross-selling CASA, payment, and lending products

Improve Transaction Banking Capability

Retail:

- ✓ Expanded QRIS and EDC within merchant ecosystems, through integrated transaction solutions and ecosystem monitoring
- ✓ Building dominance of transaction capture within business cluster ecosystems

SME & Wholesale:

- ✓ Activated QLola as an integrated transaction platform, supported by enhancements in functionality and system reliability
- ✓ Increasing customer business transactions by embedding QLola into end-to-end client activities



Revamp existing core, build new core

Revamping Micro Business

- ✓ Implemented stricter credit controls and risk grading in BRISPOT, alongside dedicated collection and recovery programs, to improve recovery rates and contain NPL formation
- ✓ Driving Mantri productivity and capabilities through structured activity targets and disciplined use of digital tools, resulting in more consistent booking and collection performance
- ✓ Refining underwriting models and pipeline screening and prioritization to drive more selective booking and improved asset quality
- ✓ Expanding career pathways and targeted recruitment to improve Mantri effectiveness

Accelerating New Core

- ✓ Expanded consumer lending across payroll, mortgages, and auto loans leveraging existing customer base and partnerships
- ✓ Growing commercial and corporate business through value chain and transaction-led banking
- ✓ Expanding gold pawn through outlet integration and broader distribution
- ✓ Scaling Briguna, KPR, and KKB through ETB and ecosystem partnerships, with faster turnaround time from streamlined processes

Build world-class foundations



Human Capital

- ✓ Established talent management and succession planning
- ✓ Increasing workforce productivity through enhancements to the Performance Management System and strengthening workplace culture



Risk

- ✓ Improved capabilities of the early warning system
- ✓ Establishing risk culture across all business lines
- ✓ Expanding operational risk management



IT and Digital

- ✓ Simplified core systems and applications
- ✓ Built strong digital infrastructure
- ✓ Leveraging data and AI to improve the accuracy and speed of decision-making



Distribution

- ✓ Expanded the role of Area Heads
- ✓ Optimized the branch and operating network
- ✓ Enhancing interaction models across units



Operations

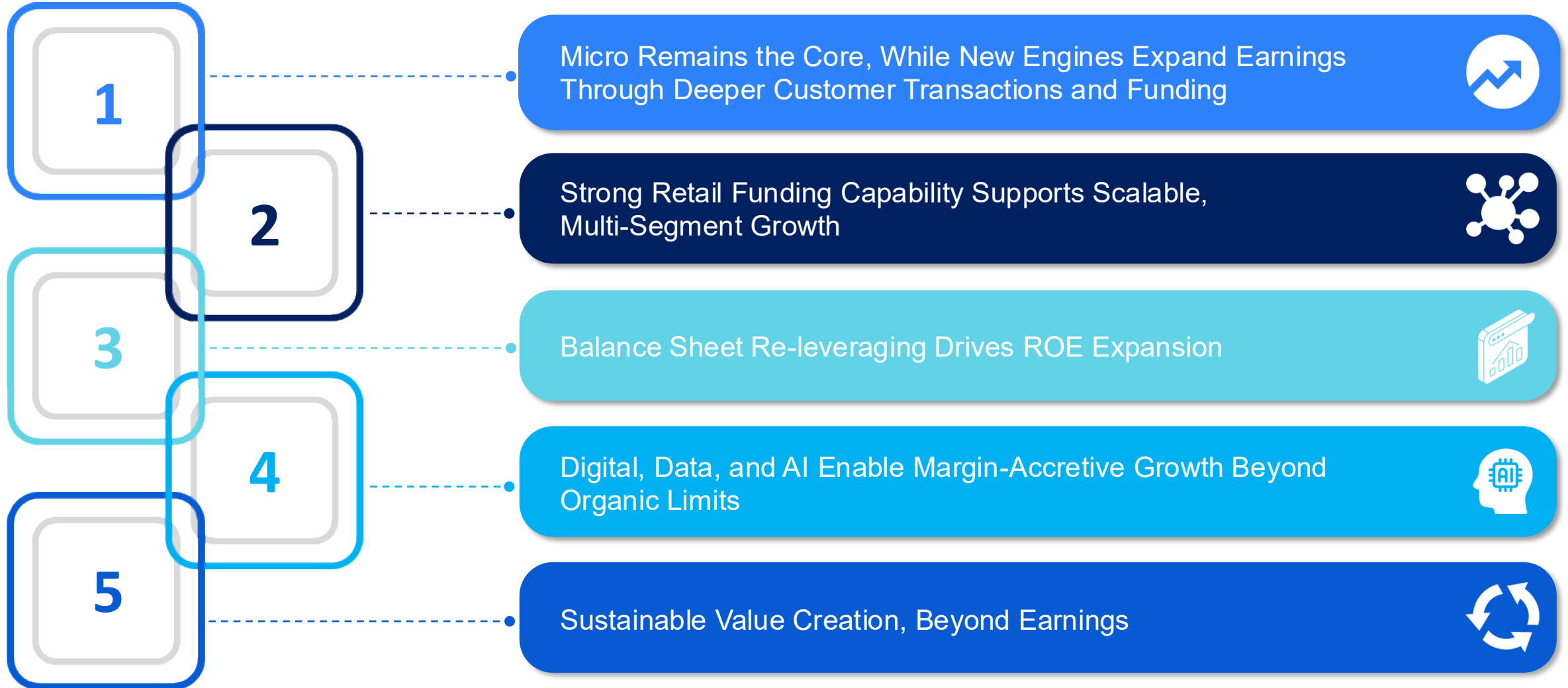
- ✓ Business process reengineering
- ✓ Centralizing operations
- ✓ Simplifying business processes



Rebranding

- ✓ Refreshed bank-wide branding
- ✓ Restructured the branding architecture for products and services
- ✓ Implementation of bank-wide rebranding

BRI's NEW INVESTMENT PROPOSITION: DIVERSIFYING EARNINGS WHILE PRESERVING MICRO BUSINESS LEADERSHIP



Key Strengths

- ❑ **Progress in Rebalancing Our Funding Mix Toward CASA and Retail Deposits Remains a Key Strength, Especially in an Environment Where Stable, Low-Cost Funding is Becoming Increasingly Critical**

 - Deposits grew 6% QoQ, driven primarily by a 15.2% increase in time deposits as part of a frontloading strategy to anticipate 1Q seasonality. Current accounts expanded modestly by 1%, while savings deposits remained solid at 3.1% QoQ, reflecting continued momentum in retail deposit acquisition, supported by increased transaction activity across digital channels
 - The improvement in savings was highlighted by stronger retail transaction activity, supported by business cluster ecosystems, better anchor merchants engagement leading to more optimized digital channels. BRIimo sales volume increased 29.5% YoY, 26.5% YoY merchant sales volume growth, QRIS volumes up 76% YoY, and Qlola sales volumes up 53.5% YoY
 - CASA ratio increased from 65.8% in Mar'25 to 68.1% in Mar'26, driven by good momentum of retail CASA growth of 13.2% YoY
- ❑ **NIM Above Guidance, Supported by Resilient Yields and Improved Funding Costs**

 - Loan yields declined by 31bps QoQ, reflecting softer micro loan growth of 0.48% QoQ and the impact of PNM's payment discounts during Ramadhan. However, this was partly offset by a 13bps QoQ reduction in cost of funds, which helped cushion the impact of portfolio mix shifts on NIM
 - The higher share of PNM and Pegadaian within the Micro portfolio, rising from 21.6% to 28.6% YoY, contributed to the stabilization of Micro yields at 17.3%, mitigating pressure from portfolio mix shift
- ❑ **Increased Subsidiary Contribution Reflects the Core Objective of the Ultra Micro Holding**

 - Subsidiaries' contribution to total loans and NII rose to 12.9% and 24.8%, respectively, largely driven by robust expansion at Pegadaian that grew by 60.1% YoY. In contrast, PNM growth remained flat, mirroring trends in the micro segment

Key Challenges

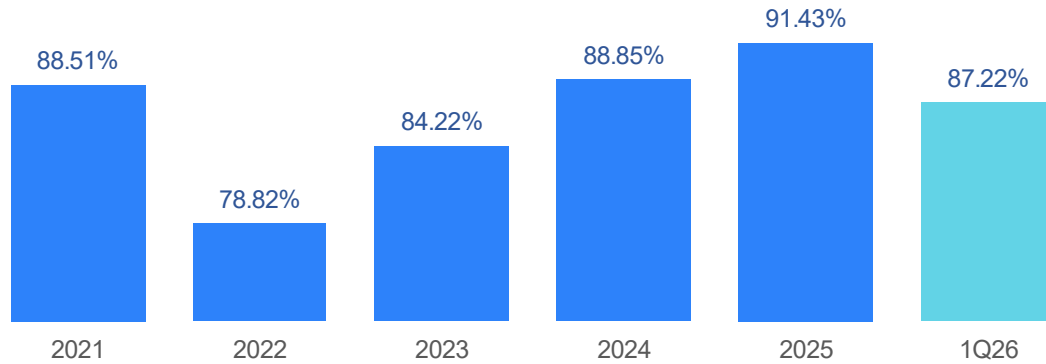
- ❑ **Micro NPL rose by 84bps YoY to 4.15%, with Kupedes 2023 contributing 29.6% of gross NPL downgrades. Encouragingly, net NPL downgrade momentum has moderated and is showing signs of stabilization.**

 - NPL was flattish, increased by 4bps YoY but declined by 6bps QoQ, mainly driven by a 37bps reduction in Commercial NPL, 37bps decrease in Corporate NPL and 23.6% on QoQ basis
 - On the other hand, we are seeing improving credit quality in newer Micro vintages, as reflected by decrease in monthly average net NPL downgrade in Micro from Rp 1.9tn / month in 4Q25 to Rp 1.7tn / month in 1Q26
- ❑ **Cost of credit remained elevated as we continue to work through bad-debt resolution, although early signs of a downward trend are beginning to emerge**

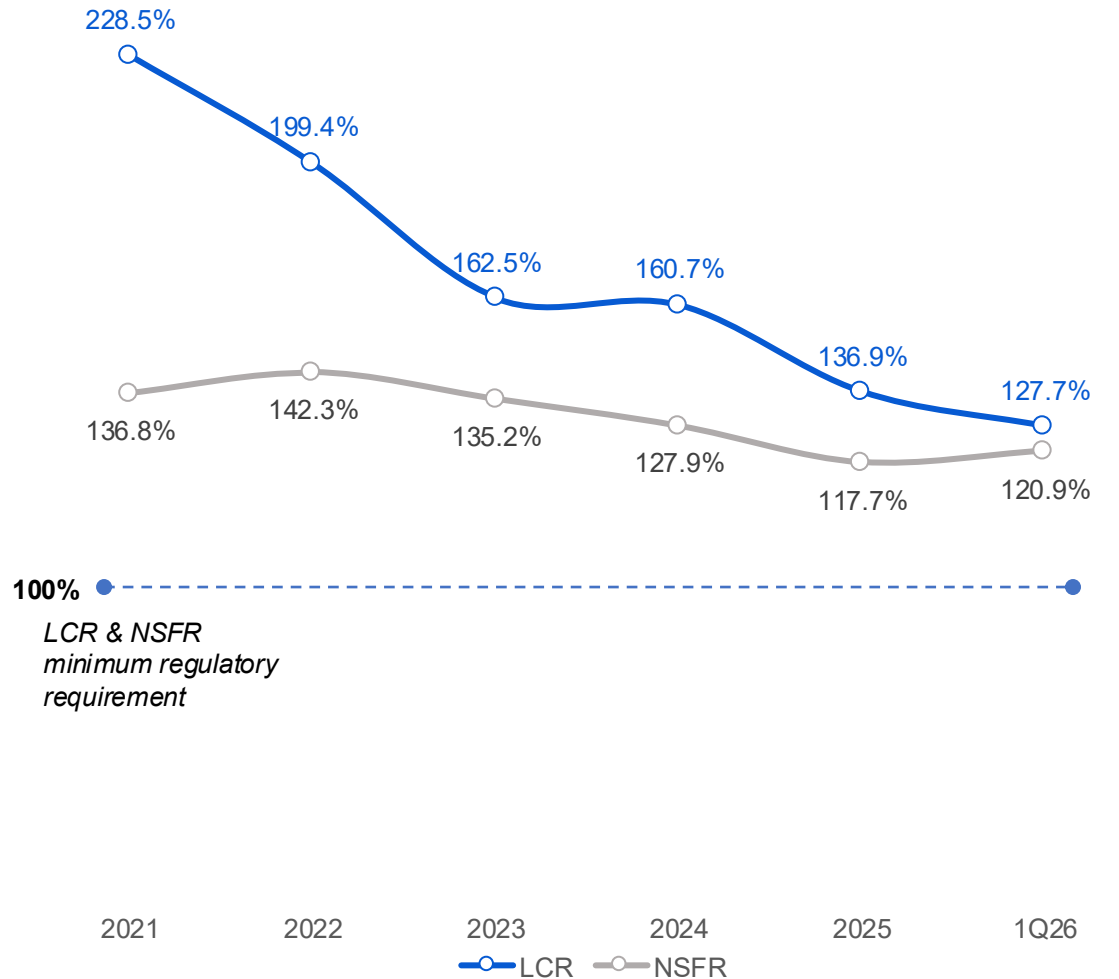
 - Gross cost of credit stood at 3.2% as of Mar'26, in line with our guidance. This includes an overlay of approximately Rp2.2tn, primarily reserved for Kupedes-related exposures and loans impacted by the Sumatra disaster, contributing around 38bps to the reported cost of credit
 - BRI maintains ample NPL Coverage at 179.5% and our Loan Loss Reserve is 5.39%, well above the 2010 – 2019 level of below 4.1%.
- ❑ **Elevated Oil Prices and Macro Pressures Pose Potential Risks to Liquidity and Micro Borrowers**

 - Elevated oil prices and heightened geopolitical uncertainty may lead to tighter liquidity conditions and increased inflationary pressure, potentially impacting micro borrowers' repayment capacity and driving upward pressure on NPL and cost of credit
 - That said, ongoing government and Bank Indonesia initiatives to maintain stability, combined with our selective growth strategy, strong underwriting discipline, and proactive risk management, are expected to help mitigate potential downside risks

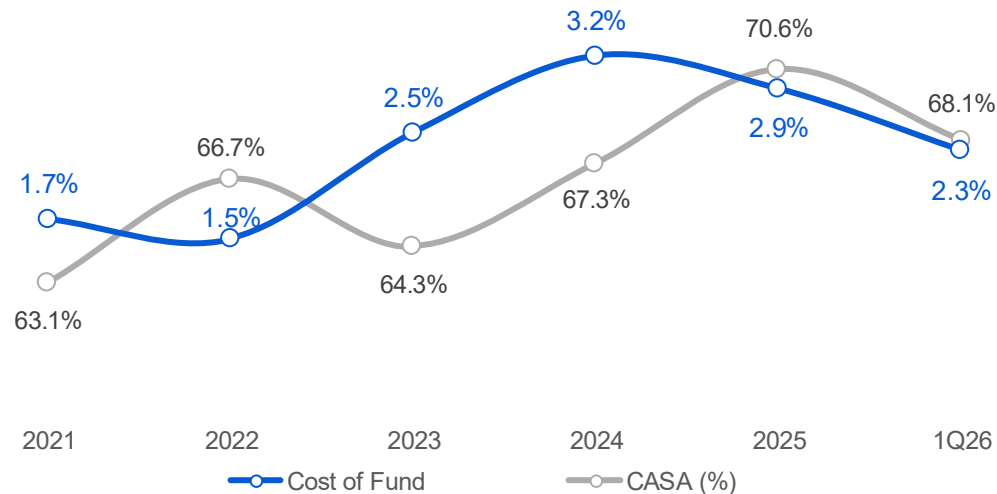
LDR (Consolidated – Bank Entity)



LCR & NSFR (Bank Only)



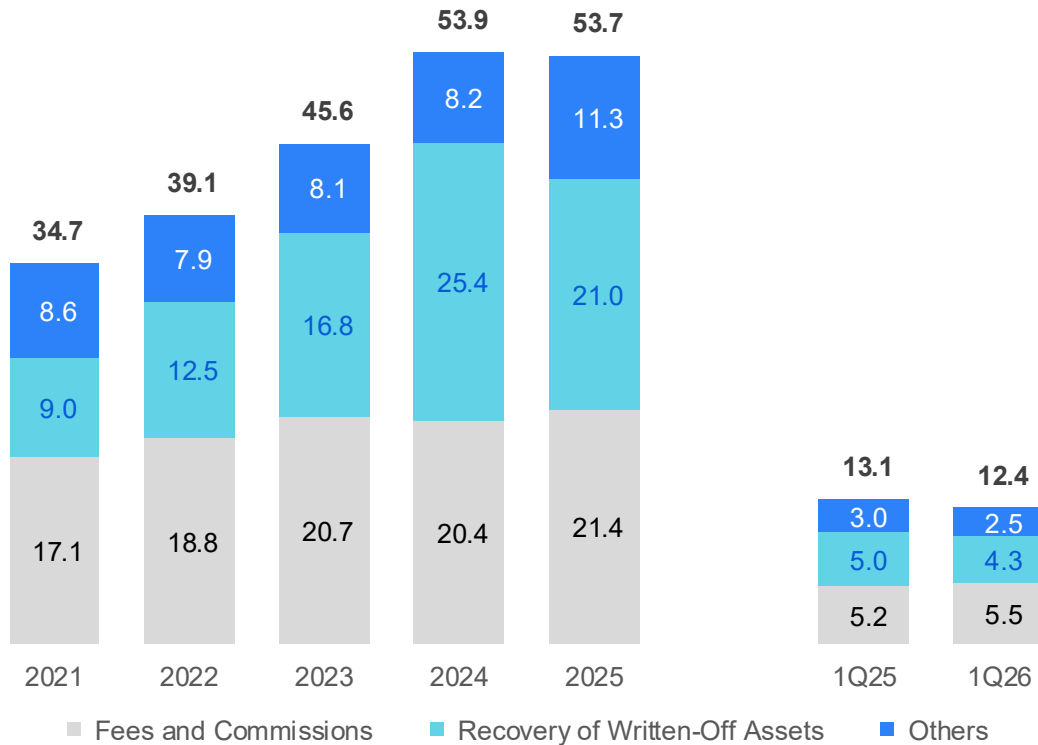
Cost of Fund & CASA



Consolidated - Other Operating Income

(Rp Tn)

YoY g = -5.9%



• Other Operating Income growth driven by Fee Based Income

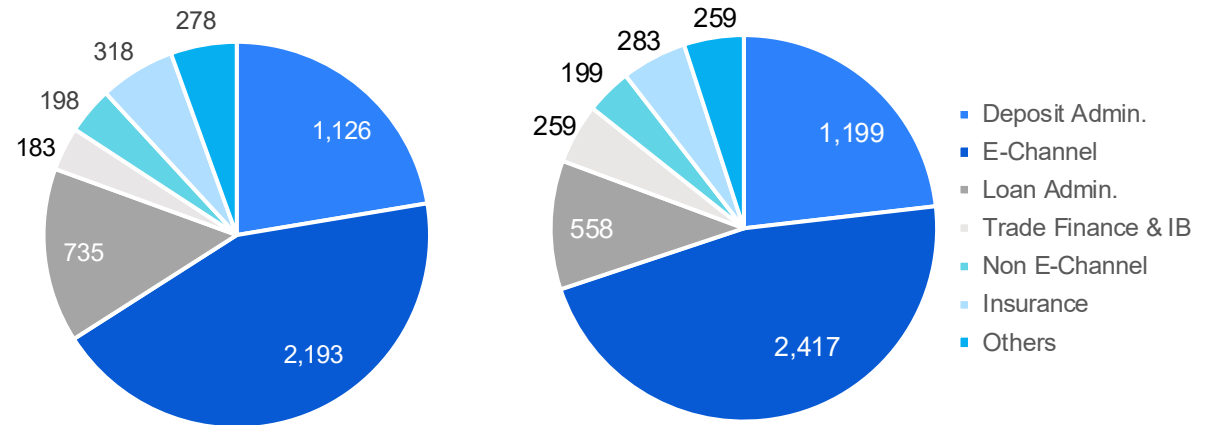
Bank Only - Fee and Commission – Composition

(Rp Bn)

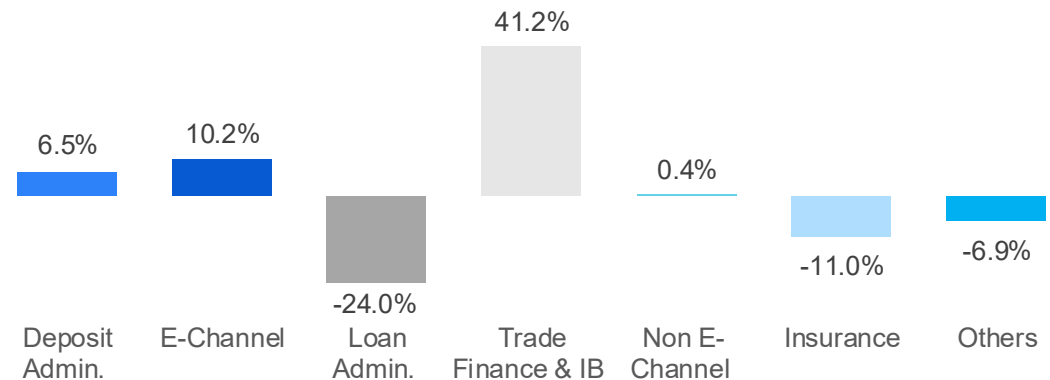
1Q25

g YoY = 2.8%

1Q26



Bank Only - Fee and Commission YoY Growth*



*) We reclassified fee-based income from Supply Chain Financing into Net Interest Income (Non-Loan) of Rp 2.4 tn in FY24 and Rp 2.2 tn in FY23. All FY24 and FY23 is adjusted to reflect this change.

SUBSIDIARIES CONTRIBUTION TO BRI GROUP

Subsidiaries Contribute 25.1% to Consolidated Net Profit

BRI Subsidiaries

■ BRI Ownership ■ Total Asset 1Q26

Pegadaian Market Leader in Pawn Industry

99.99% 178.1 Tn

BRIinsurance General Insurance Provider (property, vehicle, etc)

90.00% 8.4 Tn

PNM National Leader in Community Based Lending

99.99% 58.0 Tn

BRIventures

99.97% 2.1 Tn

BRIlife

51.00% 28.3 Tn

BRI danareksa sekuritas

67.00% 1.3 Tn

raya bank Leading Digital Bank Providing Digital Financial Solutions With The Widest Access For Indonesian People

86.85% 12.9 Tn

BRI manajemen investasi

65.00% 380 Bn

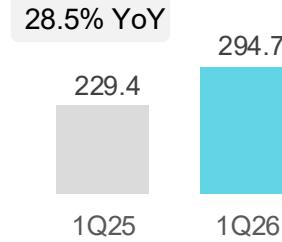
BRIfinance

99.88% 5.2 Tn

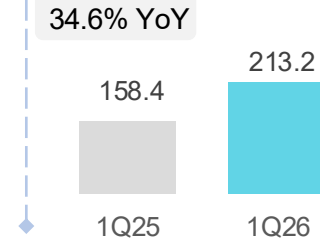
BRI global financial services

100% 67 Bn

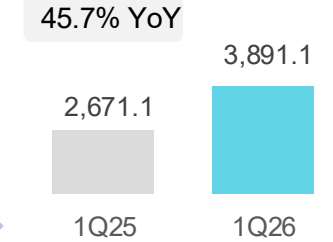
Assets (Rp Tn)



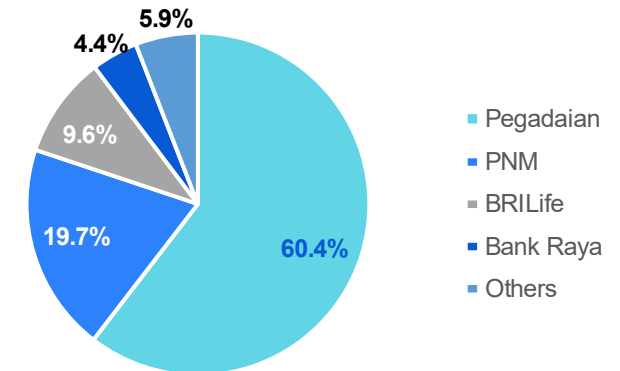
Loan & Financing (Rp Tn)



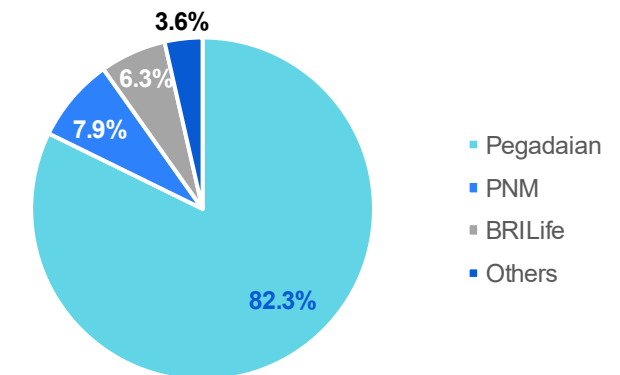
Net Profit (Rp Tn)



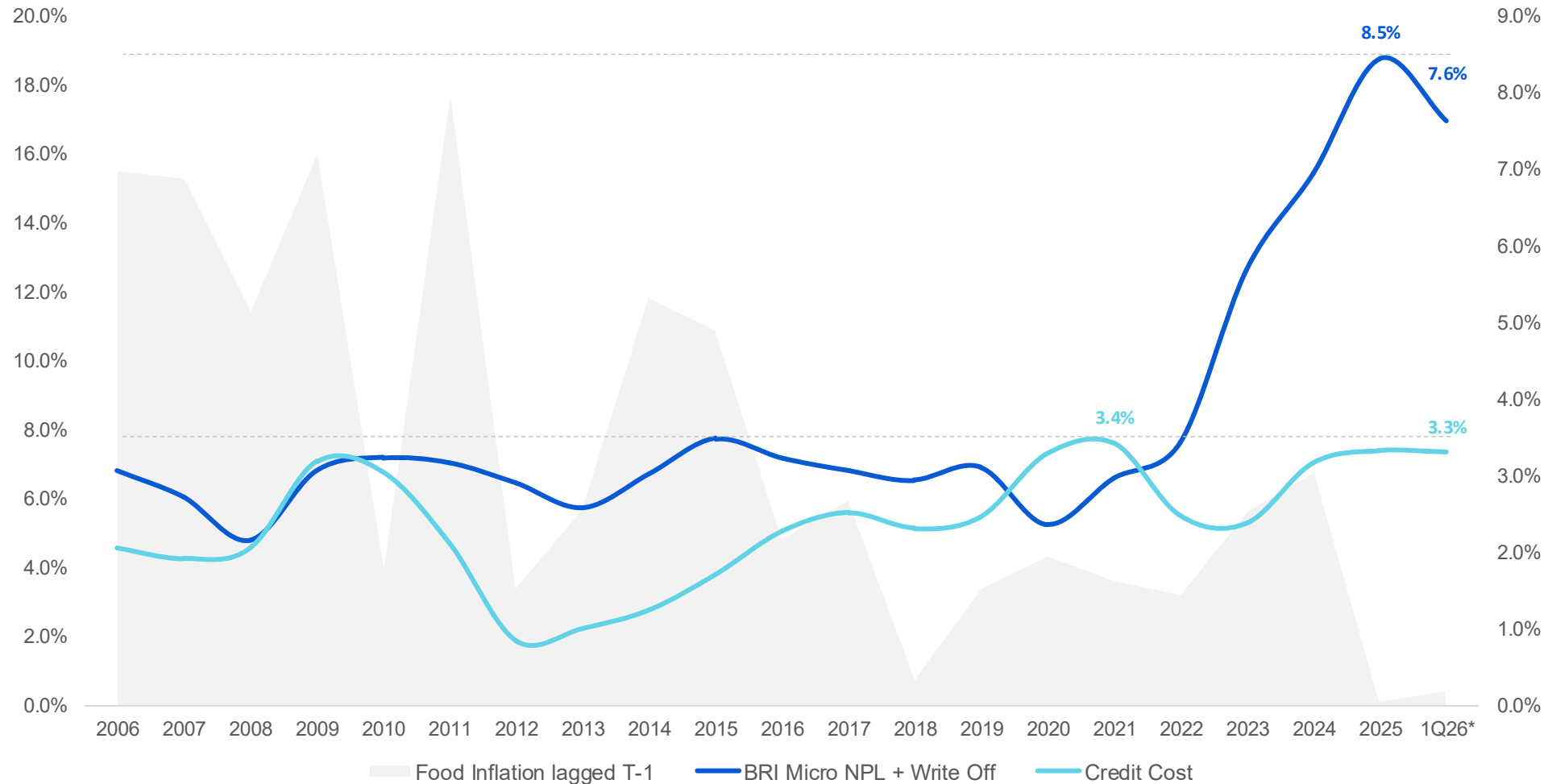
% to Total Subsidiaries Assets



% to Total Subsidiaries Net Profit



Food Inflation vs Asset Quality vs Credit Cost



Note: all numbers are bank only, unless stated as consolidated
 *) 1Q26 write-off number is annualized

Changes to RRR Incentives

Ref: BI Press Release No. 27/250/DKom and PADG No. 8/2025

- Bank Indonesia increased the Macroprudential Liquidity Incentive (KLM) from 400 bps to 500 bps (5% of third-party funds) effective April 2025 to support priority sector lending.
- Effective 1 December 2025, an additional 0.5% incentive is provided for banks that promptly reduce lending rates, raising the total KLM incentive to 5.5%.
- The policy aims to enhance liquidity, accelerate credit growth, and support sustainable economic expansion.

2026 People's Business Credit (KUR)

Ref. Regulation of the Coordinating Ministry for Economic Affairs No. 1/2026 on Guidelines for the Implementation of KUR

- The 2026 KUR framework preserves loan plafonds and core interest rates to maintain stability, while sharpening its strategic focus on productive and export-oriented MSMEs. Pricing remains at 3% for Super Micro and 6% for productive/export Micro and Small segments, with 6–9% applied to non-export trading based on credit cycles. Collateral provisions are unchanged—no additional collateral for loans up to IDR 100 million—with Intellectual Property formally recognized as supplementary security.
- Policy refinements focus on greater cycle flexibility while maintaining prudent limits. Super Micro and productive/export Micro & Small segments are granted unlimited drawdowns. For non-export trading, Micro borrowers are capped at two cycles, while Small borrowers may access multiple cycles but are subject to a cumulative ceiling of IDR 500 million (inclusive of Micro exposure). These measures aim to expand access for priority sectors while safeguarding portfolio quality.
- The national KUR quota increases to IDR 295 trillion (+5.3% YoY), with BRI allocated IDR 180 trillion (flat YoY), comprising IDR 165 trillion for Micro (+1.9%) and IDR 15 trillion for Small (-16.7%). A minimum 65% allocation to productive sectors is maintained to enhance economic multiplier effects and credit quality. Implementation effective 2 January 2026 is supported by the SIKP system, ensuring real-time validation, automated compliance, and transparent fund flows.

Housing Credit Program (KPP) – 2026 Update

- The 2026 KPP supports the 3 Million Houses initiative, targeting up to IDR 36 trillion in disbursement with interest subsidies to expand affordable housing.
- Subsidies cover both demand (IDR 10–500 million loans, up to 10% for smaller tickets) and supply sides (working capital and investment loans), with tenors up to 5 years. Eligible borrowers include individuals, MSMEs, and developers.
- BRI received an IDR 8.0 trillion allocation effective 2 January 2026 and plays a key role in distributing subsidized housing finance under regulated pricing and risk parameters.
- The program is operational under Ministry Regulation No. 13/2025, aligned with national housing policy and supported by the SIKP system for implementation.

Red and White Village Cooperative Program

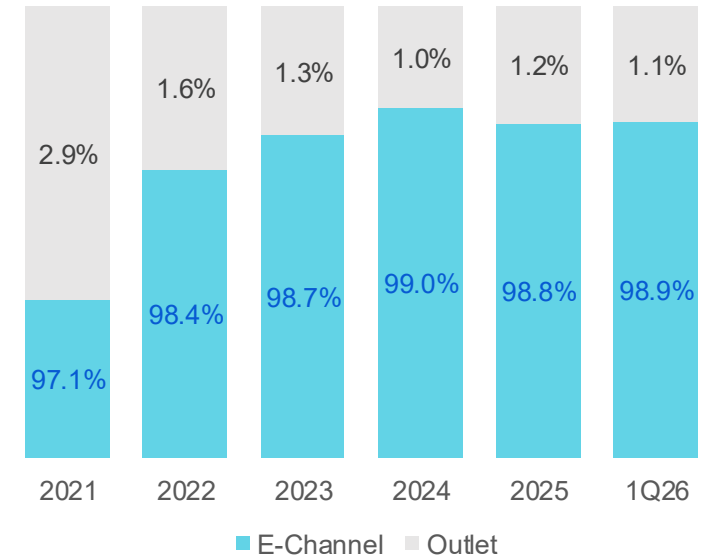
- Following Presidential Instruction No. 17/2025 and the Joint Decree of Four Ministers, the KDMP program has been restructured with all financing and execution centralized under PT Agrinas Pangan Nusantara (AGRINAS), eliminating direct bank exposure to villages and cooperatives. The government aims for approximately 80,000 KDMP units, with around 30,000 expected to be operational by May 2026.
- Under this new framework, Himbara—comprising BBRI, BBNI, BMRI (each with Rp66T), and BRIS (Rp11T)—has provided a Rp210T syndicated facility to AGRINAS. BRI's allocation totals Rp66T, of which Rp46.7T has been disbursed as of December 2025, approximately 71%.
- The facility has a 6-year term and a 6% lending rate, supported by an indicative ~2% cost of funds with a maximum limit of Rp 3 billion per KDMP unit. Regulatory support includes OJK's LLL waiver and a 0% LGD assumption for this program. PMK No. 15/2026 regulates the distribution method to units and interaction procedures with related administrative bodies.

Branchless Network	2021	2022	2023	2024	2025	1Q26	YtD
BRIlink Agents	503,151	627,012	740,818	1,064,219	1,193,835	1,182,792	11,043

Office Type	2021	2022	2023	2024	2025	1Q26	YtD
Head Office	1	1	1	1	1	1	-
Regional Office	18	18	18	18	18	18	-
Branch Office & Special Branch Office	451	449	453	453	454	454	-
Branch Overseas Office	6	6	6	6	6	6	-
Sub-Branch Office	588	579	556	555	555	555	-
Sub-Branch Overseas Office	3	3	3	3	3	3	-
BRI Units	5,222	5,156	5,117	5,086	5,082	5,082	-
Cash Office	525	506	505	500	490	490	-
BRI Terrace	1,697	1,370	977	873	758	758	-
Mobile BRI Terrace	132	117	115	69	6	6	-
Ship BRI Terrace	4	4	4	4	4	4	-
Total	8,647	8,209	7,755	7,568	7,377	7,377	-

E-Channel Type	2021	2022	2023	2024	2025	1Q26	YtD
ATM	14,463	13,863	12,263	10,663	10,650	10,650	-
Merchant**	265,255	477,301	573,165	725,853	608,464	617,648	9,184
CRM	7,407	8,007	9,007	9,007	9,007	9,007	-
e-Buzz	57	57	57	57	54	54	-
Total	287,182	499,228	594,492	745,580	628,175	637,359	9,184

Outlets vs E-Channel Trx Composition



E-channel transactions include ATM, CDM, BRIlinks, BRIMO, and Internet Banking.

*In accordance with POJK No. 12/POJK.03/2021 concerning Commercial Banks, there are adjustments for the types of BRI Unit Offices, Teras BRI and BRI Cash Offices which are included in the category of Sub-Branch Offices. Here, the data is still separated.

** Since 2022, the number of merchants includes government programs, managed services, and partnership merchants

Fitch Rating 1Q26

Long Term Rating	BBB
Short Term Rating	F2
Viability Rating	bbb-
Government Support Rating	bbb
National Long-Term Rating	AAA
National Short-Term Rating	F1+
Sovereign Risk	BBB
Outlook	Negative

S&P Global Rating 1Q26

Issuer Credit Rating	BBB/Stable/A-2
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Moody's 1Q26

Long-Term Counterparty Risk Rating (Foreign Currency)	Baa1/P-2
Long-Term Deposit (Foreign Currency)	Baa2/Negative
Short-Term Counterparty Risk Rating (Foreign Currency)	P-2
Short-Term Deposit (Foreign Currency)	P-2
Baseline Credit Assessment	baa2
Adj Baseline Credit Assessment	baa2

PEFINDO 1Q26

Final Rating (National Rating)	idAAA, Stable Outlook
Stand Alone Rating	idAA+ (sa)

54 International
232 Domestic



Forbes 2025 Global 2000 List

- Ranked 349th among the 2000 World's Largest Companies



Euromoney Award for Excellence 2025

- Best Bank for Diversity and Inclusion
- Best Digital Bank 2025



The Asset 2025

- Best in Treasury and Working Capital for SMEs
- Best Service Provider for Transaction Bank
- Best Service Provider for Trade Finance



The Banker 2025

- Banker of The Year Award 2025



FinanceAsia Awards 2025

- Best Bank (Highly Commended)
- Best Commercial Bank – SMEs (Winner)
- Best Bank for Financial Inclusion (Winner)
- Best Private Bank (Winner)
- Best Custodian Bank (Winner)



Fortune Indonesia 2025

- Indonesia's 100 Biggest Companies
- Outstanding Growth 2025: Highest Net Profit



Alpha Southeast Asia 2025

- Best FX Bank for Hedging Requirements (Corporates & Financial Institutions), Cross Currency Swap (CCS), Interest Rate Swap (IRS), Forward, and Options
- Best FX Bank for Structured Products

Thank You

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