

FY2025

FINANCIAL UPDATE PRESENTATION

PT. Bank Rakyat Indonesia (PERSERO) Tbk.





MACRO OUTLOOK & STRATEGY UPDATE



Hery Gunardi
Group CEO



Viviana Dyah Ayu R.K*
Deputy Group CEO

- Prior:
- Director of Finance and Strategy, BRI (2021 – 2025)
 - EVP of Subsidiary Management (2018 – 2021)
 - 23 Years in BRI



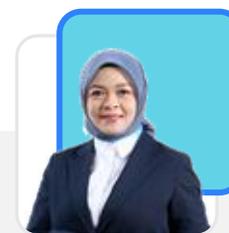
Achmad Royadi*
Director of Finance & Strategy

- Prior:
- SEVP Treasury and Global Service, BRI (2021 – 2025)
 - EVP IR BRI (2018 – 2021)
 - 26 years in BRI



Aris Hartanto*
Director of Consumer Banking

- Prior:
- CEO, BRILife (2024-2025)
 - Regional CEO BRI (2022 – 2024)
 - 23 years in BRI



Ety Yuniarti*
Director of Risk Management

- Prior:
- SEVP of Retail Risk, BRI (July 2025 – Dec 2025)
 - EVP Market Portfolio Enterprise Risk Management BRI (2020 – 2025)
 - 21 years in BRI



Mahdi Yusuf*
Director of Legal & Compliance

- Prior:
- CEO, Bank Lampung (2025)
 - Director of Compliance, Bank Lampung (2020 – 2025)



Aquarius Rudianto
Director of Network & Retail Funding



Farida Thamrin
Director of Treasury & International Banking



Alexander Diplo Paris Y.S.
Director of Commercial Banking



Akhmad Purwakajaya
Director of Micro Business



Riko Tasmaya
Director of Corporate Banking



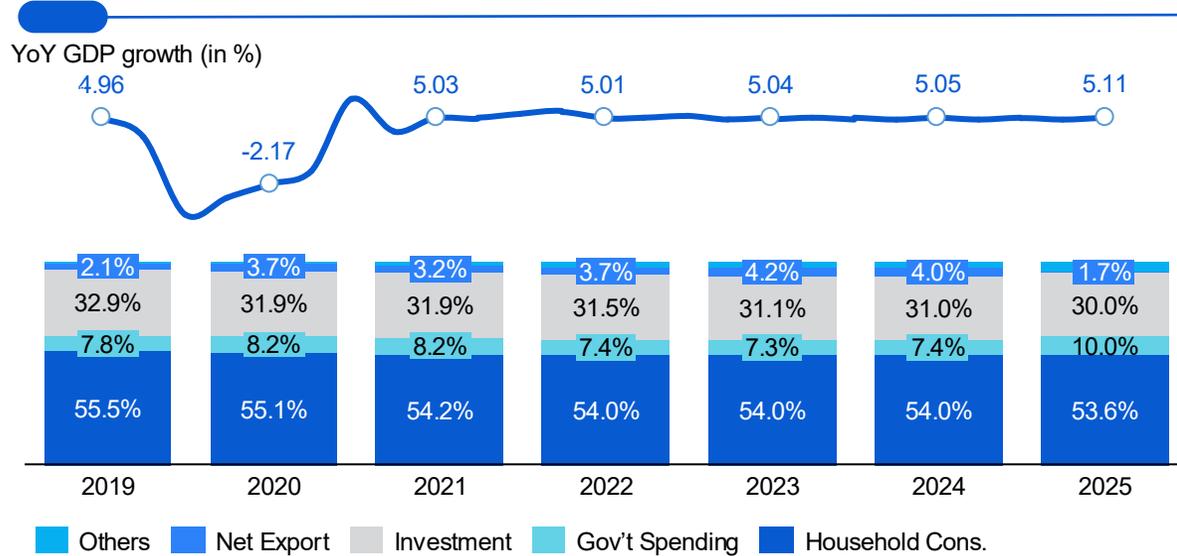
Hakim Putratama
Director of Operations



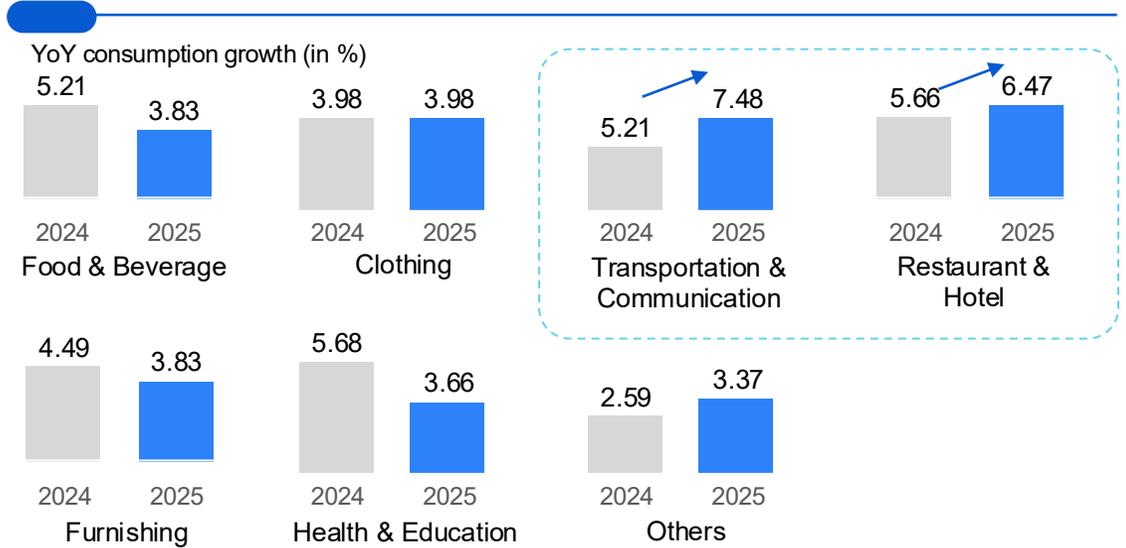
Saladin Dharma Nugraha Effendi
Director of Information Technology

*) Effective after successfully obtaining approval and passing the Fit and Proper Test administered by the Financial Services Authority (OJK)

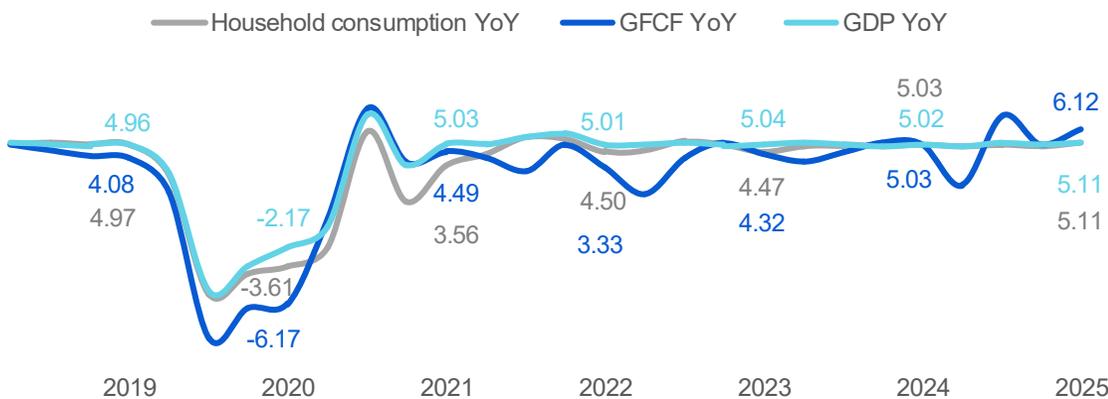
GDP growth remains resilient in 4Q25..



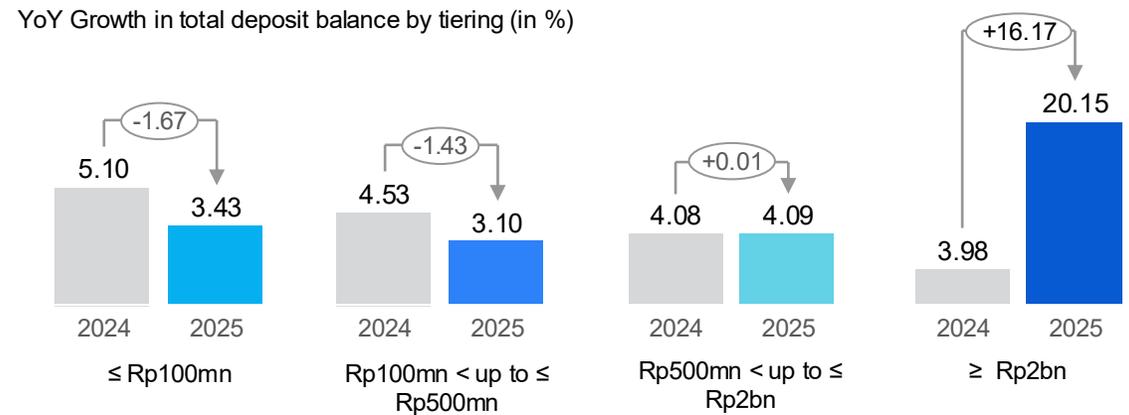
...While selective consumption led by the upper-middle segments...



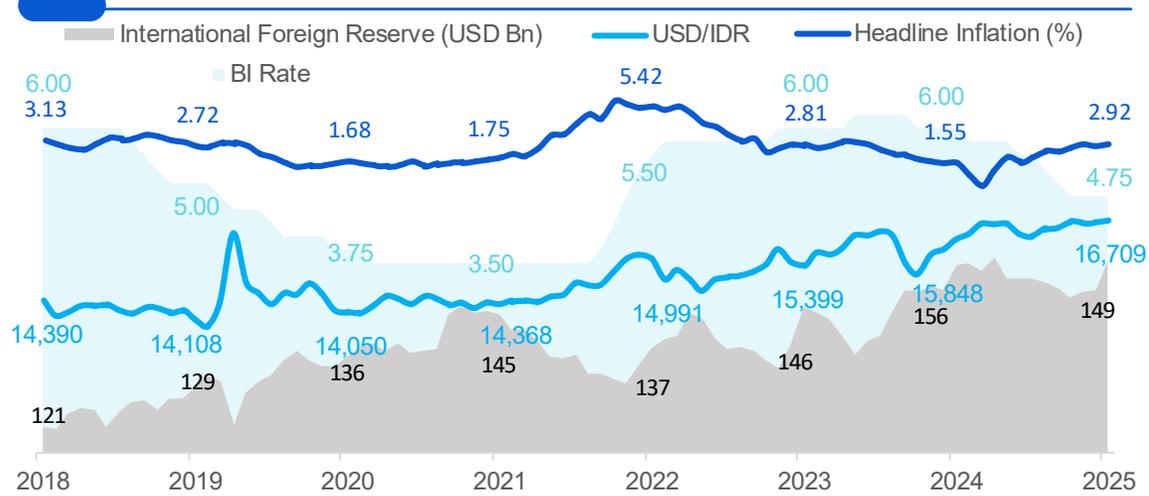
..Consumption anchors GDP, Investment growth reflects improving business activity..



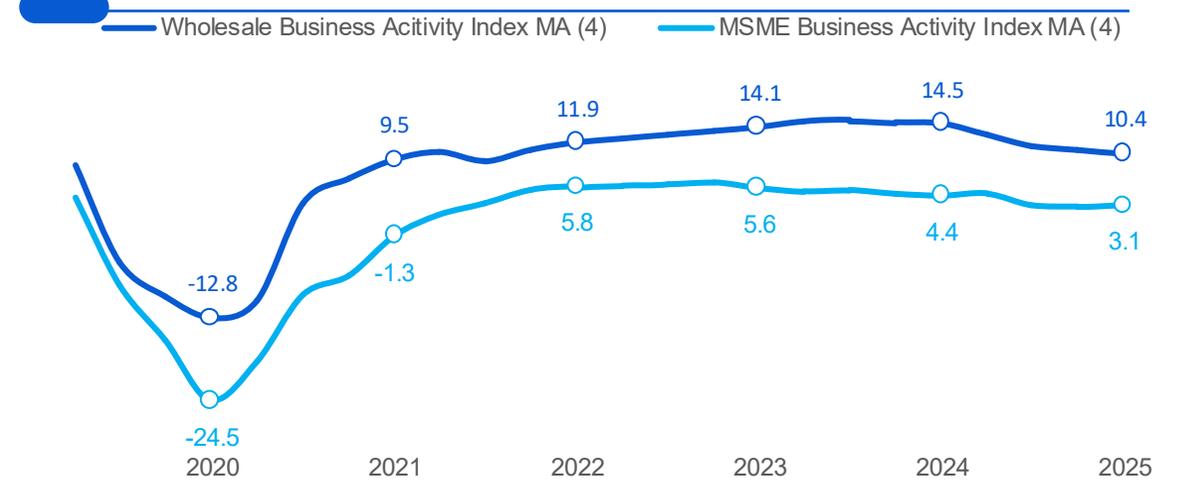
..Moreover, deposit growth was also driven by upper-tier segments



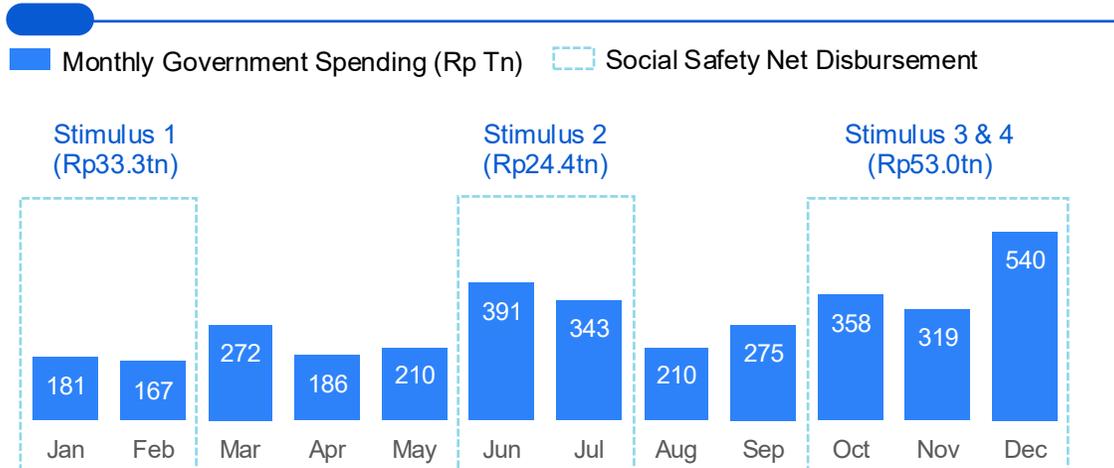
Steady inflation and strong FX Reserves support declining benchmark rate trend..



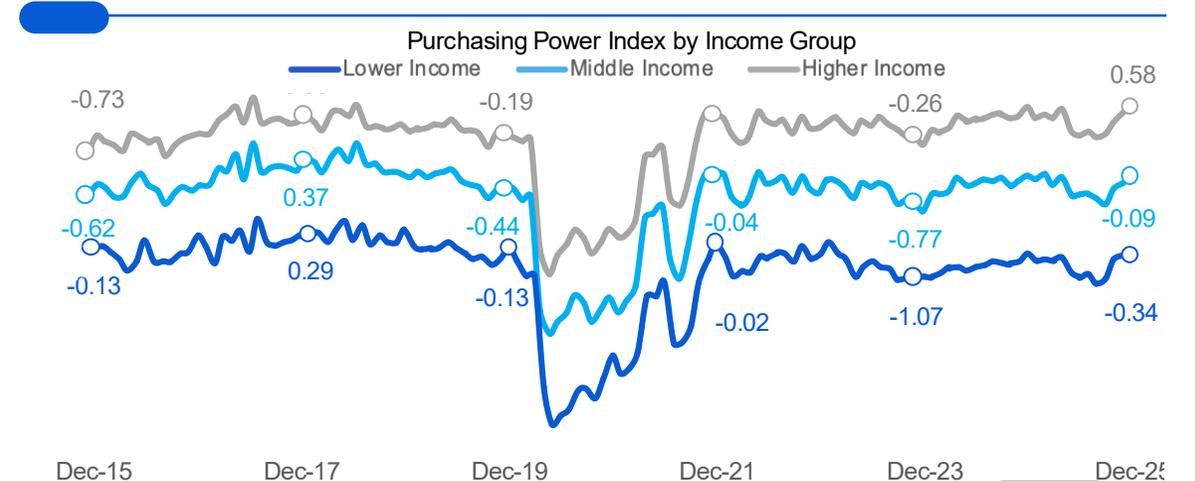
..MSME recovers, but activity remains skewed toward Wholesale segment..



..Fiscal disbursement accelerated in 4Q25, supporting domestic demand..



..Fiscal spending supports short-term rebound, lower income recovery remains weak

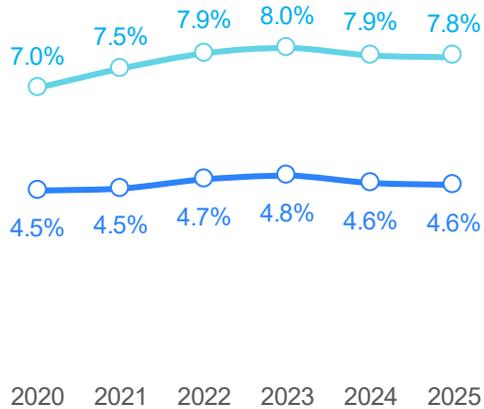




CASA YoY Growth



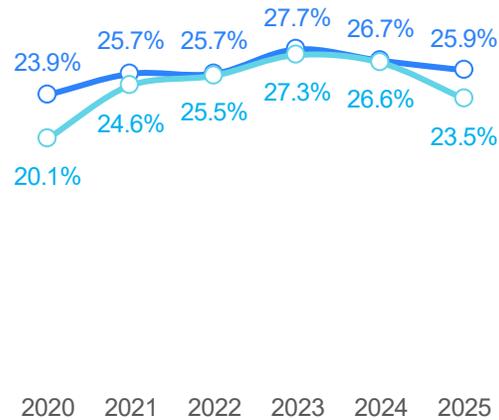
NIM



Loan YoY Growth



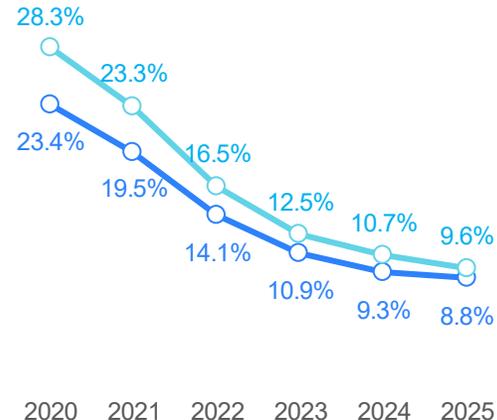
CAR



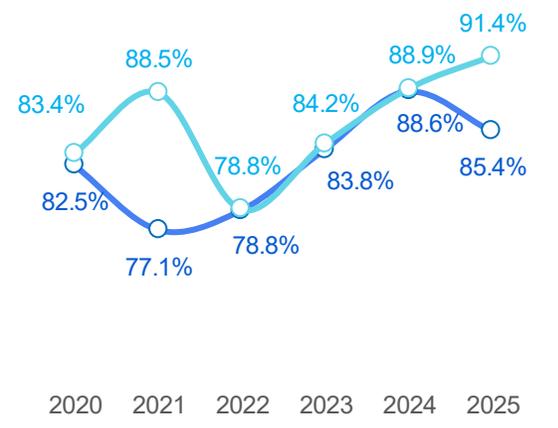
Deposit YoY Growth



LaR



LDR



NPL



Executing a High-Impact Transformation to Strengthen Funding, Scale Core Business, and Capture New Growth

Shift to healthier and sustainable growth



Transform the funding franchise

Strengthen Low-Cost Funding

- Accelerating CASA growth through optimization of digital channels and deeper penetration of business clusters to strengthen the low-cost funding base
- Strengthening customer acquisition and retention through collaboration and cross-selling of products, supported by enhanced organization, product offerings, and RM capabilities

Improve Transaction Banking Capability

- **Retail:** Enhancing SuperApp capabilities – BRIImo, QRIS, EDC; building dominance within business cluster ecosystems
- **SME & Wholesale:** Increasing customer business transactions by leveraging Qlola as an integrated platform and transaction tool, supported by improvements in application functionality and stability



Revamp existing core, build new core

Revamping Micro Business

- Strengthening Micro business processes, including BRISpot and pipeline management, as well as enhancing underwriting models to improve asset quality
- Enhancing loan officer's capabilities through stronger discipline in the use of digital tools and improvements to career progression pathways

Accelerating New Core

- Accelerating Consumer business growth through ETB utilization, with a focus on payroll-based lending, BRIGUNA, mortgages, and auto loans
- Diversifying growth by accelerating the gold pawn business through integration of BRI outlets and distribution via BRIImo.
- Growing Commercial and Corporate businesses with a focus on customer value chains and transaction-led banking

Build world-class foundations



Human Capital

- Enhancing talent management and succession planning
- Improving workforce productivity through enhancements to the Performance Management System and strengthening workplace culture



Risk

- Strengthening risk culture across all business lines
- Enhancing operational risk management
- Strengthening the early warning system



IT and Digital

- Strengthening digital infrastructure
- Delivering more personalized solutions
- Leveraging data and AI to improve the accuracy and speed of decision-making.



Distribution

- Strengthening the role of Area Heads
- Optimizing the branch and operating network
- Enhancing interaction models across units



Operations

- Centralizing operations
- Simplifying business processes
- Business process reengineering



Rebranding

- Refreshing bank-wide branding
- Restructuring the branding architecture for products and services

As a Part of BRInnovation Re-ignite, BRI Has Been Starting to Implement Initiatives to Capture Transactions and Improve Asset Quality

✓ 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

Optimize Digital Channels

Roll out key programs for business merchants and QRIS ✓



Strengthen Relationship with Anchor Merchants

Increase BRImo penetration through Urban lifestyle communities ✓



Optimize Business Cluster

Optimizing territorial coverage, ecosystem, and customer value chain penetration ✓

Enhance Branches Capability

Strengthening branches' capabilities through expanded services, strategic relocation, and hybrid-digital expansion ➤



Collaboration Across Business Unit & Subsidiaries

Enhancing collaboration with subsidiaries to expand digital channels utilization across their ecosystems ✓



Human Capital, Organization & Risk Management

Enhance Core Capabilities ➤
Strengthen Capability through certification, training, and manpower to improve early detection and recovery



Redesign Organization and Roles ➤
Establish Segment-based Risk Groups and Remodel Loan Officers Roles



Business Process Improvement

Improve Operations and Digital Enablers



✓ Enhance E2E underwriting through Pre-washed pipelines, automated monitoring, and early warning indicators

➤ Enhancing the Loan Origination System

Enhance Policy and Procedures

✓ **Enhance Pre-screening and Underwriting**
Introducing granular, data-driven micro loans policies (scoring, RAC, sector guidance) to improve risk selection

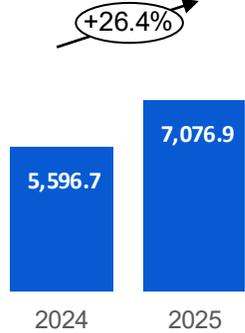


Key Metrics Growth YoY

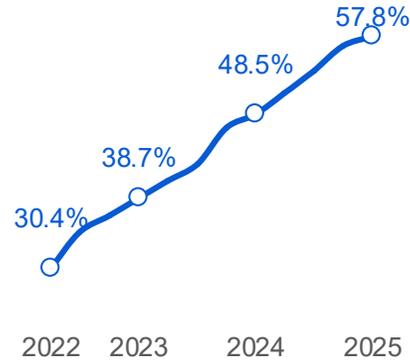
Monthly Active Users (in Mn)



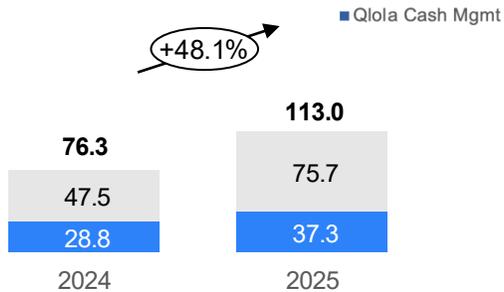
Transaction Value (Rp Tn)



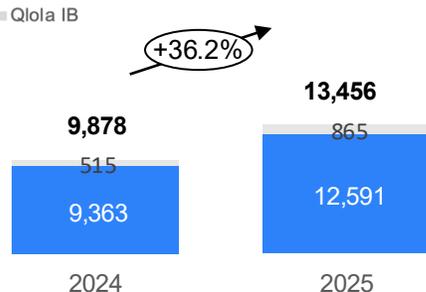
BRIMO Penetration Rate*



Active Users (in Thousand)

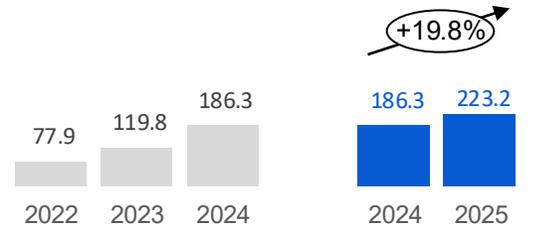


Sales Volume (Rp Tn)

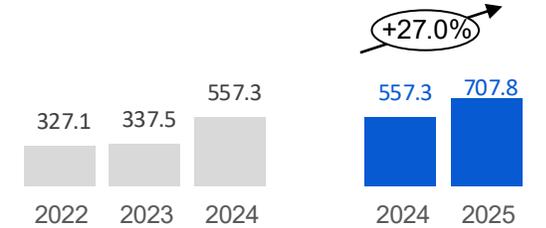


Business Merchant

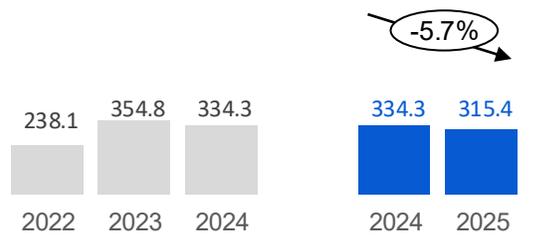
Sales Volume (Rp Tn)



Sales Volume/ Merchant (Rp Mn)



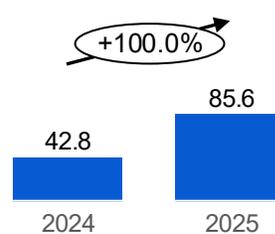
Merchant (in thousand)



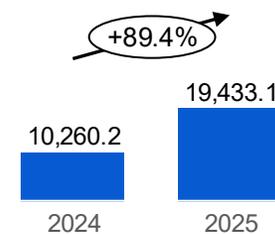
Productive Merchant (in thousand)



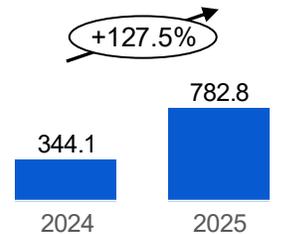
Sales Volume (Rp Tn)



Sales Volume/ Store (Rp thousands)



Transactions (in Bn)



*) BRIMO penetration rate was based on total eligible customers

**) The metric for EDC productivity is monthly sales volume ≥ Rp15 million per EDC

Driving End-to-End Consumer Growth



Payroll loan

- Expanding ETB penetration within the customer base from the high-quality payrolls



Auto Loan

- Developing a fast-track mechanism to accelerate SLA, while strengthening the pairing between BRI, BRI Finance, and dealers



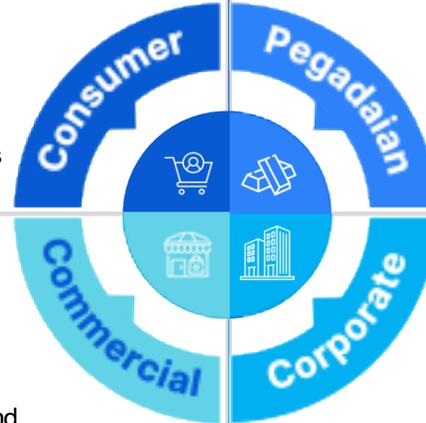
Mortgage

- Expanding tier-1 & local champion developer partnerships



Wealth Management

- ✔ Strengthening acquisition through targeted campaigns, tailored solutions and integrated cross-selling to deepen affluent and business owner relationships



Focusing on The Strong and Sustainable Growth



Targeted Expansion with Enhanced Credit Discipline

- ✔ Strengthening sector-focused (e.g. agriculture, FMCG, manufacturing, healthcare, education) and regional local champions, supported by cashflow-based assessment and ecosystem linkages, while streamlined credit processes improve turnaround time



CASA Generator

- Strengthening CASA acquisition and deepening product holdings across the 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



Implementing the Bullion Services



Establishing a strong retail product portfolio



Expanding to the B2B market



Building a gold business ecosystem



Introducing *TRING!*



Tring is a digital app launched by Pegadaian to unify and digitize Gold Investment and Pawn Services into one super app for:

- loan installment,
- Gold savings and term deposits,
- gold savings-collateral loan,
- billing payment and e-wallet top-up.

Quality Growth Driven By Transaction-led Relationships

Driving Growth Through Strategic Client Acquisitions

Enhancing digital transaction banking, trade, cash management, and FX, alongside structured, syndication, and supply-chain solutions



End-to-End Ecosystem Approach

Unlocking cross-segment value chains through an E2E approach, alongside a strategic shift from a predominantly SoE focus toward broader private sector exposure

Value chain generator

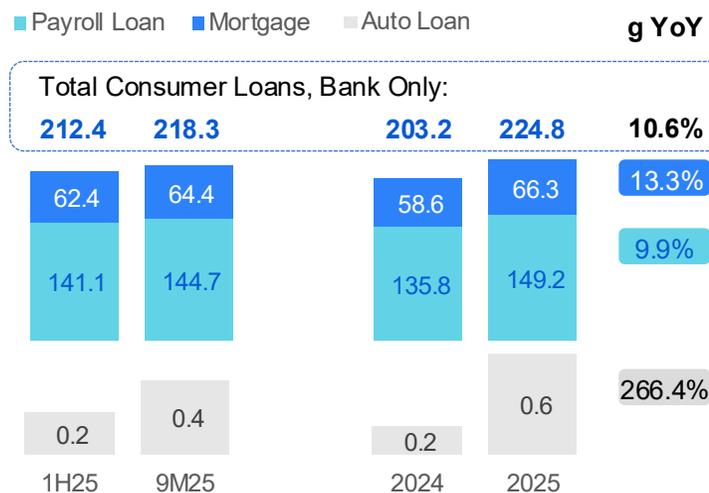
Driving CASA across Corporate value chains through transaction banking, payroll, and cash solutions



Robust Risk and Control

Strengthening risk management through process digitalization, data-driven credit assessment, and strategic account planning

Consumer Loan Breakdown (Bank Only, Rp Tn)



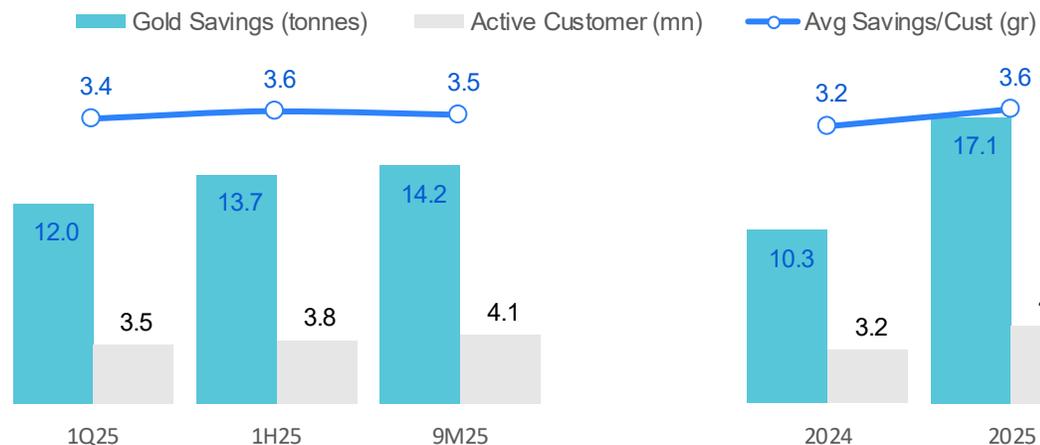
% to Total Loan (Bank Only)



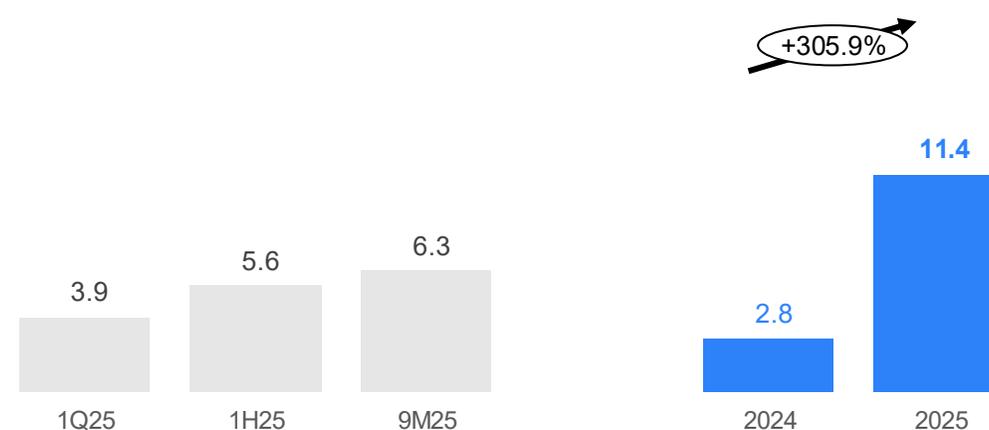
Funding Under Management* (Rp Tn) & Fee Income from WM (Rp Bn)



Gold Savings OS & Number of Customers



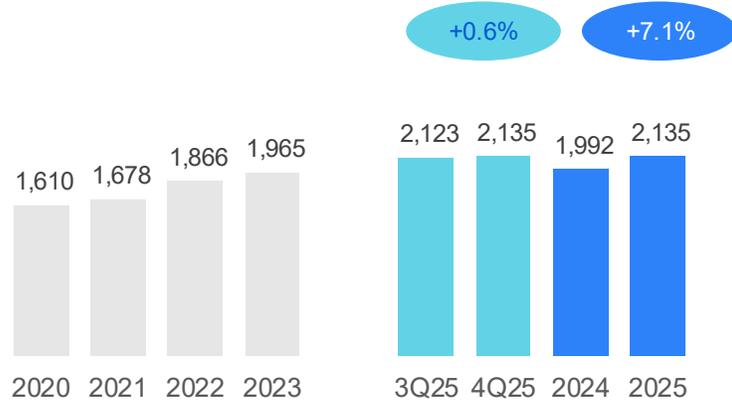
Gold Installment Loan OS (Rp Tn)



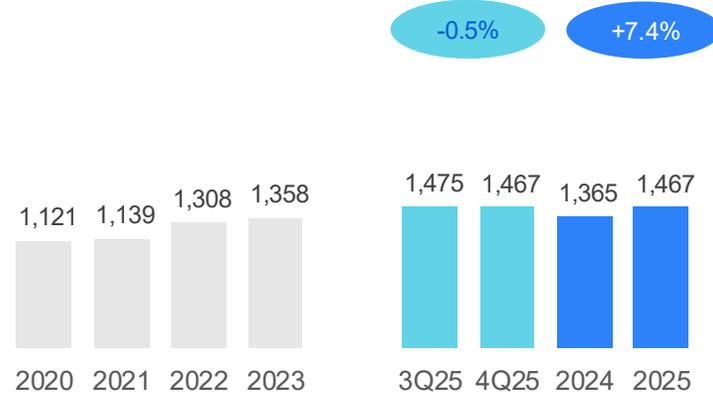
*We have reclassified our priority customer criteria in 2025, raising the minimum threshold from Rp500mn to Rp1billion.

x.x% g QoQ x.x% g YoY

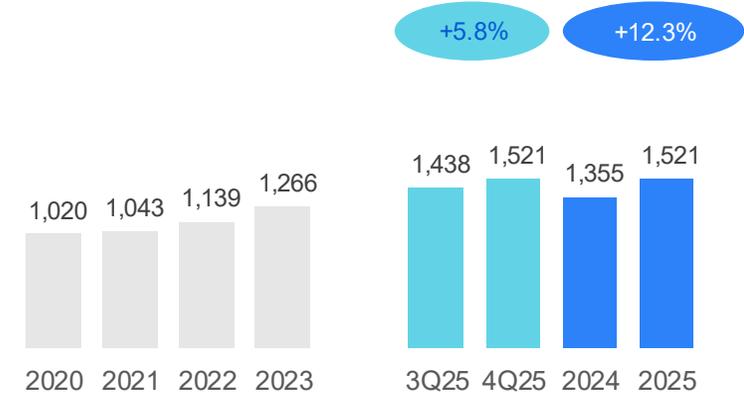
Asset (Rp Tn)



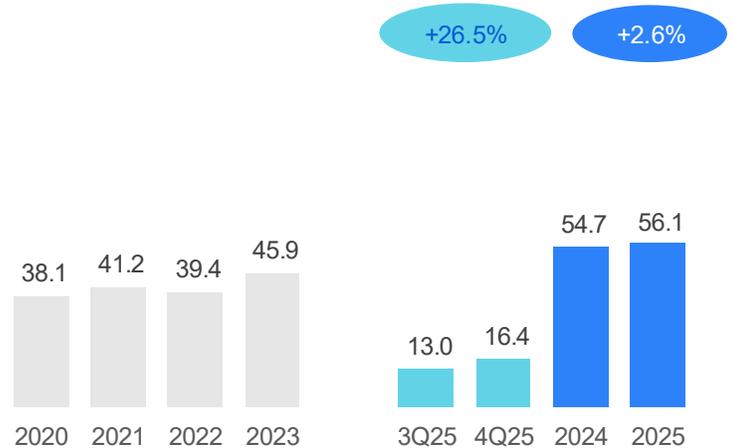
Deposit (Rp Tn)



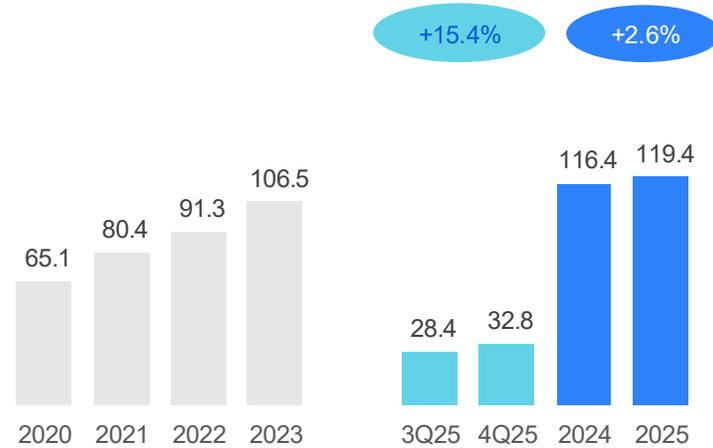
Loan & Financing (Rp Tn)



Fee & Other Opt. Income (Rp Tn)



PPOP (Rp Tn)



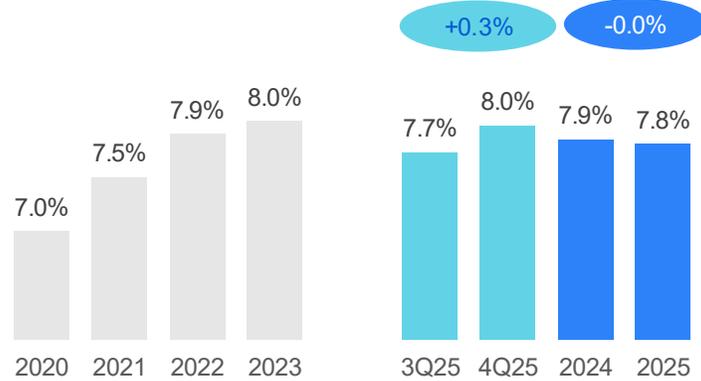
Net Profit (Rp Tn)



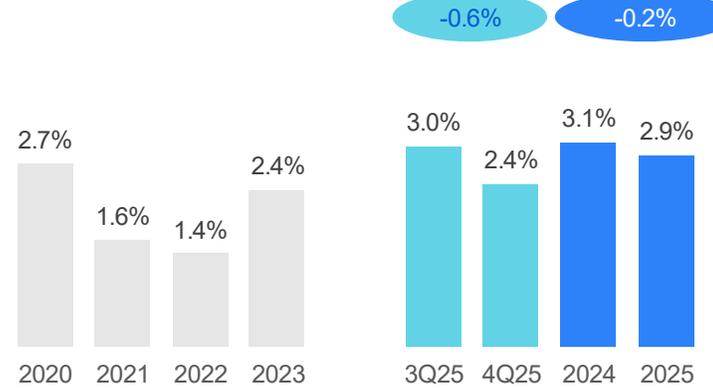
x.x% g QoQ

x.x% g YoY

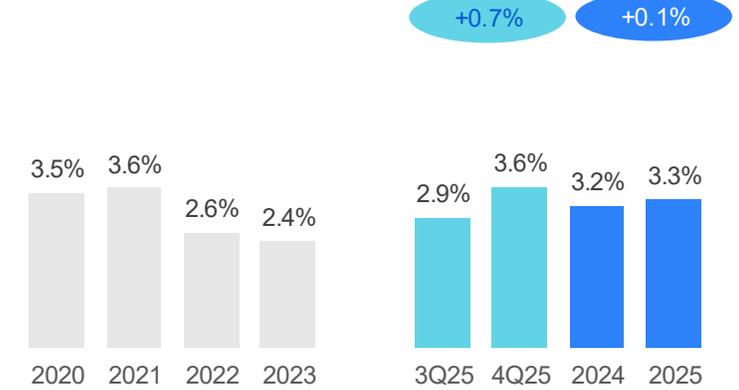
NIM



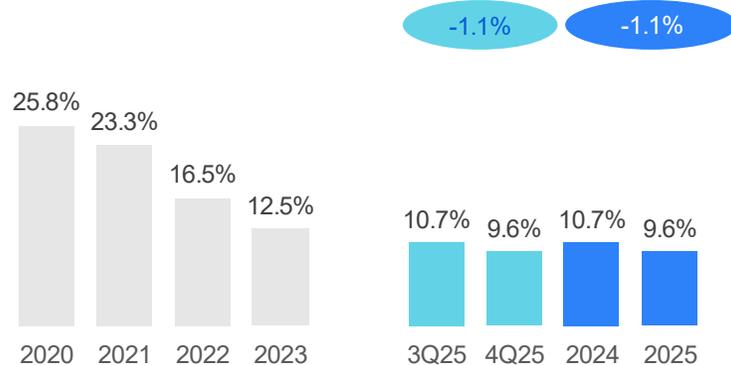
Cost of Fund - TPF



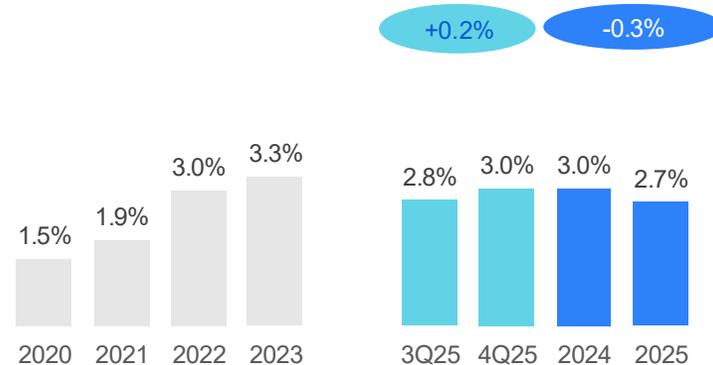
CoC



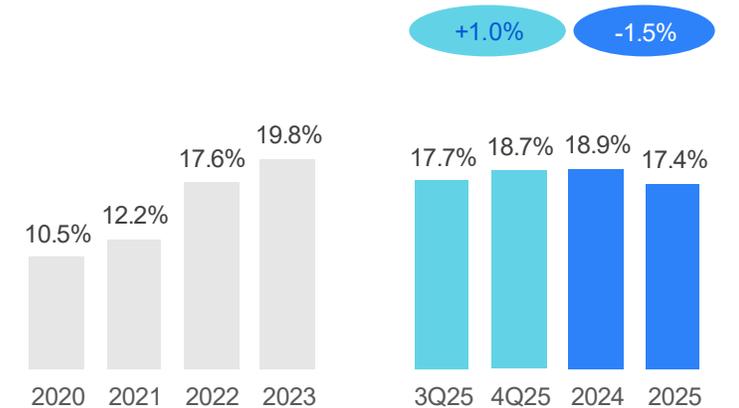
LAR



ROA



ROE



	FY25 Results	2025 Guidance	2026 Guidance
Loan Growth (YoY)	12.3%	7% - 9%	7% - 9%
NIM	7.8%	7.3% - 7.7%	7.4% - 7.8%
Credit Cost	3.3%	3.0% - 3.2%	2.9% - 3.2%
CIR	42.5%	41% - 43%	41% - 43%



FINANCIAL PERFORMANCE

(Rp Bn)

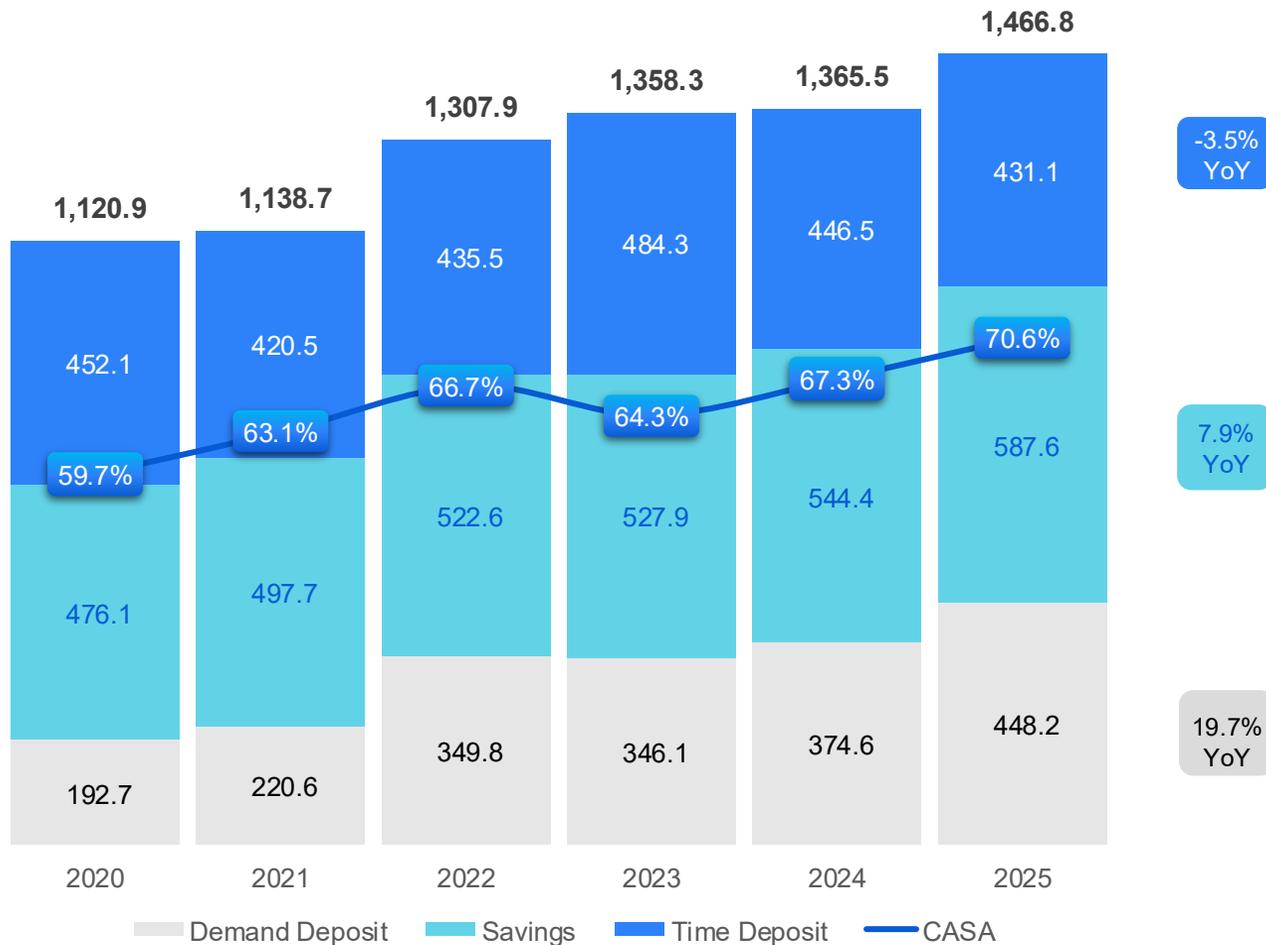
Items	2025	9M25	2024	g QoQ	g YoY	2023	2022	2021
Cash and Cash Equivalent	63,974	100,490	118,663	-36.3%	-46.1%	133,513	178,343	82,727
Total Earning Assets:	2,029,077	1,976,358	1,841,405	2.7%	10.2%	1,791,006	1,665,968	1,588,914
- Placement with BI & Other Banks	63,502	93,964	83,457	-32.4%	-23.9%	87,557	91,890	73,048
- Receivables (Acceptance & Others)	62,498	56,063	51,849	11.5%	20.5%	65,024	47,146	39,949
- Loans & Financing	1,521,486	1,438,109	1,354,641	5.8%	12.3%	1,266,429	1,139,077	1,042,867
- Gov't Bonds & Marketable Securities	372,757	379,444	343,381	-1.8%	8.6%	364,687	381,339	426,964
- Other Earning Assets	8,835	8,778	8,077	0.6%	9.4%	7,308	6,515	6,086
Earning Asset Provision:	(83,660)	(81,938)	(82,529)	2.1%	1.4%	(88,172)	(94,975)	(89,821)
- Loans and Financing Provisions	(83,059)	(80,949)	(81,064)	2.6%	2.5%	(85,502)	(93,088)	(87,829)
- Other Provisions	(601)	(989)	(1,465)	-39.3%	-59.0%	(2,670)	(1,887)	(1,991)
Fixed & Non-Earning Assets	125,979	128,536	115,444	-2.0%	9.1%	128,660	116,303	96,278
Total Assets	2,135,371	2,123,447	1,992,187	0.6%	7.2%	1,965,007	1,865,639	1,678,098
Third Party Funds :	1,466,844	1,474,783	1,365,450	-0.5%	7.4%	1,358,329	1,307,884	1,138,743
- CASA	1,035,790	997,622	918,981	3.8%	12.7%	874,070	872,404	718,267
Current Account	448,204	435,071	374,554	3.0%	19.7%	346,124	349,756	220,590
Savings Account	587,586	562,551	544,427	4.5%	7.9%	527,946	522,648	497,677
- Time Deposits	431,054	477,161	446,469	-9.7%	-3.5%	484,259	435,481	420,476
Other Interest-Bearing Liabilities	216,109	210,675	200,597	2.6%	7.7%	180,023	162,817	167,005
Non-Interest-Bearing Liabilities	121,477	100,090	102,825	21.4%	18.1%	110,184	91,543	80,563
Total Liabilities	1,804,430	1,785,549	1,668,872	1.1%	8.1%	1,648,535	1,562,244	1,386,311
Tier 1 Capital	301,847	305,359	291,317	-1.2%	3.6%	283,949	273,812	266,166
Total Equity	330,941	337,898	323,315	-2.1%	2.4%	316,472	303,395	291,787
Total Liabilities & Equity	2,135,371	2,123,447	1,992,187	0.6%	7.2%	1,965,007	1,865,639	1,678,098

Deposit Growth (Consolidated)

(Rp Tn)

Total Deposit: 7.4% YoY
CASA: 12.7% YoY

Growth YoY



Deposit Products Wholesale vs Non-Wholesale*

(Rp Tn)

Total Deposits 2025: Rp1,460.1 Tn

Growth YoY

Non-wholesale



Wholesale

Legend: Demand Deposit (Grey), Time Deposit (Blue)

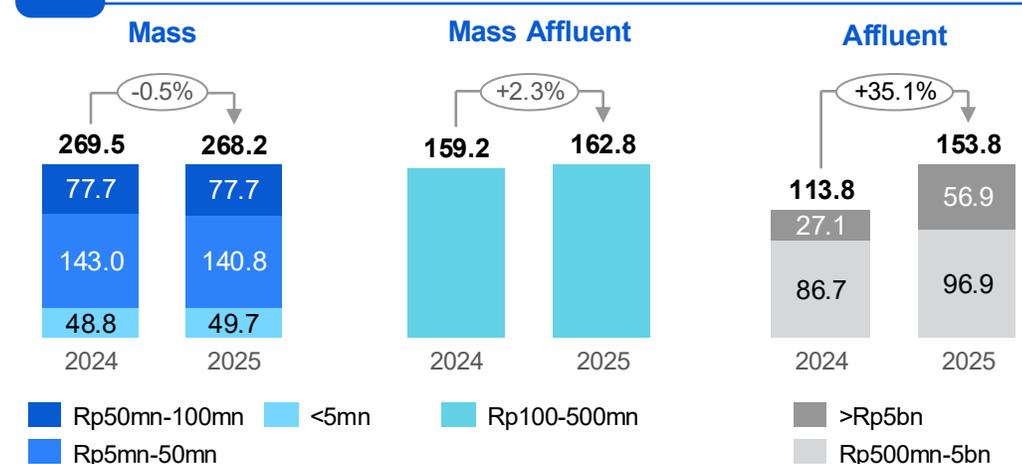


*Data is presented in Bank Only

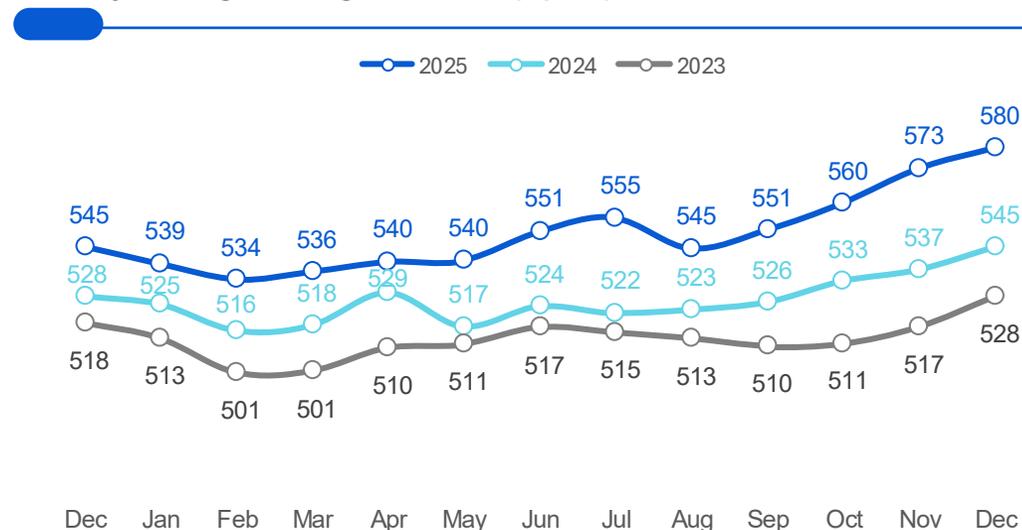
Savings Balance by Tiering Industry vs BRI* (as of December 2025, Rp Tn)



BRI Saving Balances by Tiering* (Rp Tn)



Monthly Average Savings Balance* (Rp Tn)

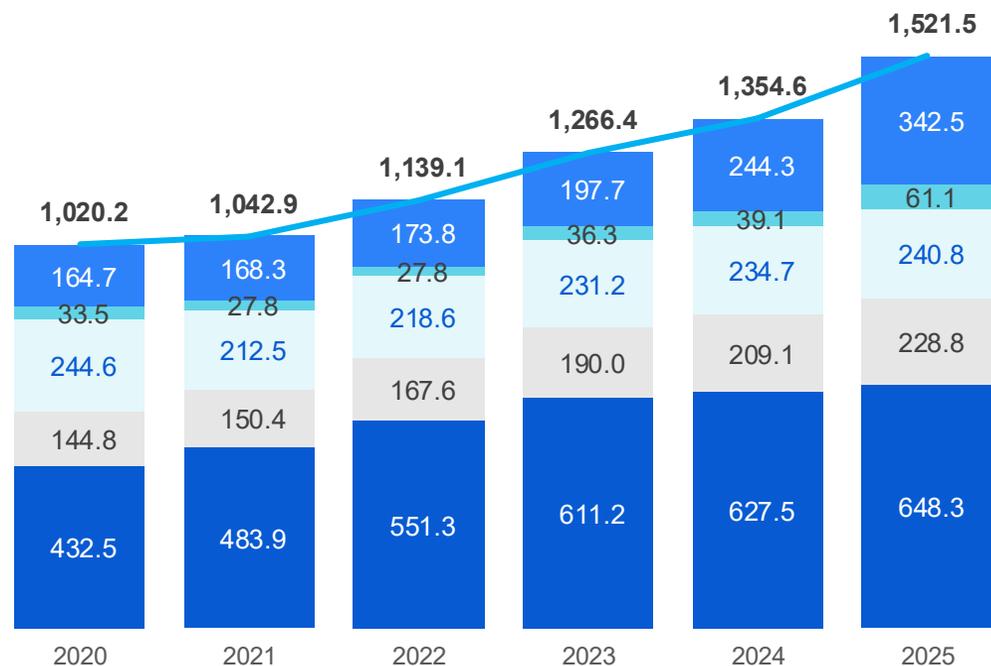


*1) Data source: Bank Indonesia

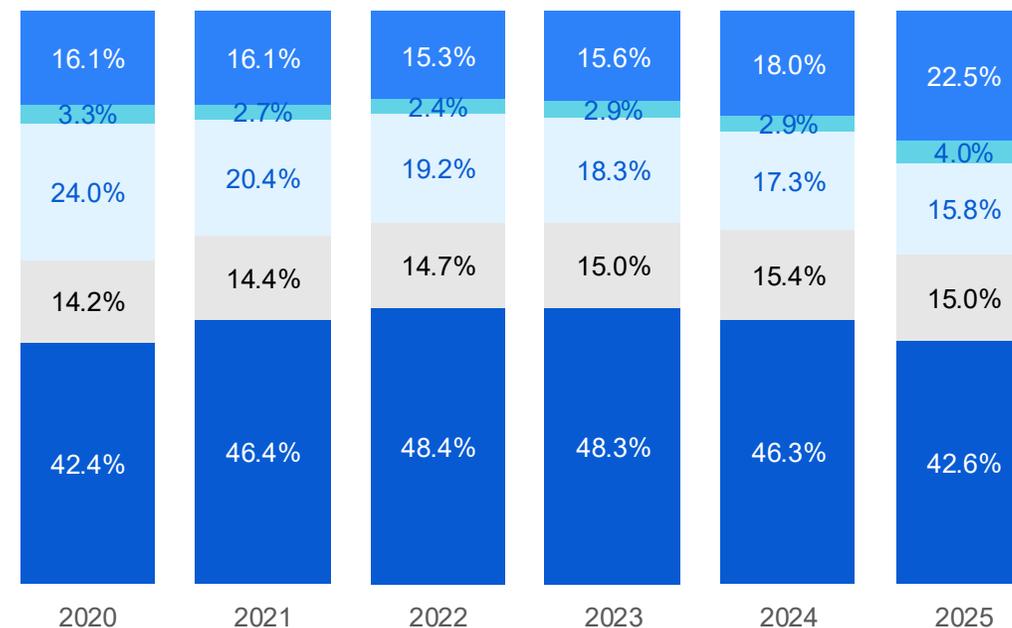
*Data is presented in Bank Only

Loan Outstanding – by business segment

(Rp Tn)



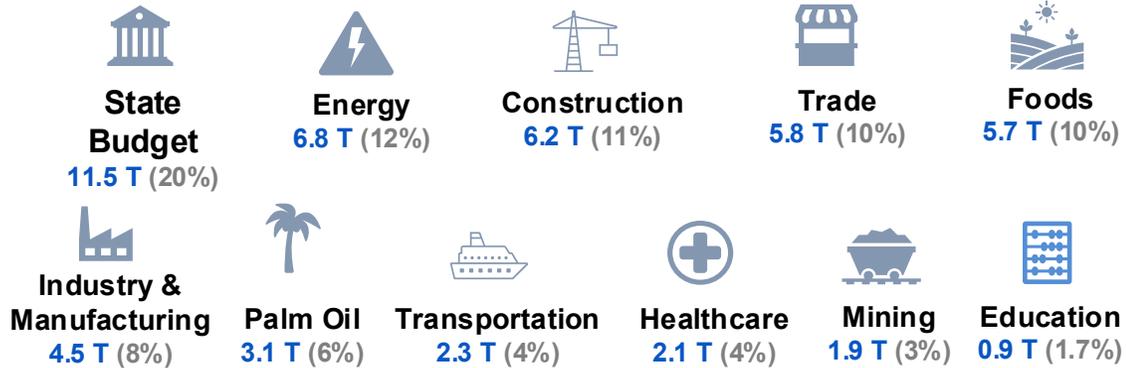
Composition – by business segment (%)



	Micro	Consumer	SME	Commercial	Corporate	Total
YoY Growth (%)	3.3	9.4	2.6	56.5	40.2	12.3
(Rp Tn)	20.8	19.7	6.0	22.1	98.2	166.8

Commercial

Commercial Outstanding by Sector



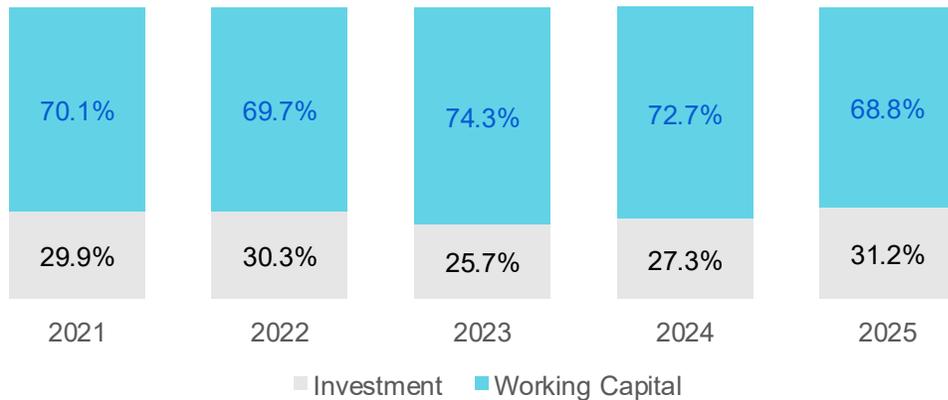
Value Chain Ecosystem
(Corporate Client)

56%

Top Player
(Regional Local Champions)

44%

Commercial Outstanding by Use of Loan

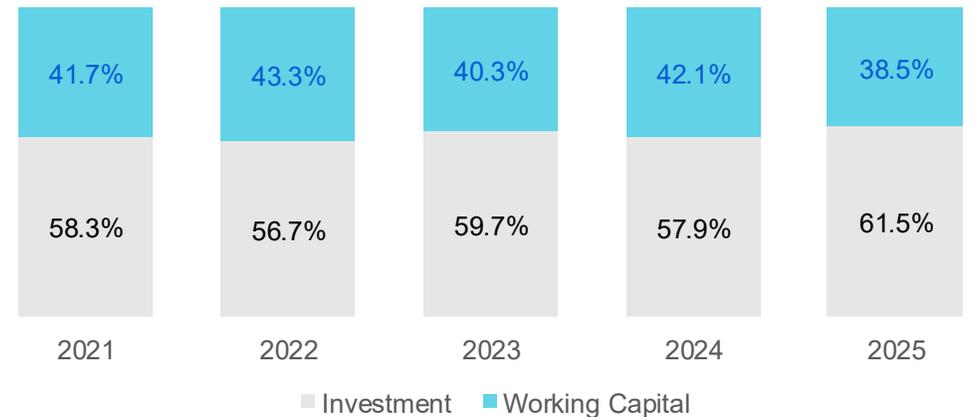


Corporate

Corporate Outstanding by Sector



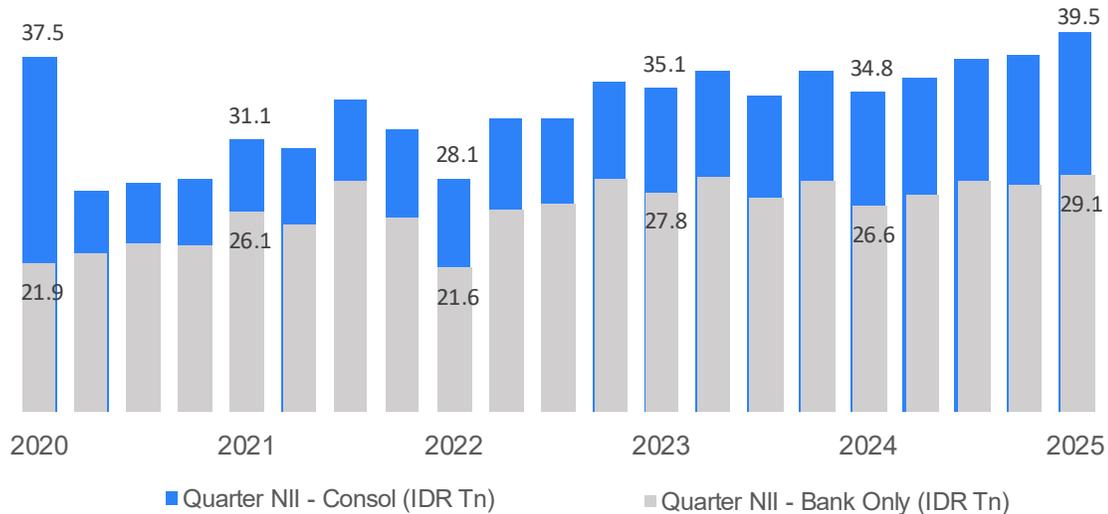
Corporate Outstanding by Use of Loan



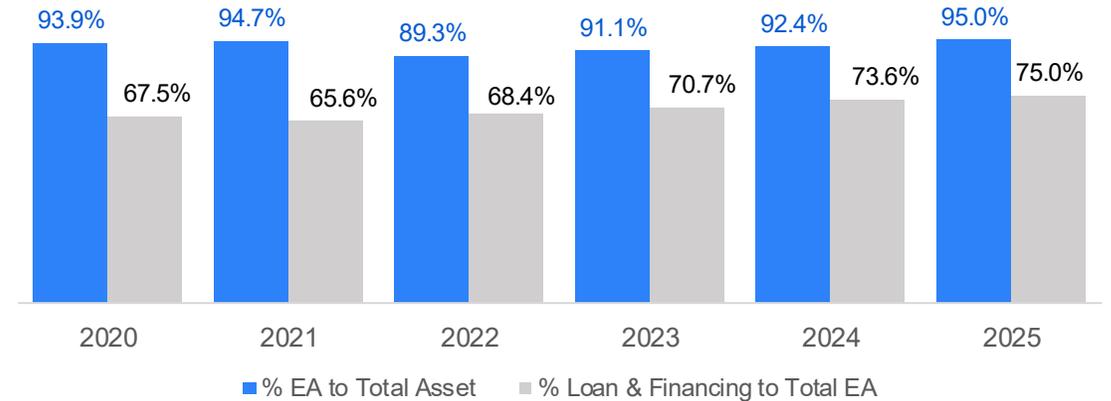
NIM – Bank Only vs Consolidated



Lending Yield, EA Yield, and Cost of Fund (TPF)



EA to Total Asset and Loan to Total EA



* 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

(Rp Bn)

Items	4Q25			3Q25			g QoQ			2025			2024			g YoY		
Interest Income	52,623	52,784	-0.3%	207,783	199,266	4.3%												
Interest Expense	(13,116)	(15,068)	-13.0%	(57,285)	(56,608)	1.2%												
Net Interest Income	39,507	37,717	4.7%	150,498	142,659	5.5%												
Net Premium Income and Insurance Services	314	547	-42.6%	1,298	1,167	11.3%												
Other Operating Income (Non-Interest) - incld. Gold	16,427	12,986	26.5%	56,080	54,652	2.6%												
Total Operating Expenses	(23,486)	(22,860)	2.7%	(88,447)	(82,100)	7.7%												
Personnel Expenses	(9,450)	(10,928)	-13.5%	(42,114)	(38,617)	9.1%												
G&A Expenses	(11,490)	(7,547)	52.3%	(33,776)	(29,288)	15.3%												
Others Expenses	(2,546)	(4,385)	-42.0%	(12,557)	(14,195)	-11.5%												
Pre-Provision Operating Profit	32,762	28,390	15.4%	119,430	116,377	2.6%												
Provision Expenses	(12,585)	(10,324)	21.9%	(46,182)	(38,161)	21.0%												
Loan - Provision Exp	(13,533)	(10,480)	29.1%	(47,573)	(42,972)	10.7%												
Non-Loan - Provision Exp	948	156	509.5%	1,391	4,811	-71.1%												
Profit From Operations	20,177	18,066	11.7%	73,248	78,216	-6.4%												
Non-Operating Income	(151)	54	-381.7%	(455)	(964)	-52.8%												
Net Income Before Tax	19,929	18,119	10.0%	72,793	77,252	-5.8%												
Net Profit	15,900	14,699	8.2%	57,132	60,306	-5.3%												
Profit After Tax & Minority Interest (PATMI)	15,874	14,502	9.5%	56,652	59,945	-5.5%												

*) We restated the 2024 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.

Stable Revenue Mix Driven By Rising Fee Income Contribution and Net Gold Trading

Other Operating Income

Items	4Q25	3Q25	g QoQ	(Rp Bn)		
				2025	2024	g YoY
Fees and Commissions	5,743	5,311	8.1%	21,447	20,391	5.2%
Recovery of Written-Off Assets	5,696	5,073	12.3%	20,952	25,364	-17.4%
Treasury Income:	2,140	921	132.3%	5,620	3,397	65.4%
Gain on Sale of Securities - Net	1,529	603	153.7%	3,372	2,209	52.6%
Gain on Foreign Exchange - Net	531	238	122.7%	2,087	1,188	75.7%
Unrealized Gain on Changes in Fair Value of Securities	80	80	0.3%	161	-	-
Others	1,705	1,285	32.6%	5,662	4,796	18.0%
Total Other Operating Income	15,284	12,590	21.4%	53,681	53,948	-0.5%
Net Gold	1,143	396	188.5%	2,399	703	241.2%
Total Other Operating Income Incl. Gold	16,427	12,986	26.5%	56,080	54,652	2.6%

Operating Expenses

Items	4Q25	3Q25	g QoQ	(Rp Bn)		
				2025	2024	g YoY
Salaries and Employee Benefits	9,450	10,928	-13.5%	42,114	38,617	9.1%
General and Administrative	11,490	7,547	52.3%	33,776	29,288	15.3%
Others	2,546	4,385	-42.0%	12,557	14,195	-11.5%
Total Operating Expense	23,486	22,860	2.7%	88,447	82,100	7.7%

*) 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	4Q25	3Q25	g QoQ	2025	2024	g YoY
Bank Only - Personnel Expenses	5,141	7,471	-31.2%	27,900	26,842	3.9%
Bank Only - G&A Expenses	8,918	4,933	80.8%	24,099	21,629	11.4%
Bank Only - Others Expenses	2,741	3,532	-22.4%	11,647	13,384	-13.0%
Bank-Only Operating Expense	16,801	15,936	5.4%	63,646	61,856	2.9%
Subsidiaries - Personnel Expenses	4,309	3,457	24.6%	14,214	11,774	20.7%
Subsidiaries - G&A Expenses	2,572	2,614	-1.6%	9,677	7,659	26.3%
Subsidiaries - Others Expenses	(196)	853	-123.0%	910	811	12.2%
Subsidiaries Operating Expense	6,685	6,925	-3.5%	24,801	20,245	22.5%
Consolidated - Personnel Expenses	9,450	10,928	-13.5%	42,114	38,617	9.1%
Consolidated - G&A Expenses	11,490	7,547	52.3%	33,776	29,288	15.3%
Consolidated - Others Expenses	2,546	4,385	-42.0%	12,557	14,195	-11.5%
Consolidated Operating Expense	23,486	22,860	2.7%	88,447	82,100	7.7%

Cost to Income Ratio: Bank Only vs Consolidated*

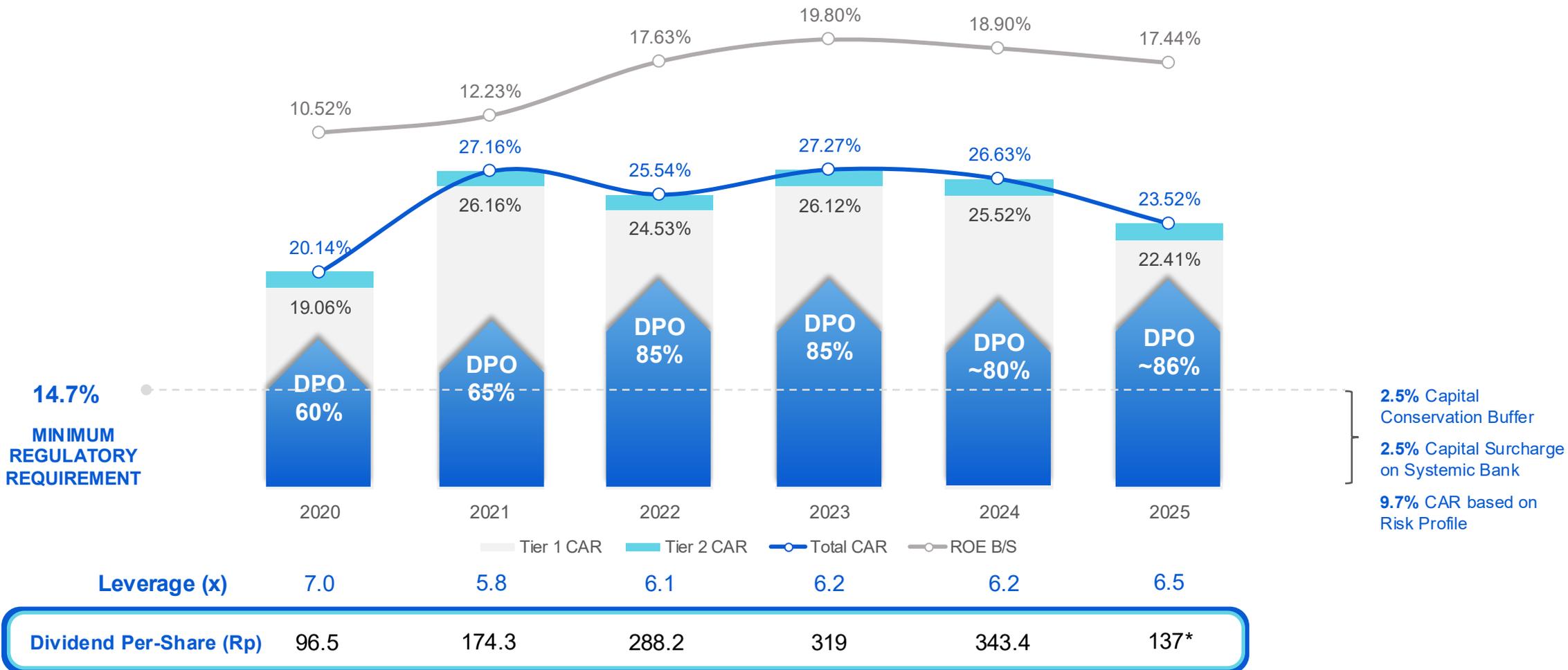


Cost to Asset Ratio: Bank Only vs Consolidated*



*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, which has a negative impact of 49bps to total CAR
- BRI distributed a **full-year dividend** of Rp343 per share on April 23, 2025 (including an interim dividend of Rp135 per share that has been paid on Jan 15, 2025)

*) Dividend Interim 2025

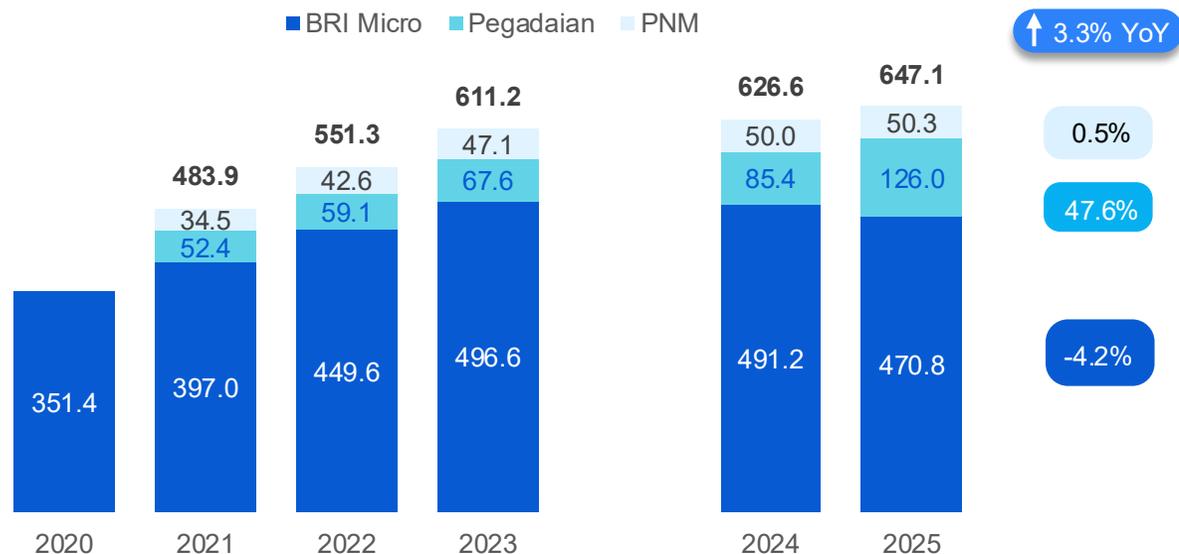
In compliance with OJK regulations, our calculation of consolidated financial ratios moved to monthly from quarterly starting in Jan-24. All calculations for 2024 and 2023 are adjusted for monthly data.



ULTRA MICRO & MICRO BUSINESS

Loan Composition - Outstanding

(Rp Tn)



Borrowers

(in Mn)



Key Ratios

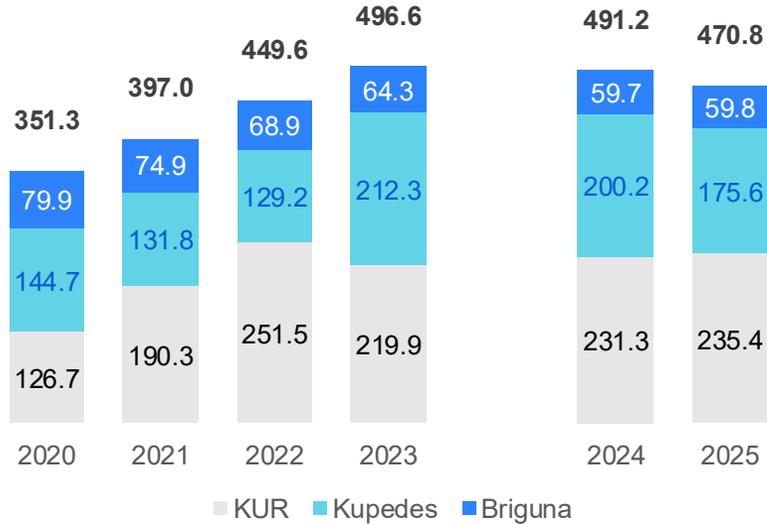
Description	BRI						Pegadaian						PNM					
	9M21	2021	2022	2023	2024	2025	9M21	2021	2022	2023	2024	2025	9M21	2021	2022	2023	2024	2025
CoIBL	2.1%	2.1%	1.9%	2.9%	3.6%	3.3%	6.2%	6.0%	4.9%	5.9%	6.3%	6.3%	8.7%	8.6%	7.6%	6.8%	6.6%	6.2%
Credit Cost	3.8%	3.4%	2.5%	2.4%	3.2%	3.4%	1.7%	1.4%	0.9%	-0.3%	0.9%	1.2%	1.3%	2.0%	5.7%	5.7%	7.7%	6.0%
CIR	42.1%	43.3%	42.0%	37.7%	37.9%	38.9%	63.0%	62.8%	63.7%	59.4%	53.0%	51.6%	76.7%	74.6%	67.7%	63.4%	59.7%	69.7%

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

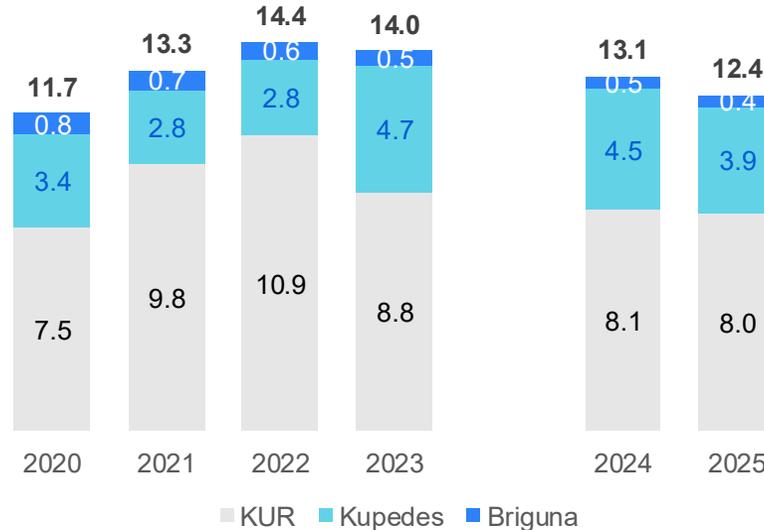
Micro Loan Outstanding

(Rp Tn)

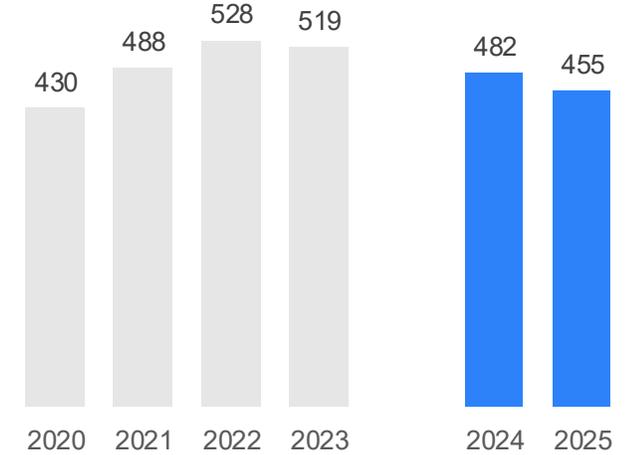


Borrowers

(in Mn)



Borrowers per Loan Officer



Growth YoY

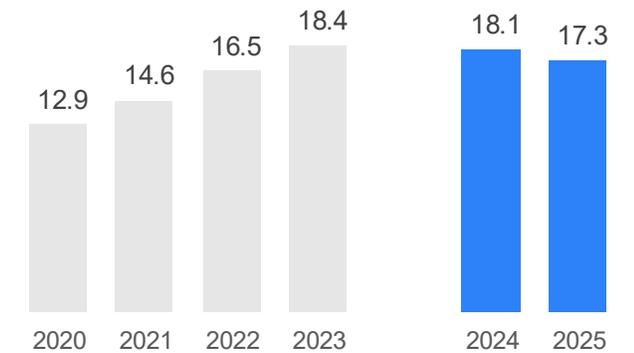
Product	2020	2021	2022	2023	2024	2025
KUR	82.8%	50.1%	32.2%	-12.6%	5.2%	1.8%
Kupedes	-6.8%	-8.9%	-1.9%	64.3%	-5.7%	-12.3%
Briguna	-4.0%	-6.3%	-8.0%	-6.7%	-7.1%	0.1%
Total	14.2%	13.0%	13.3%	10.4%	-1.1%	-4.2%

Growth YoY

Product	2020	2021	2022	2023	2024	2025
KUR	31.4%	31.1%	10.8%	-19.1%	-7.9%	-1.2%
Kupedes	-12.8%	-19.5%	2.7%	64.7%	-3.9%	-12.4%
Briguna	-9.8%	-10.1%	-13.6%	-12.6%	-13.2%	-7.1%
Total	11.4%	13.5%	7.8%	-2.2%	-6.7%	-5.2%

Loan OS per Loan Officer

(in Bn)





LOAN QUALITY

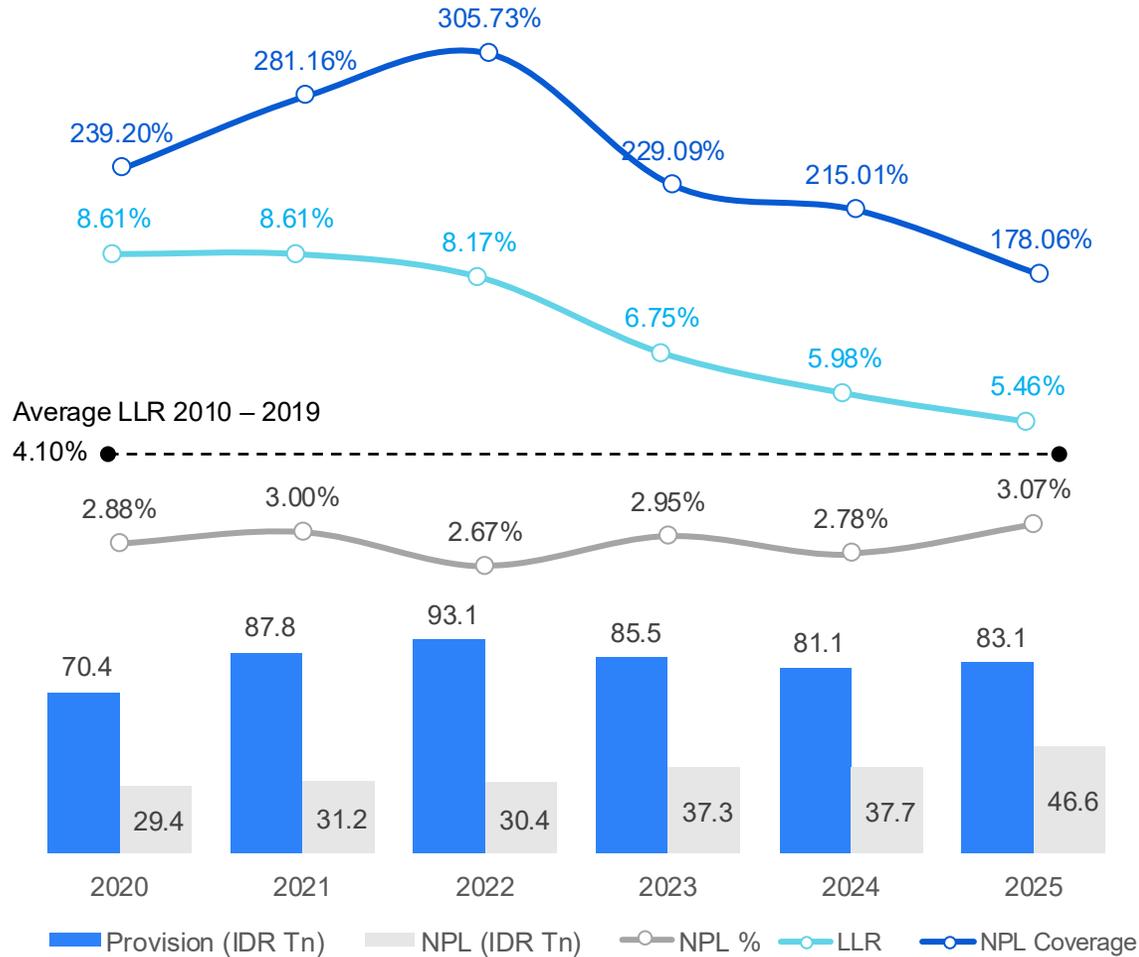
Non-Performing Loan – by Segment

Segment	2025	2024	2023	2022	2021	2020
Micro	3.93%	2.85%	2.47%	1.74%	1.49%	0.83%
Consumer	2.35%	1.97%	1.97%	1.83%	1.78%	1.49%
SME	5.01%	4.42%	4.88%	4.30%	4.05%	3.61%
Commercial	4.29%	2.50%	2.56%	2.26%	3.57%	4.61%
Corporate	1.70%	2.60%	3.86%	4.68%	6.68%	7.57%
Bank Only - NPL%	3.29%	2.94%	3.12%	2.82%	3.08%	2.94%
Subsidiaries - NPL%	1.33%	1.36%	1.20%	1.24%	2.08%	2.49%
Consolidated - NPL %	3.07%	2.78%	2.95%	2.67%	3.00%	2.88%

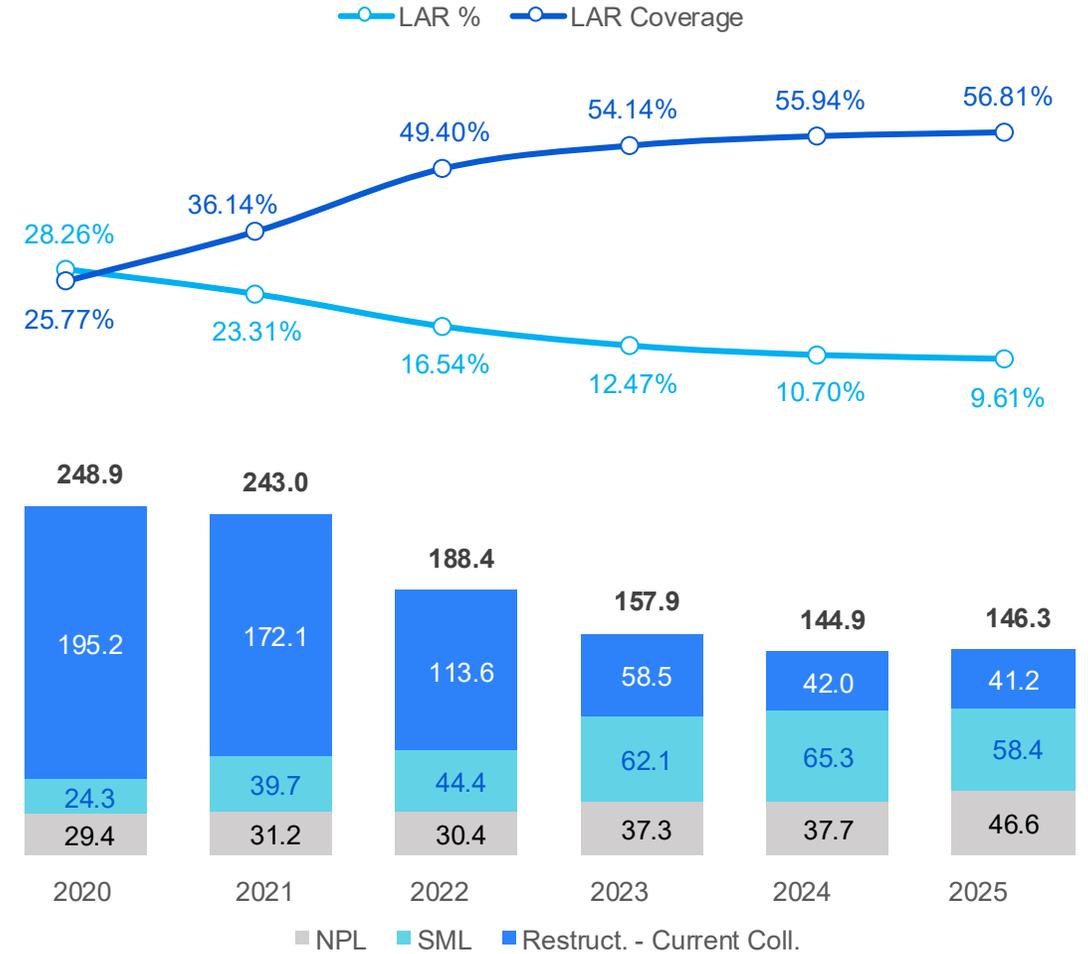
Special Mention – by Segment

Segment	2025	2024	2023	2022	2021	2020
Micro	5.60%	6.20%	5.72%	3.95%	3.03%	2.47%
Consumer	2.70%	2.38%	2.84%	2.76%	2.20%	2.69%
SME	4.73%	4.74%	5.15%	4.30%	3.42%	3.19%
Commercial	1.19%	1.90%	2.52%	2.55%	3.08%	3.07%
Corporate	2.16%	3.72%	4.67%	4.32%	6.94%	2.85%
Bank Only - SML%	3.86%	4.63%	4.87%	3.87%	3.70%	2.75%
Subsidiaries - SML%	3.52%	6.00%	4.84%	3.90%	4.68%	6.00%
Consolidated - SML %	3.84%	4.82%	4.90%	3.90%	3.81%	3.13%

NPL & NPL Coverage

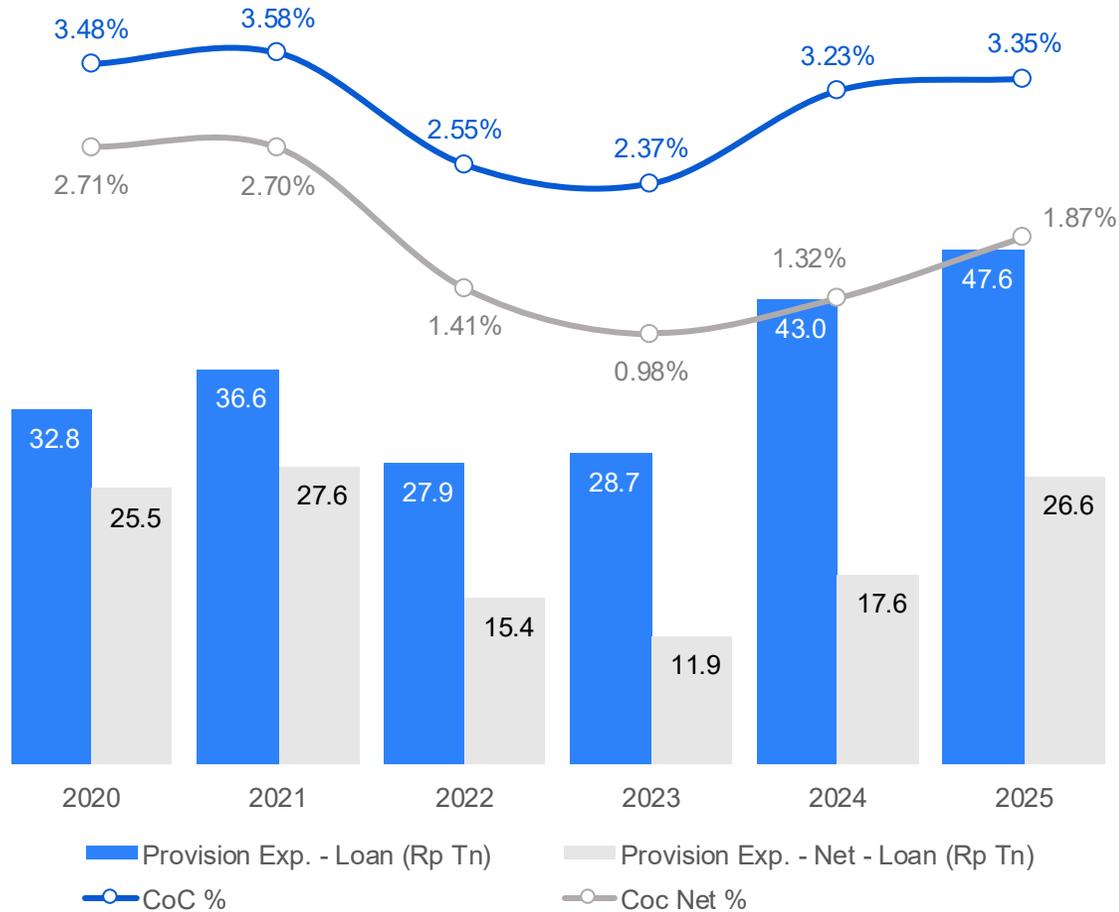


LAR & LAR Coverage

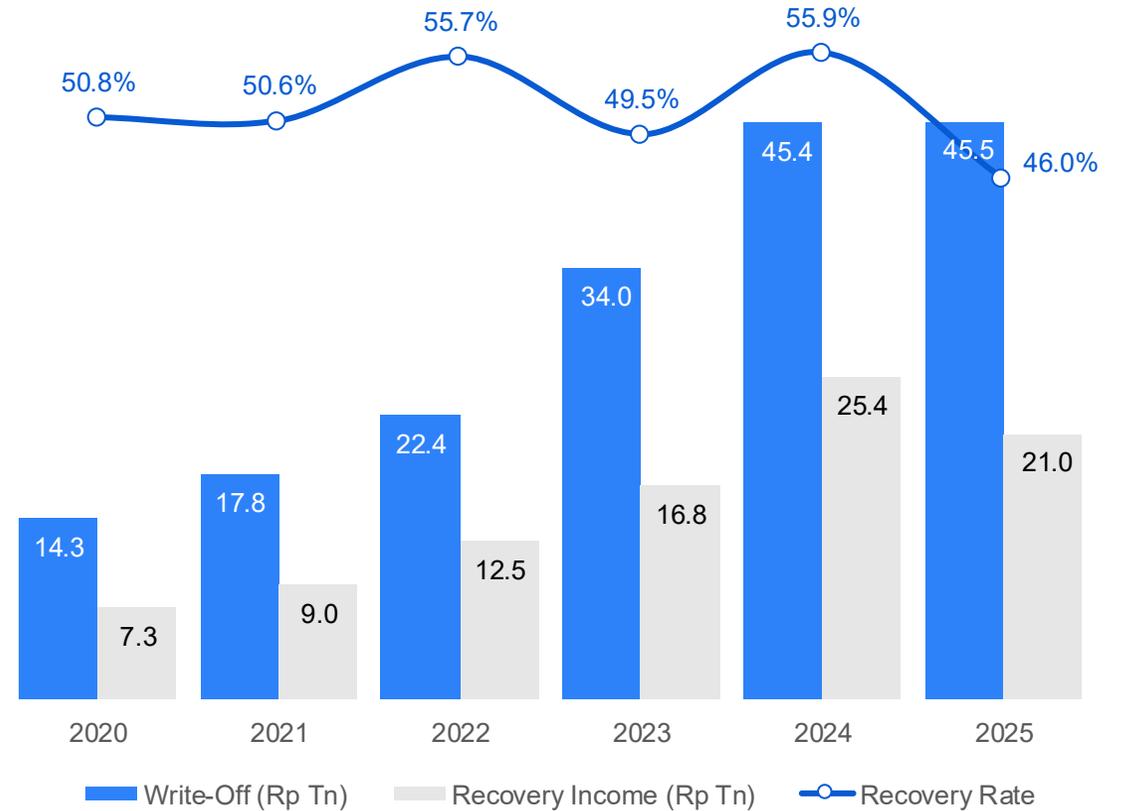


Since 2021, LAR and LAR Coverage are presented in consolidated number

Credit Cost

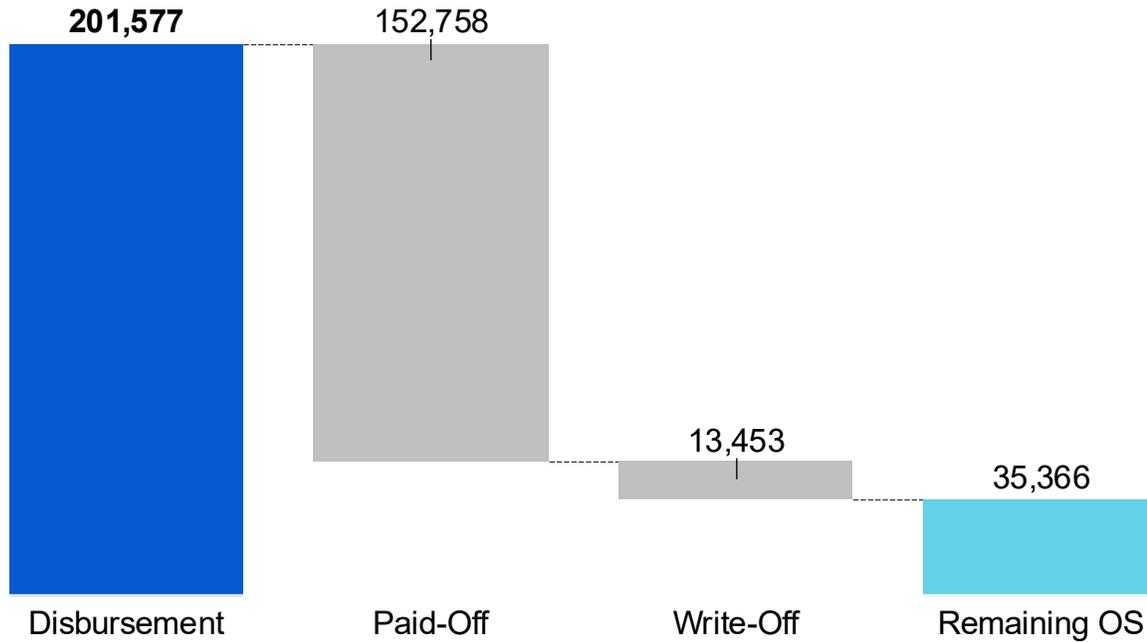


Write Off & Recovery



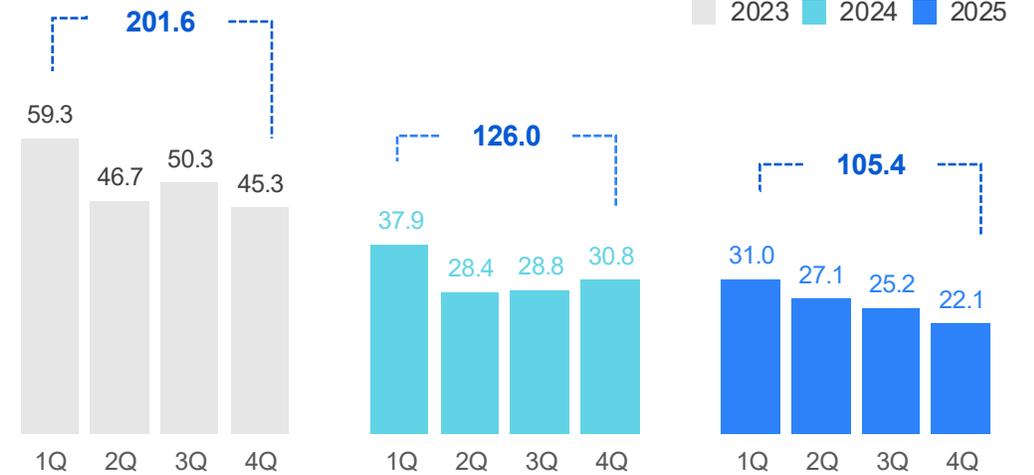
*In compliance with OJK regulations, our calculation of consolidated financial ratios moved to monthly from quarterly starting in Jan-24. All calculations for 2024 and 2023 are adjusted for monthly data.

2023 Kupedes Disbursement (as of December 2025, Rp Bn)

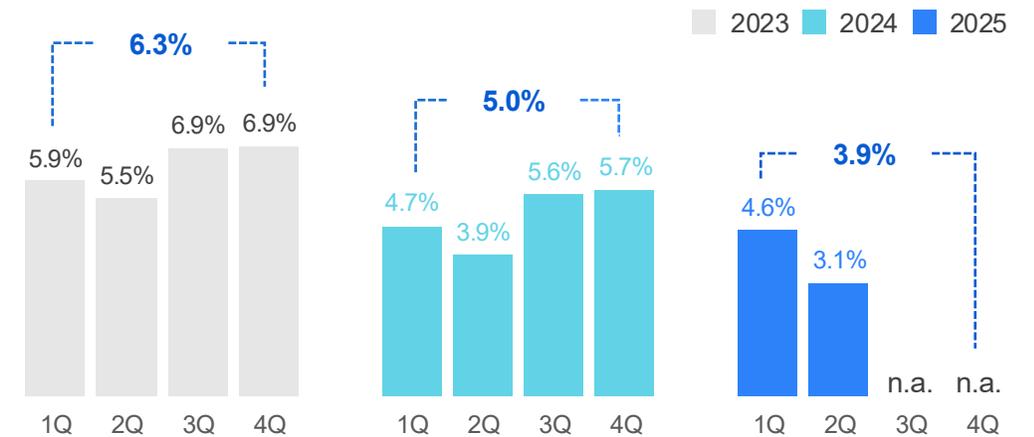


Kupedes 2023 Batch (Rp Bn)	Remaining OS	SML	NPL	Total Restructured*
	35,366	6,648	4,530	8,186

Kupedes Disbursement Trend (Rp Tn)



Kupedes Vintages Trend (Avg DG to SML 6MOB)



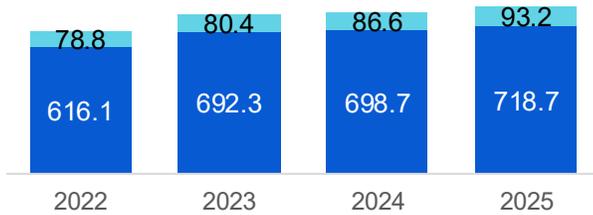
*Total Restructured Loan include SML, NPL and Current Restructured



| ESG & CLOSING REMARKS

Sustainable Portfolio

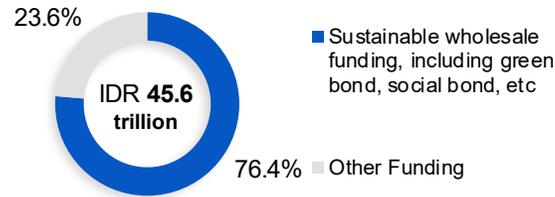
Green Loans and Social Loans accounted for 60.5% of BRI's total loan portfolio



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

● Green Loans
● Social Loans

Sustainable Wholesale Funding accounted for 76.4% of BRI's total wholesale funding portfolio



Financial Inclusion & Literacy

Financial Inclusion of Individual Customers



Nation-wide Service Points

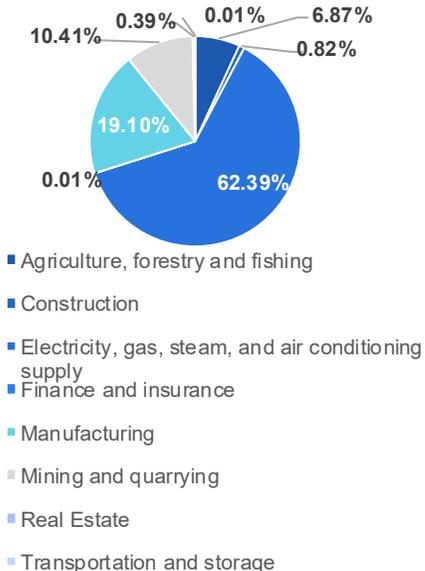


Empowerment & Non-Financial Support Program



Decarbonization Pathway

Financed Emissions by Sector

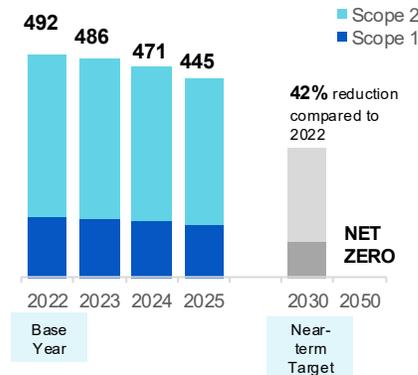


Sub Sector Loan Policy

- Palm Oil (2017)
- Pulp & Paper (2022)
- Oil & Gas (2023)
- Coal (2024)
- Forestry (2025)
- Electricity (2025)

Operational Emissions

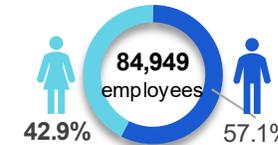
thousand tCO₂e



Green Operational Initiative

- Installed Solar Panels in 152 offices
- Replaced 926 operational vehicles to eco-friendly units
- 746,4 tCO₂e avoided emission from Zero Waste to Landfill program

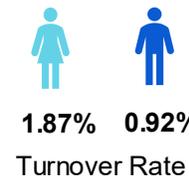
People Management



42.9% of total employees are women (an increase of 1.71% compared to 2024).



25.6% of BRI's total management positions are held by women (↑ 0.37% compared to 2024)





Momen Berharga Dimulai dari Perjalanan Nyaman

Bunga KKB mulai
2,85% flat p.a.
Tenor 3 Tahun

Biaya Provisi **1,3%** Biaya Administrasi **Rp 130** ribu

Saat Aspirasi Menjadi Kepastian

Satu Bank Untuk Semua

Bunga KUR
6% Per Tahun
Modal Cerdas, Usaha Kuat

Danantara Indonesia **130** BRI

Belanja Bijak, Jadi Hemat, Berlimpah Promo

1,3 juta OFF

Up to Rp **1,3** juta OFF

Cashback hingga Rp130 ribu Harga Spesial mulai dari Rp13 ribu

bri.id/promo130
Hingga 31 Desember 2025
Satu Bank Untuk Semua

Suku Bunga 1,30% Fixed 1 Tahun eff.p.a.



Menabung Sejak Dini, Mewujudkan Mimpi di Masa Depan.



Thank You

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