

1H26

Results Presentation

PT Bank Tabungan Negara (Persero) Tbk.

Jakarta, 16 July 2026



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Material Presentation



Annual Report



Sustainability Report

Table of Contents

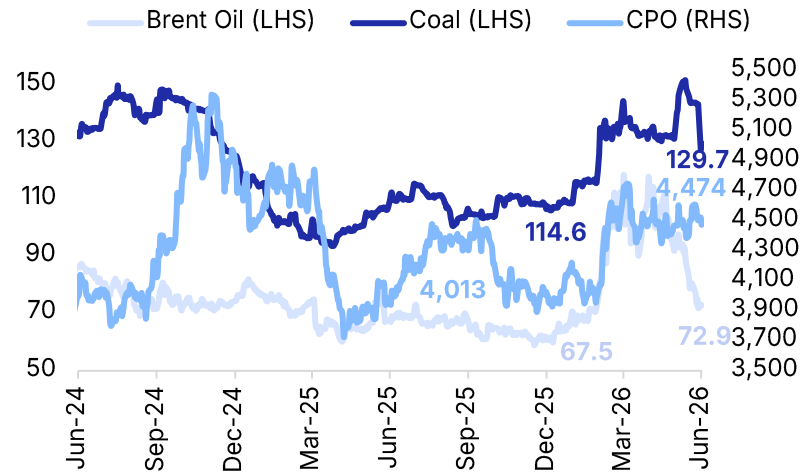
■ Macroeconomics & Management Highlights	05
■ Strengthening Engine for Sustainable Funding	16
■ Expanding Beyond Mortgage	21
■ Digital Initiatives	25
■ BTN Financial Highlights	31
■ Asset Quality	45
■ ESG Update	52
■ Bank Only : Financial Highlights	66
■ Subsidiaries : Bank Syariah Nasional	68
■ Appendix	72

Macroeconomics & Management Highlights

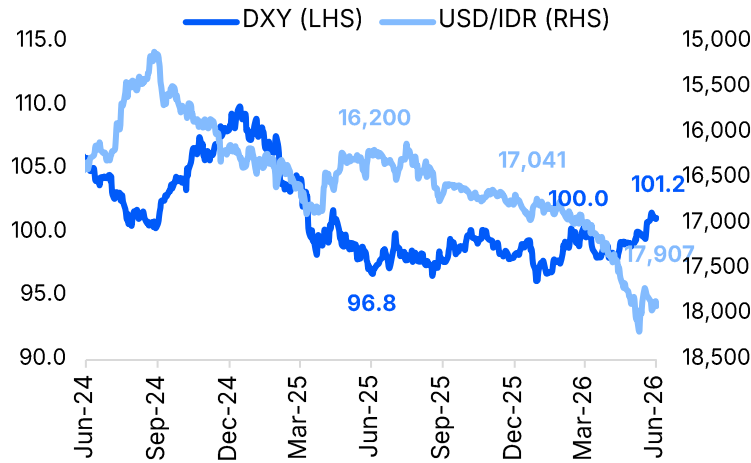


Macroeconomic Highlights

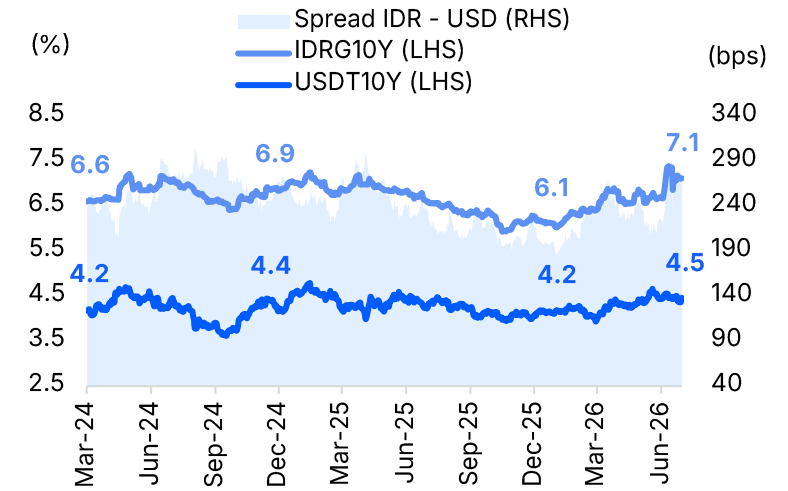
Commodity Prices have Started to Normalize as Geopolitical Tensions have Gradually Subsid



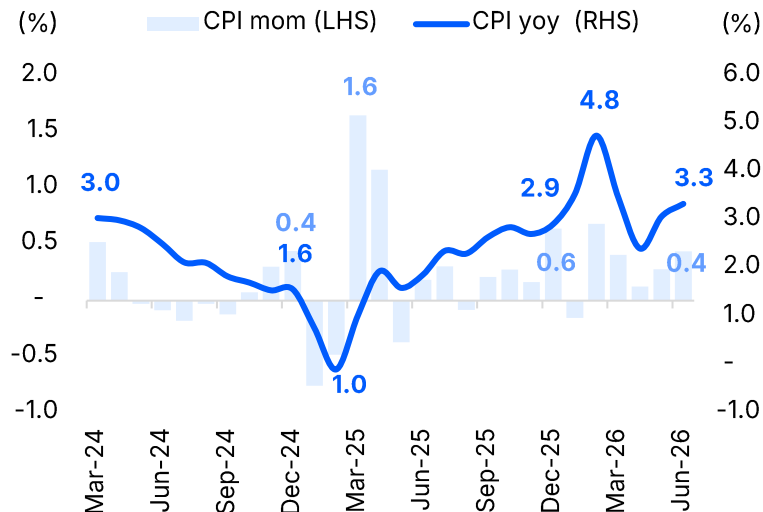
Weakened Rupiah Amid Global Volatility



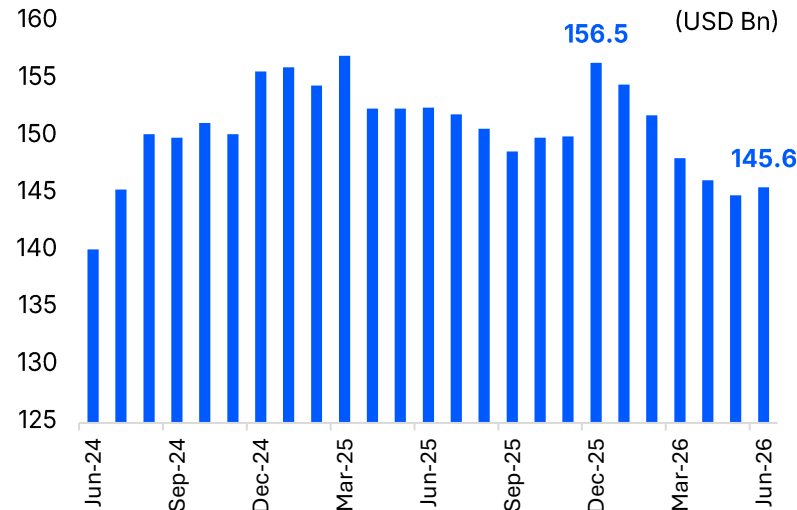
Spread Widening as Indonesian Government Bond Yields Moved higher



Higher Inflation on June driven by Energy Prices and Selected Food Commodities



FX Reserves Remained Resilient Despite Volatility in the Rupiah

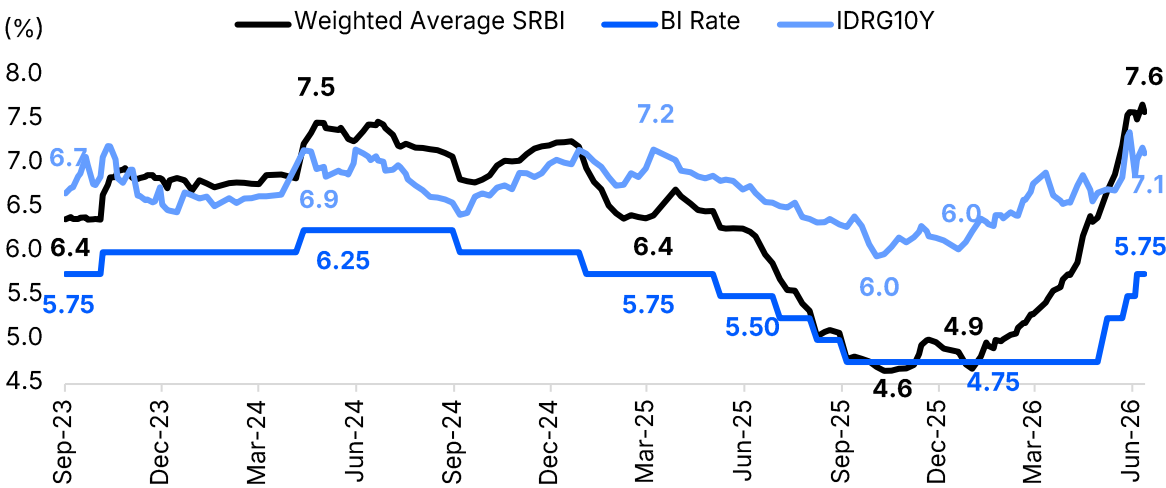


Key Takeaways

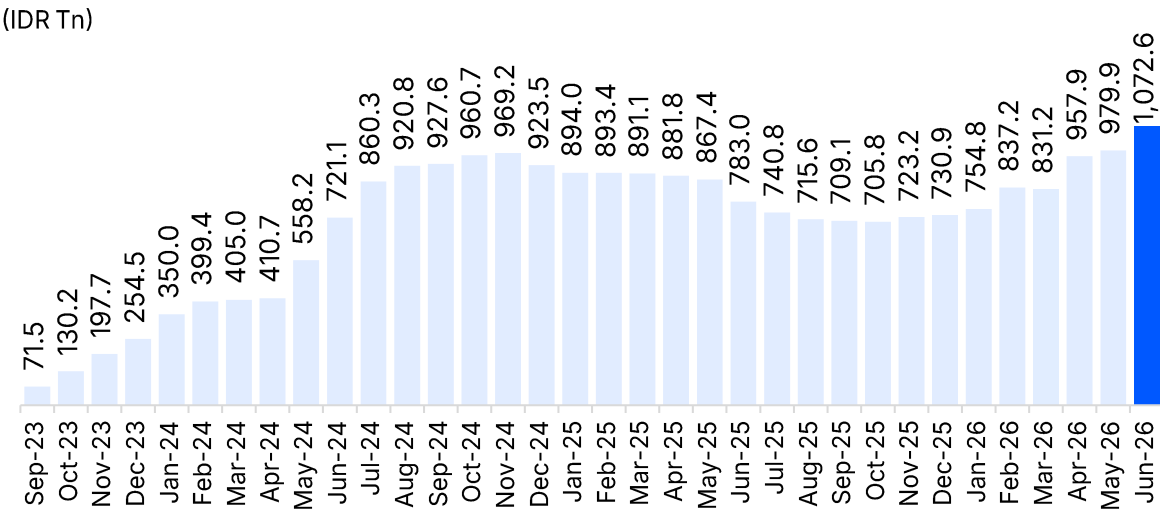
- Easing global risks has contributed to a more favorable market sentiment, resulting in brent oil prices falling from its earlier peaks.
- As of Jun-26, foreign ownership of government bonds declined to 12.6% (vs 14.6% Jun-25), putting pressure on the Rupiah and lifting the **IDRG10Y yield to 7.1%**.
- Inflation reached **3.3% yoy** in Jun-26, driven by **higher food prices** (red chili, shallots, tomatoes, and rice) due to the end of harvest season and Eid al-Adha period, also **higher energy prices** (household gas, gasoline, and air transportation costs).
- FX Reserve fell to USD 145.6 Bn in Jun-26** from USD 156.5 Bn in Dec-25 as Central Bank focused to defend Rupiah.

Liquidity Highlight

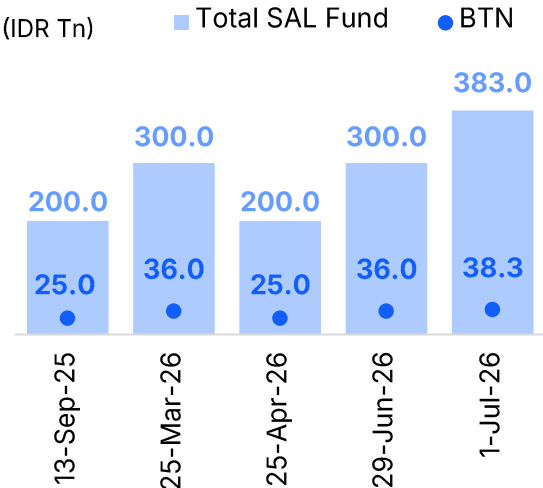
SRBI Yields Increased as Bank Indonesia Strengthened its Rupiah Stabilization Measures Through Bond Purchases.



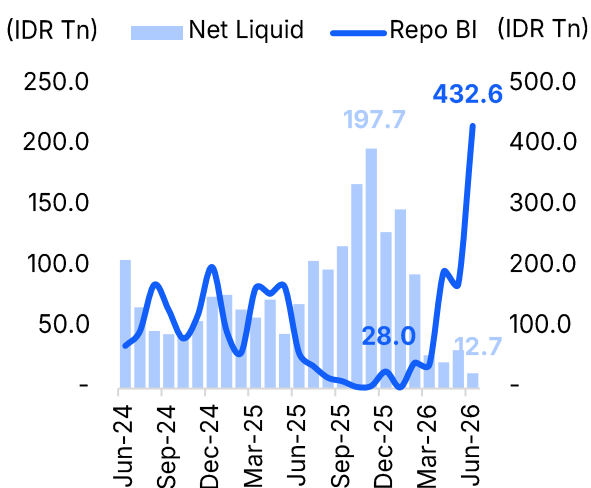
SRBI Outstanding Hits All-Time High Since Its Launch in Sep-23



The Government Reinjects SAL Funds into the Banking System



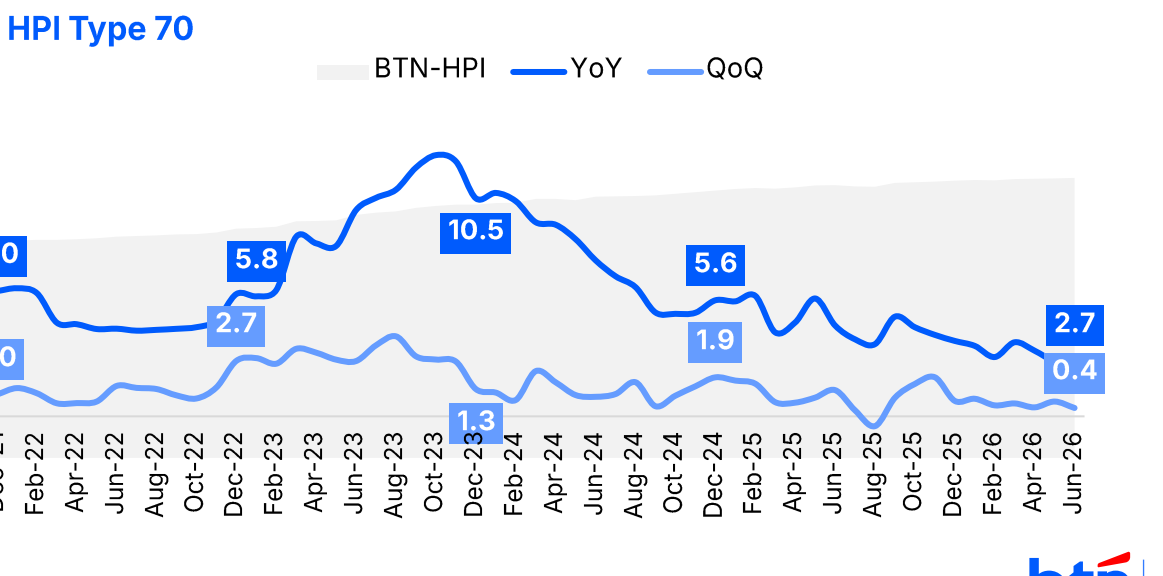
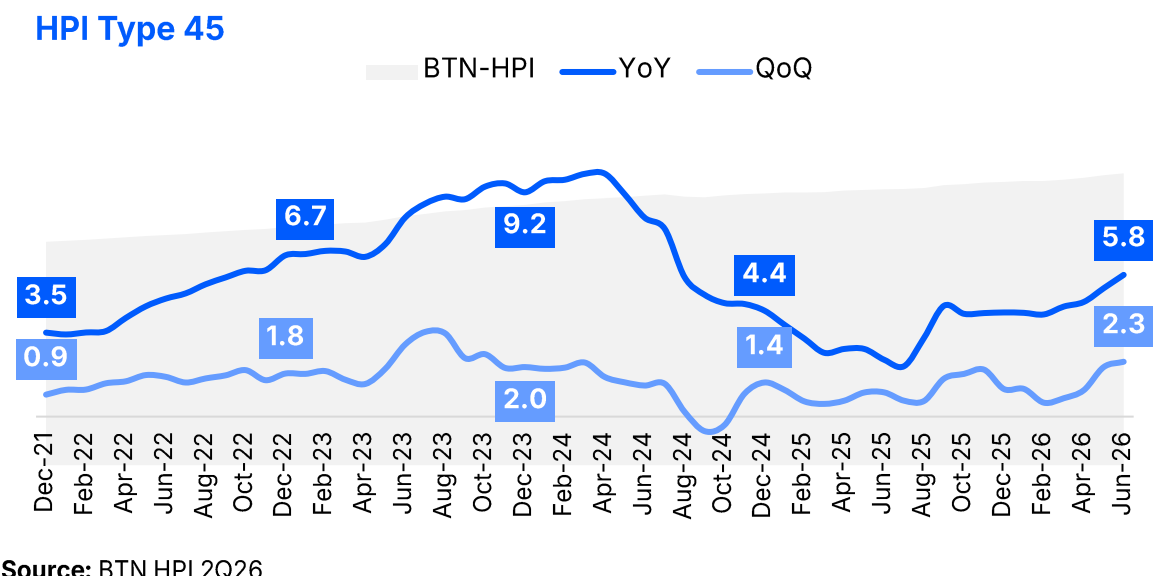
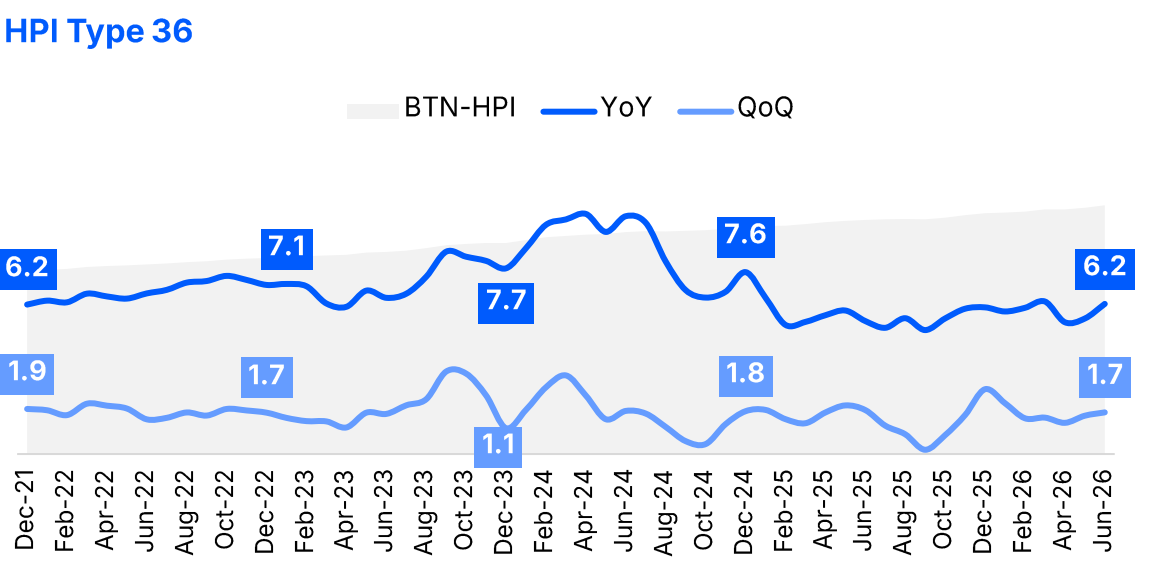
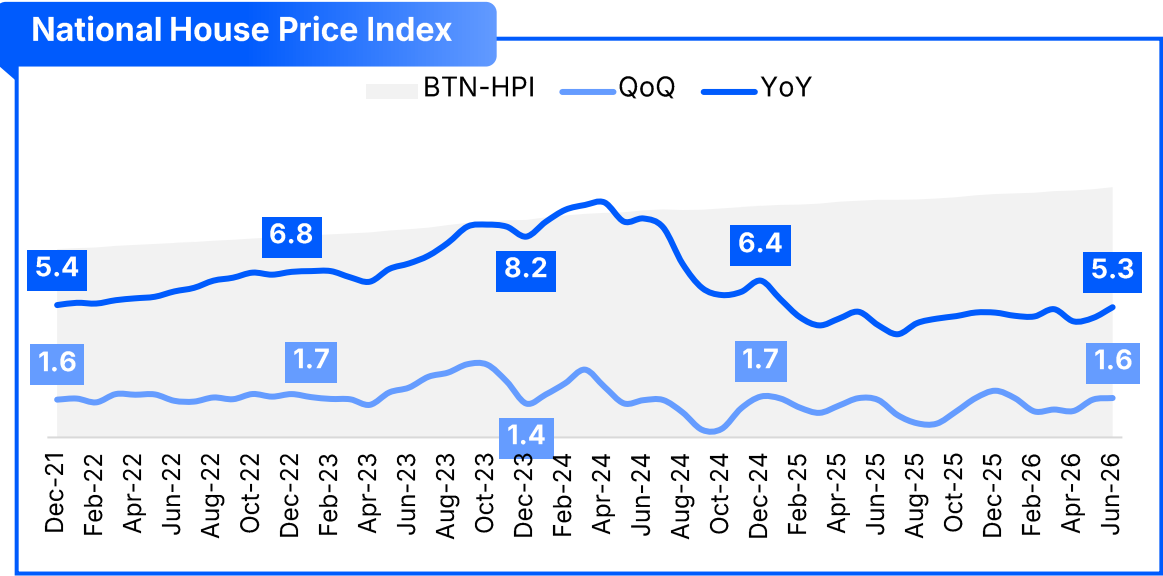
Net Liquidity to Decline to its Lowest level Since Nov-25



Key Takeaways

- BI raised its benchmark rate by 100 bps since May-26, bringing the BI Rate to 5.75% as of Jun-26, mainly to protect Rupiah.
- The SRBI rate also surged to 7.6% in Jun-26 with outstanding of IDR 1,072.6 Tn as of Jun-26, the highest record since its inception in Sept-23. This should also reflect higher liquidity cost. In addition, Indonesian Government Bond 10Y jumped to 7.1%.
- Central Bank's efforts to stabilize the Rupiah led to a tighter liquidity, lifting the Repo Balance by IDR 404.6 Tn YtD to IDR 432.6 Tn in Jun-26.
- The Ministry of Finance allocated nearly IDR 400 Tn to state-owned banks (SOEs) to strengthen banking system liquidity, including a total of IDR 38.3 Tn to BTN.

BTN House Price Index (HPI) as of June 2026



Source: BTN HPI 2Q26

Embarking on a New Journey through Ecosystem-driven Business Approach

Tap Beyond Mortgage



Expanding and diversifying loan portfolio to **non-housing ecosystems**



Acquiring institutional partnership to tap into their ecosystem



Supporting MSMEs through KUR Housing Program

Targeting Less Crowded Segment



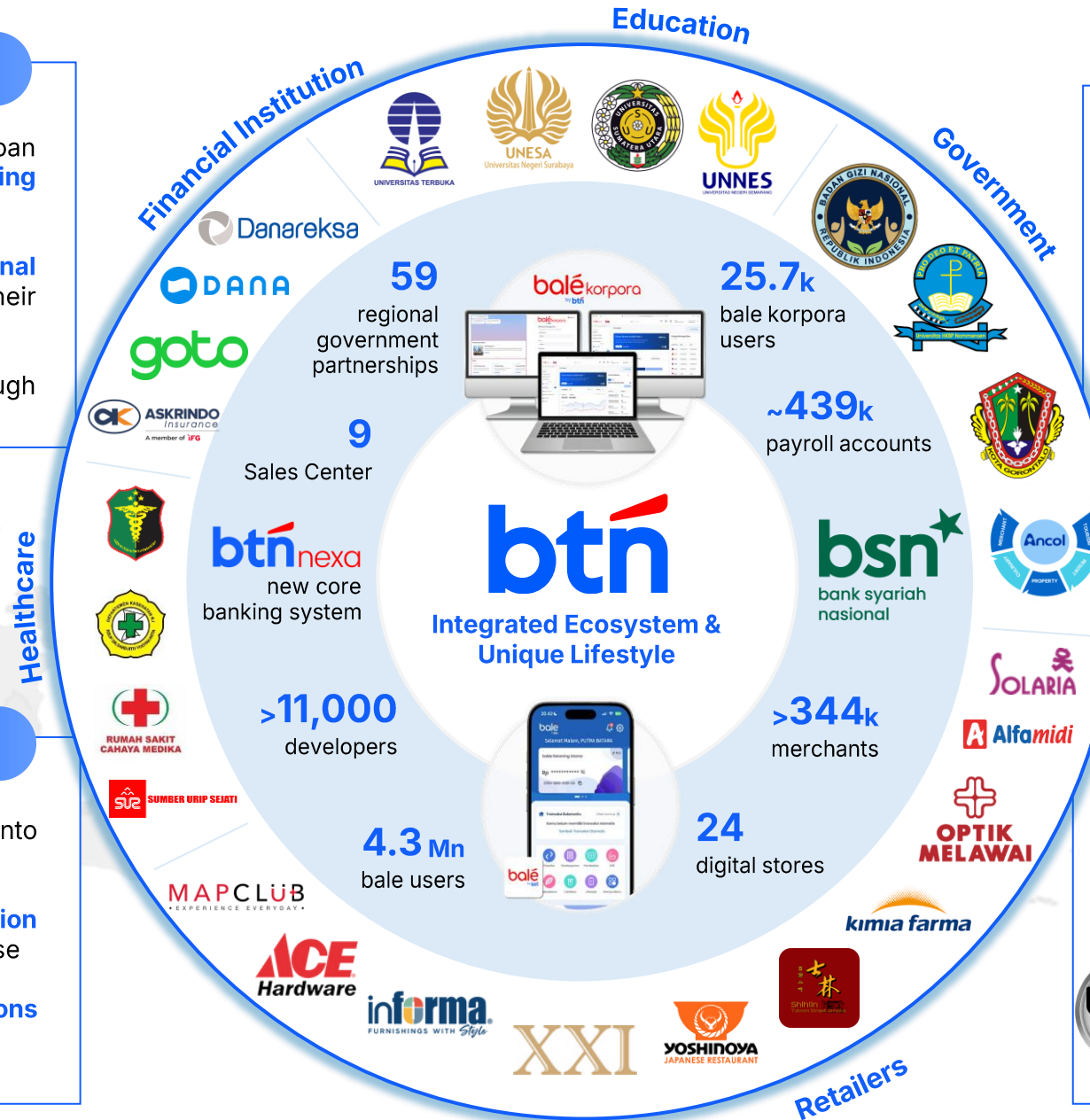
Splitting retail customers into different segmentations



Increasing CASA acquisition for a sustainable funding base



Capturing middle institutions for lower funding cost



ESG Initiatives



**"First bank to
upgrade ESG MSCI
Rating to AA"**



Scale-up "Pay Your Mortgage Installments with Waste" Program



"First **Social Bond Issuance** with a total of IDR 300 Bn"

- Scale-up "Low Emission Housing" Project

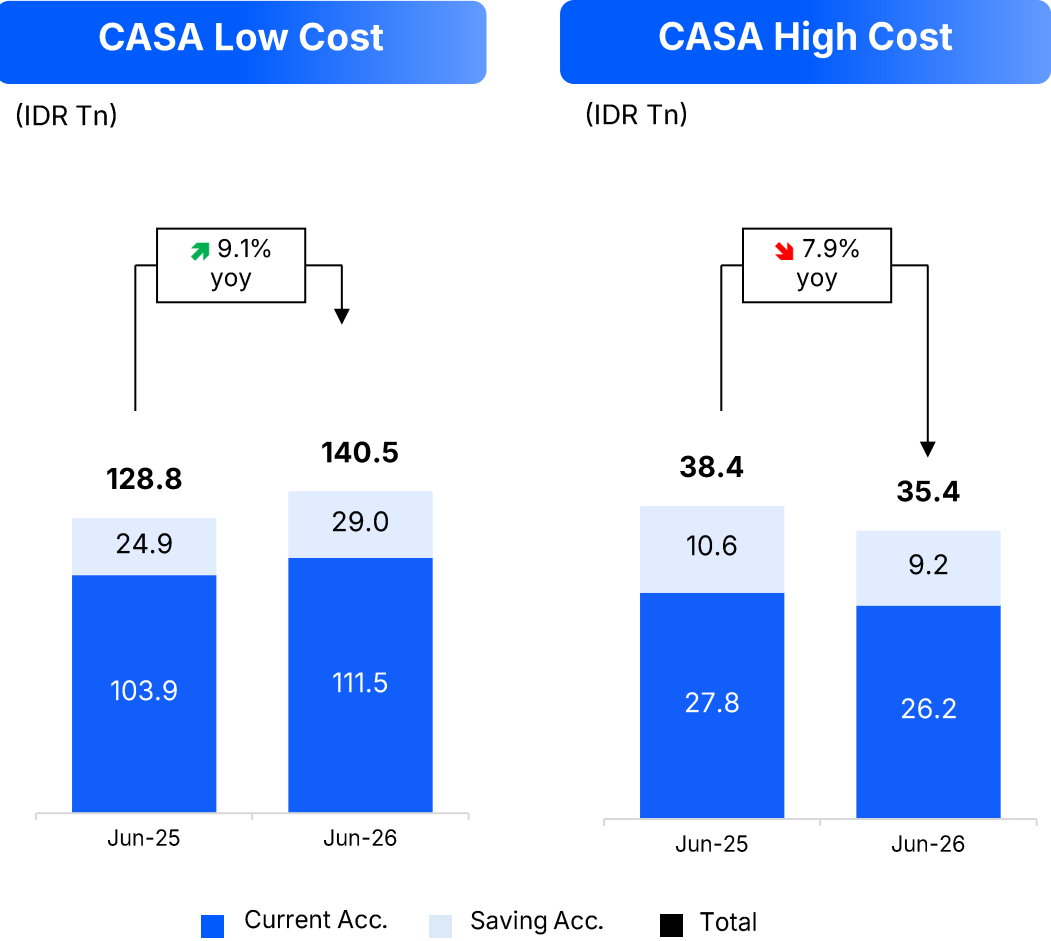
Comprehensive Digital Ecosystem



Cost Of Deposits Performance in 6M26

Through various initiatives, low-cost CASA has begun to show significant growth, ultimately contributing to a reduction in the cost of deposits.

CASA Low-Cost vs High Cost (Bank Only)

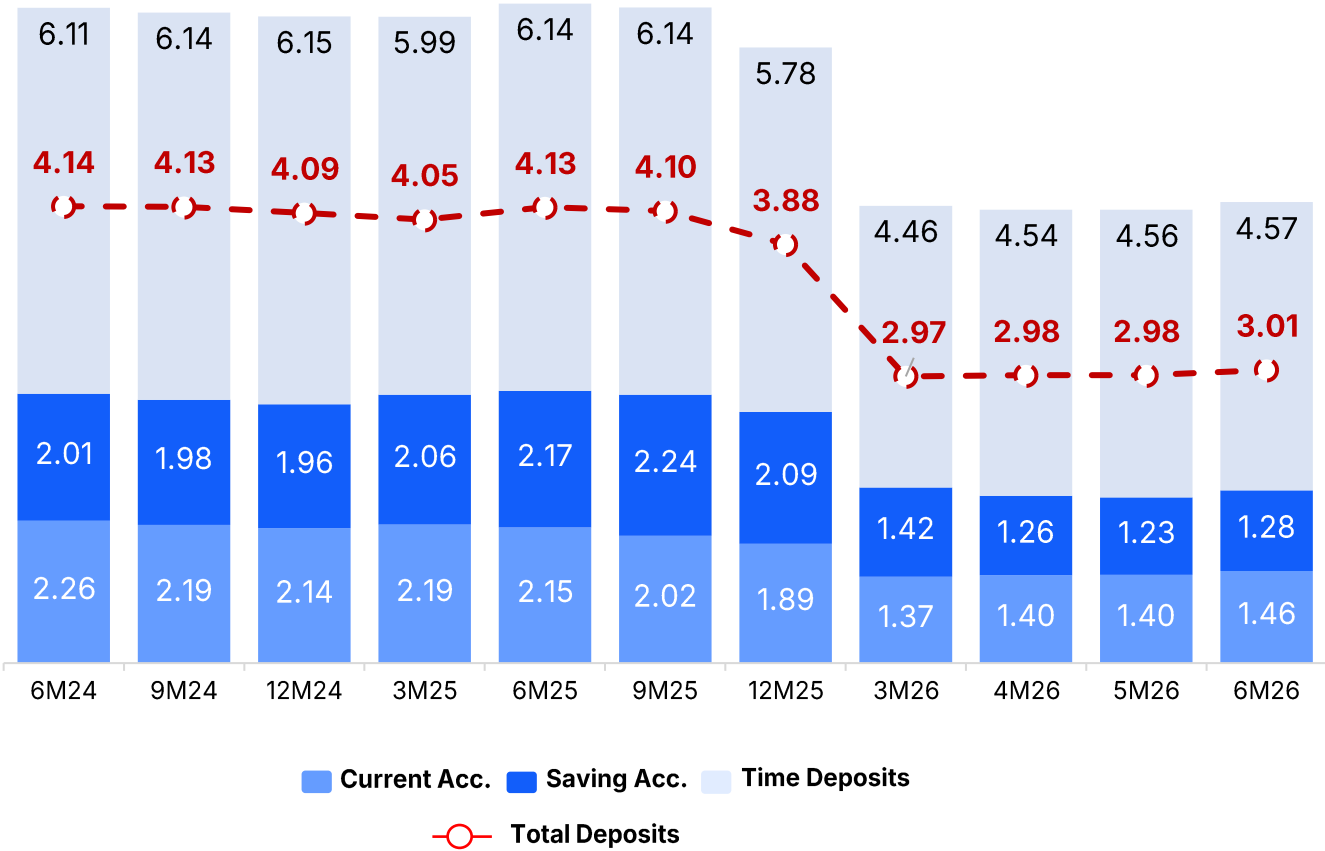


Low-cost CASA calculated based on savings and current accounts with counter rate

The Initiatives proven to be Effective, Translating to Lower Cost of Deposits

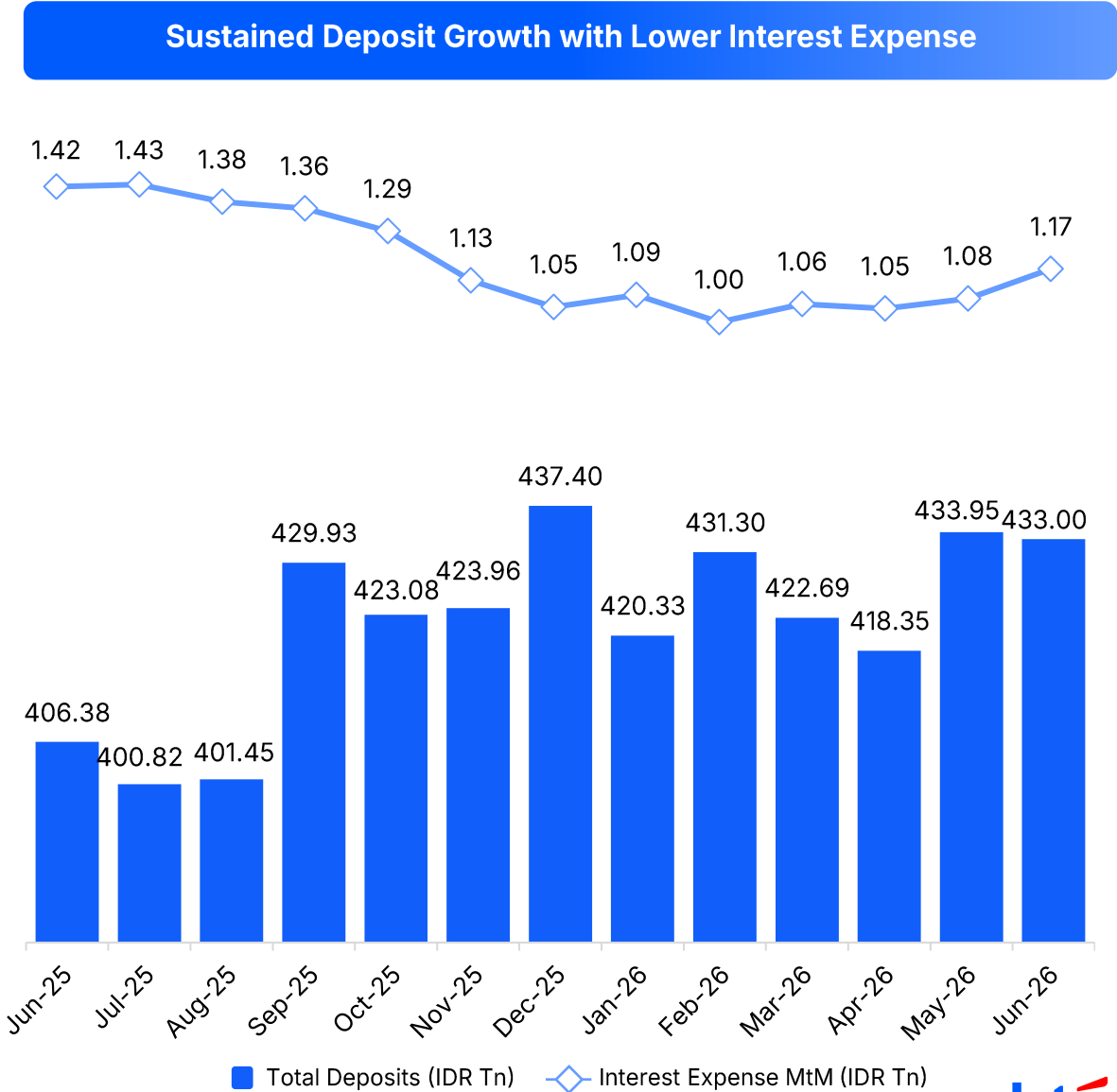
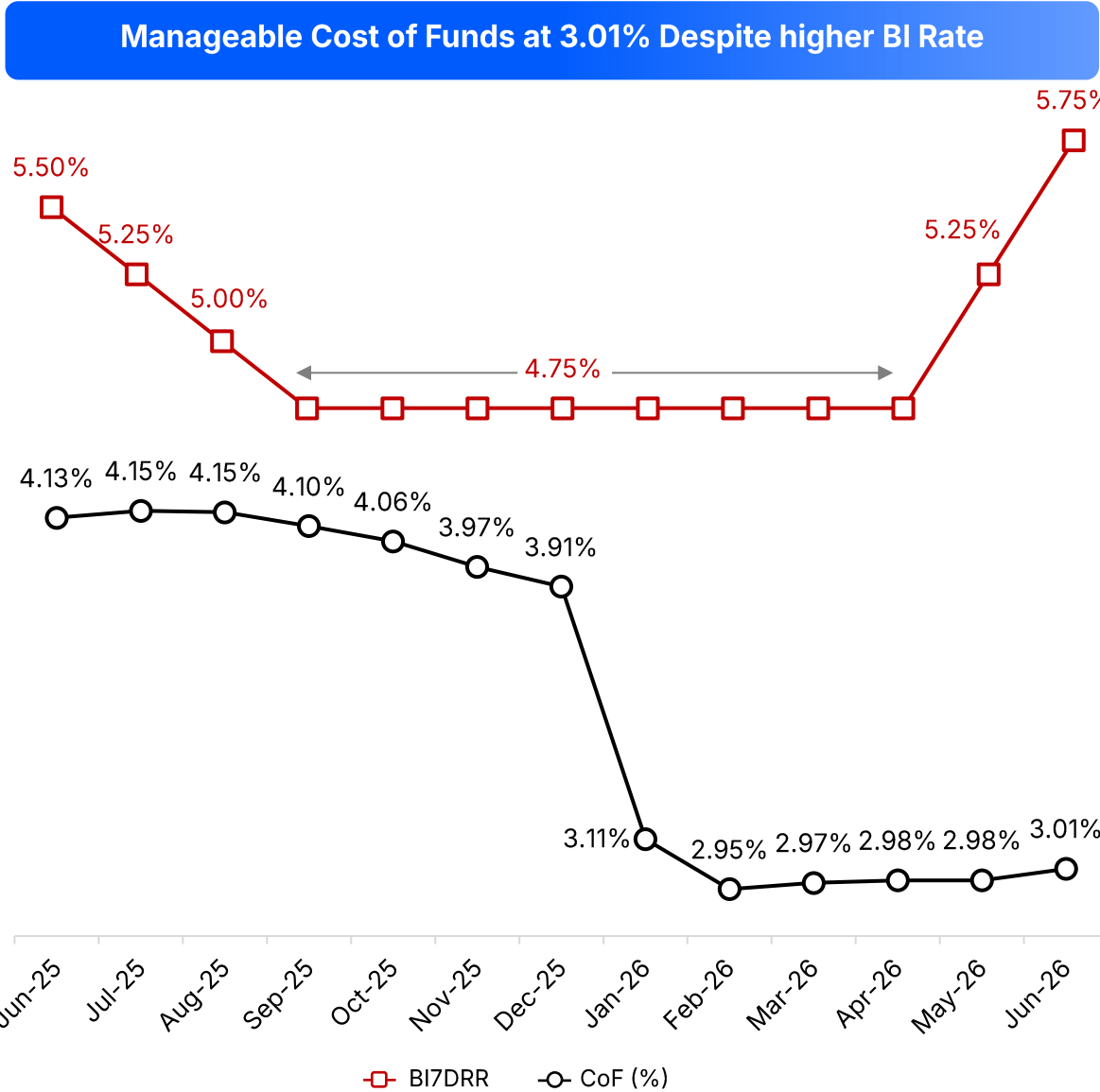
The cost of deposit remain manageable at 3.01% in 6M26, supported by lower rate CASA.

Consolidated Cost of Deposits (% ytd)



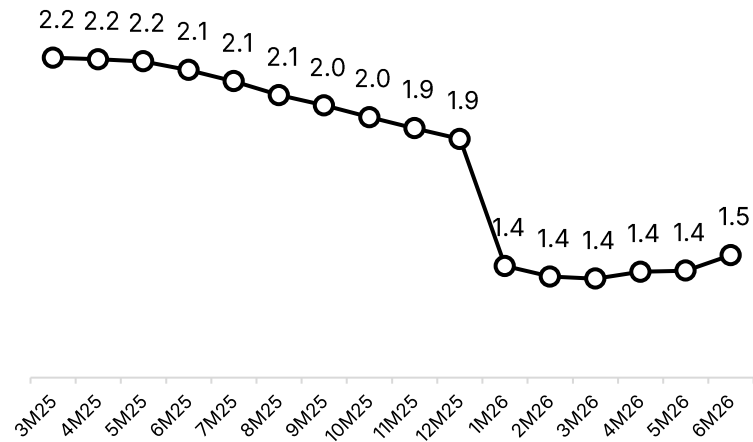
Better Deposit Structure with Disciplined Funding Cost Management

Cumulative Cost of Deposits (% ytd) - Consolidated

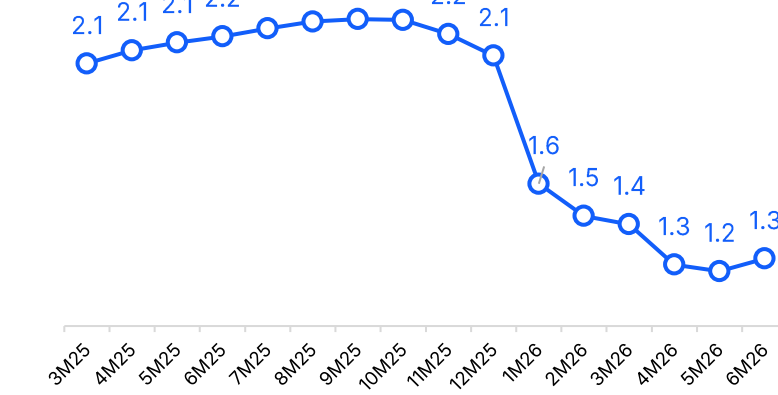


Improving Funding Cost Profile as Cost of Deposits Decline

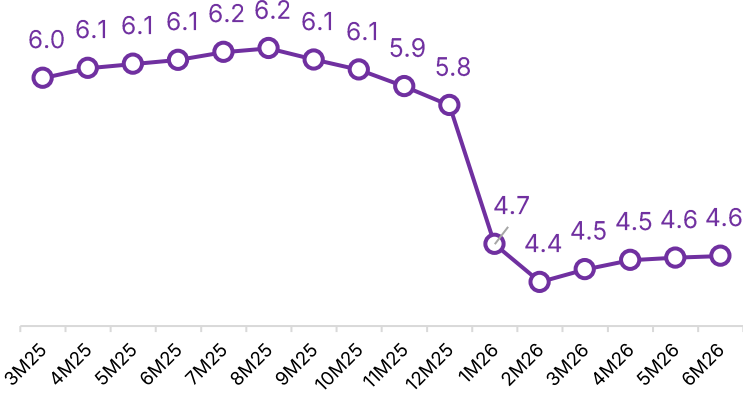
Current Account



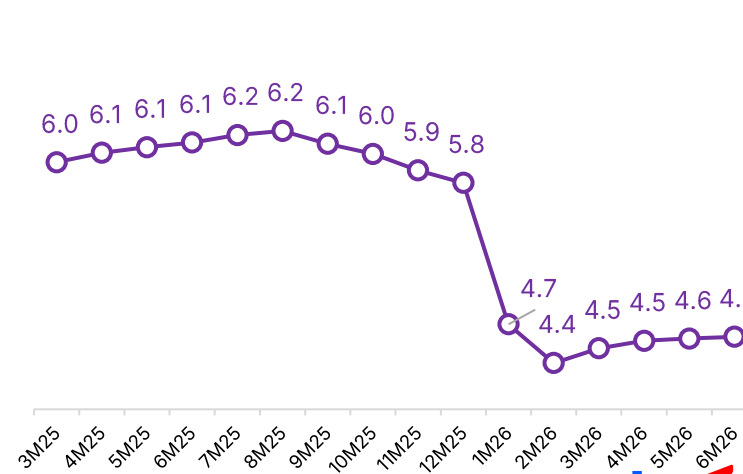
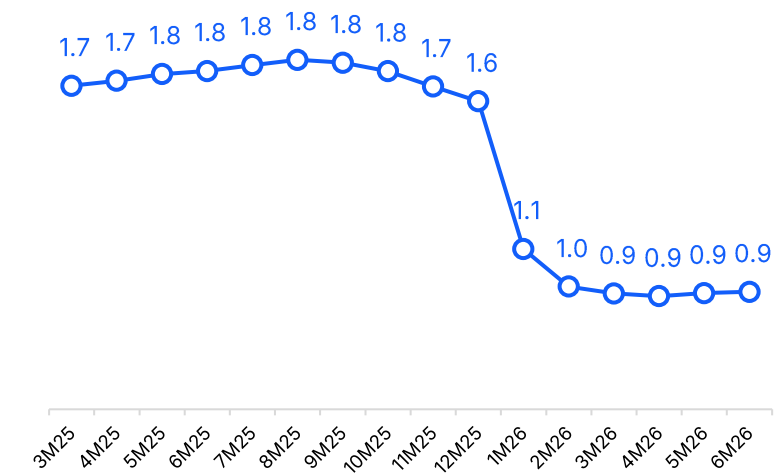
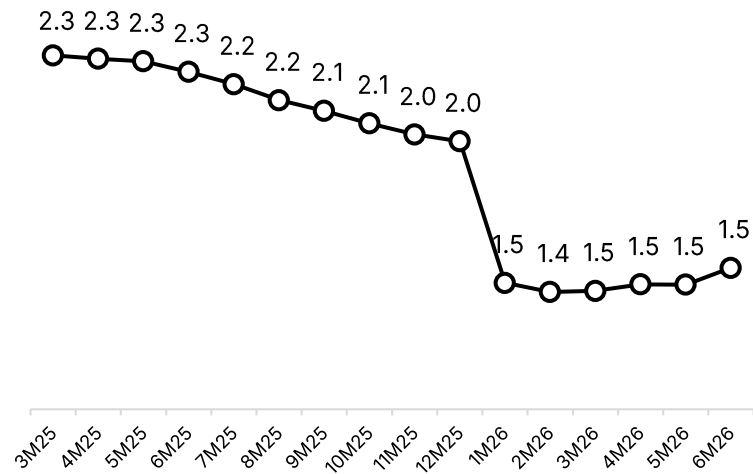
Saving Account



Time Deposit



Cumulative Cost of Deposits (% ytd) - Bank Only

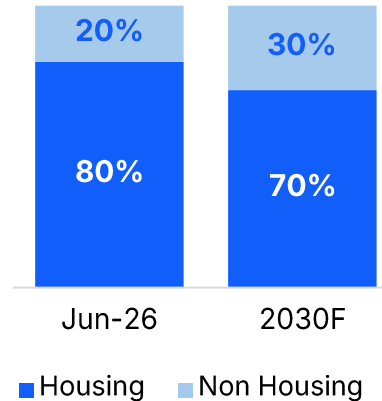


Accelerating Growth Through New Initiatives in 2026



Acquiring Loan Portfolio to Drive Inorganic Growth

- As part of its growth strategy, BTN is pursuing **inorganic expansion** through **selective loan portfolio acquisition**.
- This approach enables BTN to accelerate loan growth with better yield and shorter loan tenor than mortgages, as well as to optimize portfolio composition (~30% portion of non-housing loan within the next 5 years).
- By **targeting high-quality assets and strategic segments**, BTN is aiming to generate higher returns while maintaining a measured risk profile.



Collaborating with Digital Platform to Enhance Capabilities

BTN continues to expand digital ecosystem through **strategic partnerships and digital platforms** to enhance customer engagement.



Strengthening BTN's digital ecosystem through strategic collaboration with Rumah123 and Pinhome, delivering a seamless **end-to-end home-ownership journey** for customers.



Penetrating and Collaborating into Large-Scale Ecosystems

Expanding large ecosystem acquisition through Balé by BTN by unlocking exclusive **travel promotions** to **popular destinations** and enhancing customer value while **strengthening ecosystem engagement**.



Automated Bundling Solutions

- Providing convenient access for a comprehensive products of KPR, KAR, and KRING.
- Integrating approach not only improves **customer experience** but also supports sustainable growth through **cross-selling** and financial engagement.

Tapping Institutional to boost CASA

Expanding institutional funding by strengthening engagement with the **Regional Government (PEMDA)** as main entry point to support **CASA growth and stickiness**.



Leveraging Exclusive In-Branch Bancassurance Partnerships

- Strengthening BTN's wealth management proposition to accelerates the growth of fee-based income (FBI) through exclusive **in-branch bancassurance collaborations**.
- This initiatives enhance cross selling effectiveness, customer engagement, and **maximizing the productivity**.
- In-branch bancassurance driving **financial benefits**, not only to enhance Annual Premium Equivalent (APE) but also to creates **beneficial ecosystem**, supporting both revenue optimization and long-term partnership sustainability.

FBI from Bancassurance
(as of 6M26)

IDR **27.4** Bn

1.5%
of Total FBI

Bank Syariah Nasional : Accelerating Business Growth as a Key New Driver in Advancing Indonesia's Islamic Economy and Strengthening the National Sharia Ecosystem

Strengthening Synergies with PP Muhammadiyah

- BSN officially signed a strategic partnership with PP Muhammadiyah, the biggest Muslim organization in Indonesia.
- BSN provides integrated financial services across Muhammadiyah's extensive network, including universities, hospitals, and business supply chains.



Key Areas of Muhammadiyah Collaboration

- Fund management of Muhammadiyah and treasury services.
- Mortgage, commercial financing, and consumer financing for Muhammadiyah members.
- Payroll, cash management, and digital solutions.
- Distribution of Benefits to eligible beneficiaries.



Unlocking Gold Business Opportunities

- Strengthening customer engagement by tapping into new segments in providing gold related services through a strategic partnership.
- The services include gold savings, gold purchases, and gold sales, enabling customers to access gold investment products through an integrated ecosystem.



Enabling Integrated Financial Services

- BSN integrates its digital services within the Muhammadiyah ecosystem by collaborating with MASA and LAZISMU platforms.
- Virtual account for membership fee and zakat payments through the MASA app and streamline donation as well as payment transactions through LAZISMU app.
- Expand collaboration with retailers with PT Mentari Bumi Tjajah (Muhammadiyah's Cooperatives) and Indogrosir (Mini Market) for transactional services.



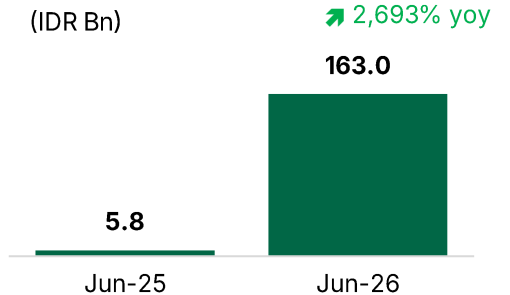
Robust financial profile (as of 1H26)

IDR 78.8 Tn Total Assets	IDR 59.6 Tn Total Financing	IDR 61.6 Tn Total Deposits
4.0% NIM (eqv.)	0.9% CoC	35.7% CAR
96.7% FDR	60.9% CASA	2.7% NPF (Gross)

Driving Sharia Economic Development through Digital Innovation



Expanding Reach through Product Innovation



- Since Dec-25, BSN Cicil Emas recorded the highest growth, reaching **IDR 163.0 Bn** (+2,693% yoy).
- As one of BSN's high-yield products, Cicil Emas delivers an attractive yield of **9.4%**.

BTN's 2026 Guidance - Consolidated

	1H26	Guidance
Loan Growth	11.2%	8 - 10%
Deposits Growth	6.6%	7 - 9%
Cost of Credit	0.7%	1.0 - 1.2%
NPL Gross	3.0%	<3.0%

Strengthening Engine for Sustainable Funding



Selected Ecosystem-Driven Business Approach

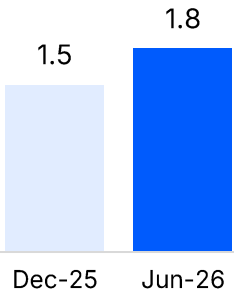
Capturing Less Crowded Segment through Healthcare Ecosystem

- Expanding its presence into **healthcare ecosystem** through a strategic partnership with 26 hospitals, like **RS Fatmawati, RS Wahidin Sudirohusodo, and RSUD Batanghari**.
- This collaboration provides **tailored financial services** and **value-added benefits** through bale Korpora with an interactive Healthcare Dashboard, creating an integrated ecosystem that improves hospital's operational efficiency (real-time performance, doctor productivity, and cashflow).



Consistent balance growth (IDR Tn)

↗ 22.3% ytd



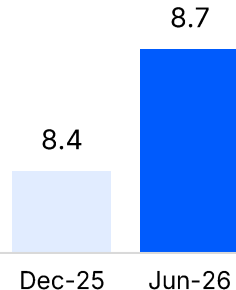
Tapping into Education Ecosystem

- Enhancing partnership with education ecosystem by collaborating with 57 universities, like **USU, UNNES, and UNESA**.
- Delivering comprehensive financial services for university ecosystem**, including the institution, faculty members, administrative staff, and student.
- Expanding their collaboration across various strategic areas** like human capital development, joint research, and many more programs.



Driving higher total balance (IDR Tn)

↗ 3.8% ytd



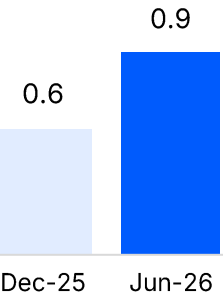
Unlocking Opportunities in the Tourism Sector

- BTN opens a partnership by capturing the tourism ecosystem, starting from **merchant, culinary, resort, property to tourism area**.
- BTN **serves as the financial backbone** for Taman Wisata Candi and Taman Mini Indonesia Indah by **delivering integrated payment, transaction, and financial solutions** across their entire destination ecosystem.



Robust balance growth (IDR Tn)

↗ 61.4% ytd

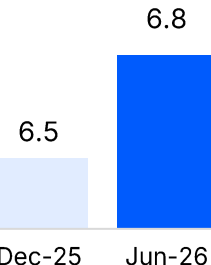


Expanding Partnership Ecosystem within Regional Government Ecosystem

- BTN strengthens its strategic collaboration with **Local Governments (Pemda)** and **Provincial Governments (Pemprov)** to support regional development and expand BTN's role as a comprehensive consumer bank.
- As of June 2026, BTN has a partnership with **59 Regional Government** throughout Indonesia (Pemkab Samosir, Pemkab Minahasa Utara, Pemkot Palu, and Pemprov Gorontalo).
- Managing **regional government accounts and treasury services**, providing **mortgage and consumer financing for Civil Servants (ASN)**, **payroll services**, and more financial solutions.

Total Balance keeps increasing (IDR Tn)

↗ 4.5% ytd



Strengthening Engine for Sustainable Funding...

A journey for monitoring, increasing sales force productivity, which strengthens performance across all network.

02 | Sector Based Approach Across All Branches And Pipeline Management

Mapping and disclosing potential ecosystem/sector to each Branches, driving close loop acquisition, and enhancing pipeline management through bottom-up and top-down approach

04 | People Transformation

Defining and developing dedicated behaviors, implementing **Sales Academy, and Strategic Business Leader Curriculum**, and ensuring the right people in the right roles

06 | Building Market Presence, Premises, and Banking Ecosystem

- Acquiring merchants to strengthen CASA
- Driving ecosystem-based approach through Bale, increasing engagement and transaction



01 | Daily and Detail Performance

Simplifying dashboard to monitor daily sales force performance update

03 | Expanding High-Quality Casa

Strengthening CASA and loan mix, increasing saving account acquisition, and lowering cost of fund to support profit growth

05 | Value Proposition & Campaign

- KAI & KCIC – Executive Lounge exclusive BTN
- Jasa Marga – Rest Area Ecosystem
- GBK – Sports Hub
- Airports – Excess Baggage
- PT POS
- HKBP
- ANCOL
- TMII
- Hospital



...Scaling Up the Acquisition of High-Quality CASA

Bolstering a More Sustainable CASA Deposit

Tapping into new to bank (NTB) acquisition

BTN recorded a total acquisition of **IDR 2.7 Tn** with a total customer acquisition of **3.2K** customers in 1H26.

Optimizing Existing Customer in Bale by BTN

BTN optimized its consumer based by cross-selling consumer loan products, i.e. personal loan and mortgage.

Reactivating inactive accounts

BTN revitalized **38.7K savings accounts** from existing borrowers in 1H26, increasing Bale users and transaction.

Building a Stronger NTB Deposit Base

IDR 181 Bn Before **IDR 1.4 Tn** After

Optimizing Saving Account costs

2.2% Before **1.2%** After

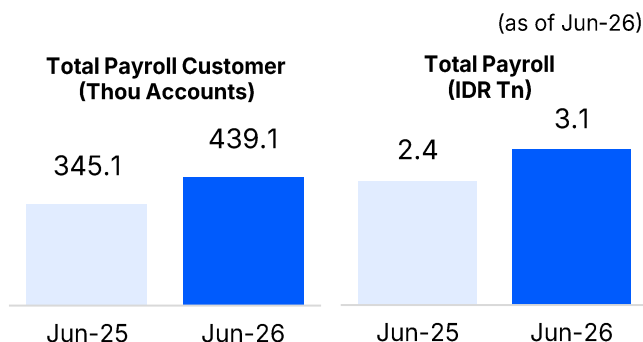
Low-cost CASA continues to grow

IDR 129 Tn Before **IDR 141 Tn** After

Capturing payroll and merchant ecosystem

Broadening Payroll Acquisitions

Leveraging institutional partnerships to capture and expand payroll accounts and loan.



Enhancing Bale Merchant via Ecosystem-Based Approach



Total Merchant
168K Jun-25 **344K** Jun-26

Total Balance (IDR)
3.3T Jun-25 **5.0T** Jun-26

Developing a Full-Fledged Retail Products

btñprivate
 (> 15 Bn)

Total Deposits
5.4
 IDR Tn

Avg. Product Holding
3.8x

Non-banking product of total FUM
22.9%

btñprioritas
 (500 Mn - 15 Bn)

Total Deposits
32.7
 IDR Tn

Avg. Product Holding
3.4x

Non-banking product of total FUM
32.1%

btñprospera
 (300 Mn - 500 Mn)

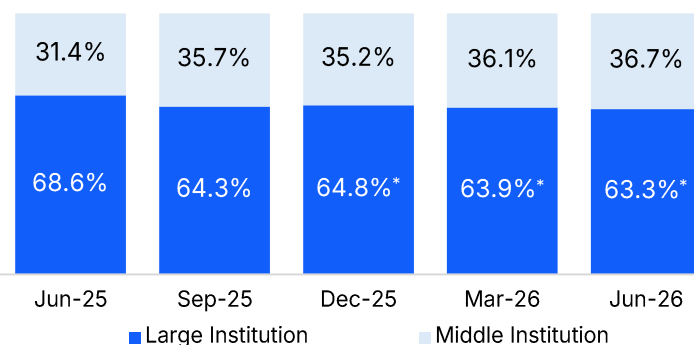
Total Deposits
3.5
 IDR Tn

Avg. Product Holding
2.5x

Non-banking product of total FUM
2.3%

Higher Middle Institution Contribution Lead to a More Manageable CoF

Large & Middle Institution Portion (%)



Sustainable growth in Middle Institution (IDR Tn)

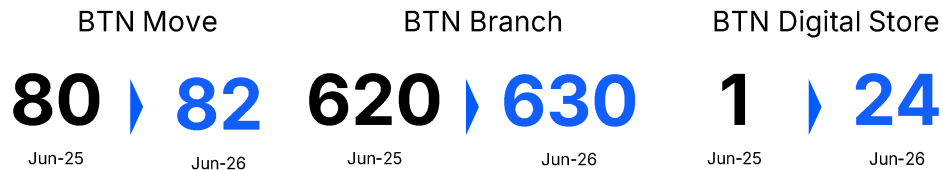
72.4 T Jun-25 **73.9 T** Jun-26

Cost of Fund (CoF) from Middle Institution lower by ~132 bps than the Large Institution

Large Institution **4.6%** 1H26 **vs** **Middle Institution** **3.3%** 1H26

Spreading Presence Across Different Segments

Transforming Branches and Elevating Customer Journey



BTN Branch

Revamping BTN's presence nationwide, delivering accessible financial services.



BTN Digital Store

Expanding digitally, bringing convenience, efficiency, and modern banking.



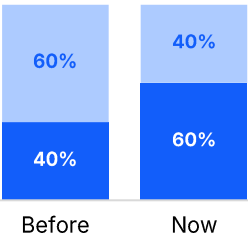
BTN Move

Banking on the go, reaching more people and places.



Enhancing Sales Capacity Through Workforce Optimization

■ Business ■ Support



- Increasing sales workforce composition to improve branch productivity and stimulate growth
- Assigning employees based on dedicated expertise
- Driving cross selling and upselling opportunities

Strengthening Presence & Capturing Growth in Strategic Locations



- Expanding into potential areas to capture less crowded segments
- Locating branches near economic hubs to improve accessibility
- Adopting ecosystem-based approach near offices, universities, and commercial districts



Expanding Beyond Mortgage



Leading Mortgage Provider in Indonesia with the Largest Market Share

Through subsidized mortgage, BTN has played important role to support government's housing program

Subsidized mortgage

Housing Loan Liquidity Facility (FLPP)

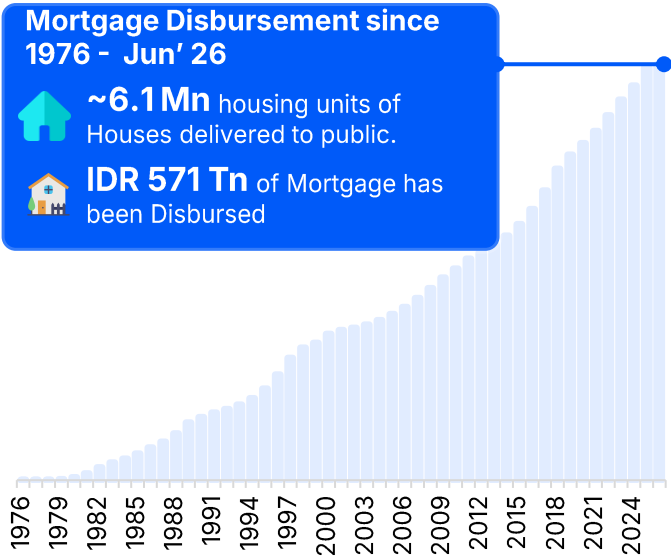
Rate : 5% fixed rate
Tenor : Maximum 20 years
Funding proportion :
75 (Government) : 25 (Banks/SMF)



Target segment	Mass segment
Monthly income (Jabodetabek Area)	- Up to IDR 12 Mn (single income) - Up to IDR 14 Mn (joint income)
Objectives	Ownership / Renovate / Build

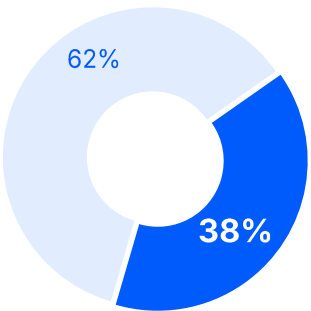
BTN Mortgage Journey: Expanding Home Ownership Since 1976

- More than **6.1 million borrowers** have been **supported** to own houses through BTN Mortgages, translating to ~24 millions of people gaining access to decent housing.
- BTN contributes to expanding access on subsidized mortgages **for the informal sector through partnerships**, through informal community groups and platforms, resulting in the disbursement of **95,144 housing units**.

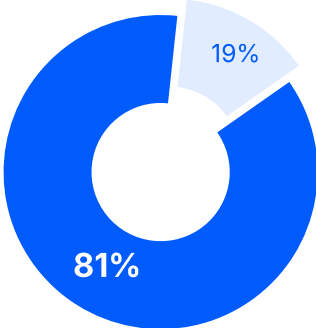


BTN Dominates the Indonesian Mortgage Sector

Mortgage Market Share (as of Mar-26)



Subsidized Mortgage Market Share (as of Mar-26)



BTN's Market Share

Other Bank's Market Share

Serving the People of Indonesia as an Integrator and a Socially Driven Institution

Contributing through the disbursement of Housing Program Loans (KPP), to supporting the national housing program

Housing Supply Ecosystem

Optimizing the existing borrower based and expanding financing to property developers and their ecosystem (contractors and building material suppliers).

Property Developers >10,000 developer partners ready to support the Housing Program Loans (KPP).

Construction Contractors Access to financing for MSME contractors requiring initial capital for housing construction working capital.

Building Material Suppliers Financing support for suppliers, distributors, and building material retailers to fund working capital.

Housing Demand Ecosystem

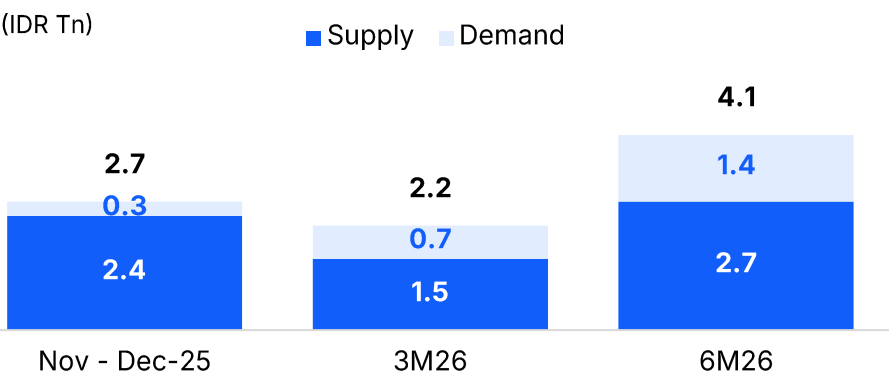
Offering Pre-approved financing to qualified self-employed borrowers, Bale Agents, BTN merchants, existing mortgage customers and fully repaid KUR borrowers.

Home Ownership Providing accessible housing solutions to support the sustainability and growth of MSME businesses.

Self-Build Housing Financing solutions for MSMEs who own land or land with existing structures, enabling home expansion to support their business activities.

Renovation Financing for home improvements or renovations for MSMEs to better support their business activities.

KPP disbursement reaching IDR 4.1 Tn in 1H26

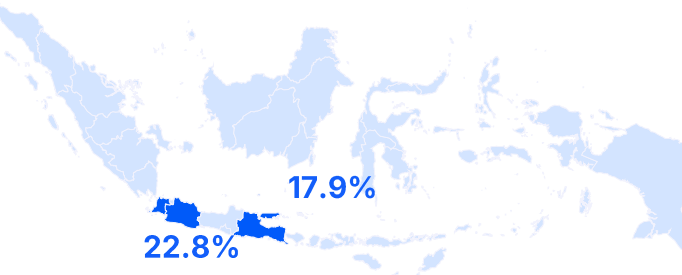


- KPP disbursement reached **IDR 4.1 trillion in 1H26**.
- BTN disbursed to **a total of 6.4 thousand people**, further expanding its financing access to Indonesian people.

Update on KPP Disbursement

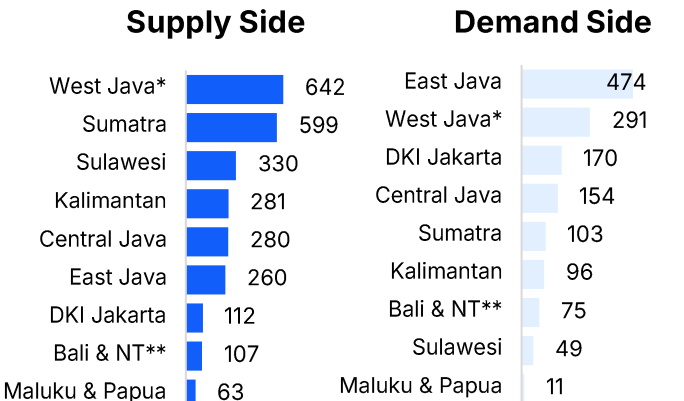
BTN's KPP disbursement is mostly concentrated in West Java* and East Java.

(# of BTN's total KPP disbursement)



In 1H26, BBTN has disbursed **IDR 4.1 Tn**, dominated by **IDR 2.7 Tn** from supply side.

KPP by Region (IDR Bn)



*including Banten
**Nusa Tenggara



- Since its first **launched in late October 2025**, BTN has disbursed **more than IDR 6.7 Tn**, expanding access on affordable housing across both supply and demand side.
- The program reflects government's commitment to improve **public welfare**, support **job creation**, and **strengthen MSME competitiveness**.

- The **top three regions by total disbursement** (both supply and demand sides) are **West Java*, Sumatera, and East Java**.
- The average ticket size of **supply side** reached **IDR 3.7 Bn**, while **IDR 251.1 Mn** for demand side.
- **KPP offers higher yield** compared to subsidized mortgage.

Pursuing Selective Inorganic Growth through Targeted Loan Portfolio Acquisition

Acquiring Non-Housing Loan Portfolio to Expand Beyond Mortgage

The completion of **SMBC Indonesia's loan portfolio** ➡ 1st tranche trx
12.6
IDR Tn

Less capital consumption despite size of the **acquired loan portfolio** ➡ Risk Weighted Assets (RWA)
50%

Higher profitability contribution with a shorter tenor ➡ Average yield of
13.7% with remaining tenor of **~7 years**

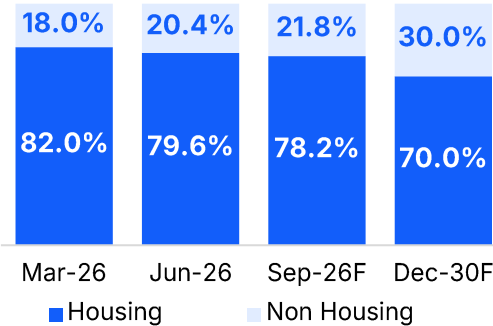
Benefits Gained from the Acquisition

- ✔ Portfolio diversification
- ✔ Higher loans yield
- ✔ Reduce concentration risk
- ✔ Supports sustainable revenue growth



Strengthening Portfolio Diversification Through Non-Housing (%)

- As part of its growth strategy, BTN is pursuing **inorganic expansion** through **selective loan portfolio acquisition**.
- Accelerating loan growth with better yield and shorter loan tenor than mortgages, as well as to optimize portfolio composition (~30% portion of non-housing loan within the next 5 years).



Indicative Timeline for the Pension Loan Acquisition

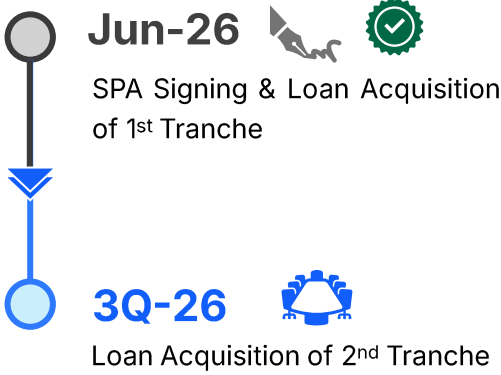
2nd tranche of the pension related loan acquisition to **accelerate sustainable growth** in Q326. ➡ Loan Account 2nd tranche
7.3
IDR Tn

The completion of transaction of the loan acquisition BTN will acquire **new accounts**. ➡ Total NOA
344.6
Thousands

Consists of **loan portfolios managed by Non-Taspen Institution (ASABRI and others)**.

BTN's first step towards a diversified loan book between the **housing and non-housing segment**, expanding BTN's customer base, and generating higher yield income.

Next Step for the Transaction



Digital Initiatives



Digital Initiative & Partnership Highlights

Balé Connect The World: Powering BTN's Cross-Border Ecosystem

QRIS
Crossborder



- **Expand cross-border ecosystem:** Enables seamless international transactions to broaden BTN's ecosystem reach through QRIS Cross border and debit card.
- **Unlock recurring monetization:** Drives fee-based income via FX, remittance, and cross-border payments.
- **Increase customer stickiness:** Strengthens engagement and retention through end-to-end global use cases.



BTN Jakim : Engaging 45,000 Runners Through Balé



The 2026 Jakarta International Marathon (BTN JAKIM) reinforced BTN's brand positioning and expanded its digital ecosystem. By offering app-exclusive ticketing and **cashback of up to 50%**, BTN successfully onboarded approximately **45,000 runners from 55 countries** as new balé users during the four-day Race Expo, while contributing an estimated **IDR 1.3 Tn** in economic impact.

Balé Wisata: Increasing Exposure through Collaboration with Tourism and Lifestyle



Creating new revenue streams by monetizing the tourism ecosystem through cashless ticketing, F&B and merchandise transactions, branded commerce, driving sustainable fee-based income growth. Beyond revenue generation, each partnership strengthens the balé ecosystem by **increasing customer engagement, transaction frequency, merchant acquisition, and long-term digital payment adoption.**

Balé Hype: Leveraging High Traffic Spots



- **BTN's 2026 concert & event sponsorships expanded top-of-funnel reach and accelerated digital acquisition** by converting high-traffic audiences into new app users via onsite activations and cashless payments.
- **Integrated ticketing and on-ground transactions** increased usage frequency, deepened merchant partnerships, and supported sustainable fee income growth.

Balé Hype - Belanja: Powering Jakarta's Retail Economy with Balé, Everyday



BTN's 2026 title sponsorship as Bank Partner of Festival Jakarta Great Sale (FJGS). Spanning 104 shopping centers across Jakarta over six weeks, strengthened balé's visibility at the capital's largest annual retail event, with triple lottery entries for balé QRIS transactions converting everyday mall traffic into active digital payment users.

Banking-as-a-Service for Indonesia's Growing Enterprises



Mitra Kasih Perkasa
Expanding financial inclusion by embedding banking into Indonesia's retail ecosystem

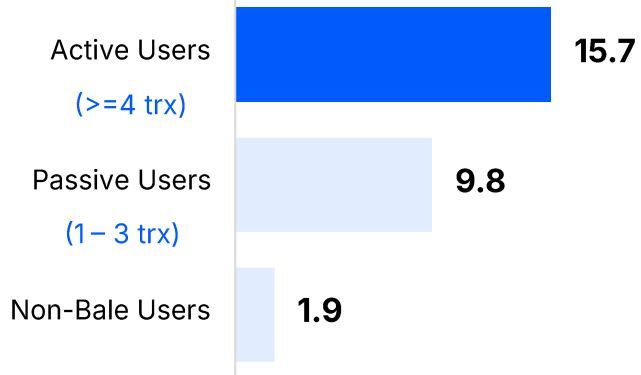
PT Pertamina Bina Medika IHC
Delivering seamless financial services across Indonesia's healthcare ecosystem

Solo Medical & Wellness Tourism - Creating a connected wellness ecosystem powered by digital banking

PT MRT Jakarta - Accelerating Indonesia's smart mobility through integrated digital financial services

Balé By BTN Avg. Balance

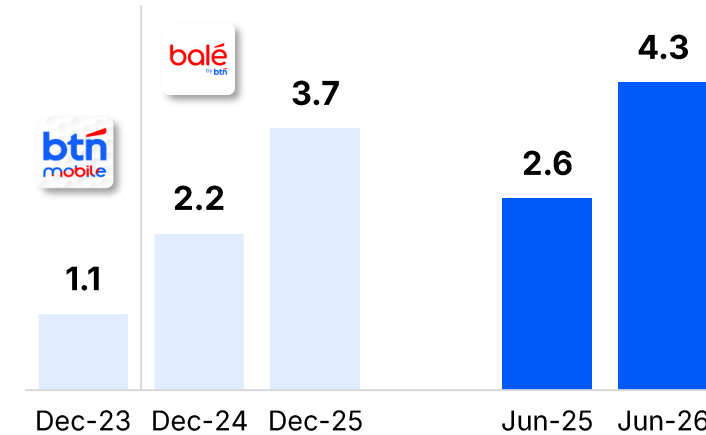
(IDR Mn)



Balé By BTN Registered Users

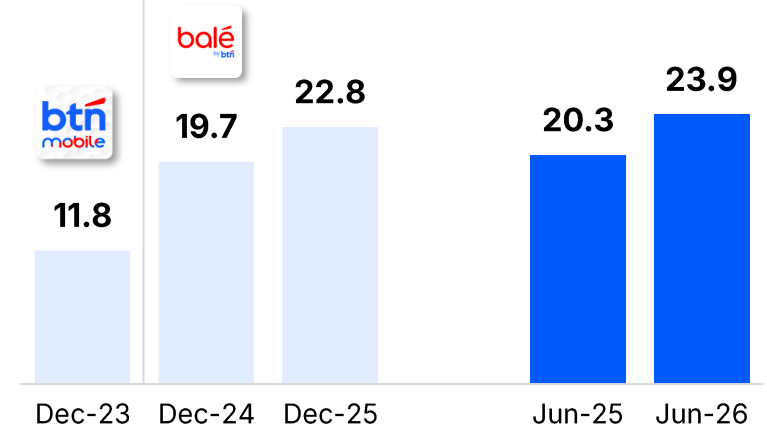
(Mn Users)

↗ 62.4% yoy

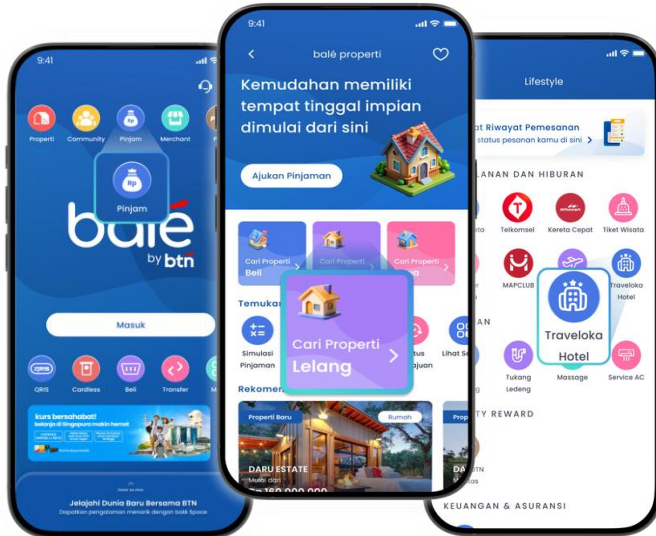


Total Saving Balance of Users (IDR Tn)

↗ 17.7% yoy



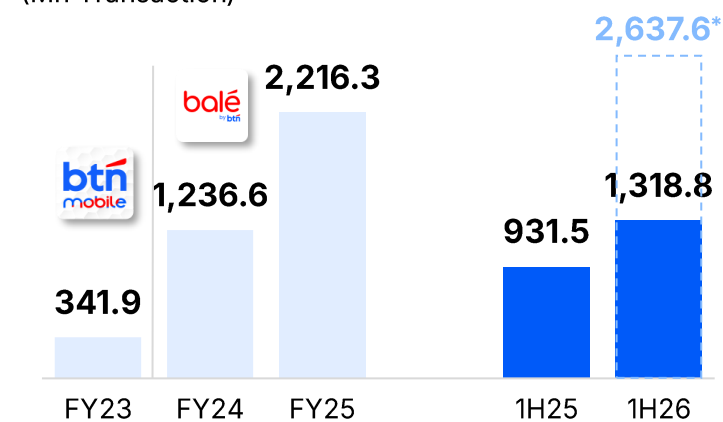
Product Enhancements Driving User Activation & Transaction Expansion



Highest ever Balé by BTN Transactions Volume

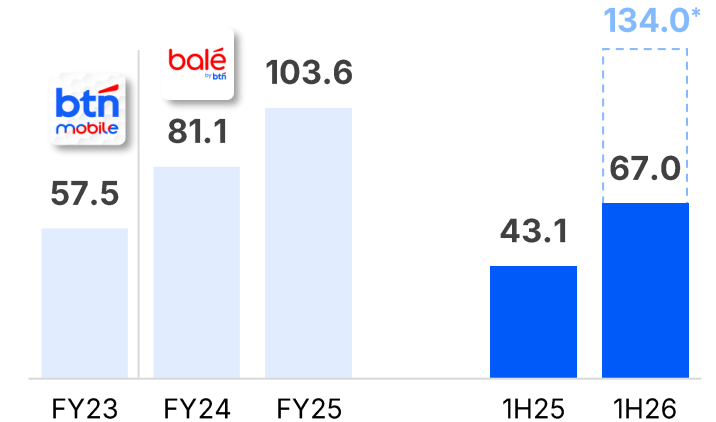
of Transaction
(Mn Transaction)

↗ 41.6% yoy



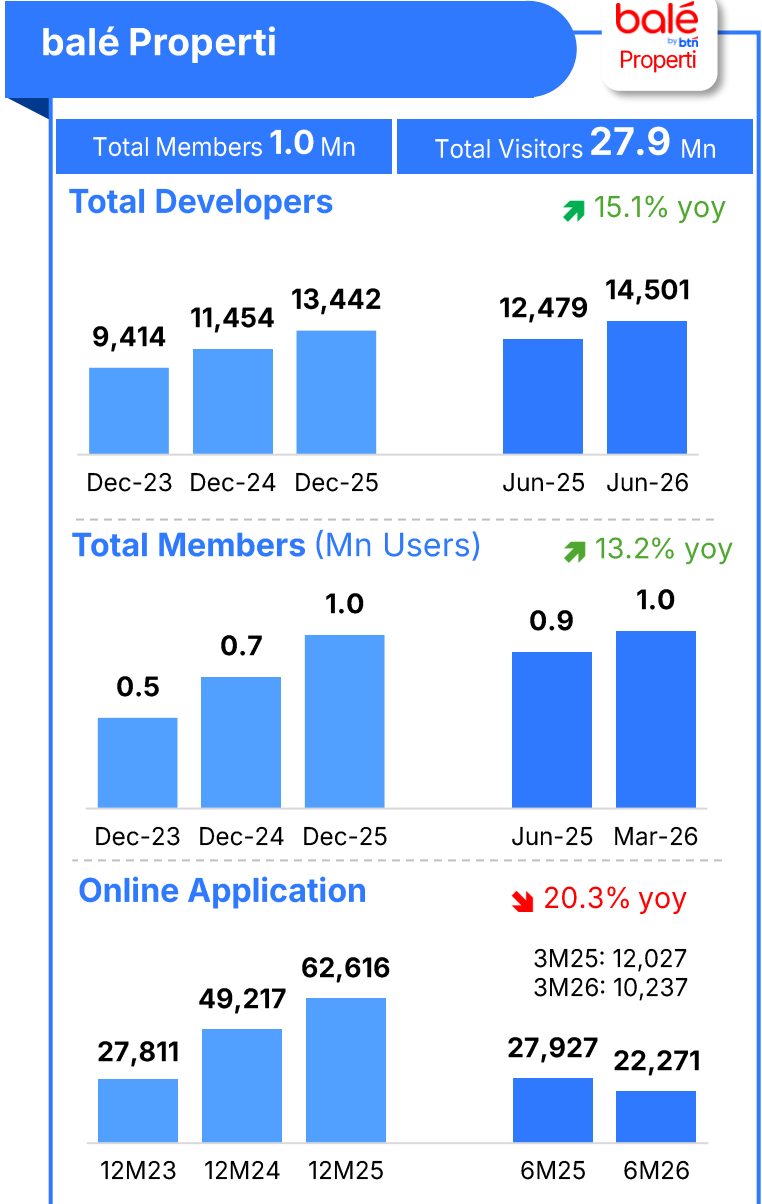
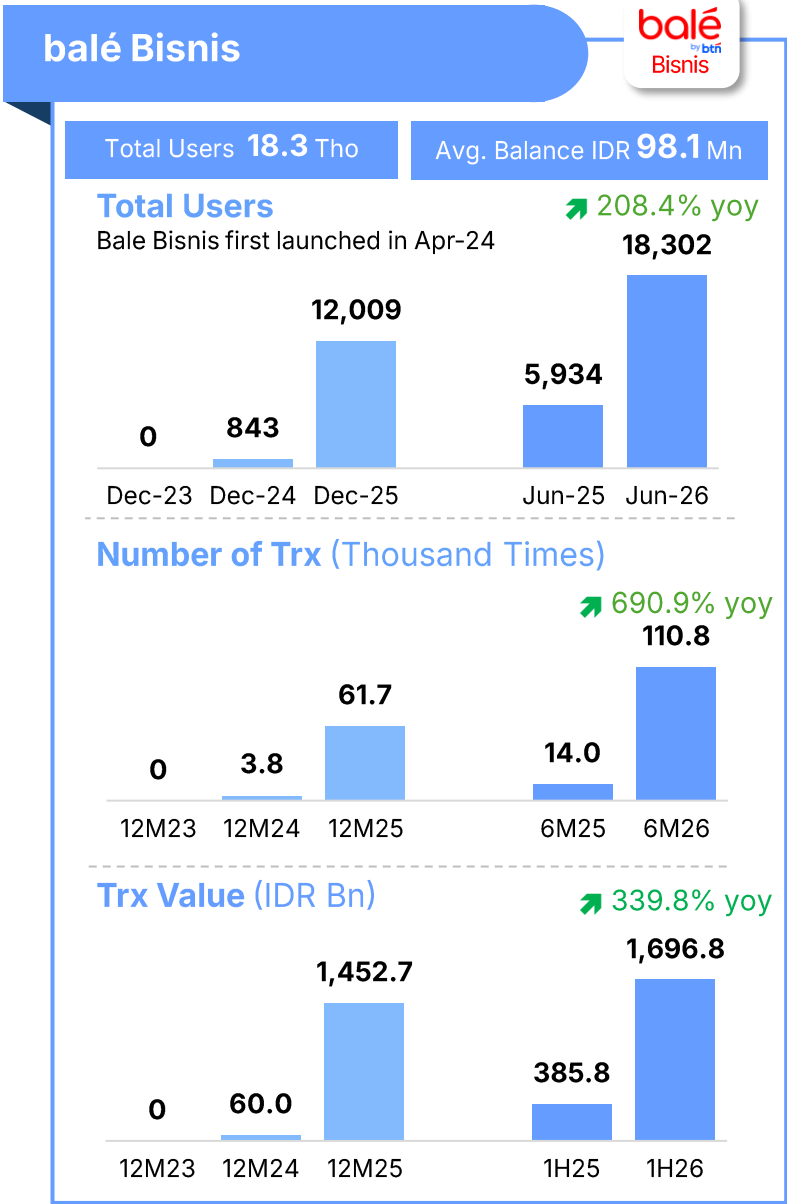
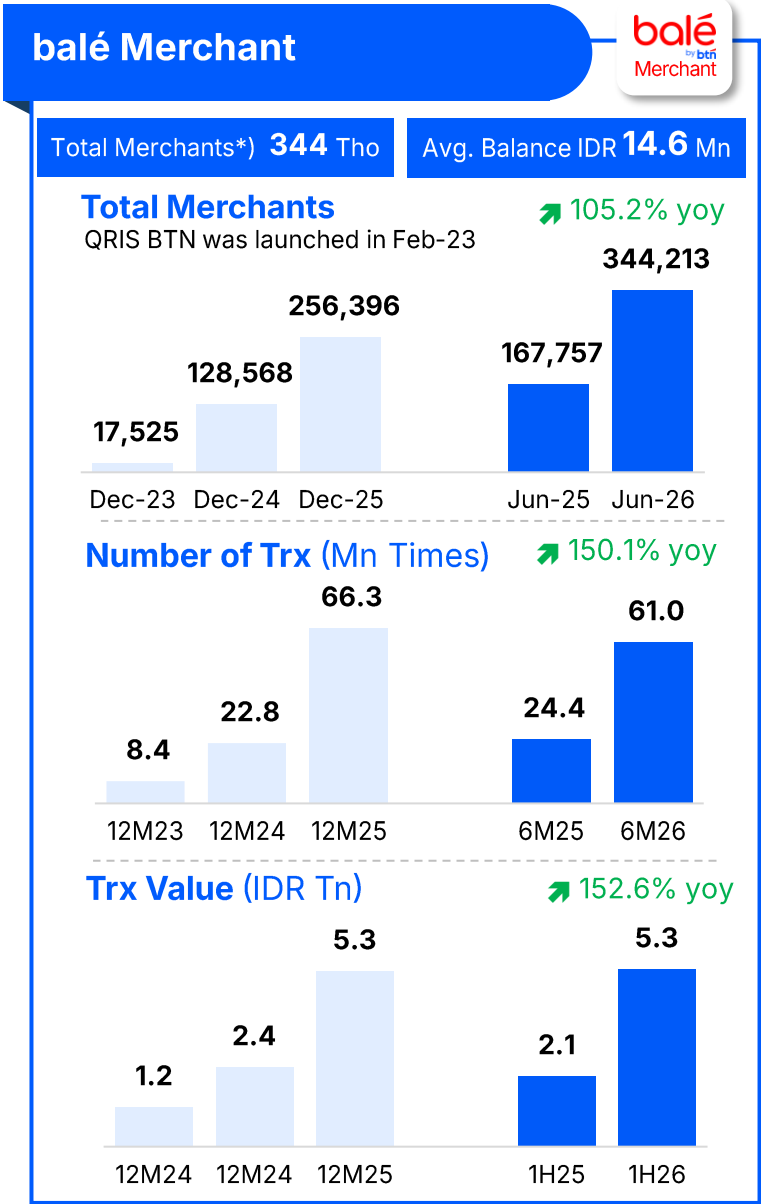
Transaction Value
(IDR Tn)

↗ 55.3% yoy



*annualized

balé Merchant, balé Bisnis dan balé Properti Performances



*) Merchant EDC & QRIS

Thematic Industry Solution



Education



Government



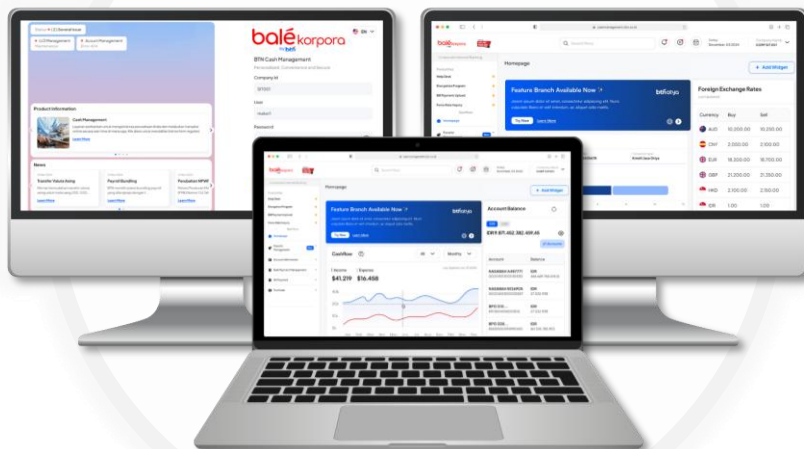
Health Care



Financial Inst.



Energy



Customer Experience

- Financial Dashboard
- Healthcare Dashboard
- Soft Token

FX Solution

- Cross Currency Payment
- Spot, Forward, Swap

Collection Solution

- BTN Virtual Account
- Multi Debit

Superior Features

to Support Client's Business Transaction

Payment Solution

- Primo Account (VA Trx)
- Payroll

Liquidity Solution

- Cash Pooling & Distribution
- Loan Management

Trade Finance Solution

- E-Guarantee
- Financial Supply Chain
- Trade Finance



New Features in 2Q26



BTN's performance earned 2 awards in 2026

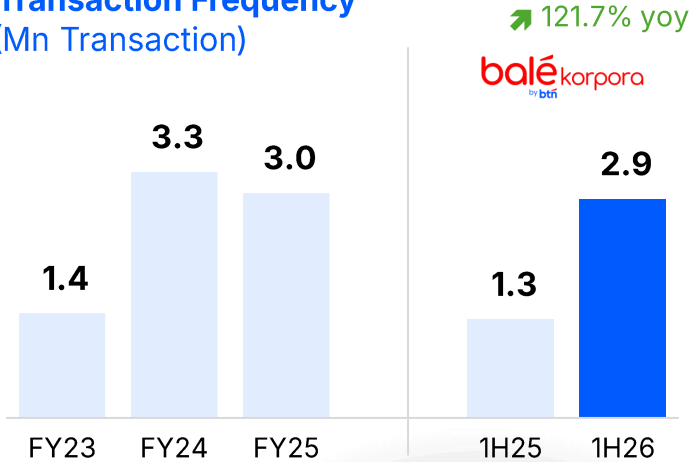
Indonesian Domestic Digital Transformation Bank of the Year

Indonesian Domestic Ecosystem Platform Initiative of the Year

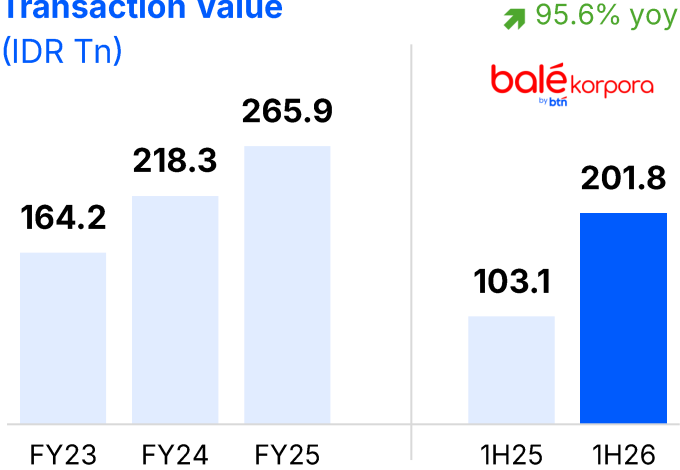
Empowering Businesses through Seamless Transactions and Smart Cash Management through balé Korpora

Wholesale transactions showed significant progress in both transaction frequency and value, driven by an increase in the number of users

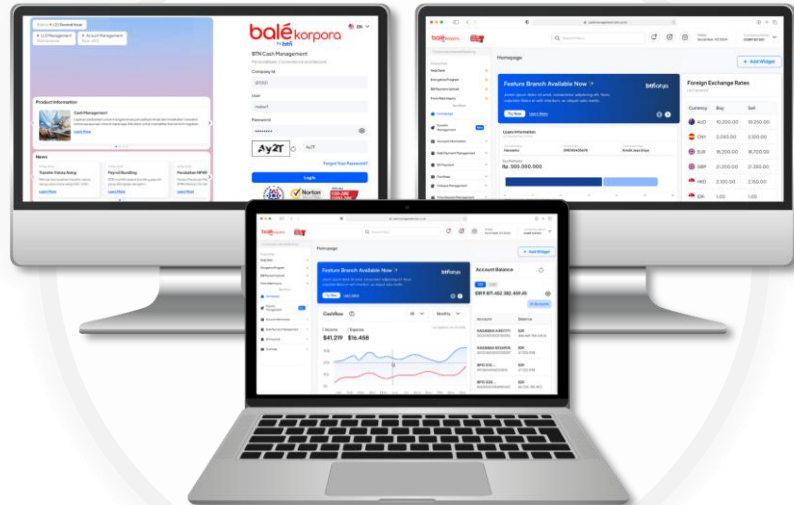
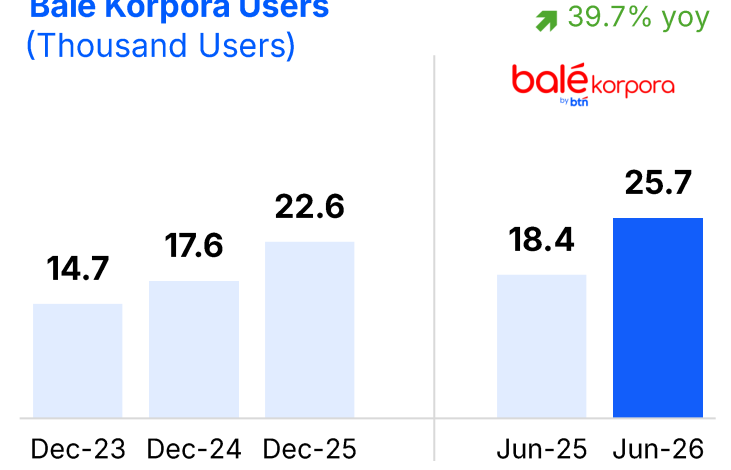
Transaction Frequency
(Mn Transaction)



Transaction Value
(IDR Tn)

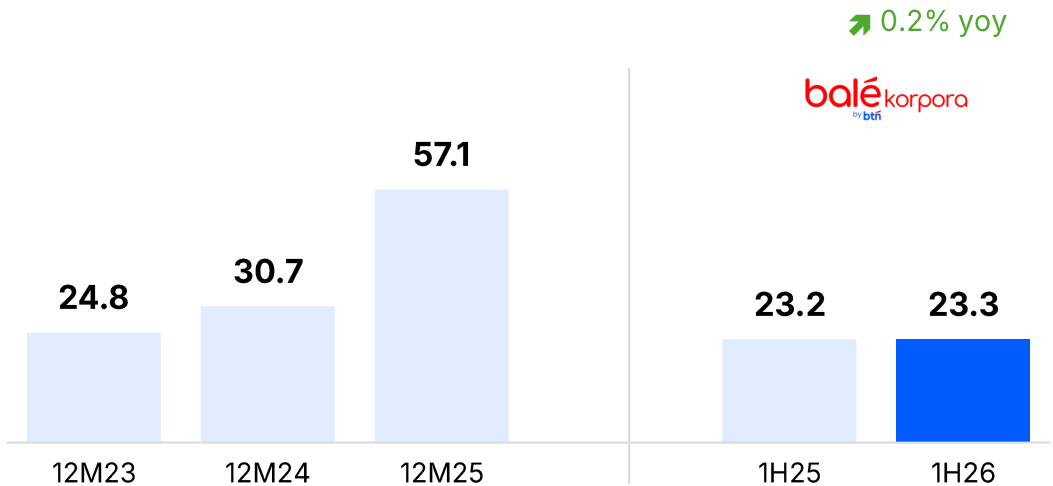


Balé Korpora Users
(Thousand Users)



<https://korpora.btn.co.id/>

Fee Based Income (IDR Bn)



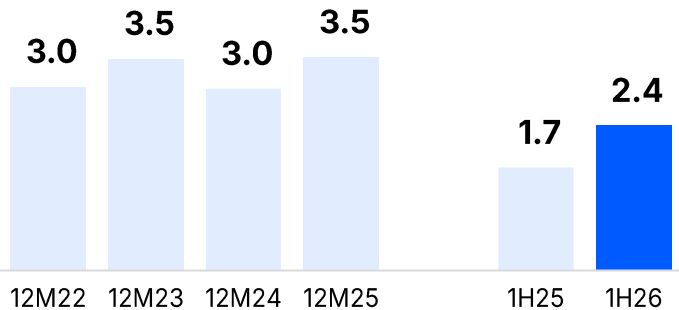
BTN Financial Highlights



BTN's Overview : 2022 – 1H26 Performance

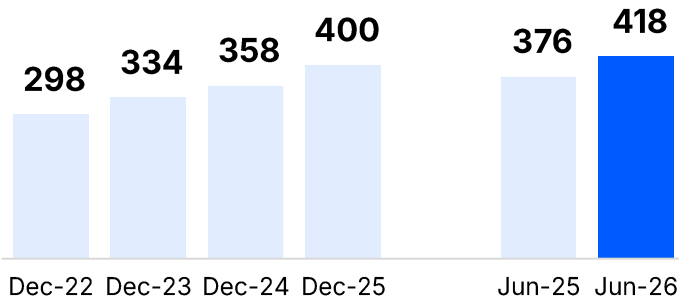
Net Profit
(IDR Tn)

+40.8%



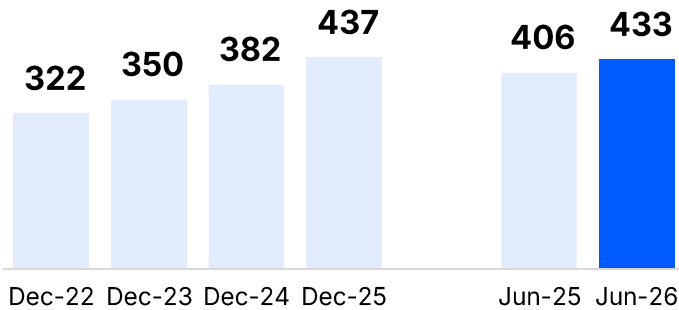
Total Loan & Financing
(IDR Tn)

+11.2%



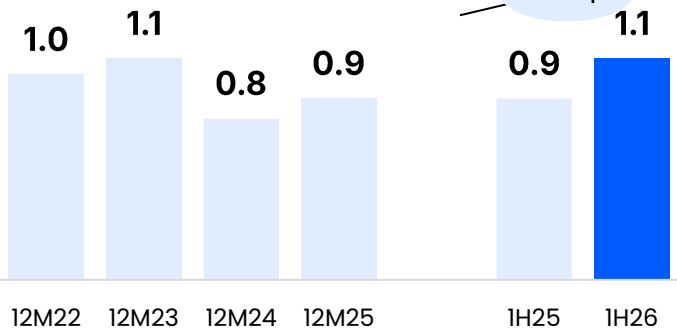
Total Deposits
(IDR Tn)

+6.6%



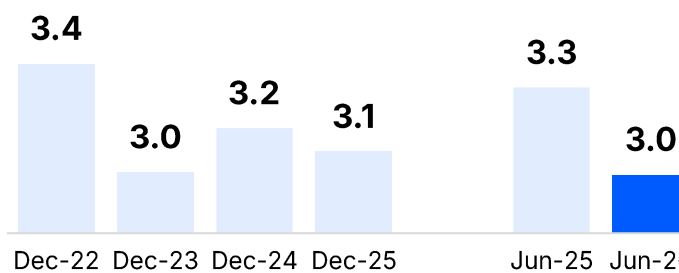
Return on Asset
(%)

+24 bps



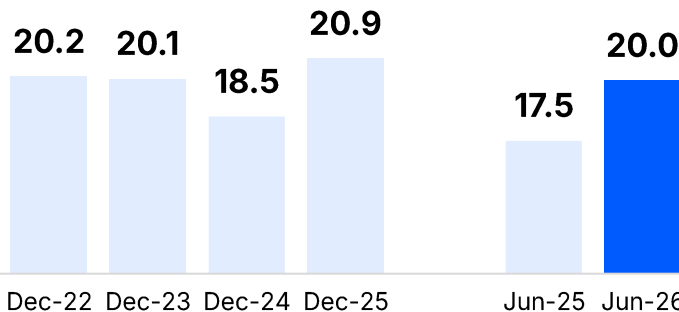
NPL Gross
(%)

-33 bps



Capital Adequacy Ratio
(%)

+254 bps



Financial Snapshots - Consolidated

Financial Highlights	2023	2024	2025
Asset/ Liabilities			
Total Assets (IDR Bn)	438,750	469,615	527,793
Total Loan & Financing (IDR Bn)	333,698	357,973	400,576
Total Deposits (IDR Bn)	349,933	381,667	437,398
Profitability			
Net Profit (IDR Bn)	3,501	3,007	3,501
N I M	3.8%	2.9%	4.2%
C I R	45.3%	57.1%	49.3%
RoE (Tier-1)	13.9%	10.8%	11.7%
RoRWA – after tax	2.4%	1.8%	1.9%
RoA (Return on Asset)	1.1%	0.8%	0.9%
Asset Quality			
NPL (Gross)	3.0%	3.2%	3.1%
Loan at Risk (LAR)	21.1%	19.7%	19.4%
NPL Coverage	155.2%	115.4%	123.9%
Cost of Credit (CoC)	1.2%	0.6%	1.6%
Liquidity			
LDR	95.4%	93.8%	91.6%
LFR	83.2%	83.2%	82.5%
CASA	53.7%	54.1%	48.7%
Capital			
CAR (Tier 1)	17.5%	17.1%	18.7%
Total CAR	20.1%	18.5%	20.9%

Jun-25	Jun-26	yoy Growth (%)	
484,962	545,161	12.4%	yoy
376,110	418,111	11.2%	yoy
406,383	433,002	6.6%	yoy
1,706	2,402	40.8%	yoy
4.4%	3.5%	(85)	bps
43.8%	50.5%	672	bps
11.8%	13.3%	152	bps
1.9%	2.5%	56	bps
0.9%	1.1%	24	bps
3.3%	3.0%	(33)	bps
20.2%	18.6%	(147)	bps
115.0%	121.7%	665	bps
2.0%	0.7%	(131)	bps
92.6%	96.6%	401	bps
84.5%	83.5%	(101)	bps
49.1%	49.1%	0	bps
16.2%	18.0%	183	bps
17.5%	20.0%	254	bps

Balance Sheet

Balance Sheet Summary (IDR Bn)	Dec-23	Dec-24
Total Earning Assets	389,827	428,794
Term Deposit with BI	12,149	2,810
Total Loan & Financing	333,698	357,973
Securities	41,200	61,015
Other Earning Assets	2,780	6,997
Provision on Earning Asset	(15,641)	(13,063)
Total Non Earning Assets	64,563	53,883
Total Assets	438,750	469,615
CASA	188,007	206,358
Current Account	143,535	160,848
Saving Account	44,472	45,510
Time Deposits	161,927	175,309
Third Party Deposits	349,933	381,667
Securities issued	6,835	5,445
Deposits from Other Banks	1,300	105
Repurchase Agreements	0	3,409
Borrowings	42,875	39,813
Non Interest Bearing Liabilities	7,327	6,604
Total Liabilities	408,271	437,043
Total Equity	30,479	32,572
Total Liabilites & Equity	438,750	469,615

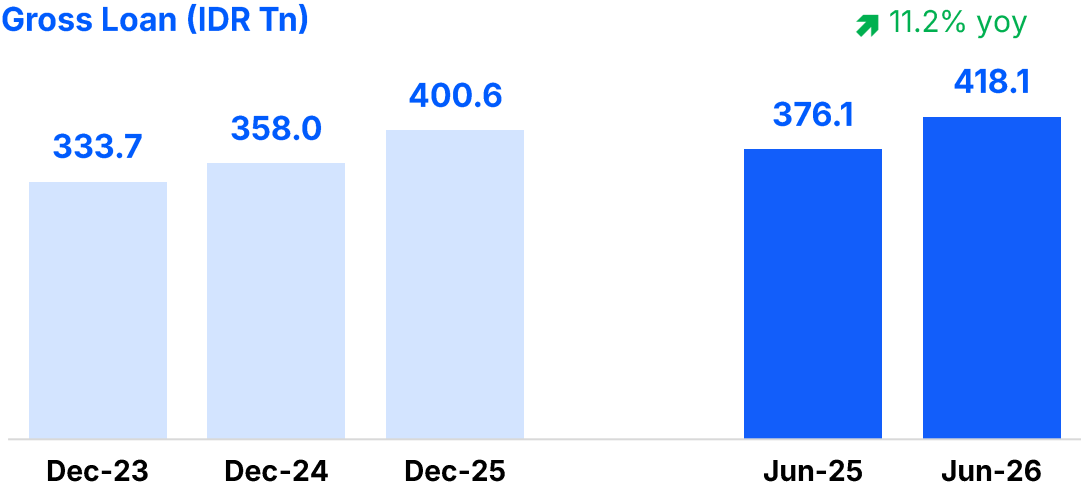
Jun-25	Mar-26	Jun-26	qoq	yoy	% Assets
450,440	478,478	503,731	5.3%	11.8%	92.4%
9,095	2,834	2,662	-6.1%	-70.7%	0.5%
376,110	400,631	418,111	4.4%	11.2%	76.7%
62,028	71,557	80,266	12.2%	29.4%	14.7%
3,207	3,456	2,692	-22.1%	-16.0%	0.5%
(14,359)	(15,485)	(15,197)	-1.9%	5.8%	-2.8%
48,880	54,550	56,627	3.8%	15.8%	10.4%
484,962	517,543	545,161	5.3%	12.4%	100.0%
199,724	212,112	212,787	0.3%	6.5%	39.0%
155,287	168,808	166,954	-1.1%	7.5%	30.6%
44,438	43,304	45,833	5.8%	3.1%	8.4%
206,658	210,520	220,215	4.6%	6.6%	40.4%
406,383	422,632	433,002	2.5%	6.6%	79.4%
4,766	5,938	5,899	-0.7%	23.8%	1.1%
95	104	698	574.6%	631.4%	0.1%
0	0	6,164	-	-	1.1%
33,642	43,782	54,763	25.1%	62.8%	10.0%
6,150	8,317	7,077	-14.9%	15.1%	1.3%
451,036	480,774	507,604	5.6%	12.5%	93.1%
33,926	36,769	37,558	2.1%	10.7%	6.9%
484,962	517,543	545,161	5.3%	12.4%	100.0%

Loan Mix

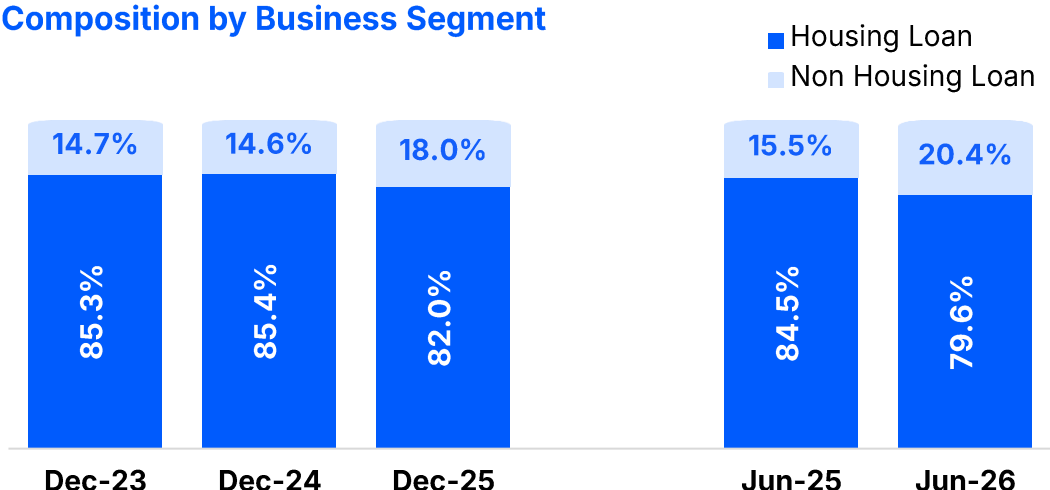
Loan Type (IDR Bn)	Dec-23		Dec-24		Dec-25	
	Outs	%	Outs	%	Outs	%
Housing Loan	284,617	85.3%	305,590	85.4%	328,387	82.0%
Subsidized Mortgage	161,746	48.5%	173,844	48.6%	191,185	47.7%
Non-Subsidized Mortgage	96,175	28.8%	105,956	29.6%	113,041	28.2%
Other Housing Loan	7,871	2.4%	8,652	2.4%	9,092	2.3%
Construction Loan	18,826	5.6%	17,138	4.8%	15,069	3.8%
Non-Housing Loan	49,081	14.7%	52,382	14.6%	72,189	18.0%
Consumer Loan	7,264	2.2%	7,813	2.2%	8,237	2.1%
Commercial Loan	12,901	3.9%	15,237	4.3%	13,887	3.5%
Corporate Loan	28,916	8.7%	29,332	8.2%	50,066	12.5%
Total Loan & Financing	333,698	100.0%	357,973	100.0%	400,576	100.0%
Mortgage	257,921	77.3%	279,800	78.2%	304,226	75.9%

Jun-25		Mar-26		Jun-26		qoq	yoy
Outs	%	Outs	%	Outs	%		
317,770	84.5%	329,935	82.4%	332,887	79.6%	0.9%	4.8%
182,179	48.4%	193,556	48.3%	196,968	47.1%	1.8%	8.1%
110,726	29.4%	112,568	28.1%	112,981	27.0%	0.4%	2.0%
8,840	2.4%	9,102	2.3%	9,131	2.2%	0.3%	3.3%
16,025	4.3%	14,709	3.7%	13,808	3.3%	-6.1%	-13.8%
58,340	15.5%	70,696	17.6%	85,224	20.4%	20.5%	46.1%
7,519	2.0%	8,488	2.1%	19,621	4.7%	131.1%	160.9%
15,178	4.0%	14,170	3.5%	14,638	3.5%	3.3%	-3.6%
35,643	9.5%	48,038	12.0%	50,966	12.2%	6.1%	43.0%
376,110	100.0%	400,631	100.0%	418,111	100.0%	4.4%	11.2%
292,905	77.9%	306,124	76.4%	309,949	74.1%	1.2%	5.8%

Gross Loan (IDR Tn)

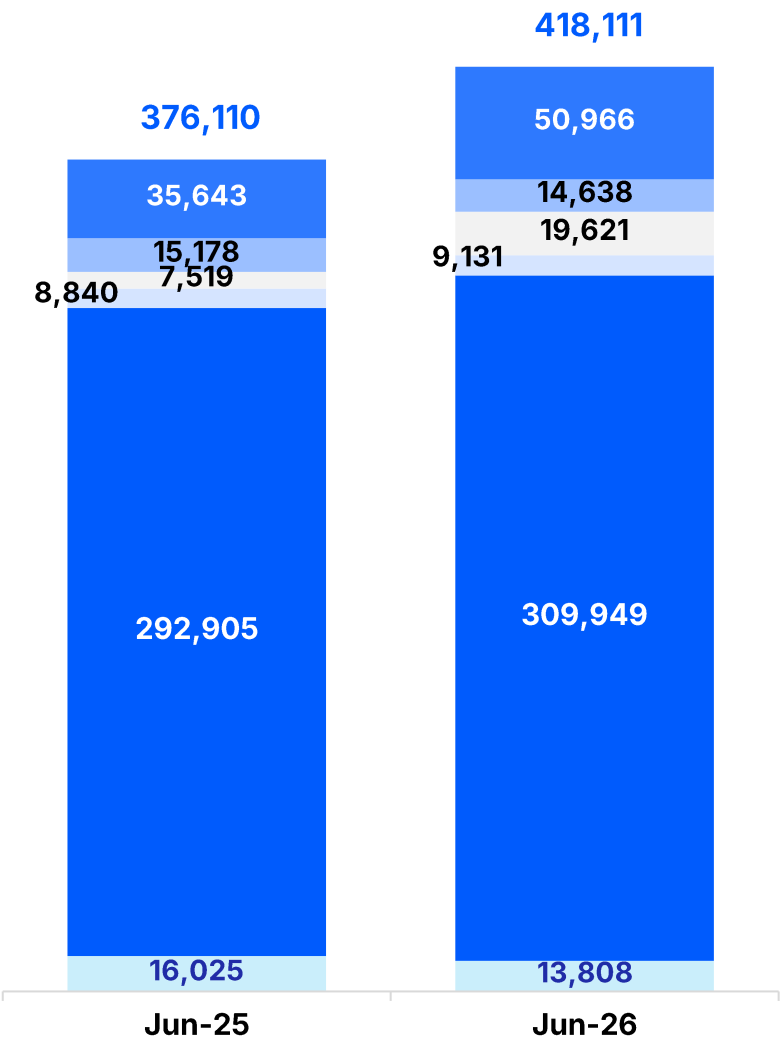


Composition by Business Segment



Loan Composition

Loan Mix by Segment (IDR Bn)



- ☐ Total Loan
- ☒ Corporate Loan
- ☒ Commercial Loan
- ☒ Consumer Loan
- ☒ Other Housing Loan
- ☒ Mortgage
- ☒ Construction Loan

Loan Growth Strategy

% yoy		Main contributors for growth
11.2%		Focusing on housing-related higher yield whilst excelling in mortgages
43.0%	13.1%	Continuing to build up corporate segment with key focus on the housing-related sectors
-3.6%%		Targeting high-growth SME sectors (KUR) within the housing ecosystem
160.9%		Tapping captive mortgage market with extensive soft loan (KRING) offers also optimizing Payroll-based loans with several new institutions
3.3%		Optimizing home equity loans (KAR) from existing performing mortgage customers through tele sales, upselling and cross selling for existing customers
5.8%		- Pursuing a sustainable growth in housing loans with subsidized mortgages as the main driver - Disbursing selectively on non-subsidized mortgage to non-fixed income individuals, focusing more on the emerging affluent segment through Sales Center
-13.8%		Reprofiling Construction Loan Portfolio Focus on landed house and selected TOD high-rise housing projects

Loan Disbursement

Loan by Segment (IDR Bn)	12M23	12M24	12M25	2Q25	1Q26	2Q26	QoQ	yoy	6M25	6M26	YoY
Housing Loan	56,893	57,142	53,127	11,330	10,230	12,840	25.5%	13.3%	26,190	23,070	-11.9%
Subsidized Mortgage	25,632	24,915	31,756	6,301	5,904	6,968	18.0%	10.6%	15,607	12,871	-17.5%
Non-Subsidized Mortgage	19,073	19,808	11,332	2,801	2,365	3,057	29.3%	9.1%	5,932	5,421	-8.6%
Other Housing Loan	2,378	2,399	1,681	355	344	406	18.1%	14.3%	762	750	-1.6%
Construction Loan	9,810	10,020	8,359	1,873	1,618	2,409	48.9%	28.6%	3,888	4,027	3.5%
Non-Housing Loan	36,794	34,038	69,486	14,692	17,302	30,235	74.8%	105.8%	23,801	47,536	99.7%
Consumer Loan	3,853	3,216	3,260	697	964	11,628	1106.8%	1567.8%	1,258	12,591	900.6%
Commercial Loan	14,573	19,436	24,254	6,539	5,943	6,217	4.6%	-4.9%	10,298	12,160	18.1%
Corporate Loan	18,368	11,385	41,972	7,456	10,395	12,390	19.2%	66.2%	12,244	22,784	86.1%
Total Loan & Financing	93,687	91,180	122,613	26,022	27,531	43,074	56.5%	65.5%	49,991	70,605	41.2%
Mortgage	44,705	44,723	43,088	9,102	8,269	10,024	21.2%	10.1%	21,540	18,293	-15.1%

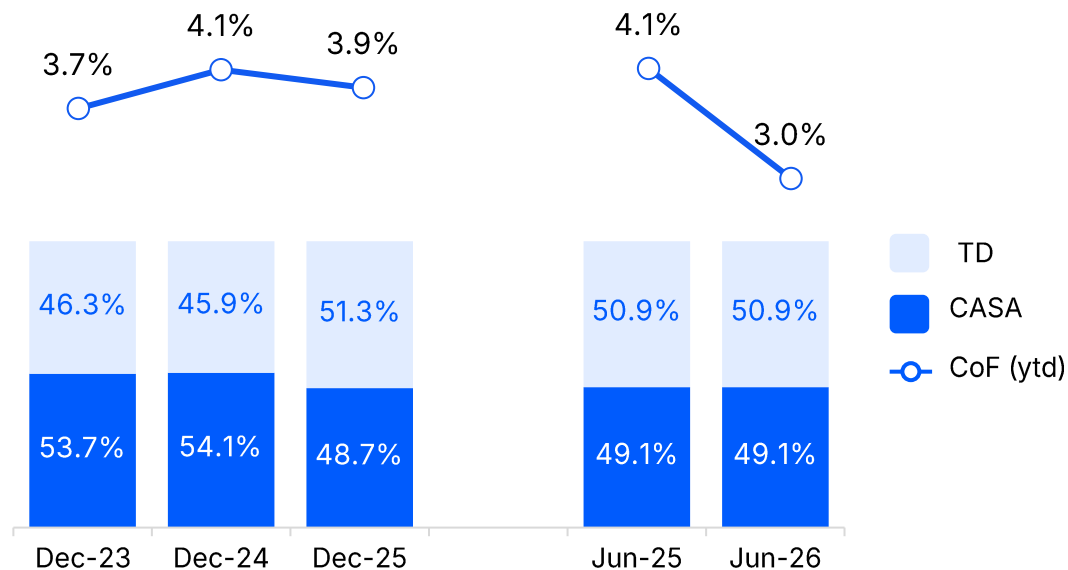
Total Deposits

Customer Deposits (IDR Tn)

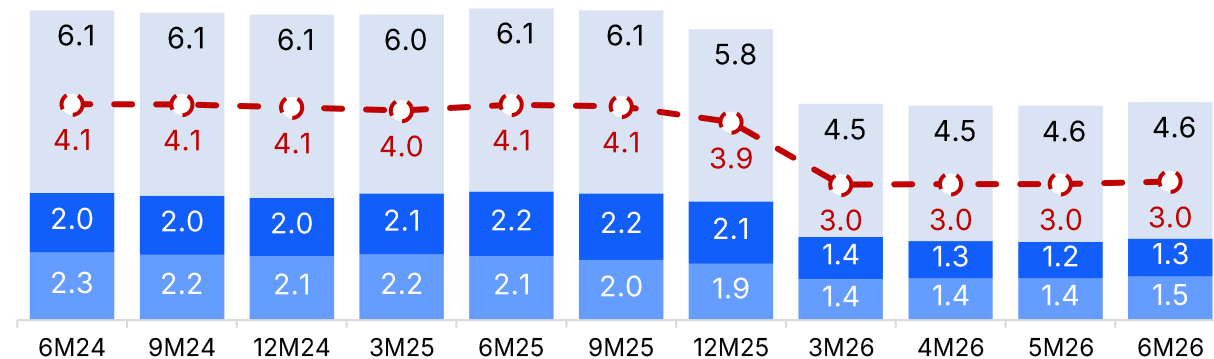
By Segments	Dec-23	Dec-24	Dec-25	Jun-25	Jun-26	YoY
CASA	188.0	206.4	213.1	199.7	212.8	6.5%
Current Account	143.5	160.8	169.2	155.3	167.0	7.5%
Savings Account	44.5	45.5	43.9	44.4	45.8	3.1%
Time Deposits	161.9	175.3	224.3	206.7	220.2	6.6%*
Total	349.9	381.7	437.4	406.4	433.0	6.6%**

*-10.9% if exclude IDR36 Tn of Gov't fund placement
**-2.3% if exclude IDR36 Tn of Gov't fund placement

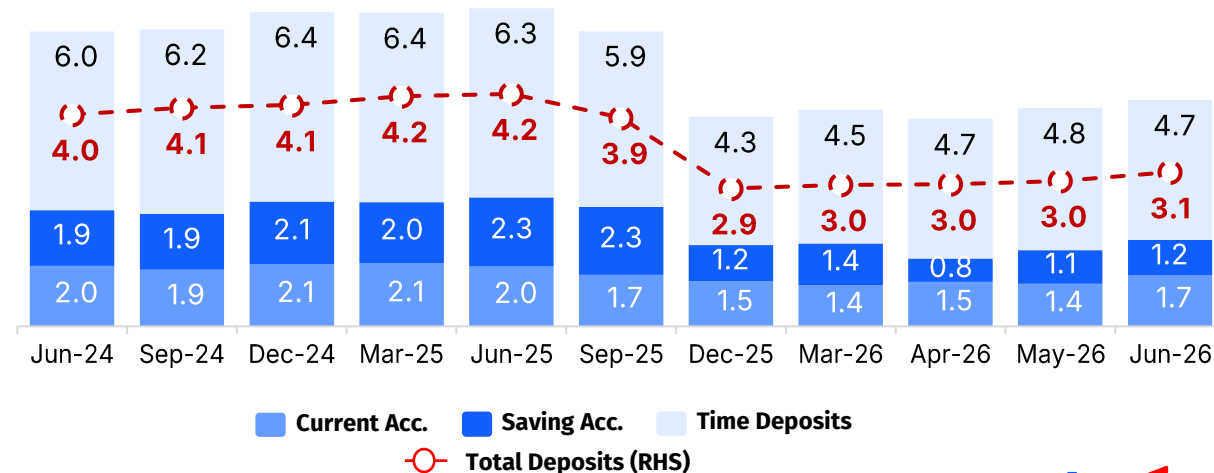
CASA and Cost of Fund (%)



Cumulative Cost of Deposits (% ytd)



Monthly Cost of Deposits (% mtm)



Capital

Capital (IDR Bn)	December		
	2023	2024	2025
Tier – 1 Capital	27,154	29,834	35,289
Tier – 2 Capital	4,076	2,439	4,277
Total Capital	31,230	32,273	39,566
Total RWA	155,590	174,445	189,133
RWA – Credit Risk	136,692	149,288	163,884
RWA – Market Risk	942	6,102	4,901
RWA – Operational Risk	17,956	19,056	20,389
RWA Density	35.5%	37.1%	35.8%
CAR Tier 1 (Tier 1/Total RWA)	17.5%	17.1%	18.7%
CAR Tier 2	2.6%	1.4%	2.3%
CAR BI ((Tier 1+2)/Total RWA)	20.1%	18.5%	20.9%
Capital Conservation Buffer	2.5%	2.5%	2.5%
Countercyclical Buffer	0.0%	0.0%	0.0%
Capital Surcharge (D-SIB)	1.0%	1.0%	1.0%

June		Growth
2025	2026	
30,955	36,627	19.1% yoy
2,496	4,102	65.8% yoy
33,452	40,730	22.6% yoy
191,532	203,188	7.1% yoy
166,427	177,326	7.7% yoy
4,716	5,846	24.0% yoy
20,389	20,016	-1.8% yoy
39.1%	37.3%	(186) bps
16.2%	18.0%	183 bps
1.3%	2.0%	71 bps
17.5%	20.0%	254 bps
2.5%	2.5%	0 bps
0.0%	0.0%	0 bps
1.0%	1.0%	0 bps

Profit and Loss

PL Summary (IDR Bn)	2Q25	1Q26	2Q26	QoQ	YoY	6M25	6M26	YoY
Interest Income	10,290	8,004	8,311	3.8%	-19.2%	18,501	16,315	-11.8%
Interest Expense	(4,721)	(3,736)	(3,983)	6.6%	-15.6%	(9,154)	(7,720)	-15.7%
Net Interest Income	5,569	4,268	4,327	1.4%	-22.3%	9,347	8,595	-8.0%
Non-Interest Income	864	954	886	-7.1%	2.5%	1,903	1,839	-3.3%
Other Operating Expense (Exclude Provision)	(2,734)	(2,884)	(3,054)	5.9%	11.7%	(5,426)	(5,938)	9.4%
Pre-Provision Operating Profit (PPOP)	3,699	2,338	2,159	-7.6%	-41.6%	5,824	4,497	-22.8%
Provision	(2,678)	(903)	(511)	-43.4%	-80.9%	(3,657)	(1,415)	-61.3%
Profit From Operations	1,021	1,434	1,648	14.9%	61.4%	2,167	3,082	42.2%
Non-Operating Income (Expense)	(23)	(47)	(36)	-24.0%	56.2%	(37)	(83)	124.9%
Profit Before Tax	998	1,387	1,612	16.2%	61.5%	2,130	2,999	40.8%
Net Profit	803	1,108	1,294	16.8%	61.2%	1,706	2,402	40.8%

Profit and Loss Composition (1/3)

Interest Income

Interest Income (IDR Bn)	2Q25	1Q26	2Q26	QoQ	YoY	6M25	6M26	YoY	% Portion of 6M26
Placement with Bank Indonesia	91	100	58	-42.6%	-36.7%	176	158	-10.3%	1.0%
Placement with other bank	12	6	8	42.3%	31.6%	15	14	-6.9%	0.1%
Securities	669	645	689	6.8%	3.0%	1,289	1,334	3.5%	8.2%
Loan	8,622	6,256	6,494	3.8%	-24.7%	15,230	12,750	-16.3%	78.1%
Others	5	35	41	18.3%	650.9%	16	76	370.4%	0.5%
Income from Syariah	891	962	1,021	6.1%	14.7%	1,774	1,984	11.8%	12.2%
Total	10,290	8,004	8,311	3.8%	-19.2%	18,501	16,315	-11.8%	100.0%

Interest Expense

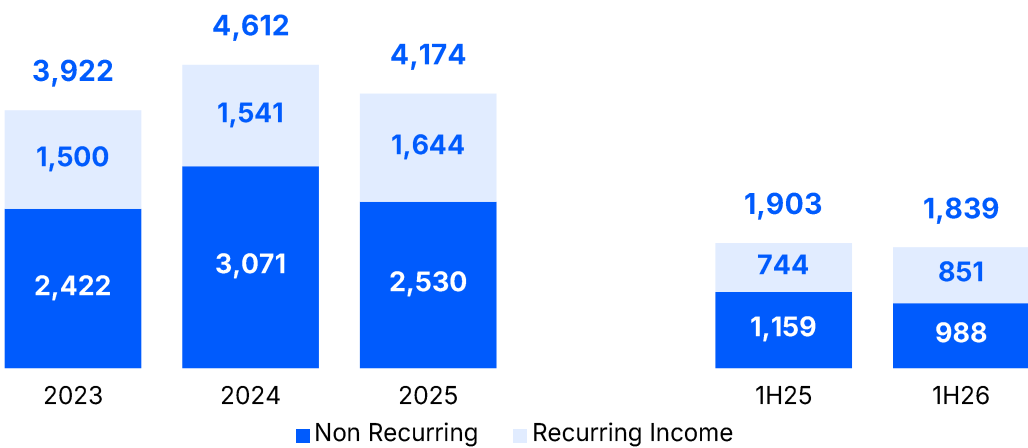
Interest Expense (IDR Bn)	2Q25	1Q26	2Q26	QoQ	YoY	6M25	6M26	YoY	% Portion of 6M26
Deposits from Bank Indonesia	0	2	0	-100.0%	0	0	2	N/A	0.0%
Deposits from Other Banks	0	7	9	15.6%	2016.2%	22	16	-28.0%	0.2%
Deposits from Non-Banks	4,190	3,153	3,292	4.4%	-21.4%	8,037	6,445	-19.8%	83.5%
Securities Issued	73	47	47	-0.8%	-36.3%	150	93	-37.6%	1.2%
Fund Borrowings	449	520	603	15.9%	34.1%	909	1,123	23.5%	14.6%
Others	8	7	34	348.0%	311.3%	35	41	17.1%	0.5%
Total	4,721	3,736	3,983	6.6%	-15.6%	9,154	7,720	-15.7%	100.0%

Profit and Loss Composition (2/3)

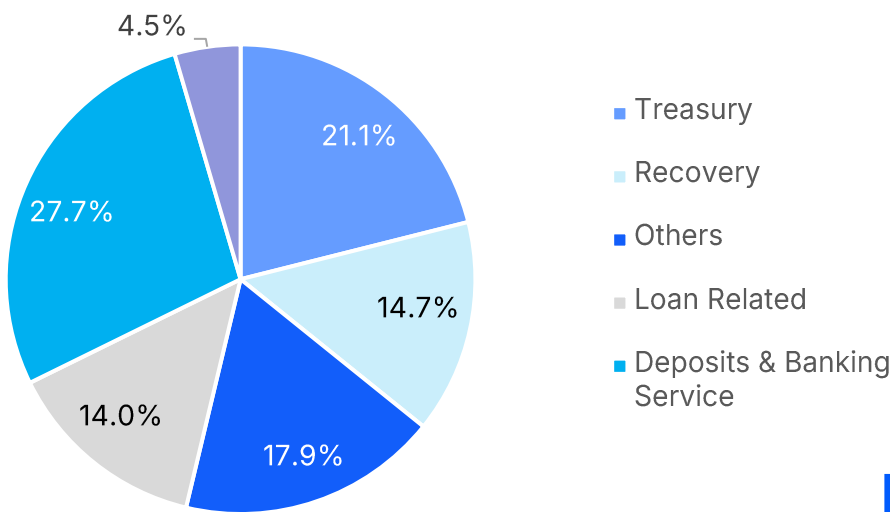
Non-interest Income

Non-interest Income (IDR Bn)	2Q25	1Q26	2Q26	QoQ	YoY	6M25	6M26	YoY
Non-Recurring Income	483	492	497	1.0%	2.7%	1,159	988	-14.7%
Gain from Treasury Transaction	343	207	180	-12.9%	-47.5%	743	388	-47.8%
Recovery	150	130	140	7.8%	-6.5%	312	271	-13.3%
Others	-10	154	176	14.0%	N/A	104	330	218.3%
Recurring Income	381	462	389	-15.8%	2.2%	744	851	14.4%
Loan Related Transaction	98	139	118	-14.7%	21.2%	191	257	35.0%
Deposits & Banking Service Related	249	275	235	-14.3%	-5.4%	488	510	4.6%
Sharia Related Transaction	34	48	35	-27.3%	3.4%	65	83	27.6%
Total	864	954	886	-7.1%	2.5%	1,903	1,839	-3.3%

Non-interest Income (IDR Bn)



6M26 Non-interest Income Breakdown (%)



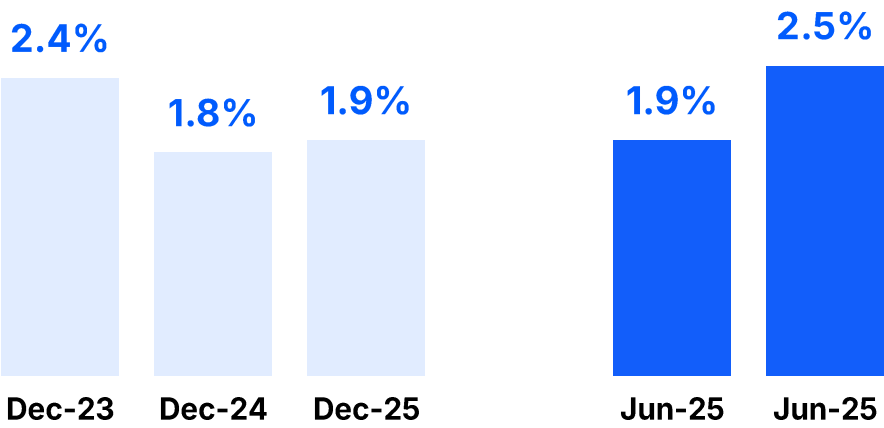
Profit and Loss Composition (3/3)

Other Operating Expense (exclude Provisions)

Other Operating Expense (IDR Bn) Excluding Provision	2Q25	1Q26	2Q26	QoQ	YoY	6M25	6M26	% portion of 6M26	
Salaries & Employee Benefit	1,271	1,142	1,183	3.6%	-6.9%	2,274	2,325	2.3%	39.2%
General Administration	232	346	417	20.4%	79.3%	679	763	12.3%	12.9%
Others	95	34	59	72.3%	-37.9%	96	93	-2.5%	1.6%
Rent, Service & Maintenance	218	295	270	-8.3%	24.1%	475	565	18.9%	9.5%
Depreciation	203	244	285	17.1%	40.8%	396	529	33.6%	8.9%
Promotion	153	132	172	30.1%	12.6%	305	304	-0.5%	5.1%
Collector Fees & Consultant	310	438	348	-20.6%	12.2%	686	786	14.7%	13.2%
Insurance Premium	212	238	265	11.4%	25.1%	427	504	17.9%	8.5%
Training	23	9	45	416.5%	93.2%	48	54	12.6%	0.9%
Research & Development	1	1	1	43.3%	70.7%	1	2	65.5%	0.0%
Other Taxes	10	2	12	690.5%	20.6%	12	13	12.1%	0.2%
Loss (transaction spot, derivative, and forex)	6	3	-3	-200.0%	-155.8%	27	0	-100.0%	0.0%
Marked to Market	0	0	0	-	-	0	0	-	0.0%
Total	2,734	2,884	3,054	5.9%	11.7%	5,426	5,938	9.4%	100.0%

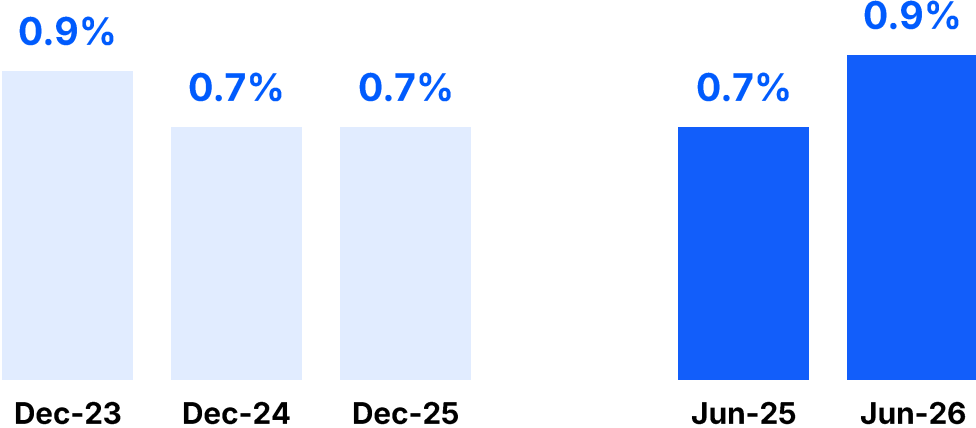
Key Financial Ratios

RORWA¹ – AfterTax



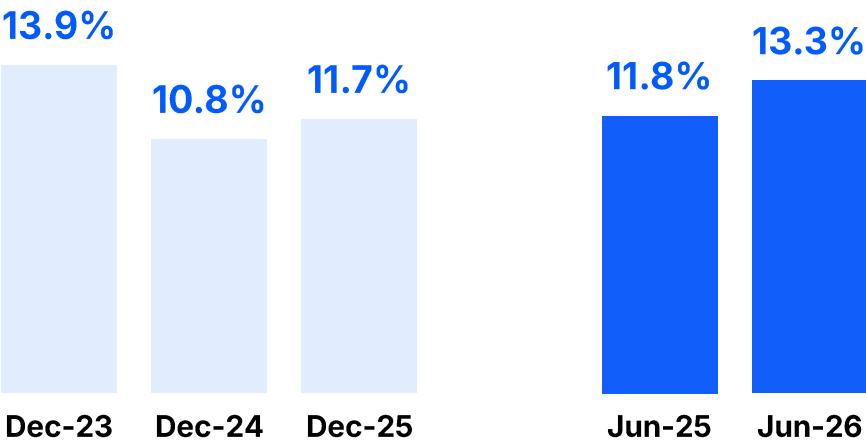
¹Calculated based on net profit/average of Total Credit Risk-Weighted asset (RWA)

ROA² – After Tax



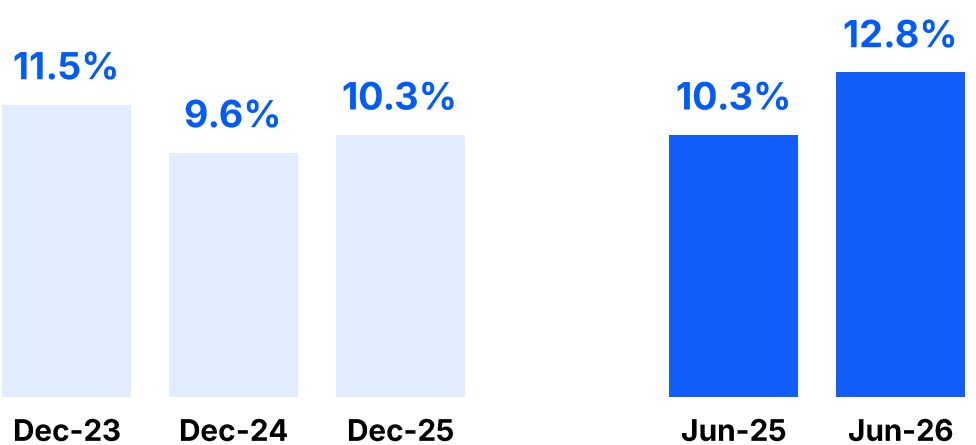
²Calculated based on net profit/average total asset

ROE³ – Tier 1 Capital



³Calculated based on net profit/average Tier 1 Capital based on Bank Indonesia regulation

ROE⁴ – Balance Sheet



⁴Calculated based on net profit/total stakeholder's equity

Asset Quality



Enhancing Underwriting Process through Loan Factory

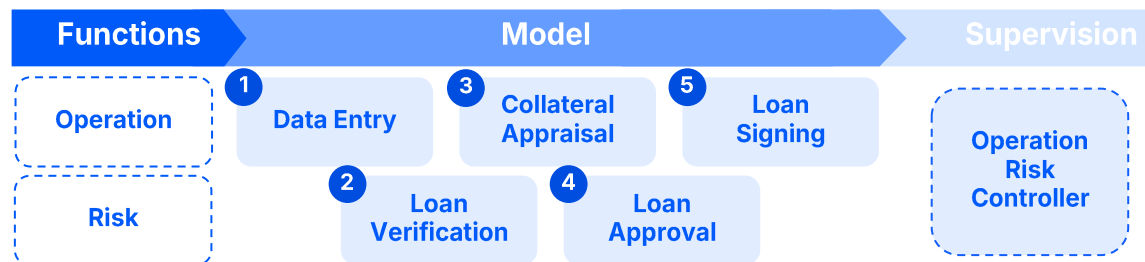
Loan Factory as a strategic refinement to improve loan origination.

Fully Optimizing Loan Processing

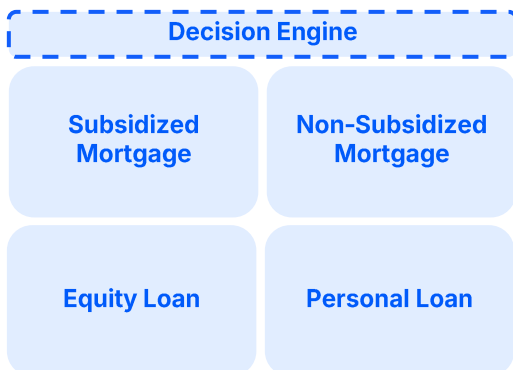


BTN has **fully integrated and centralized** its **consumer loan processing** by enhancing service and operational quality, handling the end-to-end process independently and driving efficiency with minimal human intervention.

Improving Service Quality through Loan Factory's Process Based Model



Digitalizing the Screening and Loan Approval Process



- BTN utilizes **decision engine to automate the screening and loan assessment process** for consumer loans.
- The system covers subsidized mortgage for fixed and non-fixed income borrowers, and personal loan for fixed income borrowers.
- For non-subsidized mortgage, applicable for fixed income borrowers with a ticket size of up to IDR 750 Mn, while equity loan for fixed income borrowers with a ticket size of up to IDR 350 Mn.

Establishing Automated and Segmented Loan Application



Optimizing Risk Verification with Automated Workload Distribution

- BTN **applies automated loan verification process** to assign workload based on loan type, replacing manual application assignments by supervisors.
- This allows a more segmented verification method, so **each authenticator can focus on specific consumer products**.
- Enhancing efficiency, consistency, and expertise while reducing operational bottlenecks.

Driving overall efficiency and shaping the future

Improving Loan Origination

Day Past Due (DPD) of 12-months Loan Booking	0.7% Jun-25	0.3% Jun-26
Day Past Due (DPD) of 24-months Loan Booking	8.7% Jun-25	5.5% Jun-26

✓ **Time to Yes** (Loan approval) within **4 days**

✓ **Time to Disburse** within **14 days**



Next Generation Process Model



BTN plans to **enhance its loan origination process** through digital data entry, verification, and contact masking to improve customer protection, reduce human intervention, and improve accuracy.

Enhancing Collection Capabilities through Cluster-Based Management

Enhancing Collection Capabilities through Cluster-Based Management

Advancing **collection effectiveness** through a structured cluster approach to improve operational effectiveness.



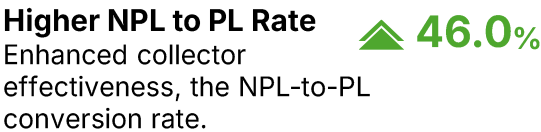
- Successfully established **96 collection clusters** based on geographical coverage and operational workload.
- **Improving collection recovery** while **reducing NPL** formation through better resource allocation.

Nationwide Implementation

The nationwide rollout, completed on 10 April 2026, has **strengthened collection execution**, resulting in **lower NPLs** and improved field collection productivity.



Progress on Cluster Collection Implementation



Improved Monthly Cost Efficiency



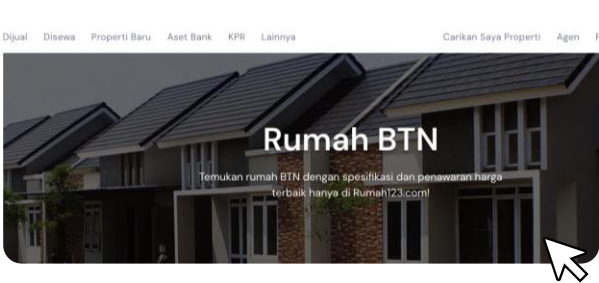
Higher Visit Rate on Key Regions

Improved field productivity in Key Region:

- Jakarta
 - West Java (inc. Banten)
 - East Java, Bali, Nusa Tenggara
- 95.2%** Visit Rate

Driving Collection Performance through Collaboration and Digital Innovation

Scaling up collection partnerships and channels to **boost recovery income** and optimize distressed asset sales.



btn X rumah123.com

Leveraging **multiple property platform** such as Rumah123 to increase market reach and expedite sales on foreclosed asset. Providing broader access to property listings for potential buyers.

btn X DJKN

Offering more than **10,000 secondary housing units** through Balé Lelang BTN as part of **Lelang Akbar 2026**, in collaboration with DJKN, featuring:

- Discounts of up to **40%**
- Mortgage financing with rates starting from **5%**



balé lelang by btn

Providing competitive price on secondary homes that integrated with BTN mortgage through the **Balé Lelang** feature on the Balé by BTN platform.

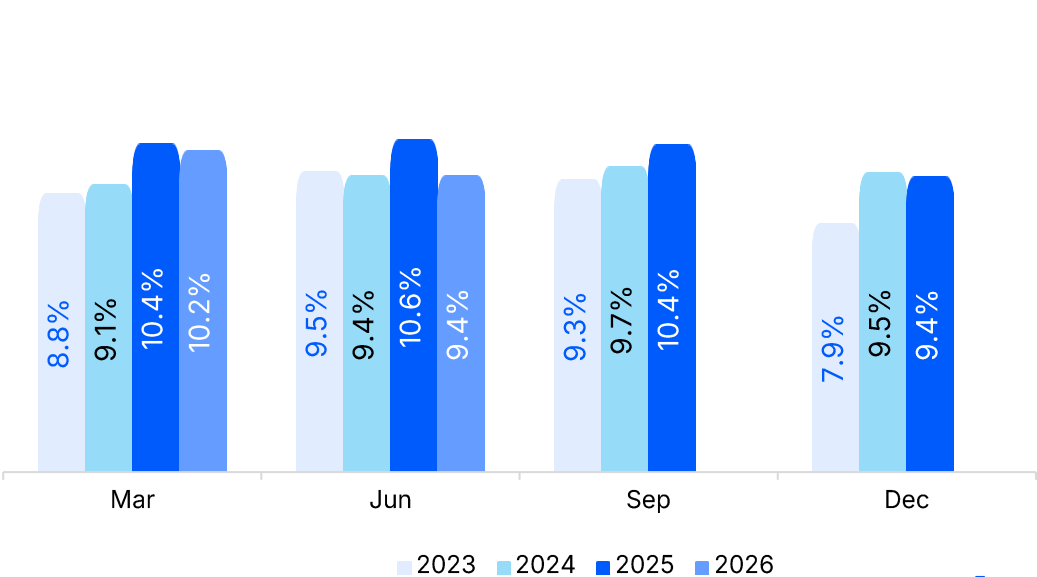
Loan Quality

Collectibility	Dec-23		Dec-24		Dec-25		Jun-25		Mar-26		Jun-26	
	IDR Bn	%	IDR Bn	%	IDR Bn	%	IDR Bn	%	IDR Bn	%	IDR Bn	%
Current	297,251	89.1%	312,598	87.3%	350,674	87.5%	323,938	86.1%	347,237	86.7%	366,366	87.6%
Special Mention	26,399	7.9%	34,057	9.5%	37,545	9.4%	39,693	10.6%	40,910	10.2%	39,260	9.4%
Performing Loan (PL)	323,649	97.0%	346,655	96.8%	388,219	96.9%	363,631	96.7%	388,147	96.9%	405,626	97.0%
Substandard	571	0.2%	872	0.2%	614	0.2%	977	0.3%	925	0.2%	802	0.2%
Doubtful	678	0.2%	1,940	0.5%	869	0.2%	1,595	0.4%	907	0.2%	1,116	0.3%
Loss	8,800	2.6%	8,506	2.4%	10,874	2.7%	9,908	2.6%	10,652	2.7%	10,567	2.5%
Non Performing Loan (NPL)	10,049	3.0%	11,318	3.2%	12,357	3.1%	12,480	3.3%	12,484	3.1%	12,485	3.0%
Total Loan & Financing	333,698	100.0%	357,973	100.0%	400,576	100.0%	376,110	100.0%	400,631	100.0%	418,111	100.0%
NPL Gross	3.01%		3.16%		3.08%		3.33%		3.12%		2.99%	
NPL Nett	1.32%		1.89%		1.70%		1.94%		1.80%		1.77%	

NPL Breakdown by Segment

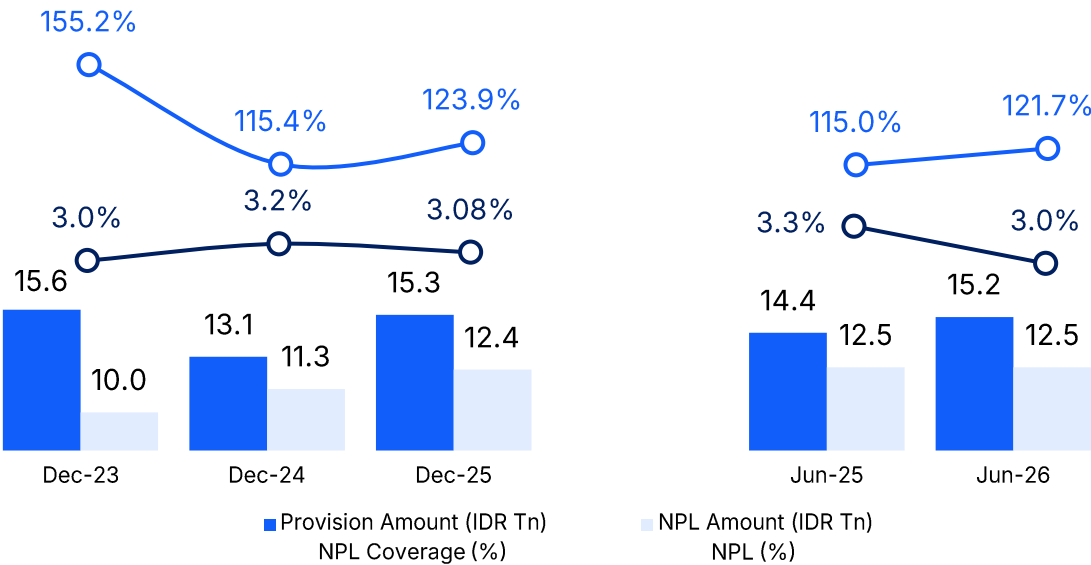
By Segment (%)	Dec-23	Dec-24	Dec-25	Jun-25	Mar-26	Jun-26
Housing Loan	3.2%	3.3%	3.5%	3.7%	3.5%	3.5%
Subsidized Mortgage	1.5%	1.7%	1.4%	1.7%	1.4%	1.4%
Non-Subsidized Mortgage	2.0%	3.7%	5.3%	5.3%	5.2%	5.3%
Other Housing Loan	3.7%	4.4%	3.9%	4.9%	3.8%	3.7%
Construction Loan	23.8%	16.0%	16.4%	15.0%	17.4%	19.4%
Non-Housing Loan	1.9%	2.4%	1.1%	1.2%	1.5%	0.9%
Consumer Loan	1.6%	1.5%	1.2%	1.2%	1.3%	0.4%
Commercial Loan	6.2%	7.3%	4.8%	4.0%	4.6%	3.5%
Corporate Loan	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
Total Loan & Financing	3.0%	3.2%	3.1%	3.3%	3.1%	3.0%
Mortgage	1.7%	2.5%	2.9%	3.1%	2.8%	2.8%

Quarterly SML Trend

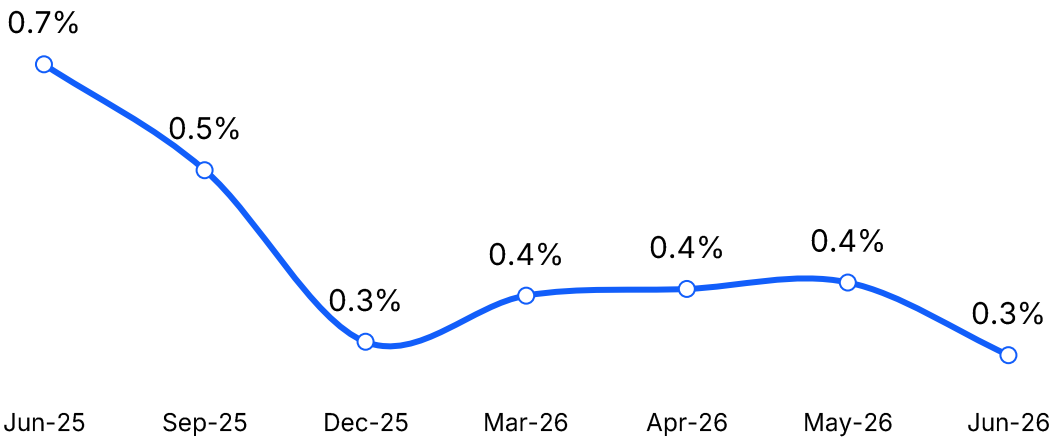


NPL, Cost of Credit and New Loan Booking Quality

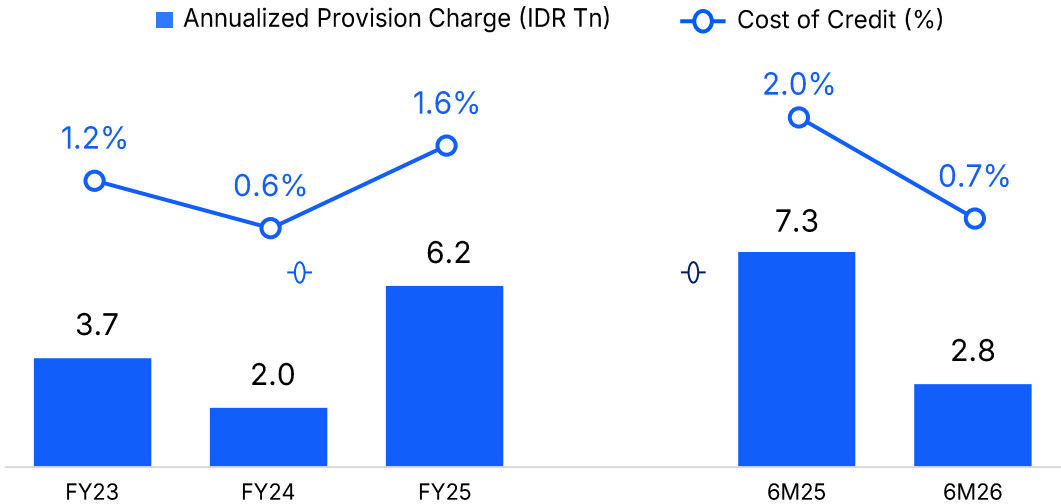
NPL & NPL Coverage



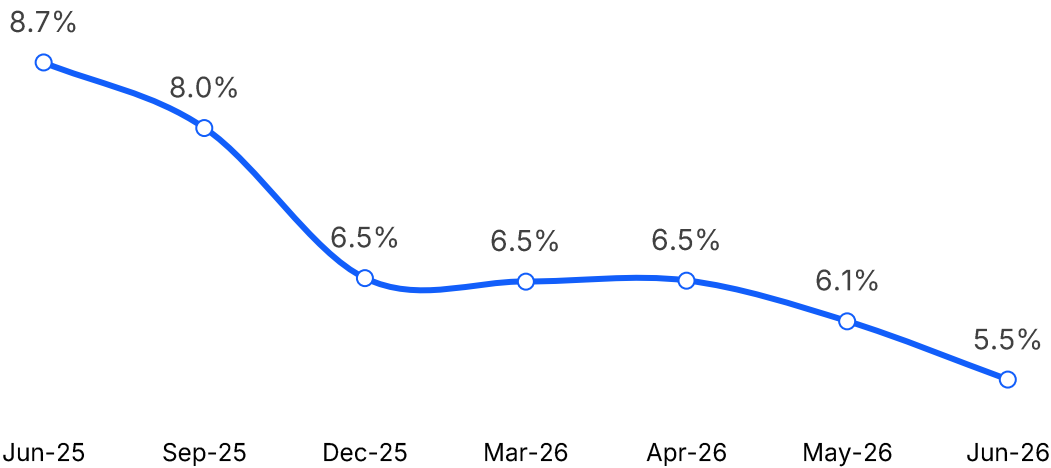
Day Past Due (DPD) of 12-months Loan Booking



Cost of Credit

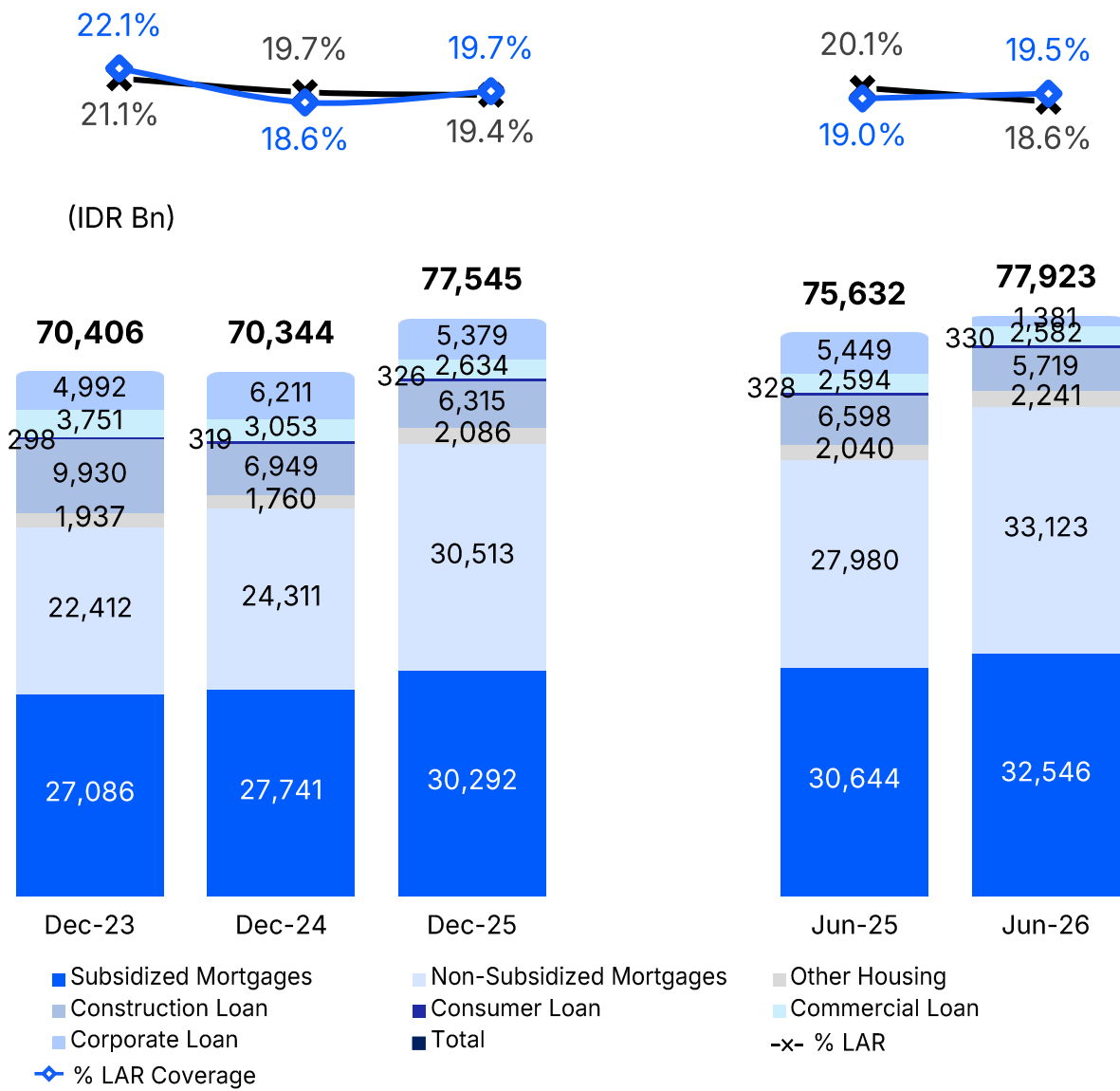


Day Past Due (DPD) of 24-months Loan Booking

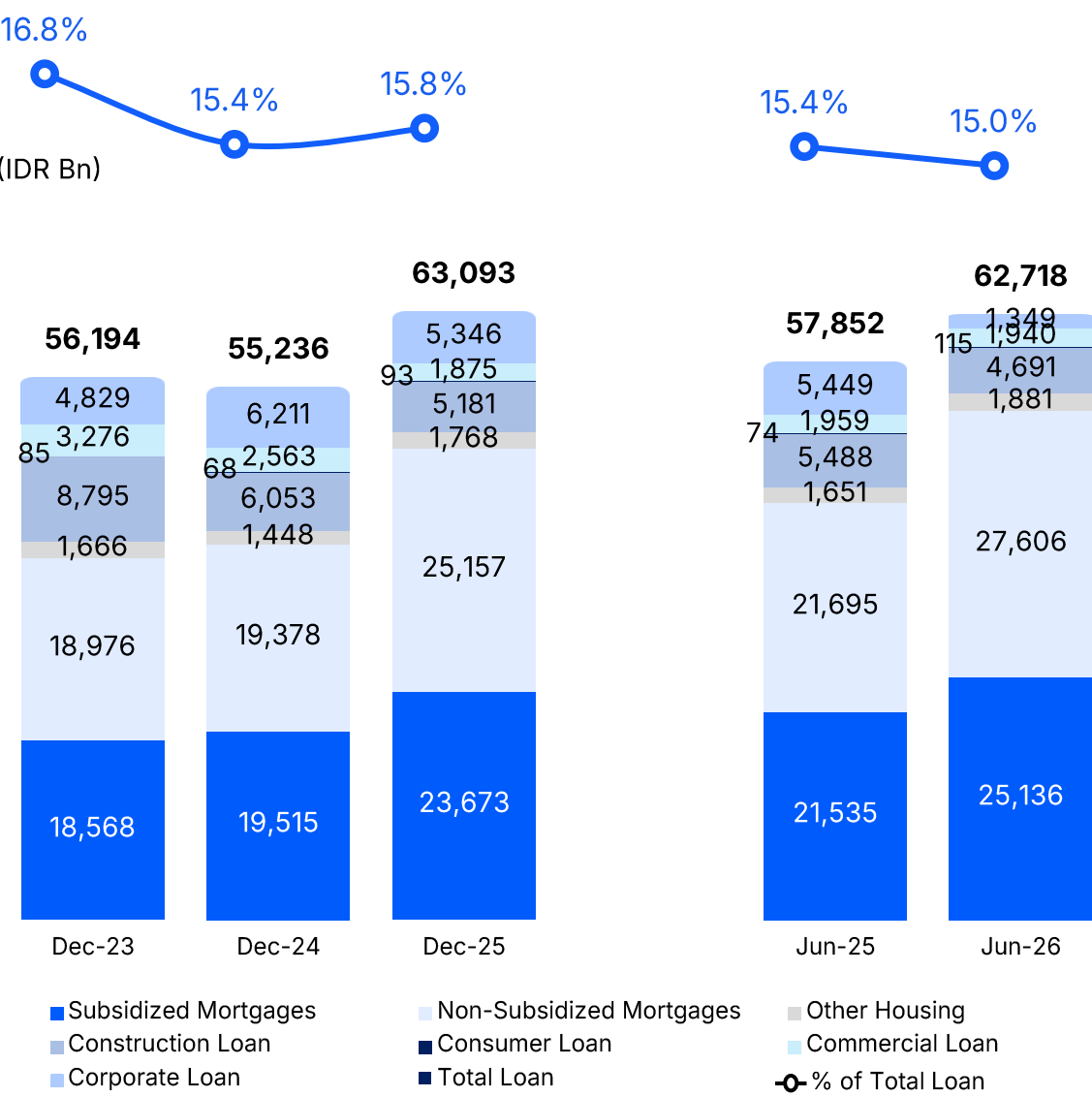


LAR and Total Restructured by Segment

LAR & LAR Coverage

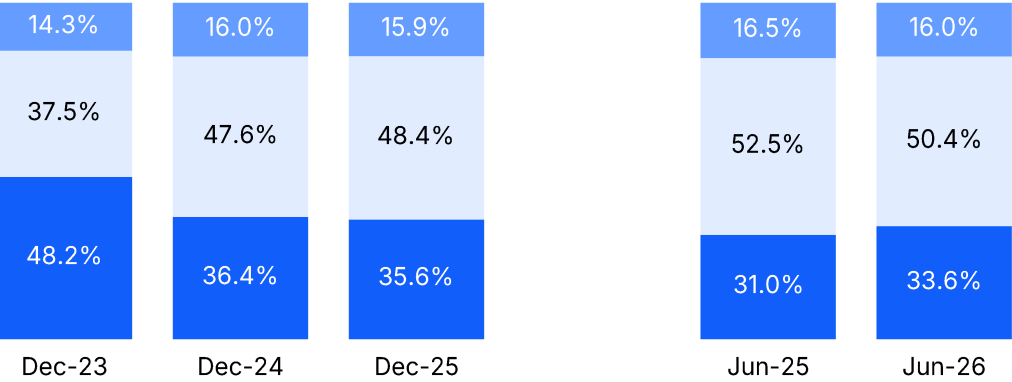


Total Restructured Loan by Segment

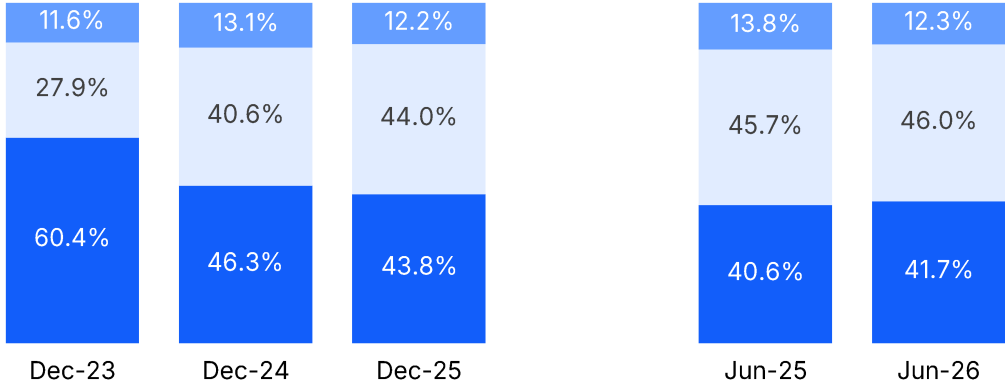


LAR and Restructured Loans

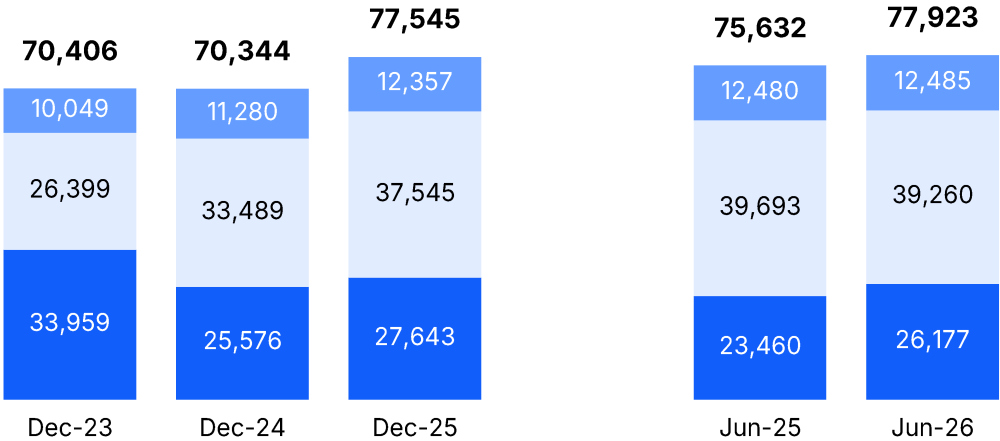
LAR by Collectability (%)



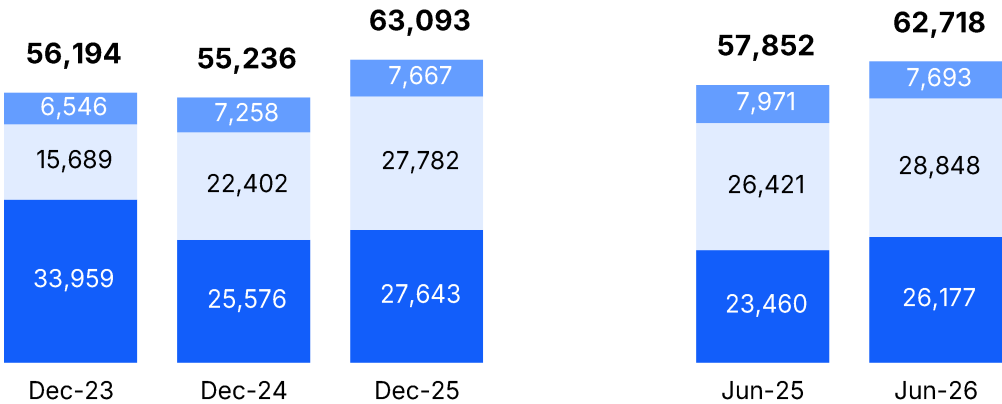
Total Restructured Loan by Collectability (%)



LAR by Collectability (IDR Bn)



Total Restructured Loan by Collectability (IDR Bn)



Current SML NPL

ESG Update



BTN ESG Journey

Since embarking on its ESG journey in 2023, BTN has achieved significant milestones in embedding sustainability across its business and creating long-term value for stakeholders.

2023

- Established ESG framework, roadmap, and initiative strategies in 2023-2028 to **Become an ESG Champion**
- Formed a **dedicated ESG Unit** (Enterprise & ESG Risk Management Division) and established an **ESG committee**
- Joined **UNEPFI Principle of Responsible Banking (PRB) Signatory**

2024

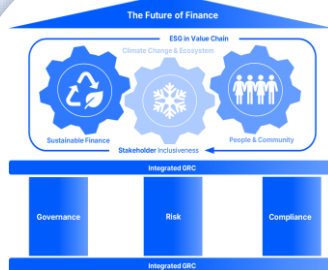
- Launched **1,000 Low-emission housing program**
- Obtained **Platinum Green Building certification** for BTN Tower 2
- Implemented **a uniform recycling program** (repurposing old corporate logo uniforms into souvenirs)

2025

- Obtained an upgraded ESG **MSCI Rating from BBB to AA**
- Launched **"Pay Your Mortgage Installment With Waste"** program
- Scaled up the **Low-emission Housing program to 10,000 units**
- Hosted Queen Maxima visit** to BTN's houses that supports inclusivity and accessibility for low to middle income communities
- Published **Sustainable Finance Framework** and **Social Finance Framework**
- Issued Social Bonds**

2026

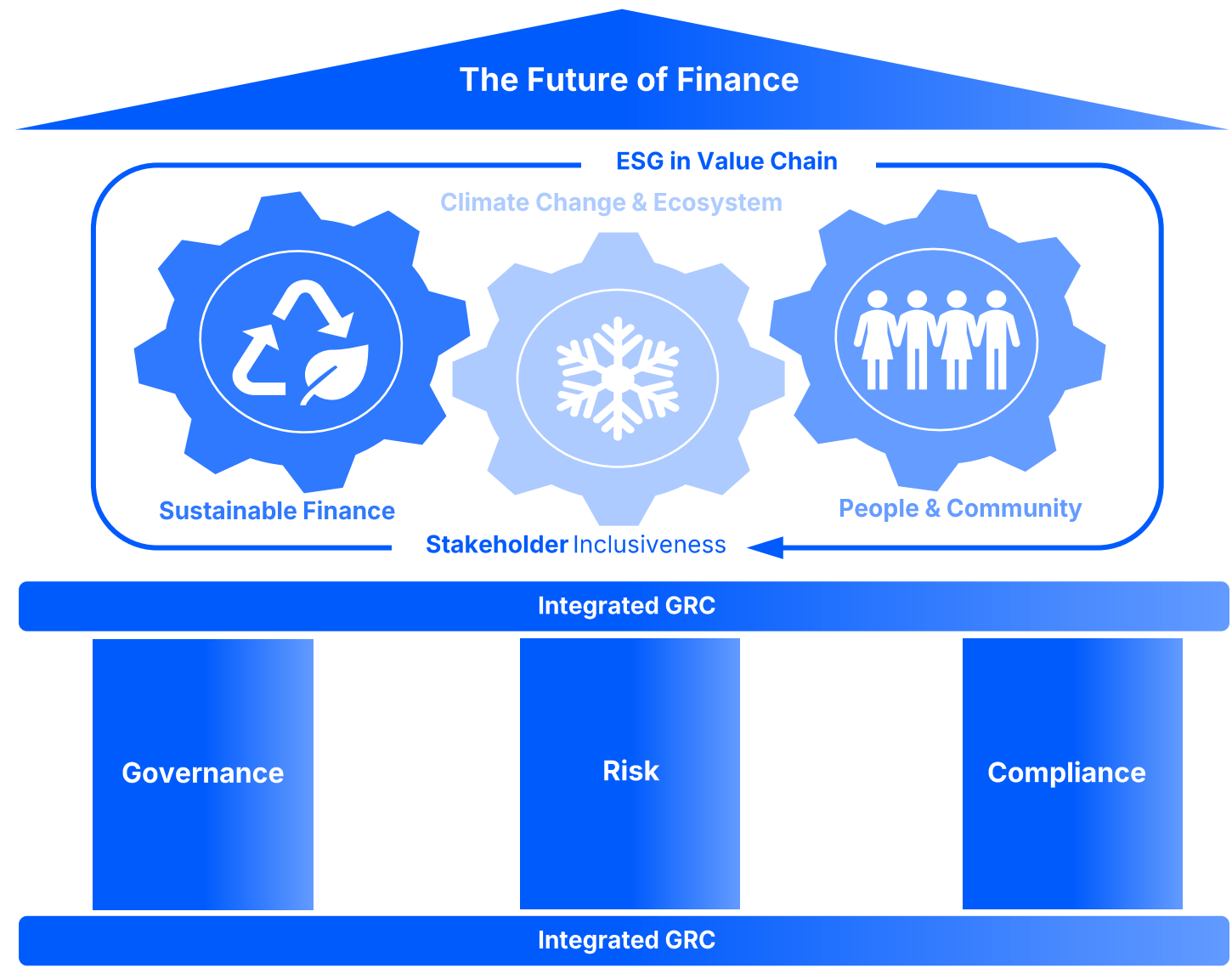
- Reaffirming ESG MSCI Rating at AA**, reflecting sustained performance and resilience in managing ESG-related risks
- Accelerating the **development of 20,000 low emission housing program** with 20% eco-friendly materials*
- Expanding the **"Pay Your Mortgage Installment With Waste"** program up to 20 regencies/cities across Indonesia*



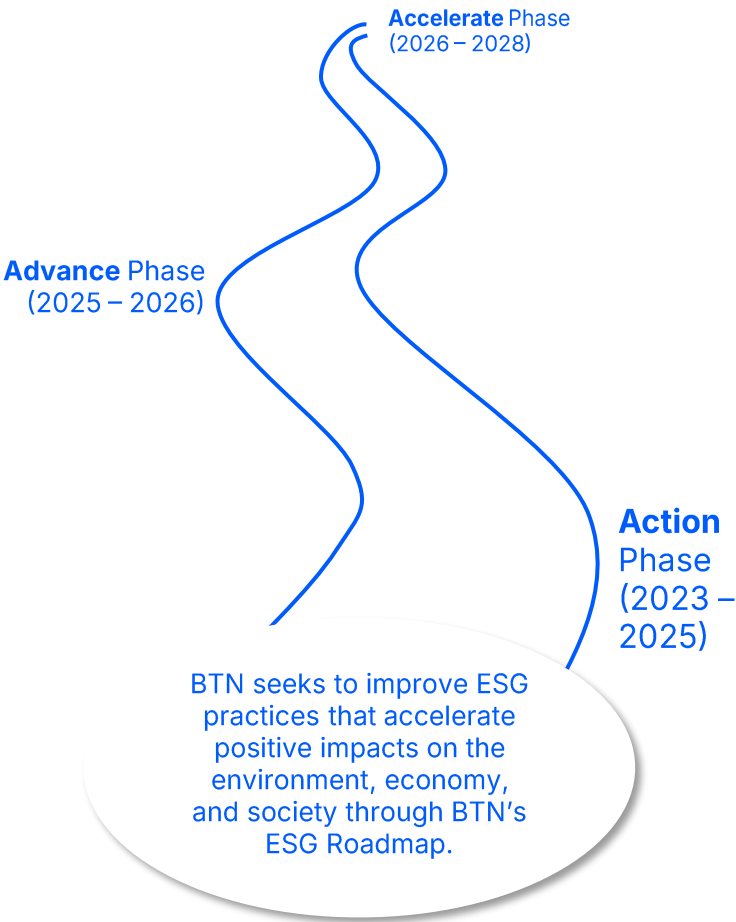
*ongoing program

BTN ESG Framework: The Future of Finance

BTN aims to establish a sustainable business processes by integrating environmental, good governance, and social values in a comprehensive ESG framework.



BTN's ESG Roadmap



Indonesia's Housing Landscape and the Sustainability Challenge

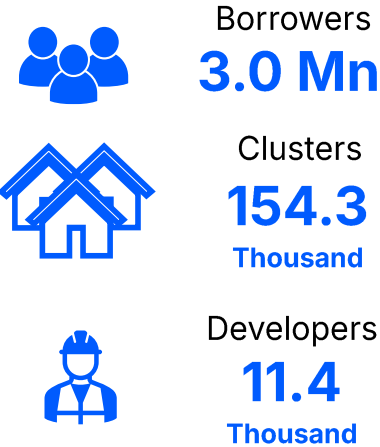
As BTN enables millions to achieve home ownership, households remain the largest source of national waste, underscoring the urgency to embed sustainability within the housing ecosystem.

Empowering Indonesia's Housing Sector

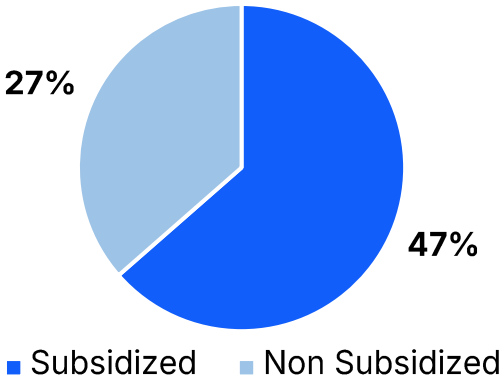
As a key player in the housing market, BTN empowers millions of Indonesians to achieve their dream home, while supporting a resilient and sustainable housing ecosystem.



Key Housing Achievement



Mortgage Portfolio Composition



Transforming Households into Sustainability Agents

Households remain the largest contributors to Indonesia's total waste, generating **~46.3% of the national waste**, yet only **31.3% is managed through formal waste handling systems**.



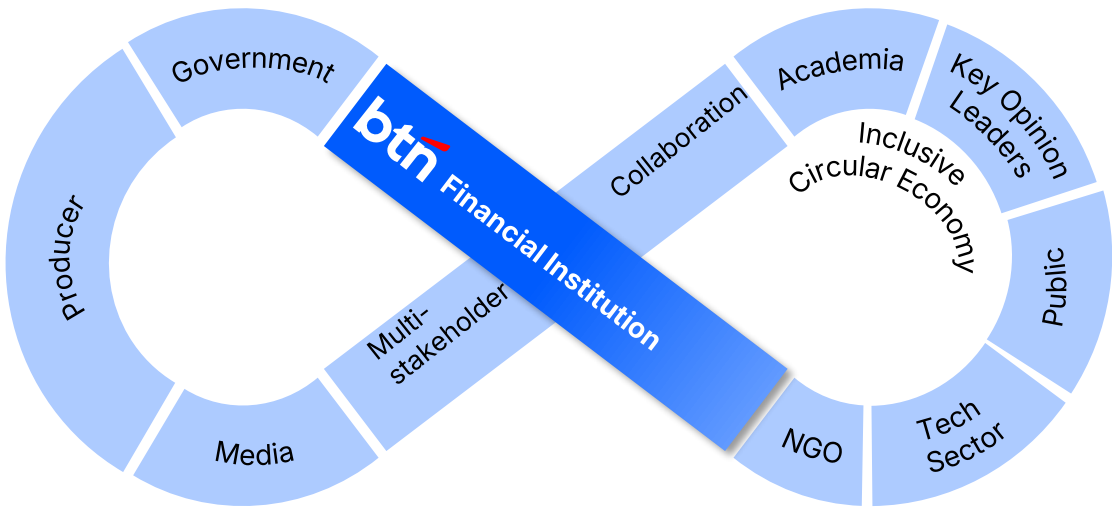
According to the Ministry of Environment and Forestry (KLHK), over 270 million Indonesian people produce around 0.7 – 1.0 kg of waste each day. This emphasizes the urgent need for waste management and **BTN's role in fostering environmentally responsible communities**.

Positioning BTN at the Heart of Indonesia's Circular Economy

Through its role as a financial institution in the housing sector, BTN bridges stakeholders across the circular economy, transforming household waste into economic value through **"Pay Your Mortgage Installment With Waste"** and **"Low-emission Housing"** programs.

9 Important Actors in Championing Circular Economy

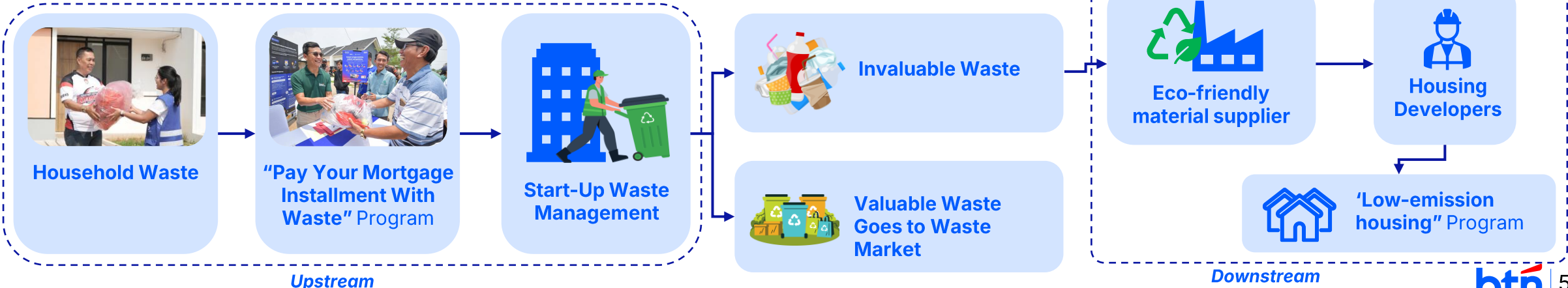
Source: Lucia Karina, 2019.



As one of Indonesia's leading financial institutions, BTN plays an essential role in advancing the circular economy agenda through the housing sector.

Together with families, waste management partners, suppliers, and developers, **BTN develops collaborative solutions that address waste challenges comprehensively**, from upstream through "Pay Your Mortgage Installment with Waste" program to downstream through "Low-emission Housing" program.

BTN launches flagship programs to solve waste problem in housing eco from upstream to downstream



Integrating ESG Principle within the Housing Ecosystem

BTN introduced **"Pay Your Mortgage Installment With Waste"** & **"Waste Savings"** program as a way to integrate ESG principles into housing clusters to reduce household waste. This program help borrowers reduce monthly mortgage installments with valuable waste and utilize non-valuable waste into recycled materials.

Pay Your Mortgage Installment With Waste



btn_{esg}

rekosistem

1 Point = IDR 1

bayar angsuranmu pakai sampahmu

Pesona Kahuripan 8 | Sabtu, 27 September 2025

Rekopoin spesial khusus debitur KPR BTN

PET 1.200 2.400 Rekopoin/kg	Kardus 250 1.600 Rekopoin/kg	Beling 100 200 Rekopoin/kg	Plastik Keras 600 1.200 Rekopoin/kg	Elektronik Bekas 1.500 3.000 Rekopoin/kg
Kertas 150 300 Rekopoin/kg	Plastik Lunak 100 200 Rekopoin/kg	Logam 900 1.800 Rekopoin/kg	Minyak Bekas 6.000 10.000 Rekopoin/kg	

dan kesempatan dapat voucher belanja!



download sekarang!
balé

Program ini hadir tiap bulan hingga Desember 2025

BTN CALL 150-286 1500-286

Karena Hidup Gak Cuma Tentang Hari Ini

btn berkolaborasi dengan Otoritas Jasa Keuangan & Bank Indonesia serta merupakan peserta pengamalan LPS

Ayo Punya Rumah Dengan Bank Tabungan

btn | bank BTN | @bankbtn



1,673_{Kg}

Total Waste Collected

21

Total Cluster

As of Jun 2026

Waste Savings



btn_{esg}

rekosistem

Pakai rekening BTN, setor sampah lebih cuan!

Perumahan Muria Indah | April-Desember 2026

harga < Rp. 5.000
dikali 2

harga ≥ Rp. 5.000
ditambah Rp. 3.000

contoh simulasi harga

Kardus 1.800 3.600 Harga/kg	SWL 2.500 5.000 Harga/kg	Duplek 1.100 2.200 Harga/kg	Buku campur/buram 2.000 4.000 Harga/kg	Kaleng 2.700 5.400 Harga/kg
Pet bersih 3.500 7.000 Harga/kg	HDPE 2.700 5.400 Harga/kg	PP 2.500 5.000 Harga/kg	Magicom 7.000 10.000 Harga/kg	Kipas angin besar 15.000 18.000 Harga/kg

*) Untuk info lebih lanjut hubungi: Wulan Setyani 081393833008

**) Program ini merupakan bagian dari "Bayar Angsuranmu Pakai Sampahmu"

BTN ESG

berkolaborasi dengan





btn_{esg}

BTN CALL 150-286 1500-286

Karena Hidup Gak Cuma Tentang Hari Ini

btn berkolaborasi dengan Otoritas Jasa Keuangan & Bank Indonesia serta merupakan peserta pengamalan LPS

Tabungan BTN Banyak Lebihnya

download sekarang!
balé

472.2_{Kg}

Total Waste Collected

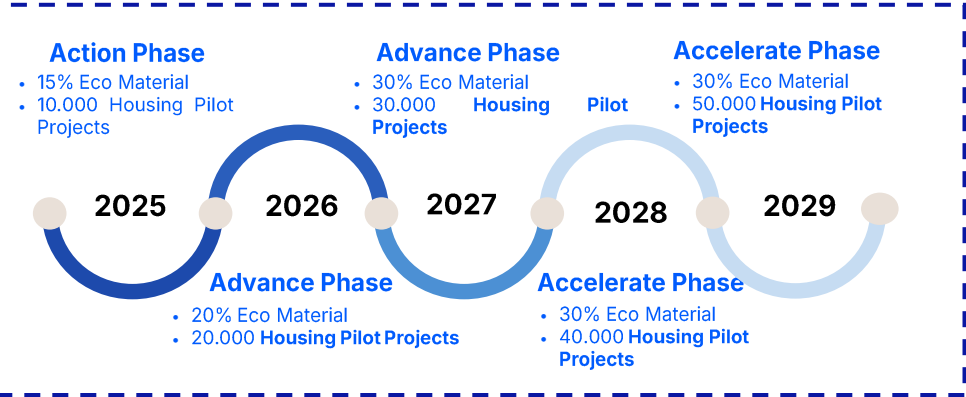
As of Jun 2026

btn 57

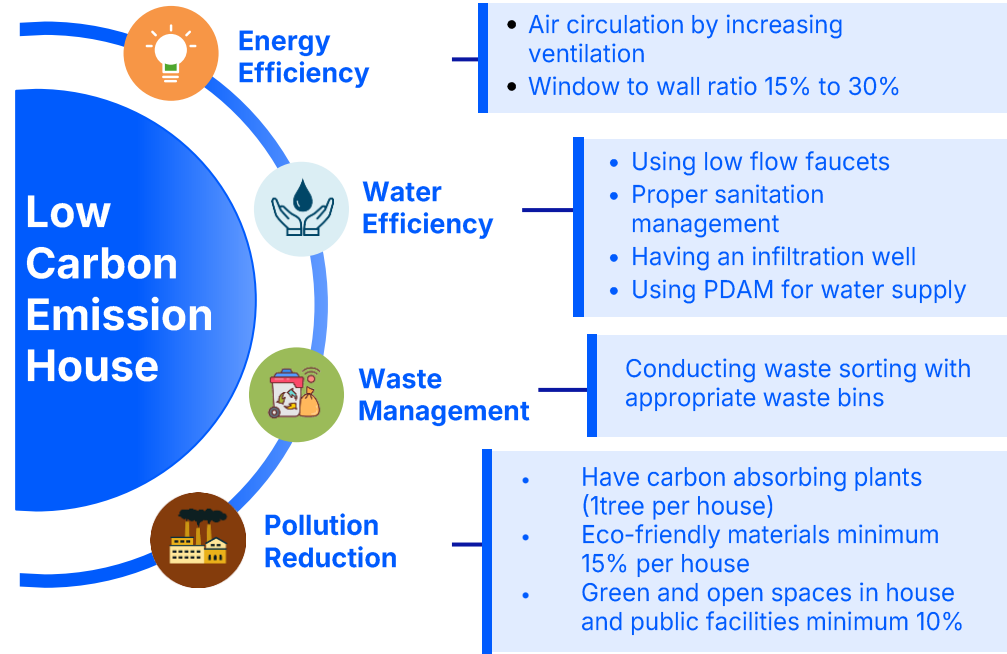
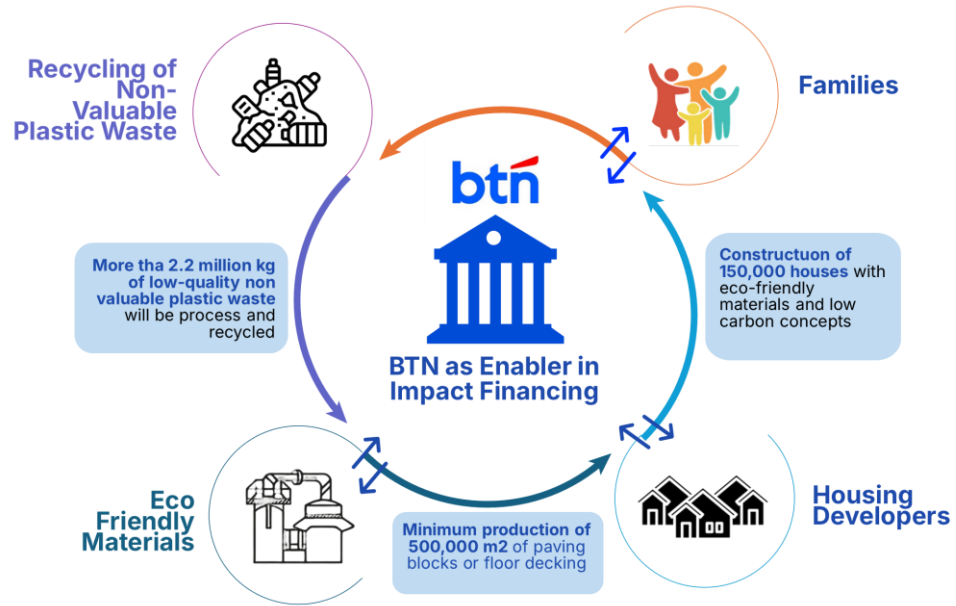
Low-emission Housing Program

BTN developed a “Low-Emission Housing” roadmap, with a total target of 150,000 housing units by 2029.

Low-emission Housing Program Roadmap



Number of Low-emission Houses Disbursed & Emissions Reduced



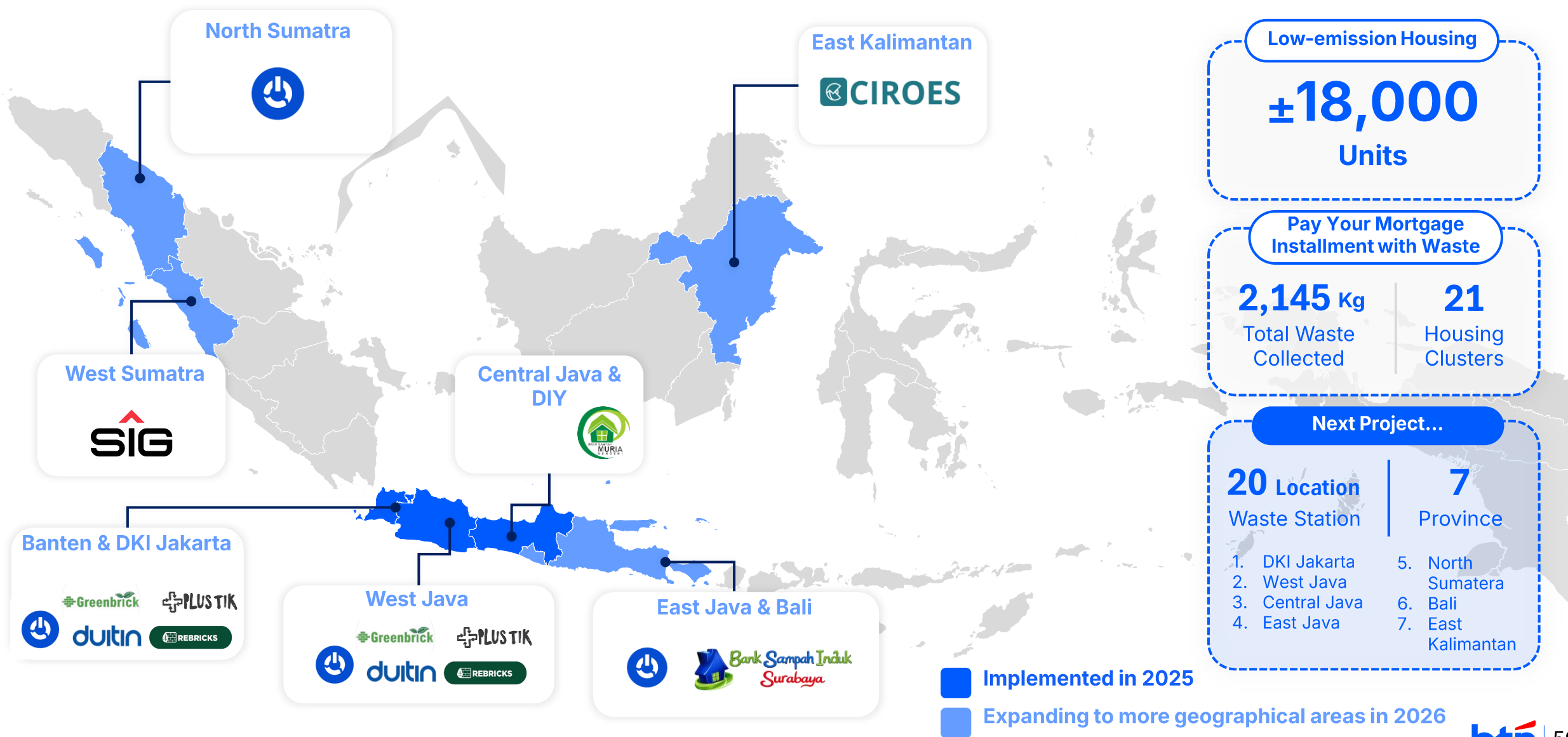
List of Suppliers



These suppliers offers interlock bricks, paving blocks, and floor decks made of recycled materials.

BTN ESG Development Plan in the Future

BTN will expand the “Low-emission Housing” and “Pay Your Mortgage with Waste” programs up to **10 provinces and 20 regencies/cities** across Indonesia.

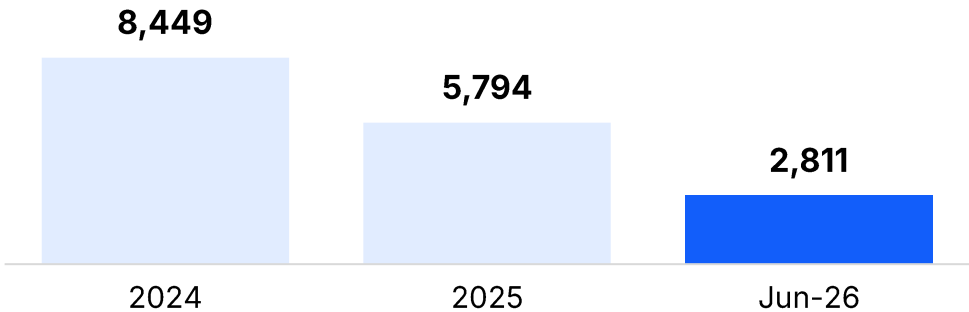


Real Impacts on Environmental Sustainability

BTN's sustainability initiatives have translated into real reductions in emissions, energy use, and paper consumption across operations.

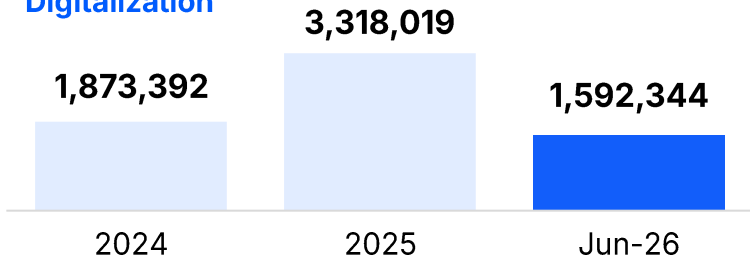
Paperless Operations

Internal Paper Usage (rim)



BTN is progressively reducing internal paper consumption through digitalization of operational processes, enhancing efficiency and supporting the bank's transition toward paperless operations.

Paper Sheet Reduction from Digitalization



- Internal letter distribution through digital apps
- Mortgage applications through BTN Properti
- Management fees, parking fees, and other housing maintenance through BTN Smart Residence

Paperless Efficiency

1.6 Mn

Sheet Paper reduction

~95.5

tCO2e

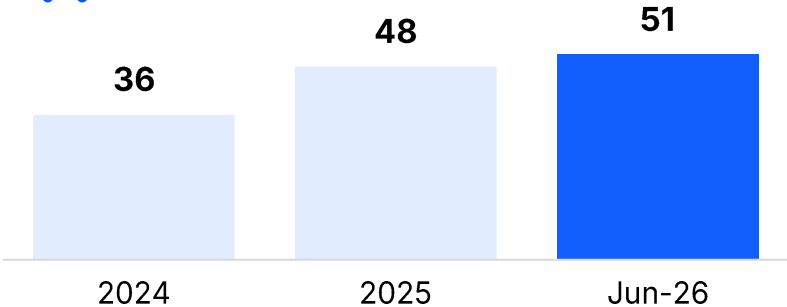


1,592

Trees/year saved

Green Transportation

Electrical Vehicle



51 Unit Electric vehicles for operational

(31 electric cars & 20 electric motorcycles) will be increased around 200 units by 2029

Transportation Emission Reduction

57,428 liters

As of Jun 2026

~138.8

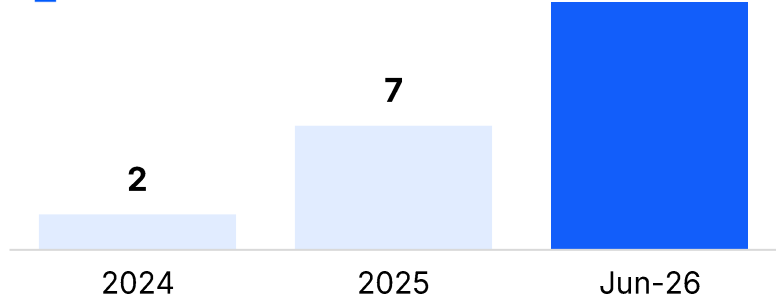
tCO2e



2,312

Trees/year Saved*

Solar Panel



14 Unit Installed Solar panels and targeting minimum 15% of Branch Offices by 2026 and 30% by 2028.

Solar Panel Efficiency

318,922 kWh

As of Jun 2026

~271.1

tCO2e



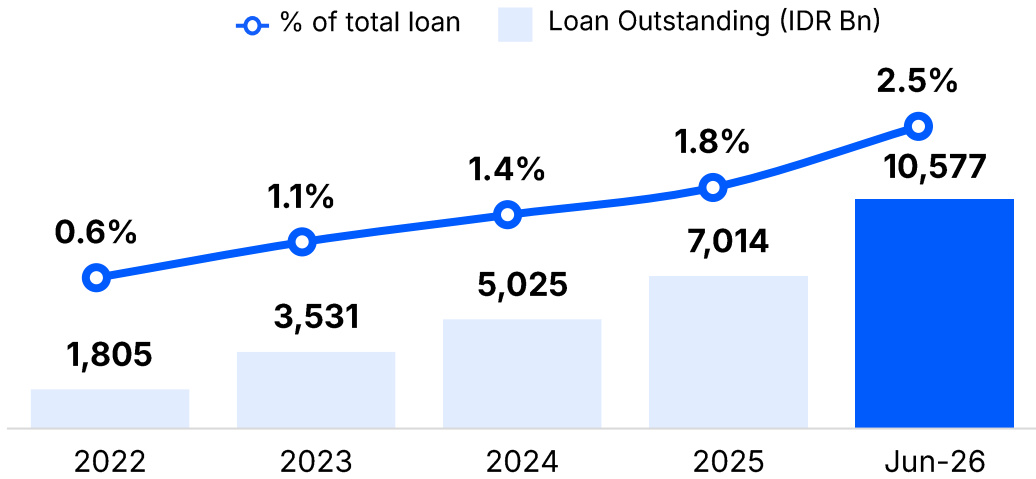
4,518

Trees/year saved

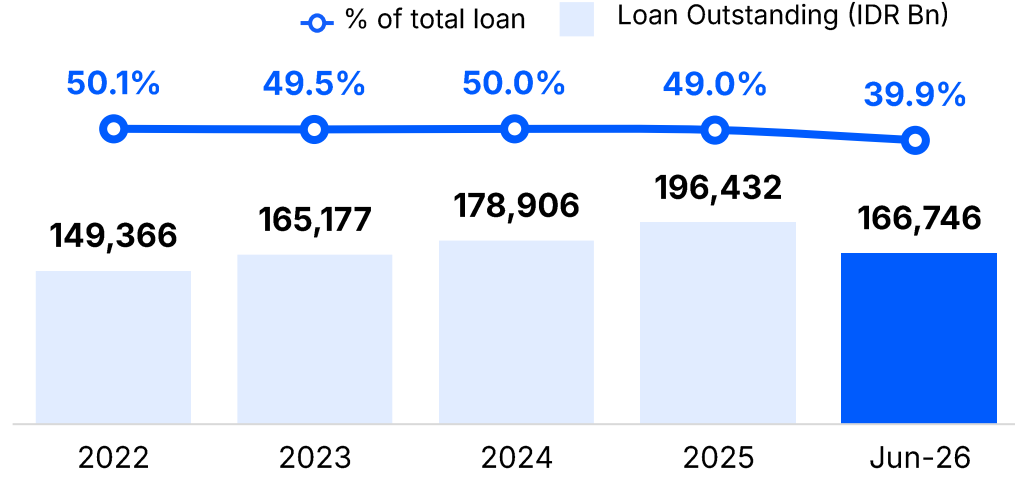
Sustainable Finance Portfolio

Our sustainable finance portfolio reflects BTN's journey in turning sustainability commitments into real, measurable impact for people, planet, and the economy.

Green Financing



Social Financing



Sustainable Financing Highlight

Green Financing

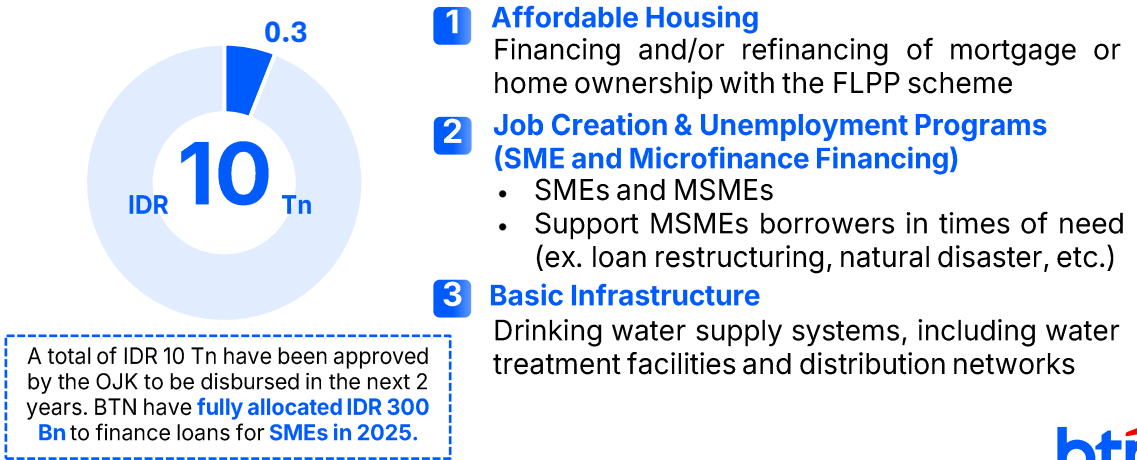
IDR 919 Bn	Environmentally Sustainable Buildings Aligned with National, Regional, and International Certification Standards	IDR 723 Bn	Sustainable Water and Wastewater Management
IDR 620 Bn	Energy Efficiency	IDR 127 Bn	Environmentally Friendly Transportation
IDR 1,758 Bn	Renewable Energy	IDR 3,401 Bn	Sustainable Natural Resource and Land Use Management
IDR 3,029 Bn	Other Environmentally Business Activities		

Social Financing

IDR 6,998 Bn	Job Creation & Unemployment Programs (SME and Microfinance Financing)	IDR 159,748 Bn	Affordable Housing
--------------	---	----------------	--------------------

Social Bonds

Strong Market Appetite Reaching 5.47x Oversubscription



Housing Finance Center (HFC) to Support Housing Industry in Indonesia

Through BTN Housing Finance Centre (HFC), BTN assists prospective new developers through a learning & advisory program and providing basic education to prospective developers



Housing Finance Center (HFC)

To become a leading center for research, education and consultancy on housing finance



Learning

Implementing the HFC's flagship work program in seminars, workshops, and short courses both online and offline in collaboration with well-known universities in Indonesia, Islamic boarding schools and other stakeholders.



Advisory

Conducting collaboration, coaching, mentoring and carrying out advisory functions with academics, practitioners, government and community to training participants of HFC Program in property sector



Research

Research implementation within the property sphere through various studies on the housing market and developing the House Price Index (HPI).

Mini MBA in Property



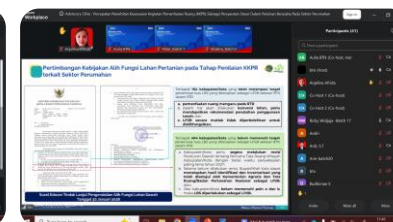
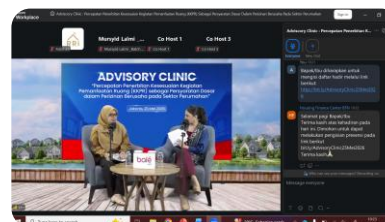
- ❑ Collaboration with SBM ITB for **Mini MBA in Property** with a total of more than 800 participants in 25 batches on a regular and 1 batch on request (in-house).
- ❑ In 2Q26, HFC held Mini MBA in property batch 25.

Public Lecture



- ❑ BTN has **collaborated with many national universities across Indonesia.**
- ❑ In 2Q26, BTN collaborated with **Universitas Airlangga and Universitas Padjadjaran** held public lecture on Financial Glow Up for Gen Z.
- ❑ Public Lecture is part of BTN's **responsibility in increasing financial literacy and inclusion.**

Advisory Clinic



The Advisory Clinic provides a platform for participants to take part in **interactive discussions and consultations with expert** within the housing sector.

Human Capital Composition and Policy

Respectful Workplace Policy

- Recognize and respect differences in diverse work environment with a wide range of ethnicities, races, nationalities, skin colors, ages, religions, genders, disabilities, or other characteristics and perspectives to promote a productive environment.
- Ensure that everyone is treated equally and have the same opportunity accessing the facilities and infrastructure.
- Create a working environment of mutual respect, non-discrimination, and harassment in any form.

Diversity, Equity and Inclusion Policy



BTN provides broad opportunities for all parties to contribute to BTN by implementing policies related to **Diversity, Equity and Inclusion (DEI)** in the company's Human Capital operations.

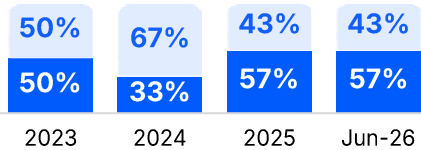
Employee Wellbeing Program

BTN implemented **Employee Well-Being Framework** mandated by **BUMN** to keep **stakeholders** healthy, safe, and happy as well as improve EVP, additional value, and performance of individuals and business units.

Management Composition

Commissioner Composition

■ Commissioner ■ Independent



*2025 after AGMs results

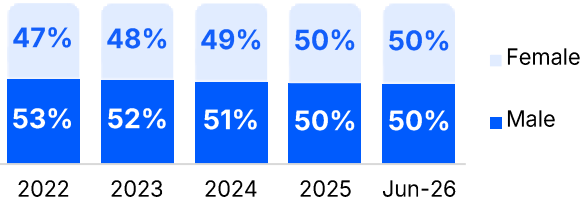
16.7%

of the BOD composition are women

14.3%

of the Commissioner composition are women

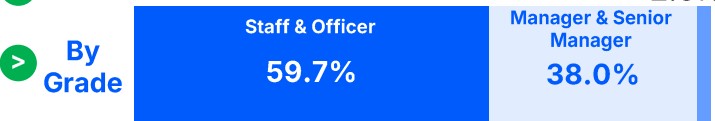
Gender Diversity



Employee Composition

> 21.2% of the Top Management composition are women (as of Jun-26)

> 48 Disabled Employees Top Management*) 2.3%



*) Consists of AVP, VP, SVP and EVP



ESG Training & Culture

In achieving the goal of becoming an **#ESGChampion**, good internal support from the Bank is needed. BTN has implemented **learning & training related to ESG for internal Bank employees**.

31,887

Employee participated in **ESG learning & training** (delivered online & onsite)

11

ESG related training initiatives in 2026

10,349

Completed Self-Learning **ESG awareness** (delivered online)

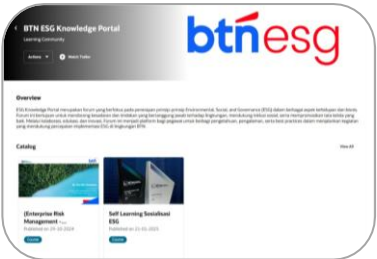
5

Employees become **BUMN Green Ambassador**

ESG Curriculum

- | | |
|---|--|
| 1. Responsible Marketing and Product Activities | 7. AML/CFT |
| 2. Data Privacy Governance | 8. Tax Avoidance |
| 3. Data Security Issues | 9. Compliance with International Regulations |
| 4. ESG Risk Identification | 10. Anti-Bribery and Anti-Corruption |
| 5. Mentorship | 11. Code of Ethics |
| 6. Diversity and Guidelines | |

ESG Knowledge Portal



The ESG Knowledge Portal is an internal platform integrated in **BTNBEST** as a **education channel** accessed by the **employees** regarding the importance of ESG principles.

Governance Sustainability Highlights



Anti Bribery



Anti-Bribery Implementation: Full compliance achieved via **ISO 37001:2016** certification across 16 critical banking segments.



Anti Corruption



Anti Corruption: Program successfully deployed with **96 Certified Integrity Officers (CIO) and 67 PAKSI Instructors.**



Whistleblowing System



Whistleblowing System: Deployed robust **reporting platforms (btinsiips.info)** to ensure early, anonymous violation detection.



Gratification



Deployed a dedicated **Gratification Control Unit (reporting directly to KPK)** to receive gratification reports



ESG Principle



Policy Integration: Seamlessly embedded foundational ESG principles across **76 key internal & strategic policies.**



ESG Committee



Dedicated ESG Committee: Established to govern, supervise, and drive sustainable development objectives across all bank portfolios.



ESG Aspect in Credit Analysis



Credit Policy Analysis: Enhanced credit risk metrics by integrating comprehensive **Sustainable Finance** evaluations into lending.



ESG Signatories



Global Partnerships: Proud active signatory and participant of **UNEP FI, PCAF, AVPN, and IKBI networks.**



Compliance Management



Compliance Management: Secured premium **ISO 37301:2021 Certification (Dec 2022)** to assure structural compliance governance.



Anti Money Laundering



Anti-Money Laundering: Boosted systemic integrity via enhanced **APU (AML) & PPT (Terrorism Financing Prevention)** structures.



Data Privacy & Data Security



Data Privacy Priority: Enhanced customer trust by certifying **67 employees and 5 IIKPA members** in advanced security standards.



Anti-Fraud Committee



BTN established an **Anti Fraud Sub Committee** to supervise and implement **Anti Fraud Strategy**

Multiple Accolades Awarded to BTN for its Excellence in Governance and Sustainability Performance

ACGS Rating



with overall score of

120.75

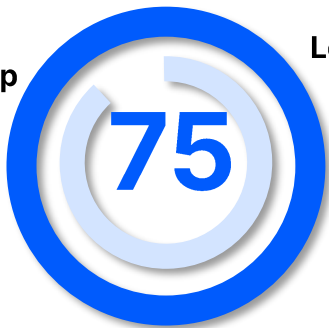
Top 5 Indonesia PLCs
ASEAN Asset Class
Threshold

CSR HUB



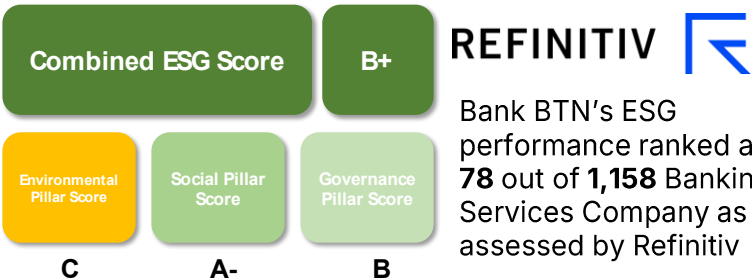
Top

ESG Ranking (%)
Compared Within
43,262 Companies



Low

Refinitiv



MSCI ESG Rating

(as of Mar-26)



AA Leader

A company with a mixed or unexceptional track record of managing the most significant ESG risks and opportunities relative to industry peers

Included in some ESG Indices

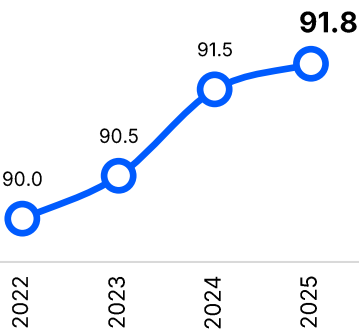


IDX LQ45
Low Carbon Leaders



SRI Kehati Index
1. SRI Kehati
2. ESG Sector Leaders
3. ESG Quality 45

Corporate Governance Perception Index (CGPI)



with overall score of
91.8
Category :
"Most Trusted Company"
Top 50 ASEAN PLCs

Bank Only : Financial Highlights



Financial Snapshots – BTN's Bank Only

Financial Highlight *)	Dec-23	Dec-24	Dec-25
Asset/ Liabilities			
Total Assets (IDR Bn)	438,750	469,615	462,463
Total Loan & Financing (IDR Bn)	333,698	357,973	345,703
Total Deposits (IDR Bn)	349,933	381,667	378,712
Profitability			
Net Profit (IDR Bn)	3,501	3,007	3,425
N I M	3.8%	2.9%	4.3%
C I R	45.3%	57.1%	49.2%
RoE (Tier-1)	13.9%	10.8%	11.6%
RoA (Return on Asset)	1.1%	0.8%	0.9%
Asset Quality			
NPL (Gross)	3.0%	3.2%	3.2%
Loan at Risk (LAR)	21.1%	19.7%	20.5%
NPL Coverage	155.2%	115.4%	127.6%
Cost of Credit (CoC)	1.2%	0.6%	1.9%
Liquidity			
LDR	95.4%	93.8%	91.3%
LFR	83.2%	83.2%	82.3%
CASA	53.7%	54.1%	46.9%
Capital			
CAR (Tier 1)	17.5%	17.1%	16.7%
Total CAR	20.1%	18.5%	19.0%

1H25	1H26	yoy Growth (%)	
484,962	473,470	-2.4%	yoy
376,110	358,504	-4.7%	yoy
406,383	371,528	-8.6%	yoy
1,706	1,958	14.8%	yoy
4.4%	3.5%	(93)	bps
43.8%	52.3%	846	bps
11.8%	13.4%	156	bps
0.9%	1.1%	15	bps
3.3%	3.0%	(28)	bps
20.1%	19.6%	(52)	bps
115.0%	127.1%	1,203	bps
2.0%	0.7%	(134)	bps
92.6%	96.5%	394	bps
84.5%	83.4%	(118)	bps
49.1%	47.2%	(194)	bps
16.2%	15.8%	(37)	bps
17.5%	17.9%	39	bps

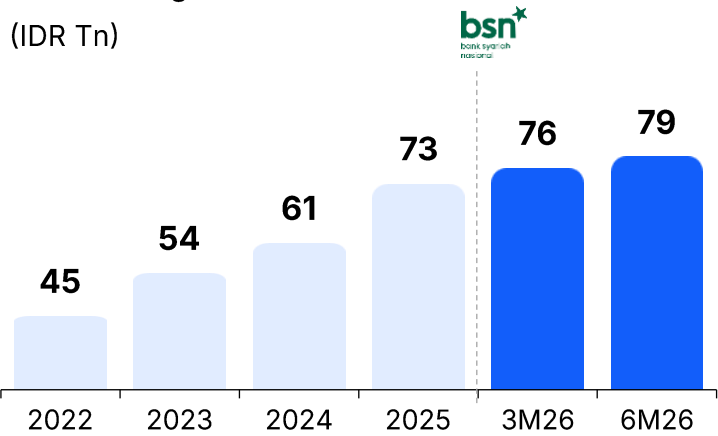
*) The numbers shown from 2023 – 1H25 are at consolidated figures, while for Dec-25 numbers are including BTN's Sharia Business Unit Pre Spin-Off (from 1 Jan 25 – 18 Dec 25).

 **Subsidiary :Bank Syariah
Nasional**

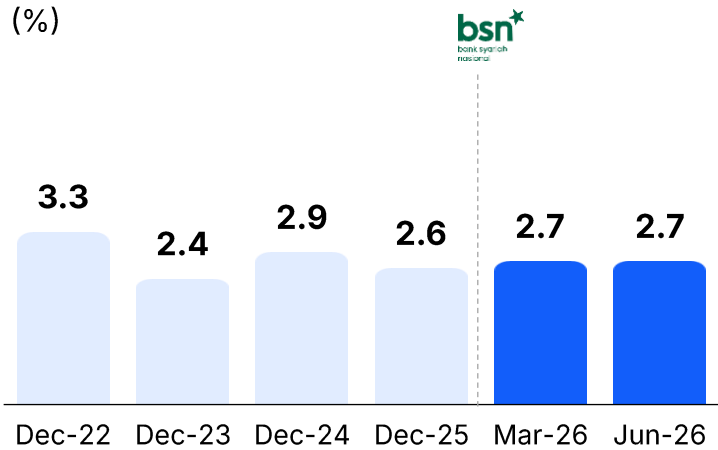


Performance Highlights Bank Syariah Nasional in 1H26

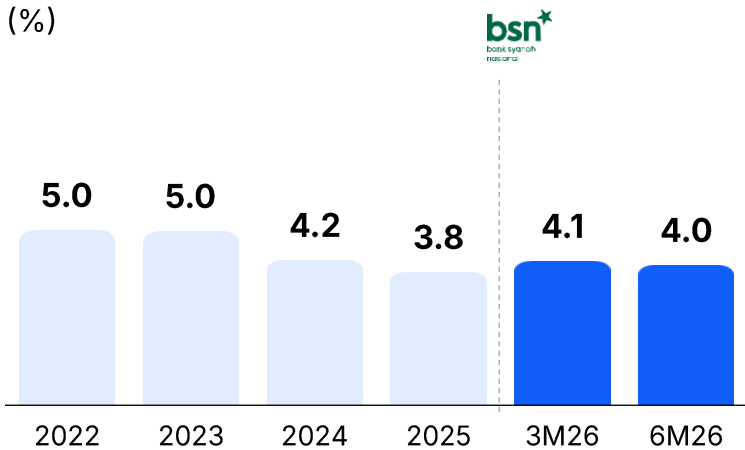
Total Assets continue to grow, with total outstanding of **IDR 79 Tn**
(IDR Tn)



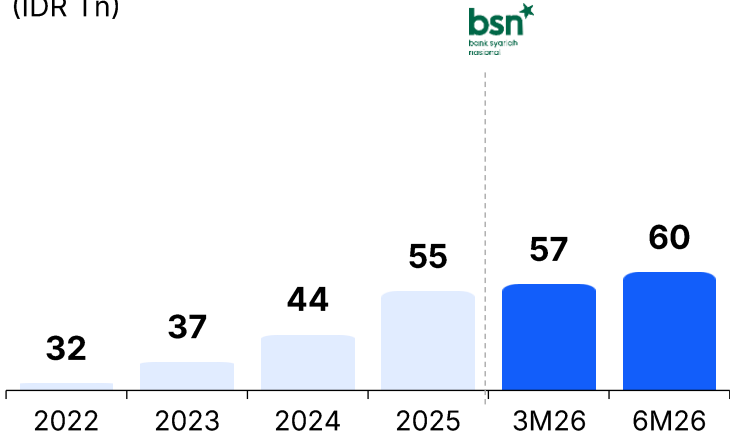
Improving NPF Gross to **2.7%** as of Jun 2026
(%)



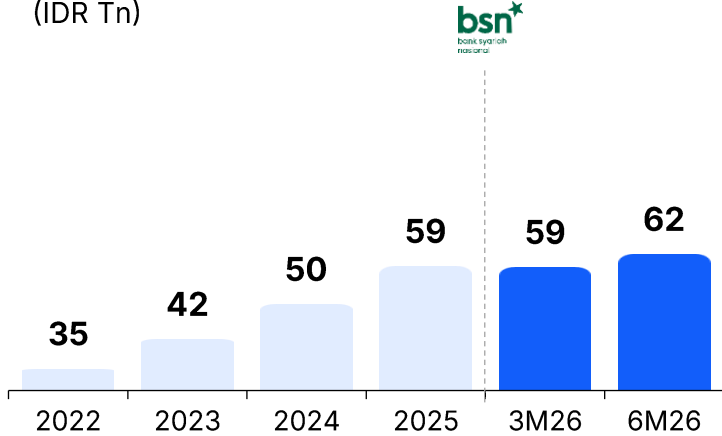
NIM managed 4.0% as of Jun 2026
(%)



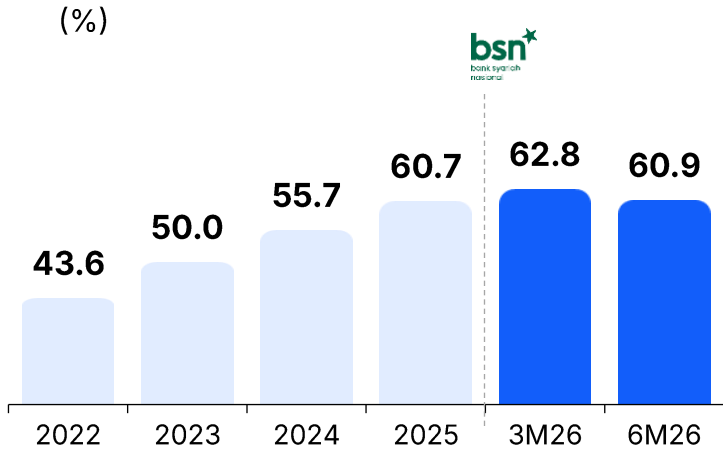
Sustainable Growth of Financing to **IDR 60 Tn**
(IDR Tn)



Resilient Total Deposits, to **IDR 62 Tn**
(IDR Tn)



CASA Deposits of 60.9%
(%)



*) 2024 and prior-year financial figures based on BTN Syariah's performance.

Bank Syariah Nasional: Financing & Deposits Composition

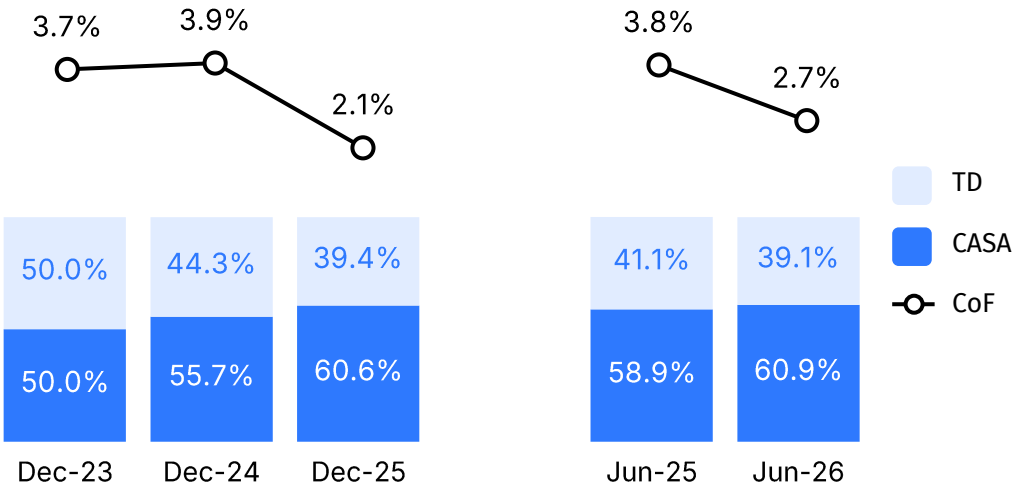
Financing Business Composition

Financings Type (IDR Bn)	Dec-23		Dec-24		Dec-25		Jun-25		Jun-26		QoQ	YoY
	Outs	%	Outs	%	Outs	%	Outs	%	Outs	%		
Housing Financing	36,587	98.6%	43,217	98.5%	52,903	96.4%	47,653	98.3%	57,556	96.6%	5.2%	20.8%
Subsidized Mortgage	22,966	61.9%	26,522	60.4%	33,883	61.7%	29,885	61.7%	37,192	62.4%	5.5%	24.5%
Non-Subsidized Mortgage	11,604	31.3%	14,303	32.6%	16,935	30.9%	15,536	32.1%	18,356	30.8%	4.5%	18.2%
Other Housing Financing	33	0.1%	41	0.1%	39	0.1%	43	0.1%	39	0.1%	0.5%	-10.2%
Construction Financing	1,982	5.3%	2,351	5.4%	2,046	3.7%	2,189	4.5%	1,969	3.3%	4.8%	-10.0%
Non-Housing Financing	528	1.4%	675	1.5%	1,970	3.6%	813	1.7%	2,051	3.4%	15.6%	152.4%
Consumer Financing	169	0.5%	290	0.7%	495	0.9%	358	0.7%	775	1.3%	22.6%	116.4%
Commercial Financing	359	1.0%	385	0.9%	1,475	2.7%	455	0.9%	1,276	2.1%	11.7%	180.7%
Total Financing	37,114	100.0%	43,893	100.0%	54,873	100.0%	48,466	100.0%	59,607	100.0%	5.5%	23.0%
Mortgage Financing	34,571	93.2%	40,825	93.0%	50,818	92.6%	45,421	93.7%	55,548	93.2%	5.2%	22.3%

Deposits Composition

Deposits (IDR Bn)	Dec-23	Dec-24	Dec-25	Jun-25	Jun-26	yoy
CASA	20,915	27,634	35,578	32,517	37,544	15.5%
Current Account	14,166	19,825	26,899	23,613	29,919	26.7%
Savings Account	6,750	7,810	8,679	8,904	7,625	-14.4%
Time Deposits	20,888	21,988	23,108	22,722	24,070	5.9%
Total	41,803	49,622	58,686	55,239	61,614	11.5%

CASA Ratio (%)



*) Jun-25 and prior-year financial figures based on BTN Syariah's performance.

Bank Syariah Nasional : Asset Quality

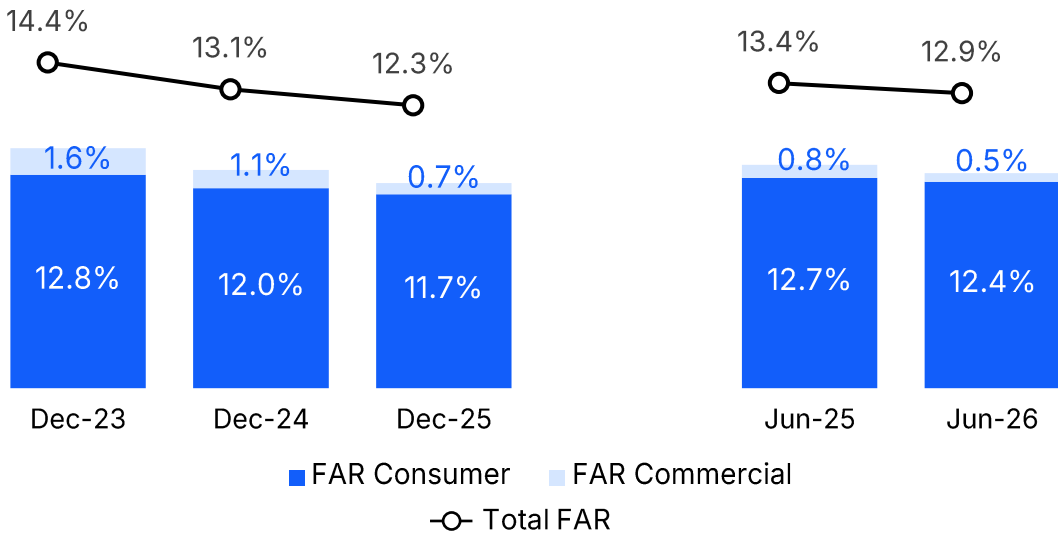
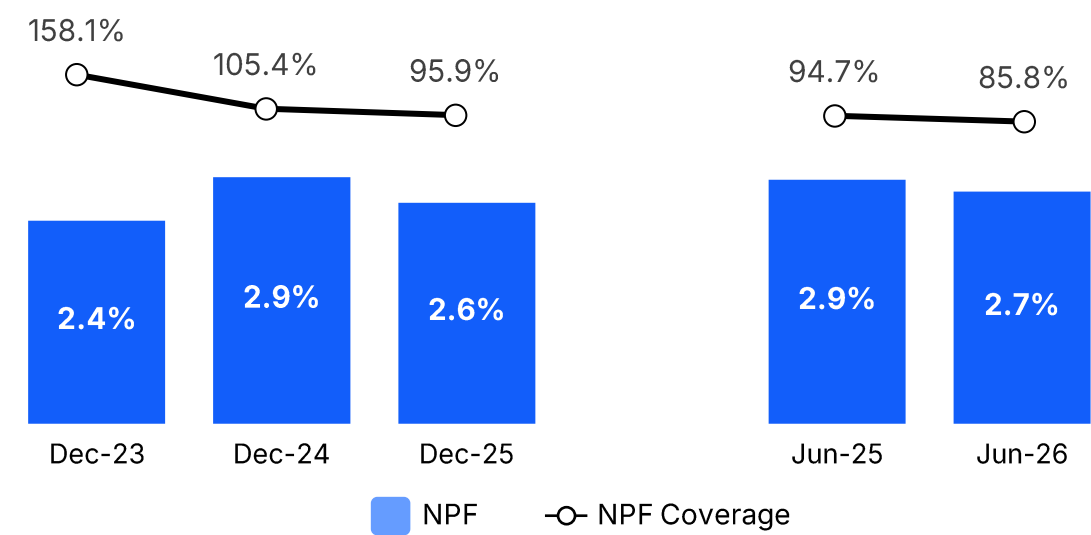
Non-Performing Financing (NPF)

Financings Type	Dec-23	Dec-24	Dec-25	Jun-25	Jun-26
Housing Financing	2.3%	2.8%	2.6%	2.9%	2.8%
Subsidized Mortgage	1.1%	1.6%	1.4%	1.6%	1.6%
Non-Subsidized Mortgage	2.0%	2.9%	3.6%	3.6%	4.3%
Other Housing Financing	1.8%	0.4%	3.3%	3.0%	4.0%
Construction Financing	18.1%	16.2%	14.6%	14.1%	11.0%
Non-Housing Financing	10.0%	6.6%	1.0%	3.6%	0.7%
Consumer Financing	3.6%	2.0%	1.8%	2.0%	1.3%
Commercial Financing	13.0%	10.1%	0.8%	4.9%	0.3%
Total Financing	2.4%	2.9%	2.6%	2.9%	2.7%
Mortgage Financing	1.4%	2.0%	2.2%	2.3%	2.5%

Special Mentioned Financing (SMF)

Financings Type	Dec-23	Dec-24	Dec-25	Jun-25	Jun-26
Housing Financing	7.1%	7.2%	6.7%	7.8%	6.9%
Subsidized Mortgage	7.1%	7.7%	6.7%	8.4%	6.7%
Non-Subsidized Mortgage	7.3%	7.1%	7.3%	7.8%	7.8%
Other Housing Financing	11.0%	13.0%	11.5%	11.1%	14.4%
Construction Financing	5.7%	1.3%	1.3%	1.0%	1.5%
Non-Housing Financing	1.6%	0.8%	0.4%	1.0%	0.4%
Consumer Financing	3.8%	1.8%	1.4%	2.2%	1.0%
Commercial Financing	0.5%	0.0%	0.0%	0.0%	0.0%
Total Financing	7.0%	7.1%	6.4%	7.7%	6.7%
Mortgage Financing	7.1%	7.5%	6.9%	8.2%	7.1%

NPF & NPF Coverage



*) 2024 and prior-year financial figures based on BTN Syariah's performance.

Appendix



Recent Regulatory Changes with Potential Impact on Banks

KUR Housing Program – Supply & Demand Side

Scheme	Supply Side	Demand Side
Loan Limit	IDR 500 Mn – 5 Bn	IDR 10 Mn – 500 Mn
Tenor	Working Capital Loan: Max 4 Years Investment Loan: Max 5 Years	Investment Loan: Depends on Agreement between Banks and Customers
Applicant	MSMEs - Developers: build, renovate, and purchase houses for sale - Construction Services: Consultant or Constructor - Building Material Suppliers: wholesaler and retailer	MSMEs
Purpose	1. Land acquisition 2. Purchase building materials 3. Procurement of goods and services	Purchasing, building, or renovating houses that serves as: - Business & residence (home office) - Storage warehouse for business & residence - Online or Offline businesses & residence
Loan Withdrawal	IDR 5 Bn/cycle, up to 4 cycles	IDR 500 Mn, one cycle
Interest Rate	5.99% for new borrowers 8 – 9% for existing borrowers	Borrowers pay 6%
Subsidy Rate	5% for 4 – 5 years (depend on loan type)	10% (plafond: IDR 10 Mn – 100 Mn) 5.5% (plafond: IDR 100 Mn – 500 Mn) - Max 5 years subsidy rate
Total Lending Rate	10.99% for new borrowers 13 – 14% for existing borrowers	16% (plafond: IDR 10 Mn – 100 Mn) 11.5% (plafond: IDR 100 Mn – 500 Mn)
Eligibility	- Proof of Tax Identification Number – NPWP & Business Registration Number – NIB – business running min. 6 months - Non existing KUR borrowers or other government loan programs - May already obtain commercial loan under current category (collectability 1) - Financial Information Service System (SLIK), business feasibility, and background check - Capital: max IDR 10 Bn & Annual Revenue: max IDR 50 Bn - Registered in KUR Database	

New Maximum Monthly Income on Subsidized Mortgage Program

Ministry of Housing and Residential Area issued new regulation on **the eligibility for the subsidized mortgage (FLPP) program** (Permen No.5/2025) on April 2025.

Geographical Zones (FLPP Program)		Monthly Income (IDR Mn)			
		Before		After	
		Single	Joint Income	Single	Joint Income
Zone 1	Java (exc. Jabodetabek), Sumatera, East Nusa Tenggara, West Nusa Tenggara	7.0	8.0	8.5	10.0
Zone 2	Kalimantan, Sulawesi, Bangka Belitung Island, Riau Island, Maluku, North Maluku, Bali	7.0	8.0	9.0	11.0
Zone 3	Papua, West Papua, Central Papua, South Papua, Highland Papua (Papua Pegunungan), Southwest Papua	7.5	10.0	10.5	12.0
Zone 4	Jakarta, Bogor, Depok, Tangerang, Bekasi	7.0	8.0	12.0	14.0

Boosting Liquidity through IDR 400 Tn Fund Placement on Banks

- The Ministry of Finance has boosted liquidity by **placing IDR 400 Tn** funds on **SOE Banks**, namely BBRI, BBNI, BMRI, BBTN, and BRIS.
- From such amount, **BBTN secured IDR 38.3 Tn in July 2026**, while BBRI and BMRI obtained IDR 85.0 Tn, BBNI received IDR 83.5 Tn, and IDR 22 Tn for BRIS. The objective is **to provide more liquidity in the banking system that will stimulate the economy**.
- The Ministry **imposed strict conditions** that Banks are **not permitted to place the funds into government securities** (SBN).
- The allocated fund **placed in Deposit on Call instrument** (conventional or sharia schemes) with a tenor of 6 months (extendable) and **a return rate of 80.476% x BI Rate (equals to 4.6%)**

Source: Ministry of Finance Policy, Ministry of Housing and Residential Area Policy, Coordinating Ministry for Economic Affairs Policy

Policy Update on FLPP (Liquidity Facility Program) - Affordable Vertical Housing Program

New Policy Update on Affordable Vertical Housing Program

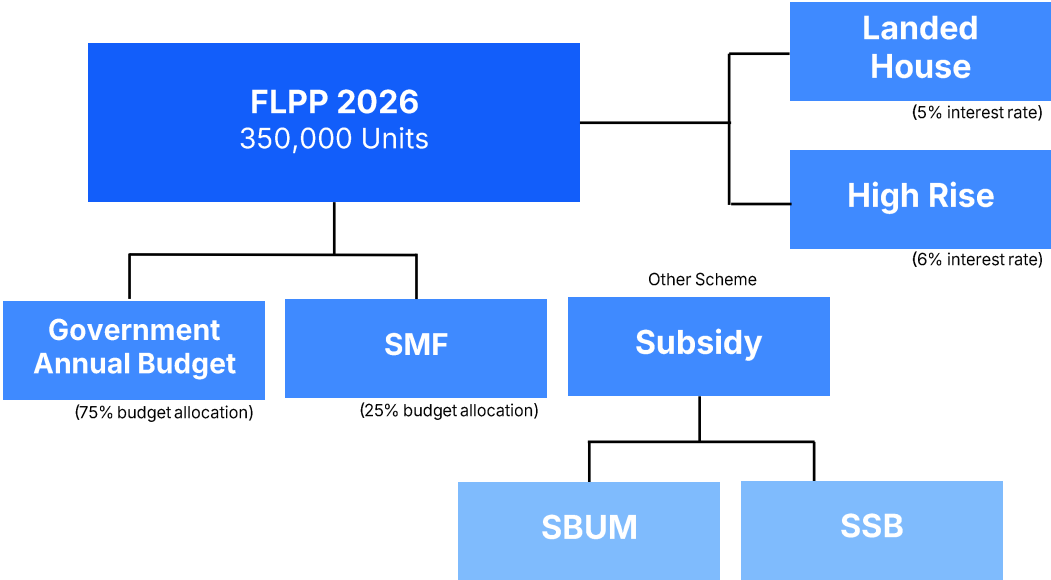
Regulation	Kepmen No. 995/2021	Kepmen No. 23/2026
High Rise Price	IDR 8.8 – 9.6 Mn per m ² (e.g. Jakarta)	IDR 13.5 – 14.5 Mn per m ² (e.g. Jakarta)
Tenor	Up to 20 Years	Up to 30 Years
Interest Rate	5%	6%
Unit Area	21 – 36 m ²	21 – 45 m ²

Price Range per M² in Each Region

High Rise Price	Kepmen No. 995/2021	Kepmen No. 23/2026	% increase
Jabodetabek	IDR 8.4 – 9.6 Mn per m ²	IDR 13.0 – 14.5 Mn per m ²	51% – 55%
Sumatera	IDR 7.8 – 10.0 Mn per m ²	IDR 10.0 – 13.5 Mn per m ²	28% – 35%
Java	IDR 7.2 – 7.9 Mn per m ²	IDR 11.0 – 12.5 Mn per m ²	53% – 58%
Bali & Nusa Tenggara	IDR 8.3 – 8.6 Mn per m ²	IDR 10.0 – 13.0 Mn per m ²	35% – 51%
Kalimantan	IDR 9.0 – 9.9 Mn per m ²	IDR 12.0 – 14.0 Mn per m ²	33% – 41%
Sulawesi & Maluku	IDR 6.9 – 9.6 Mn per m ²	IDR 10.0 – 14.0 Mn per m ²	45% – 46%
Papua	IDR 10.7 – 15.7 Mn per m ²	IDR 13.5 – 28.0 Mn per m ²	26% – 78%

Source: Ministry of Public Works and Housing (2021), Ministry of Housing and Residential Area (2026)

FLPP Target in 2026



- The government has set the national target for FLPP to 350,000 units with a total budget of **75% coming from Government Annual Budget**, while **remaining sourced from SMF**.
- The lending rate on landed house is fixed at **5.0%** with tenor max of 20 years, while the high-rise is fixed at **6.0%** (previously **5.0%**) with a tenor of up to 30 years.
- On FLPP funding structure, the portion from government is 75% placed in the bank's current account instrument with 0.5% rate, the remaining 25% funding is coming from SMF with 4.45% rate.

Definition:

- SMF : Special Purpose Vehicle for Mortgage Disbursement
- SBUM: Down Payment Assistance Subsidy
- SSB: Interest Rate Subsidy.

BTN's Network and Distribution as of June 2026

Java	
Regional Office	5
Branch Offices	51
Sub-Branch Offices	387
ATM & CRM	1,413

Sumatera	
Regional Office	2
Branch Offices	11
Sub-Branch Offices	74
ATM & CRM	309

Kalimantan	
Regional Office	1
Branch Offices	7
Sub-Branch Offices	32
ATM & CRM	133

Bali dan Nusa Tenggara	
Regional Office	-
Branch Offices	4
Sub-Branch Offices	15
ATM & CRM	70

Sulawesi	
Regional Office	1
Branch Offices	8
Sub-Branch Offices	30
ATM & CRM	135

Maluku dan Papua	
Regional Office	-
Branch Offices	3
Sub-Branch Offices	8
ATM & CRM	34

National	Jun-26	FY25	FY24
Regional Office	9	8	8
Branch Offices	84	82	82
Sub-Branch Offices	546	548	536
Outlets	639	638	626
ATM and CRM	2,094	2,090	2,071

BBTN's Rating, Indices and Shareholder Structure

Current BTN Ratings From Various Rating Agencies

FitchRatings As of October 2025

Outlook	: Positive
National Short-Term Rating	: F1+ (idn)
National Long-Term Rating	: AAA (idn)
Senior Unsecured	: AAA

MOODY'S As of February 2026

Outlook	: Negative
Counterparty Risk Rating	: Baa2/P-2
Bank Deposits	: Baa2/P-2
Baseline Credit Assessment	: ba2
Adj Baseline Credit Assessment	: ba2
Counterparty Risk Assessment	: Baa2 (cr)/P-2(cr)

PEFINDO

CREDIT RATING AGENCY

As of August 2025

Outlook	: Stable
Corporate Rating	: F1+ (idn)
National Long-Term Rating	: AAA (idn)
Senior Unsecured	: AAA

BBTN are included in some indices including ESG indices up to Jun-26

Local Index:

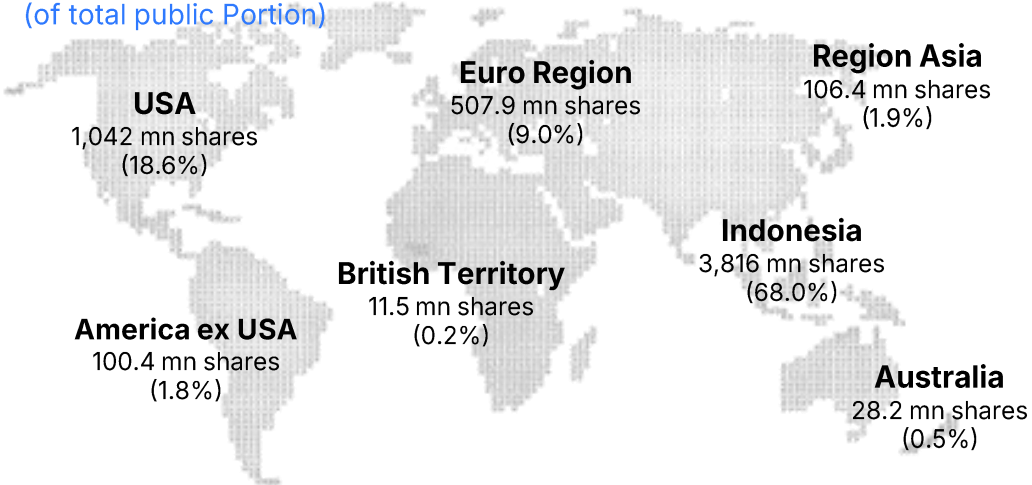
- LQ45
- IDX80
- IDXFİNANCE
- IDX BUMN20
- IDX Small-Mid Cap (IDX SMC) Composite
- IDX Small-Mid Cap (IDX SMC) Liquid
- MBX
- PEFINDO i-Grade
- PRIMBANK10
- Kompas100
- Infobank15
- IDX Value30
- Investor33
- ECONOMIC30
- Tempo – IDX Financials52 (High Dividend Index)
- SRI-KEHATI *
- IDX LQ45 Low Carbon Leaders *
- ESG Sector Leaders IDX Kehati *
- ESG Quality 45 IDX Kehati *

International Index:

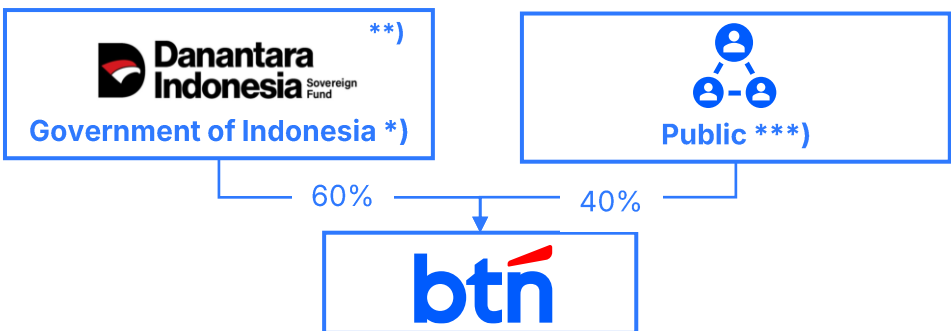
- MSCI Indonesia
- MSCI Emerging Market (EM)
- MSCI EM Small Cap
- MSCI EM Investable Market Index (IMI)
- FTSE All-World Ex US Small Cap Index
- FTSE Global All Cap Index Fund
- MSCI Total International Stock

*ESG Indices

Geographics of BBTN Ownership (as of Jun-26) (of total public Portion)



Shareholder Structure (as of Jun-26)



*) 1% (84,206,666 Shares) of Serie A Dwiwarna ownership by Government of Indonesia
**) 8,336,459,982 Shares of Serie B ownership by Danantara Asset Management
***) Includes 0.01% share ownership by the Board of Commissioners and Directors

Board of Commissioner

*) Effective following approval of Fit & Proper Test by Otoritas Jasa Keuangan (OJK)

Ida Nuryanti
Independent Commissioner

Served as Head of Human Resources Department of Bank Indonesia and Head of Payment System Management Department of Bank Indonesia.



Panangian Simanungkalit
Independent Commissioner

Served as President Director of Panangian School of Property.



Endra Gunawan *)
Vice President Commissioner

Currently serving as Deputy of State-Owned Enterprise (SOE) Performance in BP BUMN.



Suryo Utomo
President Commissioner

Served as Directorate General of Taxes of Ministry of Finance.



Pietra Machreza Paloh
Independent Commissioner

Served as Commissioner of PT Mandiri Energindo Sejahtera and Director Operations of PT Walinusa.



Fahri Hamzah
Commissioner

Currently serving as Vice Minister of Ministry of Housing and Residential Area (Kementerian PKP).



Didyk Choiroel *)
Commissioner

Currently serving as Secretary General of Housing and Residential Area (Kementerian PKP).



Board of Director (1/2)

Hirwandi Gafar
Director Consumer Banking

Served as Subsidized Mortgage Lending Division Head and Business Development of Subsidized Mortgage Dept Head at PT Bank Tabungan Negara (Persero) Tbk



Nofry Rony Poetra
Director Finance & Strategy

Served as Treasury Division Head and Head of Regional Office I at PT Bank Tabungan Negara (Persero) Tbk



Oni Febriarto Rahardjo
Vice President Director

Served as Vice President Director at Perum Perumnas and Director of Commercial Banking at PT Bank Tabungan Negara (Persero) Tbk



Nixon L.P. Napitupulu
President Director

Served as Vice President Director and Director of Finance Planning and Treasury at PT Bank Tabungan Negara (Persero) Tbk



Setiyo Wibowo
Director Risk Management

Served as Consumer Credit Risk & Analytics Group Head and Credit Portfolio Risk Group Head at PT Bank Mandiri (Persero) Tbk



Eko Waluyo
Director Human Capital & Compliance

Served as Human Capital Management Division Head and Corporate Secretary Division Head at PT Bank Tabungan Negara (Persero) Tbk



Board of Director (2/2)

Tan Jacky Chen
Director Information
Technology

Served as Digital Banking Product Development Division Head and Digital Banking Division Head at PT Bank Tabungan Negara (Persero) Tbk.



Hermita
Director Commercial Banking

Served as SEVP Consumer Banking at PT BPD Jawa Timur Tbk and SVP of Smart City, Business Optimization at PT Bank Negara Indonesia (Persero) Tbk.



I Nyoman Sugiri Yasa
Director Operations

Served as SEVP Operations at PT Bank Rakyat Indonesia (Persero) Tbk.



Rully Setiawan
Director Network & Retail
Funding

Served as Interim President Director of PT Mandiri Utama Finance and Director Finance and Risk Management of PT Mandiri Utama Finance.



Venda Yuniarti
Director Treasury &
International Banking

Served as Group Head Overseas Banking Network and Group Head Financial Institution at PT Bank Mandiri (Persero) Tbk.



Helmy Afrisa Nugroho
Director Corporate Banking

Served as Group Head of Corporate Banking 3 at PT Bank Mandiri (Persero) Tbk.



Thank You.

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