



1Q26 Results Presentation

PT Bank Tabungan Negara (Persero) Tbk.
Jakarta, 15 April 2026

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Material Presentation



Annual Report



Sustainability Report

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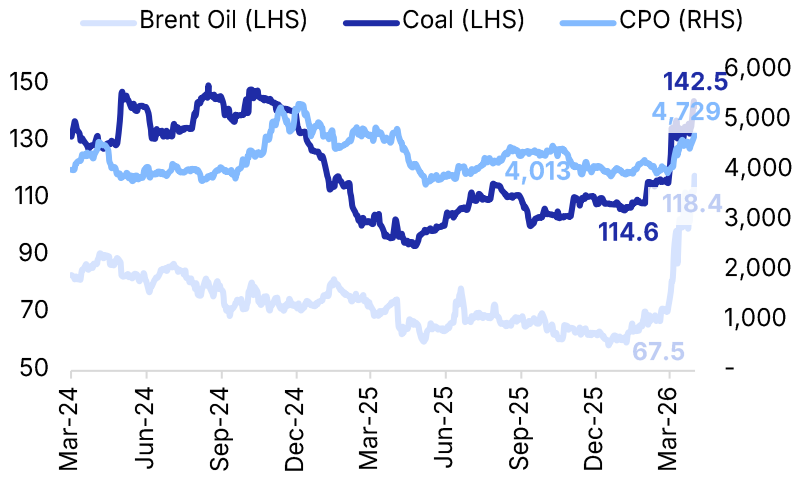
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Macroeconomics & Management Highlights

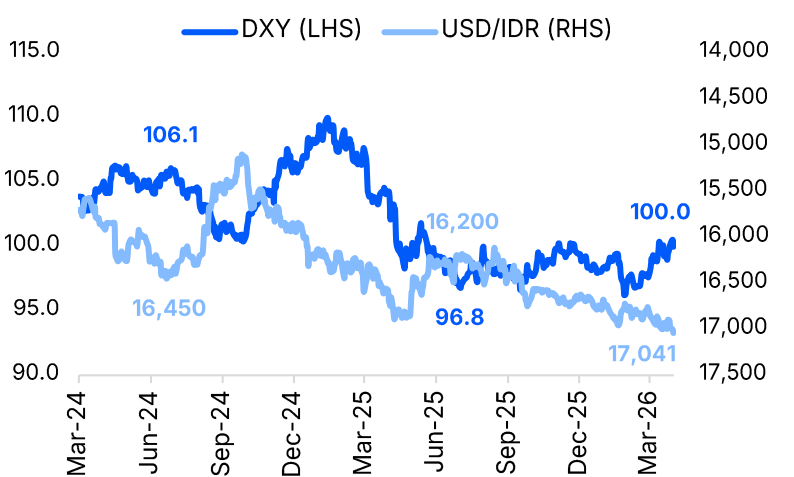


Macroeconomic Highlights

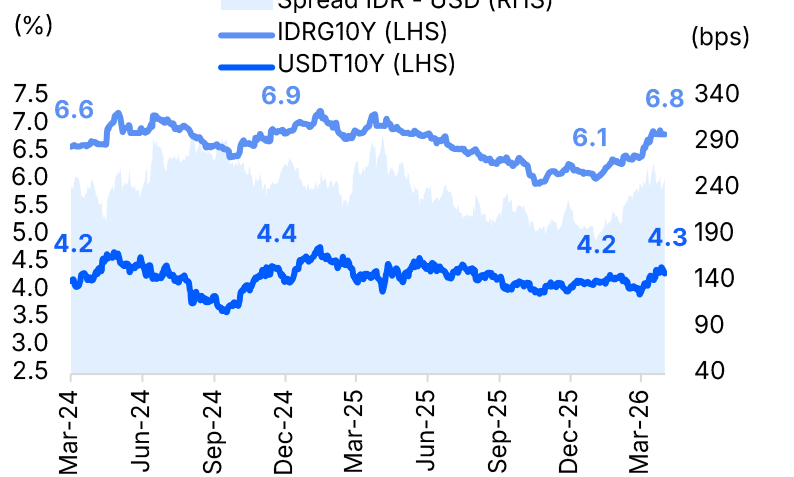
Commodity Prices Rallied Owing to Geopolitical Reason



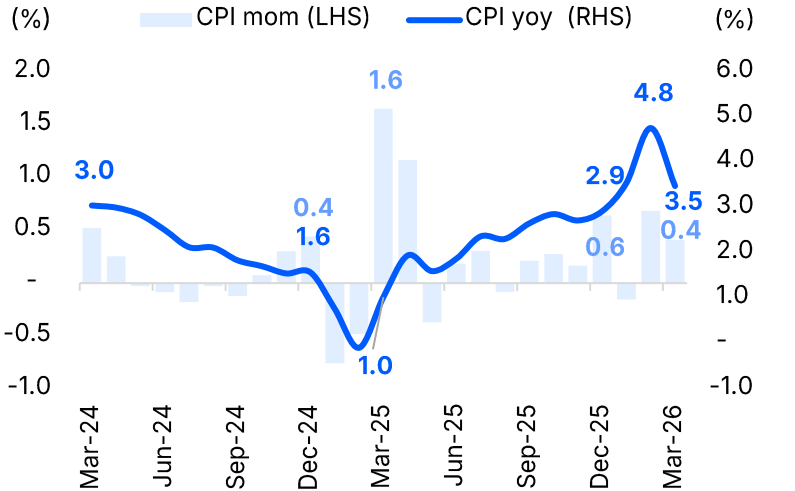
DXY vs IDR



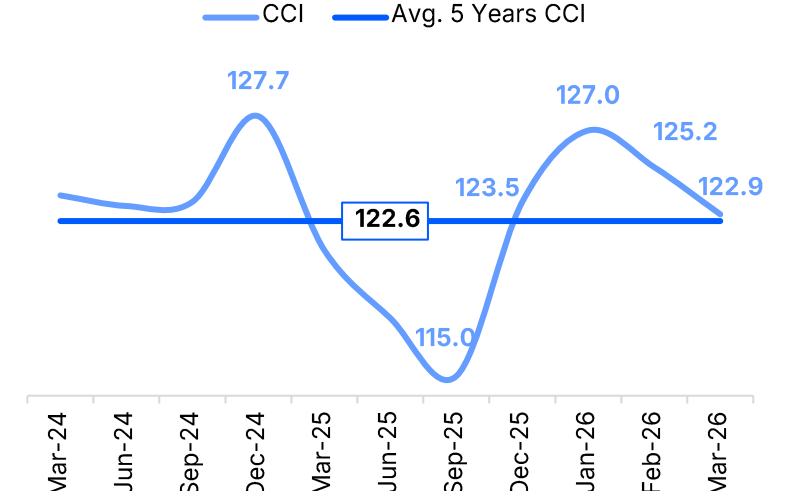
Widening Spread between IDR10years and UST10years



Higher Inflation due to Seasonality



Consumer Confidence Index Remains Strong



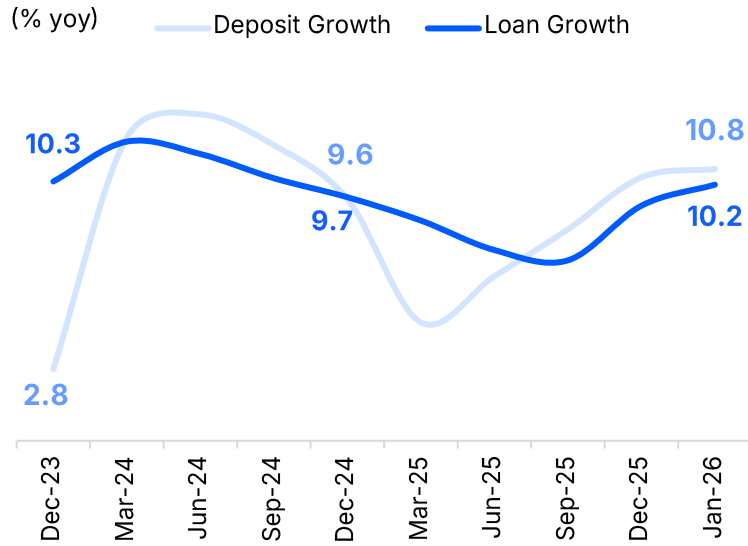
Key Takeaways

- Amid global turmoil, **most commodity prices have risen**, posing risks to the economy.
- Simultaneously, stronger DXY has put pressure on **Rupiah, which depreciated by 2.2% ytd** as of March 2026 and keeping **the Indonesian 10-year government bond yield elevated at 6.8%**.
- Inflation reached **3.5% yoy** in March 2026, driven by **a low base effect** from electricity tariff discounts in 1Q25, with administered prices increased by 6.1% yoy.
- The Consumer Confidence Index (CCI) remained strong at **122.9 in Maret 2026**.

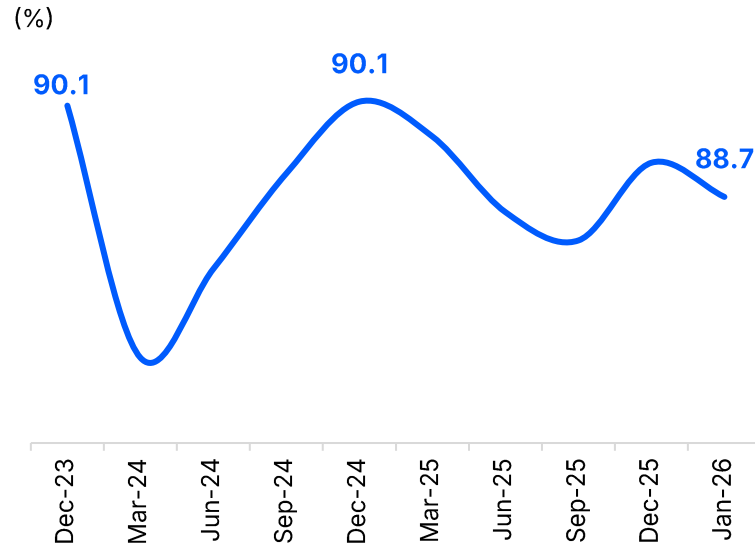
Source: Bloomberg, Bank Indonesia, Statistics Indonesia

Banking Sector Highlights

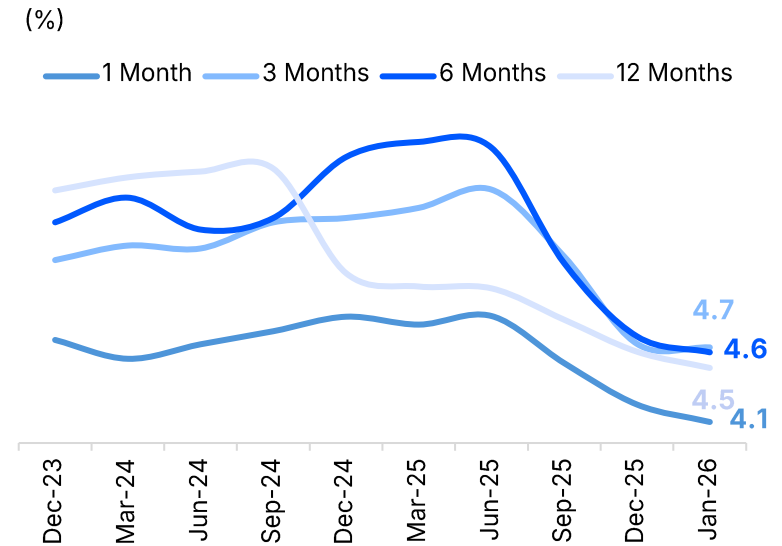
Deposit growth continued to Outpace loan growth came from dana SAL placement



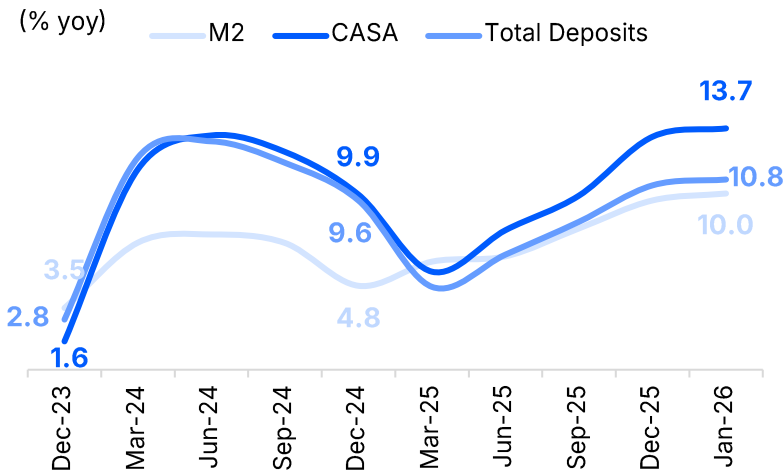
Lead to a lower Loan to Deposit Ratio



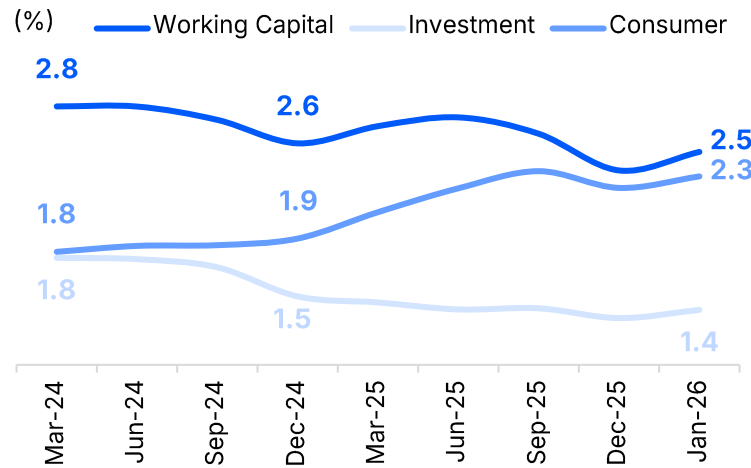
Resulting to lower Time deposit rate across all tenors



Supported by CASA growth



Manageable NPL

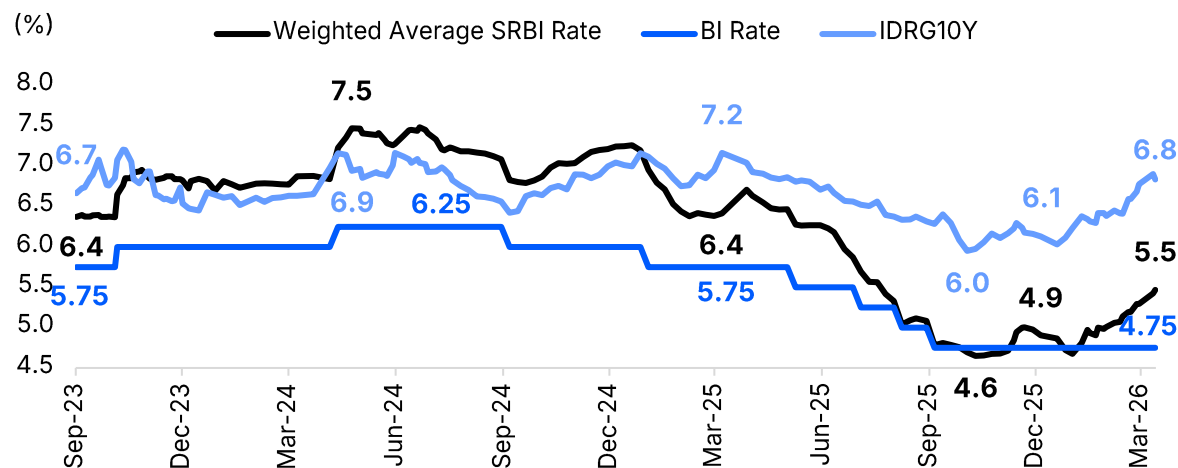


Key Takeaways

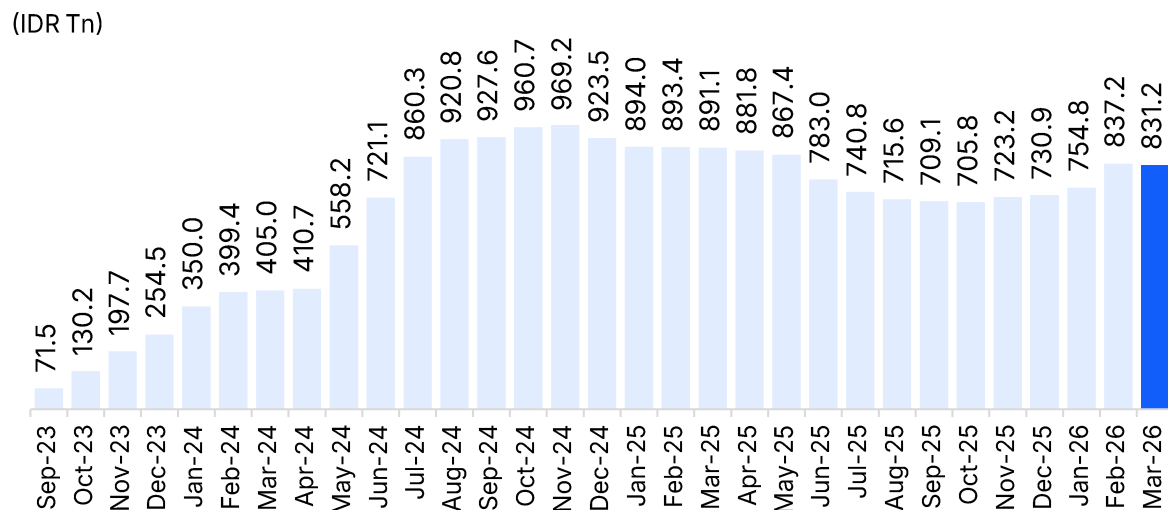
- **Liquidity remains robust** as deposit growth continues to exceed loan growth, **bringing the Loan to Deposit Ratio to 88.7% as of January 2026.**
- **Time deposit rates has eased down across all tenors**, with 1-month tenor rate of 4.1%.
- **Broad money (M2) grew by 10.0% yoy** in January 2026, while **CASA increased by 13.7% yoy**, indicating ample liquidity.
- **NPL ratios inline with** with consumer loan recorded at 2.3%.

Liquidity Highlights

SRBI and IDR10years yield increased as the BI absorb the liquidity back

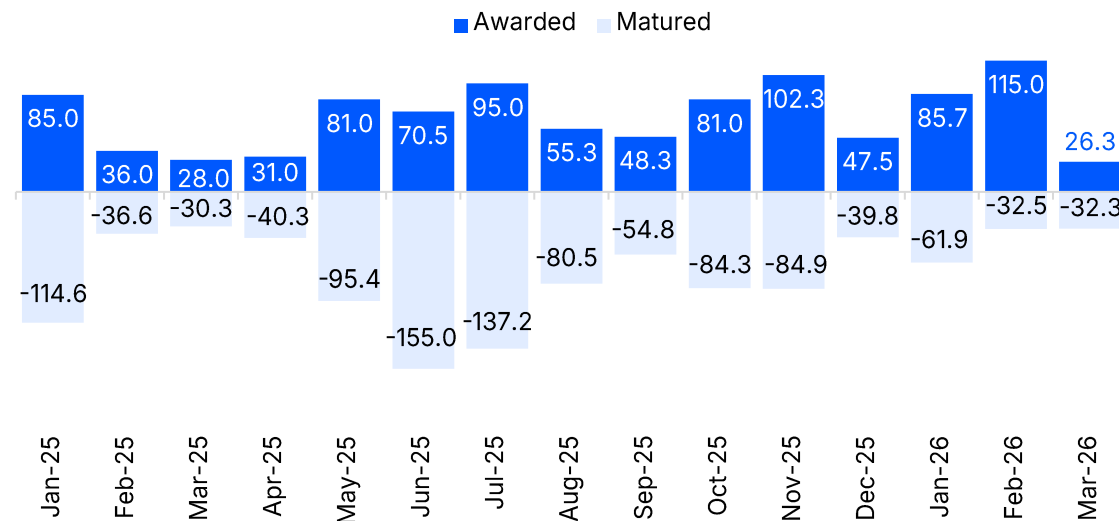


SRBI Outstanding uptick from the lowest on Oct-25



Source: Bank Indonesia (Monetary Operation), Bloomberg, processed.

New Awarded vs maturity (IDR Tn)

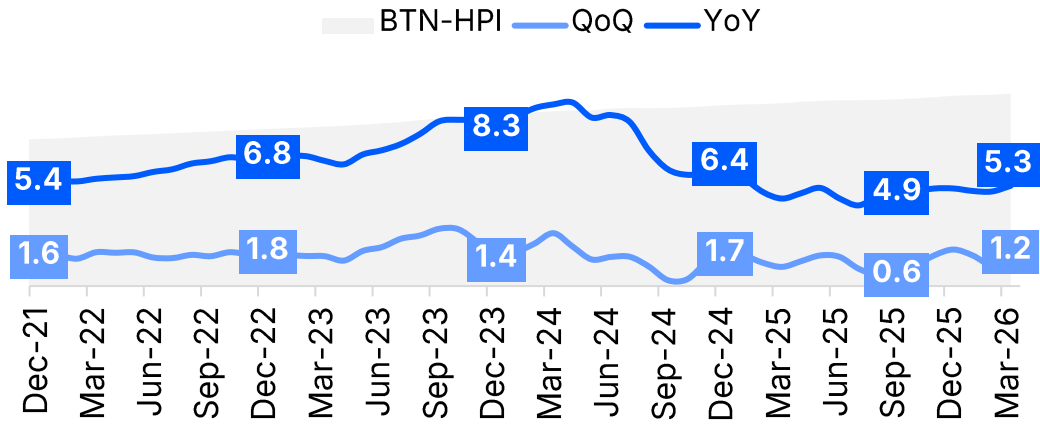


Key Takeaways

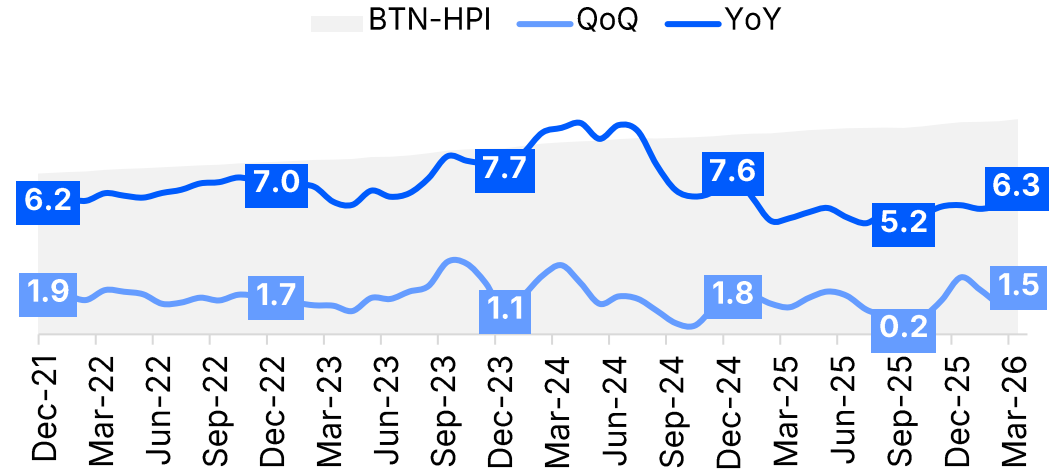
- **SRBI rate showed an upward trend to 5.5%** by March 2026, reflecting higher liquidity cost.
- The Indonesian 10-year government bond yield **increased to 6.8%** as of March 2026.
- **SRBI's outstanding stood at IDR 831.2 Tn as of March 2026**, indicating liquidity being absorbed back from the system, yet still below its peak outstanding at IDR 969.2 Tn in Nov-24).
- **Bank Indonesia maintained its reference rate at 4.75%** in March 2026 (vs 6.00% in Jan-25).

BTN House Price Index (HPI) as of March 2026

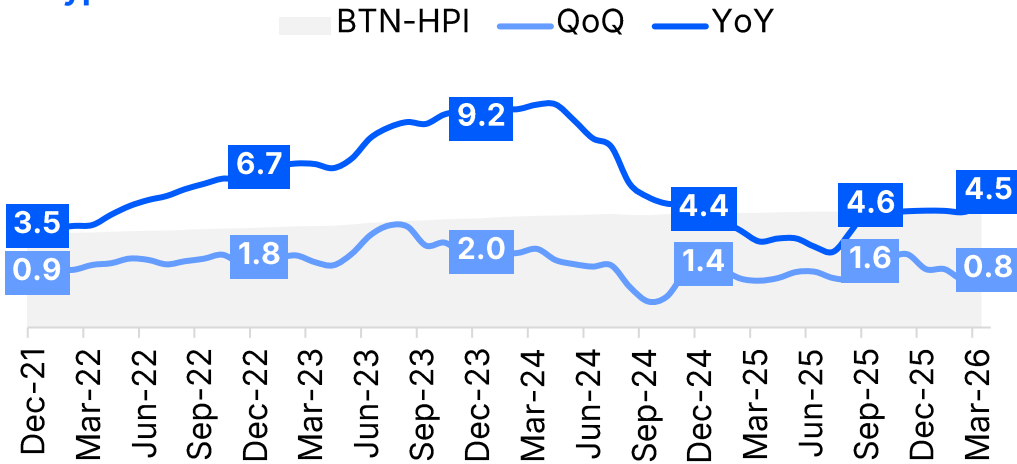
National House Price Index



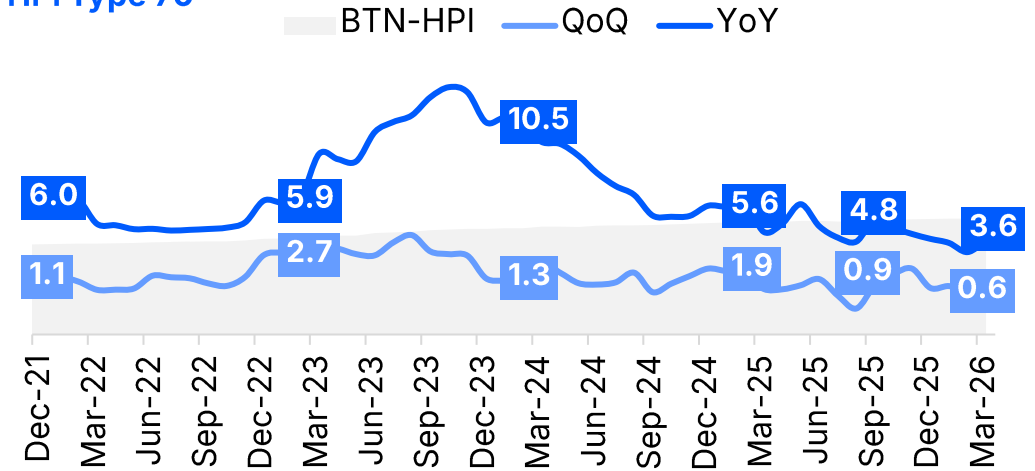
HPI Type 36



HPI Type 45



HPI Type 70



Policy Update on FLPP - Affordable Vertical Housing Program

New Policy Update on Affordable Vertical Housing Program

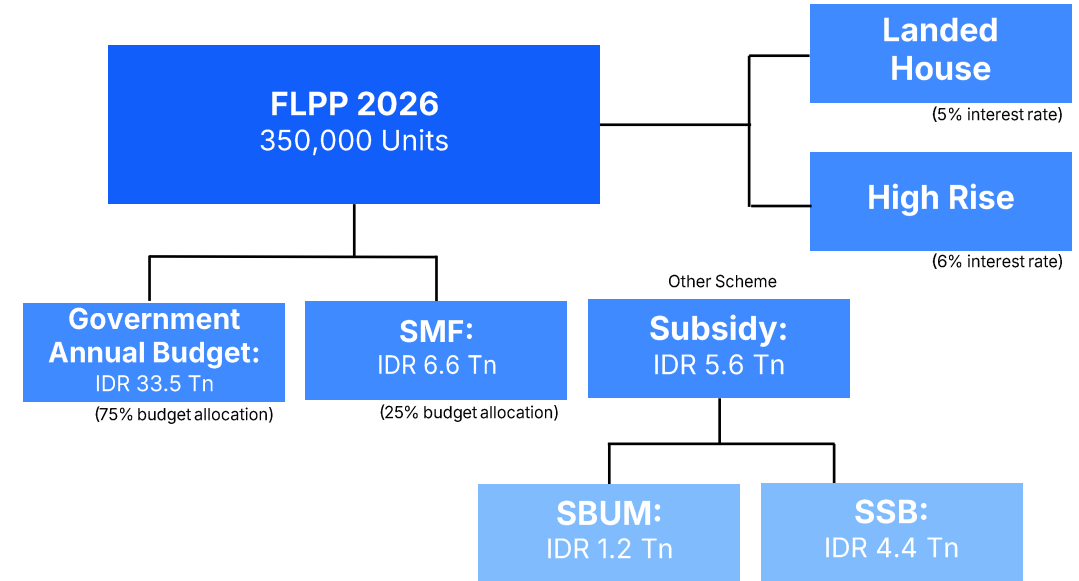
Regulation	Kepmen No. 995/2021	Kepmen No. 23/2026
High Rise Price	IDR 8.8 – 9.6 Mn per m ² (e.g. Jakarta)	IDR 13.5 – 14.5 Mn per m ² (e.g. Jakarta)
Tenor	Up to 20 Years	Up to 30 Years
Interest Rate	5%	6%
Unit Area	21 – 36 m ²	21 – 45 m ²

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 7.4 – 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 **IDR 40.1 Tn**, 75% coming from Government Annual budget of **IDR 33.5 Tn**, while remaining **IDR 6.6 Tn** 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.

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

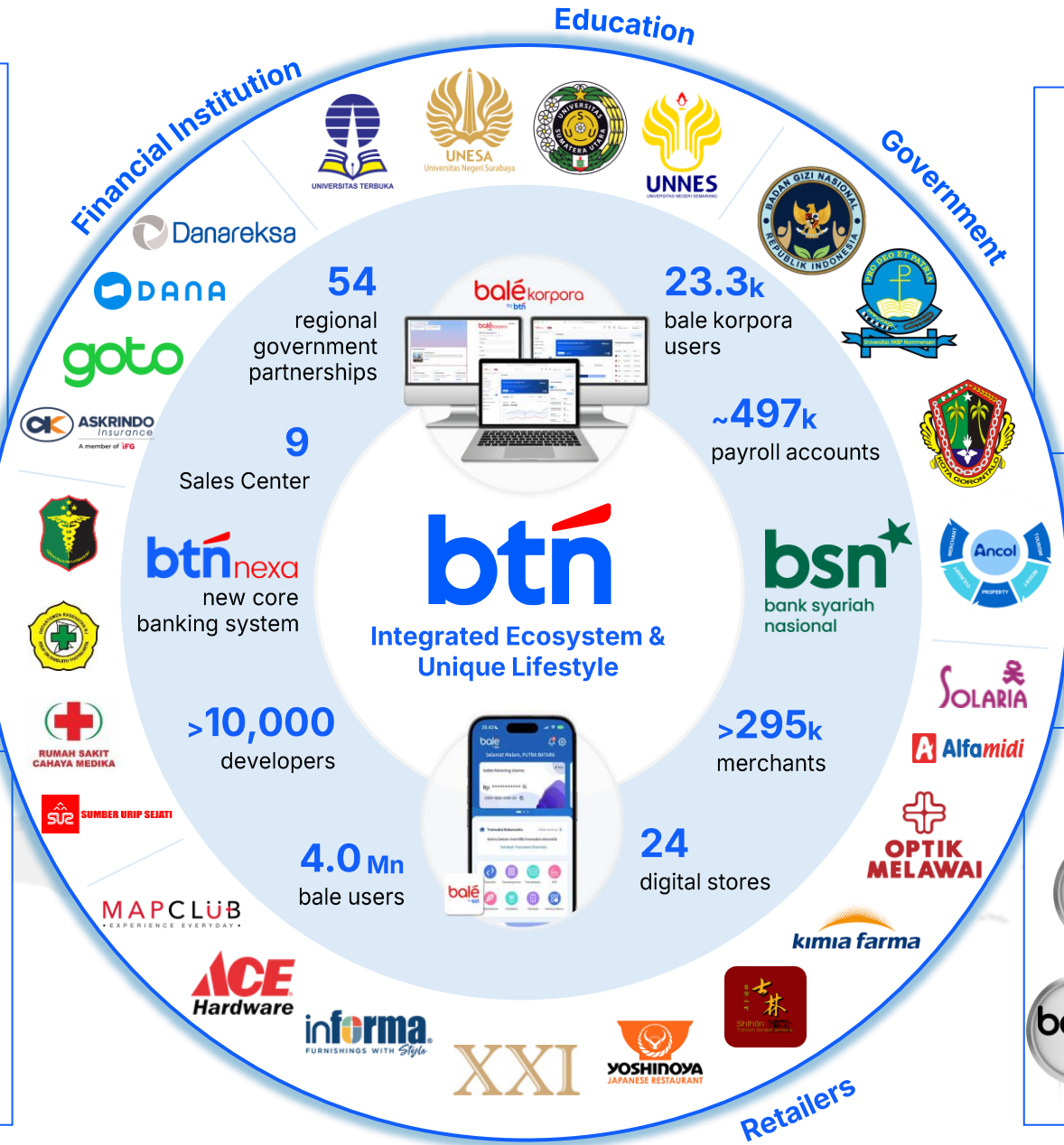


Increasing **CASA** acquisition for a sustainable funding base



Capturing **middle institutions** for lower funding cost

Healthcare



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

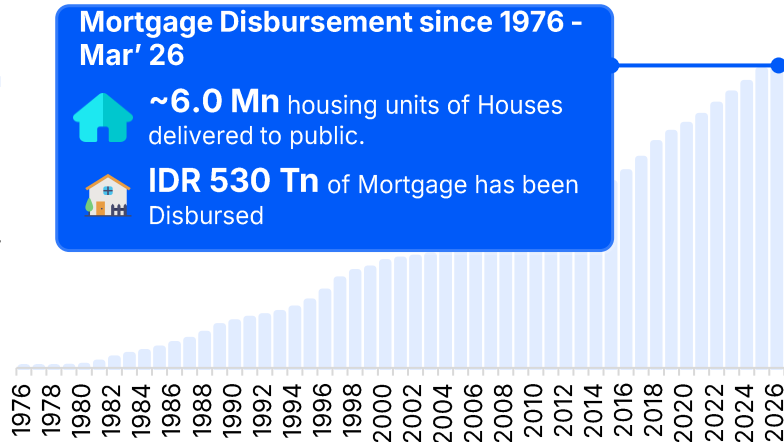


Serving the People of Indonesia as an Integrator and a Socially Driven Institution

Continuous Support on the National Housing Program with Subsidized Mortgage

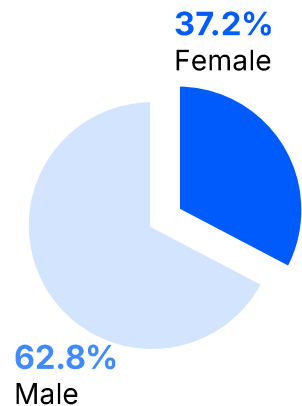
BTN Mortgage Journey: Expanding Home Ownership Since 1976

More than **6 million borrowers** have been supported to own their own houses through BTN Mortgages, translating to ~24 million of people gaining access to decent housing.

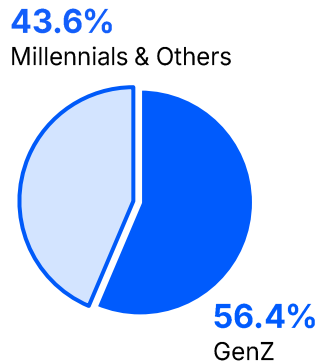


Subsidized Mortgage Disbursement by Segments

By Gender



By Segment Generation



Rising participation of women and strong dominance of Gen Z as first-time homebuyers, underscore BTN's role in expanding home-ownership access for younger generations and female segments.

Collaboration and support in the Subsidized Mortgage Program

- BTN contributes to expanding access to subsidized mortgages **for the informal sector through partnerships**, with informal community groups and platforms, such as:



Bluebird



gojek



Indonesian Market Traders Association.



Barbers Association

- Partnerships with **various ministries and government institutions under segmented programs** led by the Ministry of Public Housing, including teachers, healthcare workers, media personnel, laborers, regional government personnel resulting in the disbursement of **95,144 housing units**.

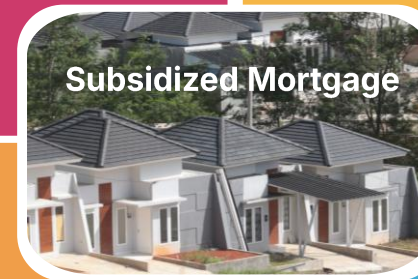
Reducing Housing Backlogs

Deliver targeted housing financing programs for low-middle income segments to bridge the housing gap.



Affordable Energy Access

Provide houses with electricity at adjusted, affordable rates for eligible income groups



Sustainable Communities

Develop inclusive, safe, resilient, and sustainable neighborhoods within subsidized housing complexes.



Clean Water & Sanitation

Ensure reliable access to clean water and proper sanitation facilities, managed sustainably.

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 Program Loans – Supply Side

Optimizing the existing borrower base, targeting developers and their ecosystem (contractors and building material suppliers).



Developers

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



Contractor

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



Building Materials Business

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

Housing Program Loans – Demand Side

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



Home Ownership

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



Home Construction

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



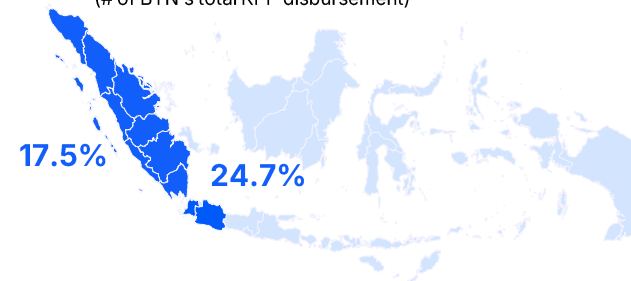
Renovation

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

Newly Launched KPP Program

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

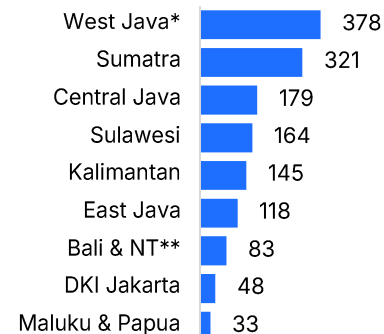
(# of BTN's total KPP disbursement)



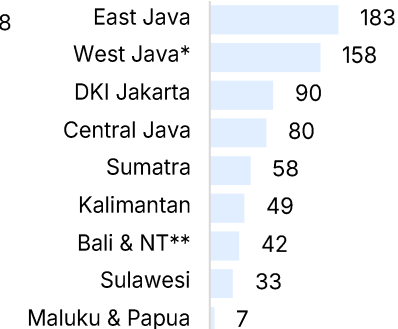
In 3M26, BBTN has disbursed **IDR 2.2 Tn**, dominated by **IDR 1.5 Tn** from supply side.

KPP by Region (IDR Bn)

Supply Side



Demand Side



IDR 1.5 Tn

*including Banten
**Nusa Tenggara

IDR 700 Bn

- KPP, **launched in late October 2025**, aims to support the "3 Million Housing Program" by **expanding access on affordable housing**, both supply and demand.
- 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** with an average ticket size of IDR 3.7 Bn (supply side) and IDR 242.0 Mn (demand side).
- **KPP offers higher yield** compared to subsidized mortgage.

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

Through its role as a financial institution in the housing sector, BTN bridges stakeholders across the circular economy, including ESG Initiatives and supporting government's policies for natural disaster in Sumatera Areas.

Pay Your Mortgage With Waste Program



Since its launch in September 2025, the **"Pay Your Waste Mortgage with Waste"** program has empowered residents to manage waste sustainably by using it toward mortgage payments, creating a circular ecosystem. BTN has **accumulated 1,261 kilograms of waste from 21 clusters** by the end of March 2026.

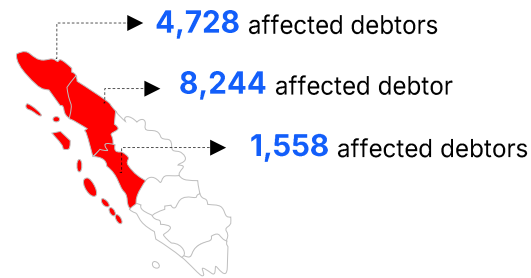
Low Carbon Emission Housing Program



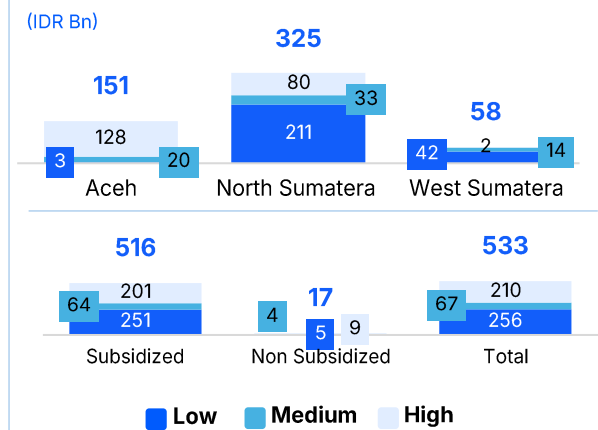
- Low Carbon Emission Housing was first introduced in 2024 to support Net Zero Emissions by reducing massive carbon footprint from households.
- BTN has collaborated with **30 developers and 5 suppliers**, delivering a total of **200.1tCO2e in emission reduction** by the end of March 2026.

Supporting the Government's Policies for Natural Disaster Areas in Sumatera.

In total of **IDR 1.2 Tn loan affected** by the floods occurred in Sumatera at the end of November 2025.



Restructured Loan for Natural Disaster (IDR Bn)



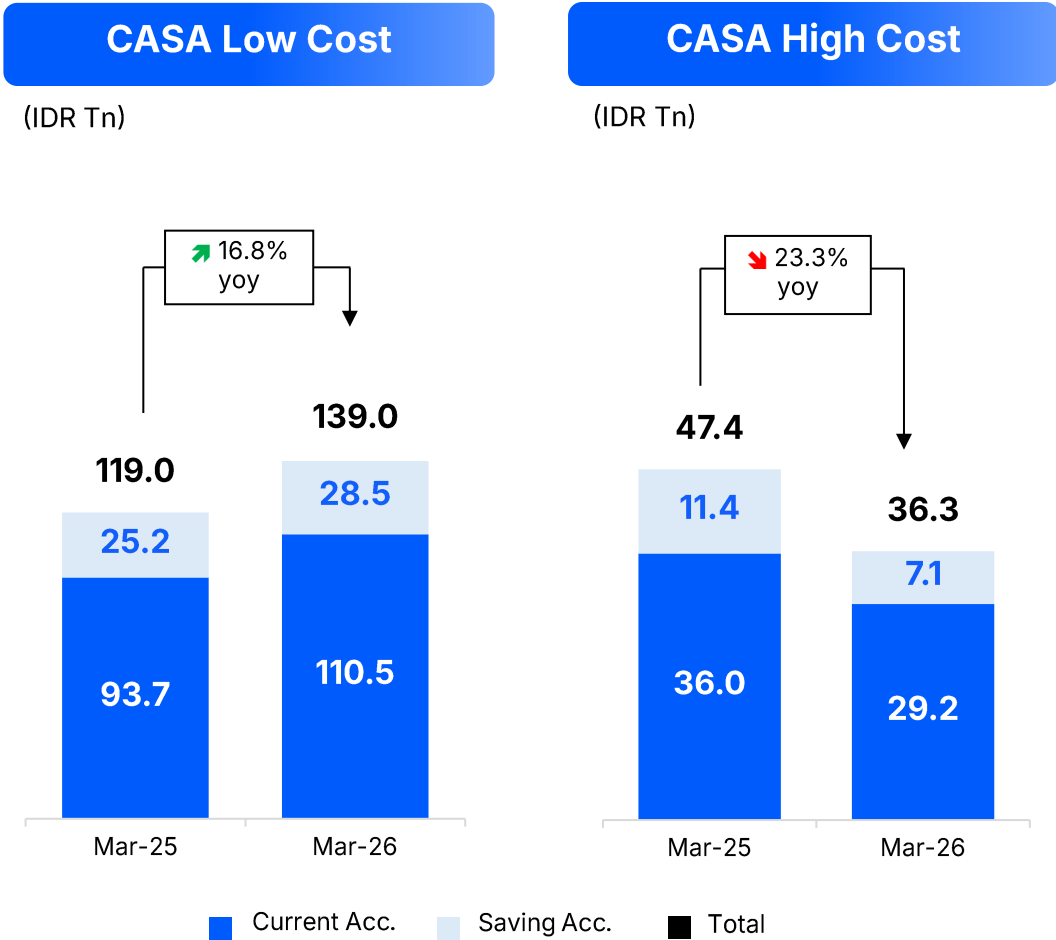
Flagship Programs to Solve Waste Problems in Indonesia



Cost Of Deposits Performance in 1Q26

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)

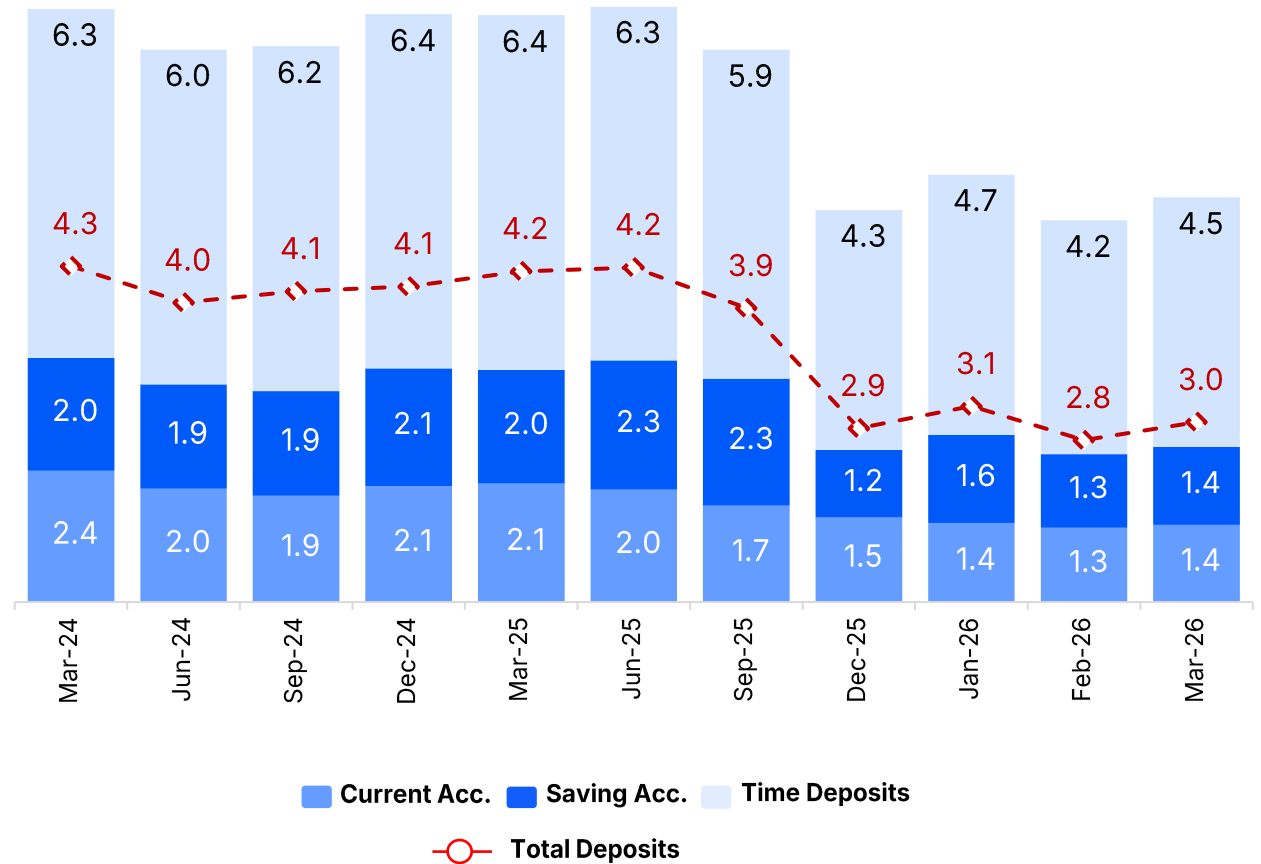


Low-cost CASA calculated based on savings and current accounts with counter rate

The Initiatives Implemented have Effectively Supported a Lower Cost of Deposits

The cost of deposit slightly increased in March yet remain manageable at 3.0% mtd, with a cumulative cost of deposit 3.0% by 3M26.

Consolidated Cost of Deposits (% mtd)



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

Obtaining Corporate rating from Pefindo

PT Bank Syariah Nasional (BSN) obtained a **Pefindo credit rating of idAA+ with a Stable outlook**, reflecting **very strong capacity to meet long-term financial obligations**.



Extending Financial Services Beyond the Housing Sector through Collaboration with Strategic Institutional Partners

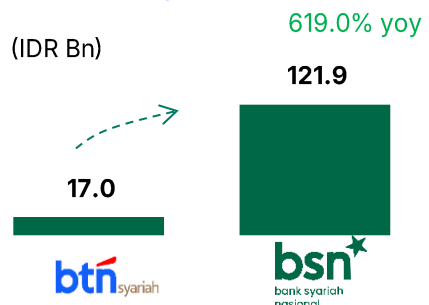


- BSN and PT Kereta Commuter Indonesia (KCI) established a strategic partnership to **integrate Islamic banking services with public transportation payments**.
- This initiative aims to **enhance cashless transactions**, improve user convenience for millions of daily commuters, and expand the reach of inclusive, secure, and accessible Islamic financial services within the urban mobility ecosystem.

Expanding Reach through Product Innovation

Gold-Based product Offering (BSN Cicil Emas)

- Since Dec-25, BSN Cicil Emas has demonstrated strong growth, reaching **IDR 121.9 Bn (+619.0% YoY)**
- As one of BSN's high-yield products, Cicil Emas delivers an attractive yield of **9.4%**.



Partnering with major gold providers in Indonesia



Robust financial profile (as of 1Q26)

IDR 76.2 Tn Total Assets	IDR 56.5 Tn Total Financing	IDR 58.6 Tn Total Deposits
4.2% NIM (eqv.)	0.9% CoC	37.3% CAR
96.4% FDR	62.8% CASA	2.7% NPF (Gross)

Driving Sharia Economic Development through Digital Innovation



Strengthening Brand Image through Lifestyle Related Event



Official Sponsor
5K Category for the **BTN JAKIM 2026**

Rendezvous Modest Market x BSN

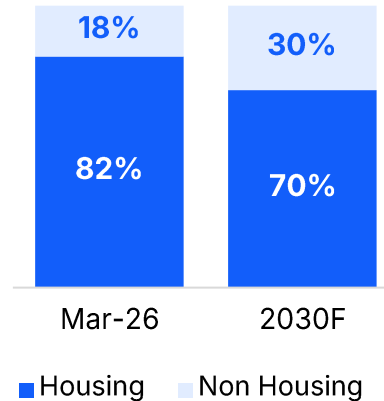
Supporting SME's, fashion brands, and players within the sharia-based industry.



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** through loan expansion, BTN is aiming to generate higher returns while maintaining a measured risk profile.



Collaborating with Leading Multifinance to Enhance Capabilities

- Auto financing solution** (Kredit Kendaraan Bermotor/KKB) are offered to both New to Bank (NTB) and existing customers, enabling the purchase of **new or used vehicles** through **joint finance schemes** with multifinance partner.
- Such offering allows BTN to leverage the distribution and underwriting process of its partners, **ensuring efficient loan origination and risk-sharing mechanisms**. This product offers flexible tenors of **up to 60 months**, delivering greater affordability and convenience while expanding access to vehicle ownership.
- This also **supports BTN's strategy to diversify loan portfolio beyond housing**, and capture growing demand for vehicle ownership, complementing the homeownership.

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 core entry point to support **CASA growth**.



Leveraging Exclusive In-Branch Bancassurance Partnerships

- Strengthening the 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 enhance Annual Premium Equivalent (APE) but also creates **beneficial ecosystem**, supporting both revenue optimization and long term partnership sustainability.

FBI from Bancassurance
(as of 3M26)

IDR **18.4** Bn

2.2%
of Total FBI

BTN's 2026 Guidance - Consolidated

	3M26	Guidance
Loan Growth	10.3%	8 - 10%
Deposits Growth	9.9%	7 - 9%
Cost of Credit	0.9%	1.0 - 1.2%
NPL Gross	3.1%	<3.0%

Digital Initiatives



Digital Initiative & Partnership Highlights

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



- **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.

Balé Wisata: Increasing Exposure through Collaboration with Tourism and Lifestyle



Ancol



- **Awareness at scale:** Tourism partnerships amplify BTN's brand visibility and accelerate digital customer acquisition through highly engaged the communities.
- **New revenue lanes:** We monetize the tourism ecosystem via cashless ticketing, FnB & Merch transactions, and branded commerce, supporting sustainable fee-based growth.

Balé Ayu: Powering Indonesia's Creative Lifestyle with Seamless Digital Banking



- **BTN's 2026 GlamLocal sponsorship** strengthened brand relevance among lifestyle-driven segments and accelerated digital acquisition by converting event traffic into new users and transactions.
- Embedded payments and digital journeys expanded merchant engagement and reinforced BTN's positioning as a modern, **everyday banking partner within Indonesia's creative economy.**

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 through onsite activations and cashless payments.
- **Integrated ticketing and on-ground transactions** increased usage frequency, deepened merchant partnerships, and supported sustainable fee-based income growth.

Balé Ngopi: Every coffee moment, seamless BTN payments.



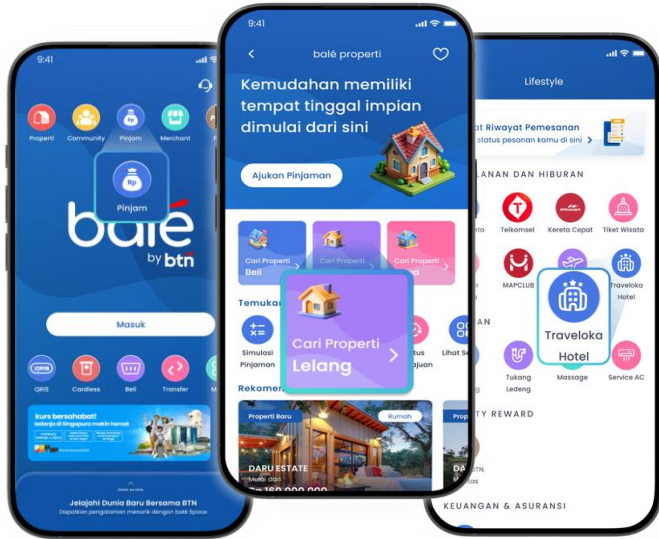
- The story of coffee has always been about connection, a bridge linking farmers and roasters, baristas and drinkers, tradition and innovation. **Balé Ngopi** x Indonesia Coffee Expo (ICX) is more than a showcase. It is a collaborative stage that connects the nation's heritage with the evolving world of specialty coffee
- **The program theme "Brewing Business, Shaping Lifestyle and Coffee Excellence"**, ICX becomes a space where craftsmanship, culture, lifestyle, and meaningful connections come together in every cup.

Balé Nonton, Balé Trans: High-Frequency Everyday Monetization

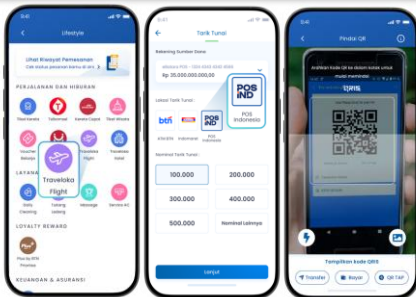


- **Balé Nonton and Balé Trans function as a high-frequency monetization** BTN's **digital ecosystem.** By embedding payments into entertainment and mobility, two structurally repeatable spending categories, BTN increases transaction velocity, strengthen customer lifetime value, and establishes a scalable, recurring fee-based income stream through partner-driven expansion.

Product Enhancements Driving User Activation & Transaction Expansion



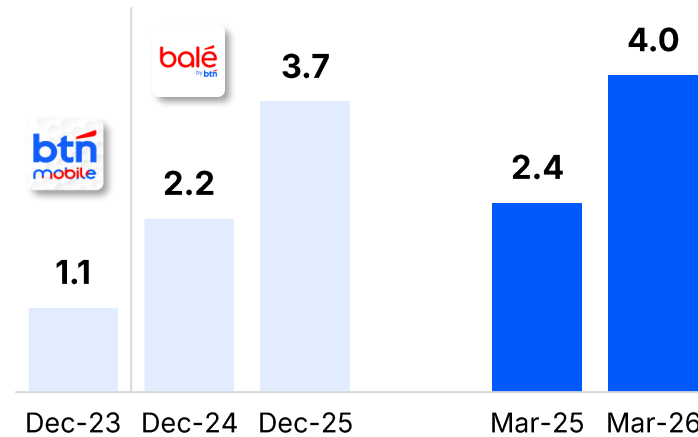
- Cross-border QRIS Expansion (South Korea)
- Lifestyle & Travel Ecosystem Integration (Hotel & Flight)
- Faster, Simplified Onboarding Experience
- Expanded Cash & Payment Accessibility
- Broader Product Offerings within balé ecosystem (balé pinjam & balé lelang)
- Cardless cash deposit using PT Pos



Balé By BTN Registered Users

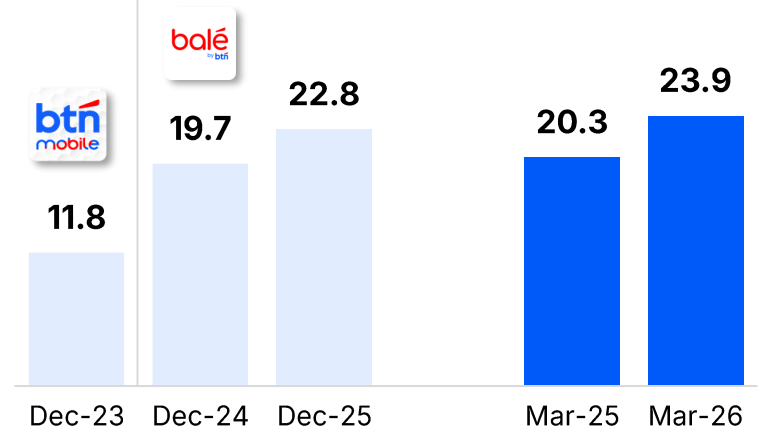
(Mn Users)

↗ 67.5% yoy



Total Saving Balance of Users (IDR Tn)

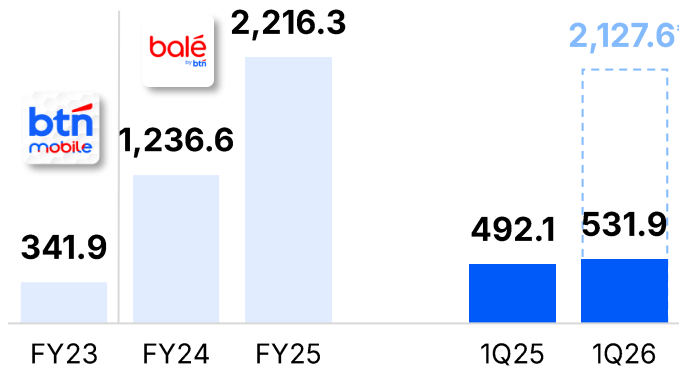
↗ 18.0% yoy



Highest ever Balé by BTN Transactions Volume

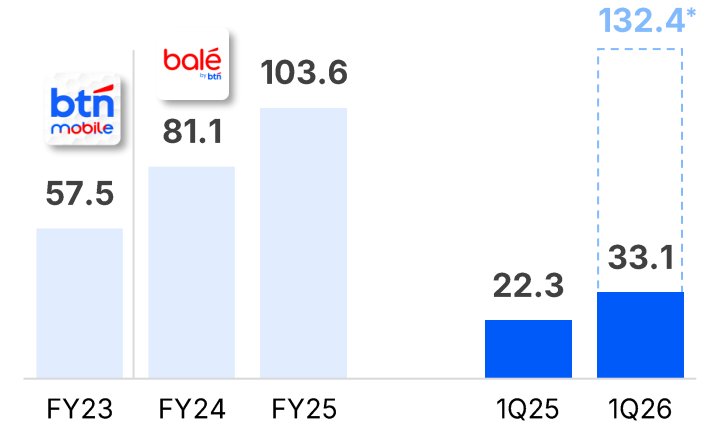
of Transaction
(Mn Transaction)

↗ 8.1% yoy



Transaction Value
(IDR Tn)

↗ 48.2% yoy



*annualized

balé Merchant, balé Bisnis dan balé Properti Performances

balé Merchant

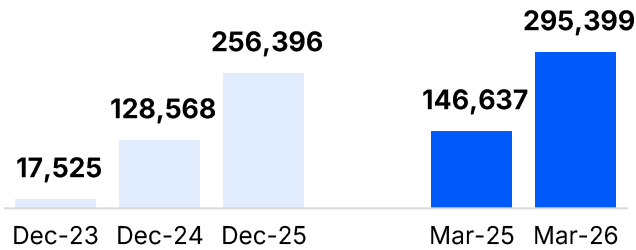


Total Merchants*) **295 Tho** | Avg. Balance IDR **14.4 Mn**

Total Merchants

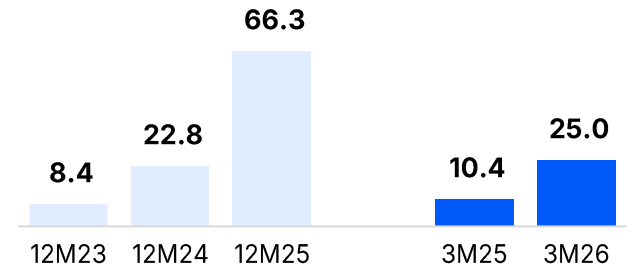
↗ 101.5% yoy

QRIS BTN was launched in Feb-23



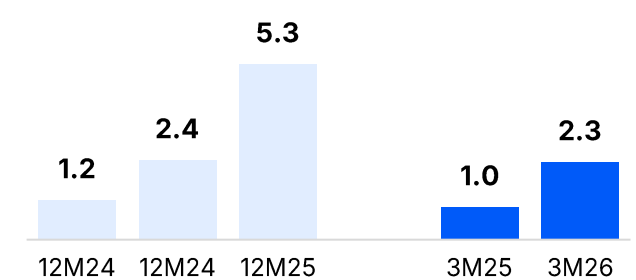
Number of Trx (Mn Times)

↗ 140.4% yoy



Trx Value (IDR Tn)

↗ 138.6% yoy



*) Merchant EDC & QRIS

balé Bisnis

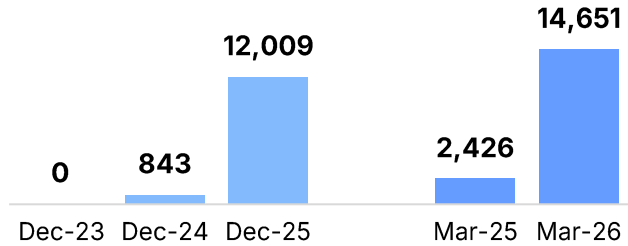


Total Users **14.7 Tho** | Avg. Balance IDR **100.3 Mn**

Total Users

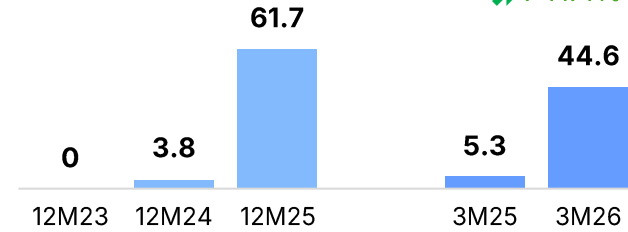
↗ 503.9% yoy

Bale Bisnis first launched in Apr-24



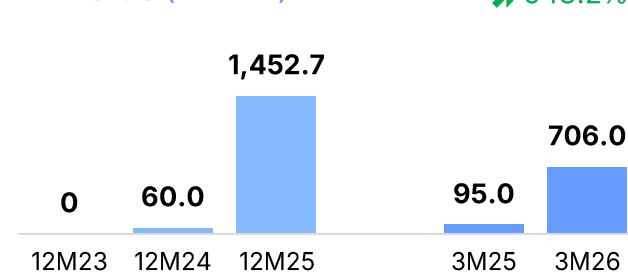
Number of Trx (Thousand Times)

↗ 741.4% yoy



Trx Value (IDR Bn)

↗ 643.2% yoy



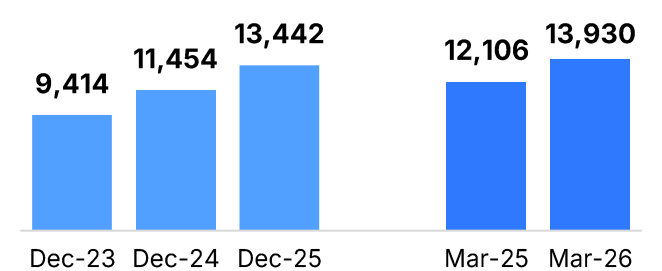
balé Properti



Total Members **998.1 Tho** | Total Visitors **27.3 Mn**

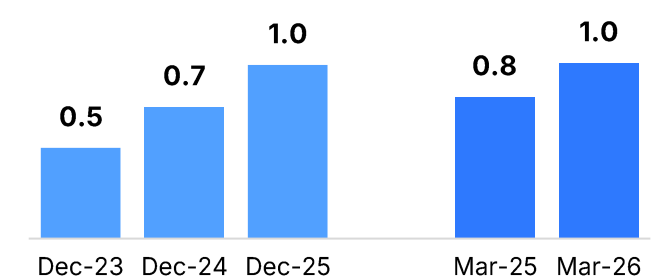
Total Developers

↗ 15.1% yoy



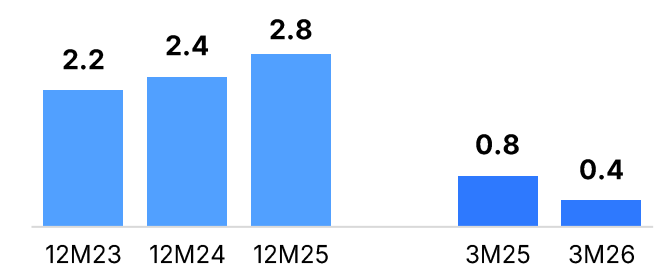
Total Members (Mn Users)

↗ 24.3% yoy



Loan Disbursement (IDR Tn)

↘ 48.1% yoy



Thematic Industry Solution



Education



Government



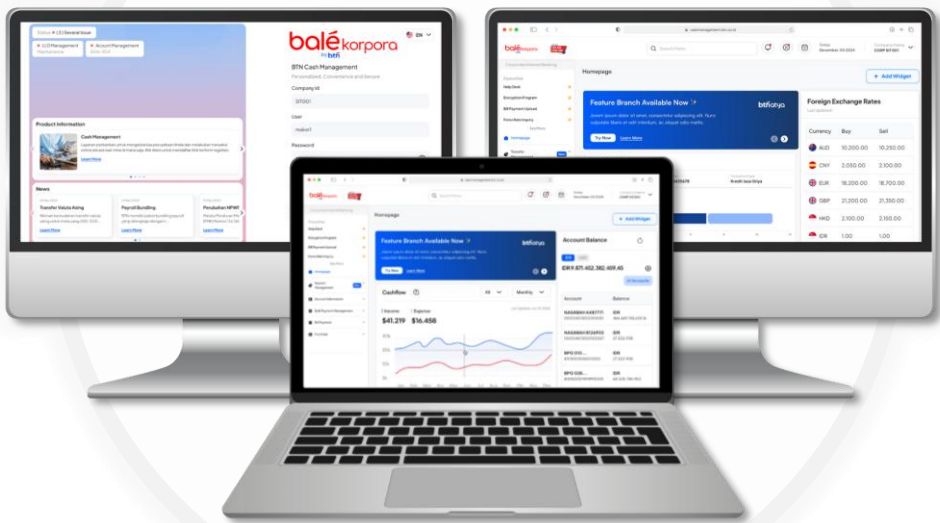
Health Care



Financial Inst.



Energy



Employee Solution

Payroll

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

- Financial Dashboard
- BTN Primo Account

Liquidity Solution

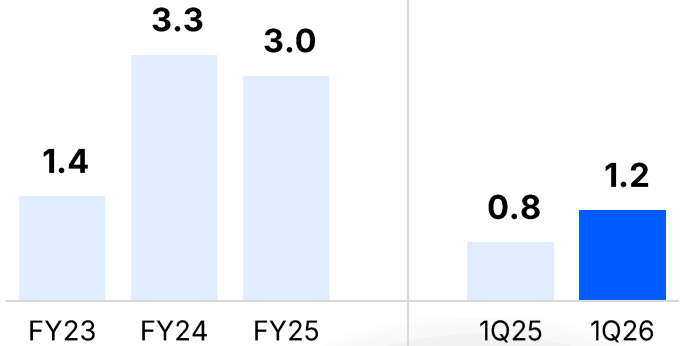
- Cash Pooling & Distribution
- Loan Management
- BTN Healthcare

Trade Finance Solution

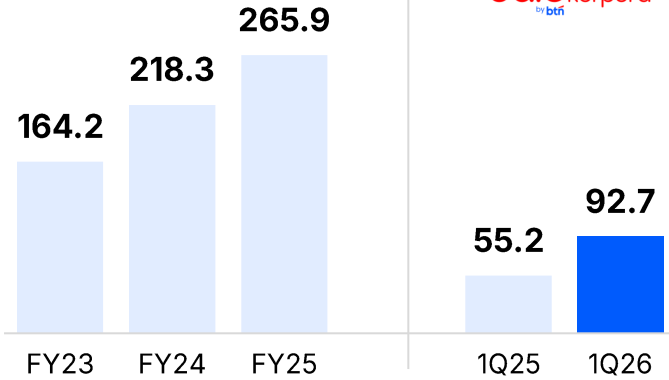
- E-Guarantee
- Financial Supply Chain
- Trade Finance

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

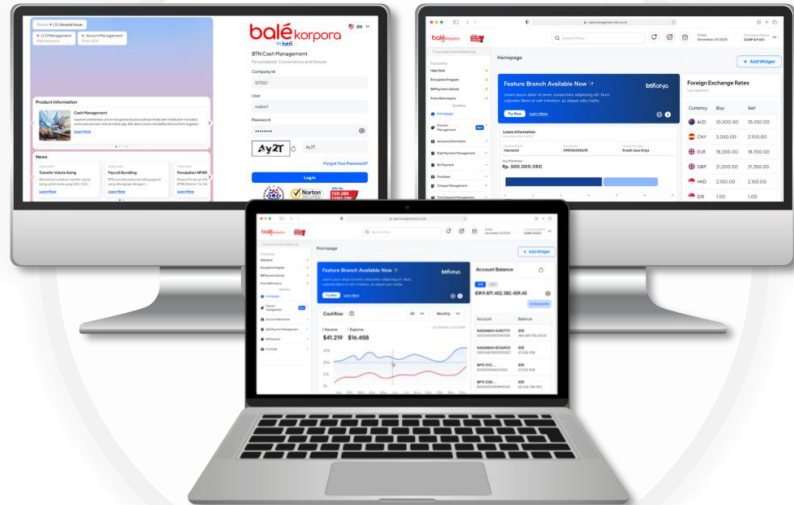
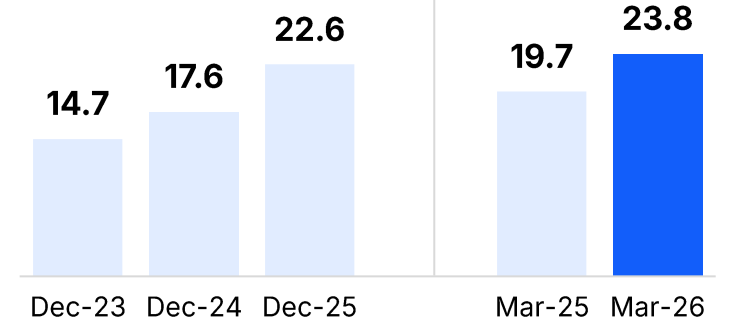
Transaction Frequency
(Mn Transaction)



Transaction Value
(IDR Tn)

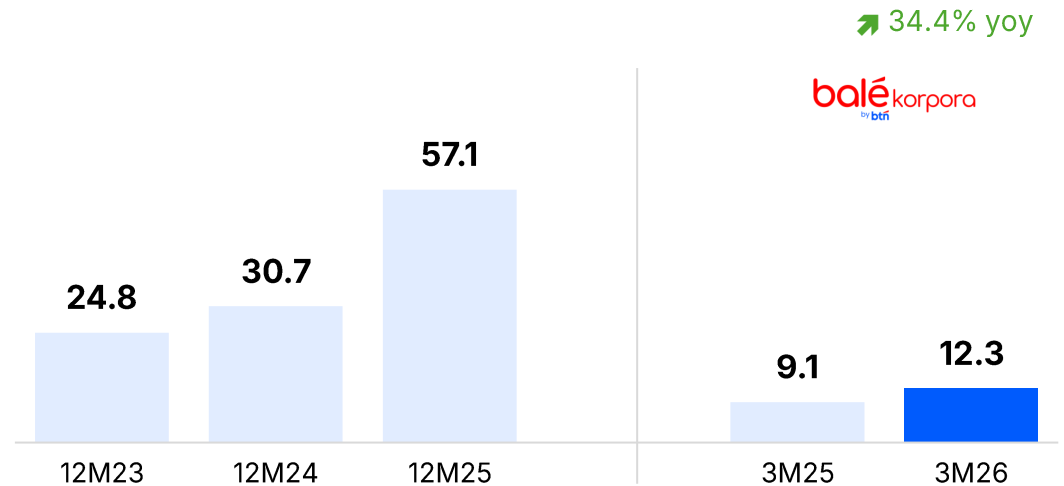


Balé Korpora Users
(Thousand Users)



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

Fee Based Income (IDR Bn)



2026 : Strengthening Engine for Sustainable Funding



BTN's 1Q26 Journey: Strengthening Engine for Sustainable Funding

Reinforcing the bank's funding base through CASA

Tapping into new to bank (NTB) acquisition



BTN recorded a total acquisition of **IDR 1.3 Tn** with a total customer acquisition of as of 3M26.

Optimizing Existing Customer Base in Bale by BTN

BTN has optimized its consumer base by increasing its active users to 61.9% of the total registered users.

295,187
Registered users

182,796
Active users

Reactivating inactive accounts

BTN revitalized **10,842 savings accounts from existing borrowers**, increasing Bale users and overall transaction.



IDR 10.0 Mn
avg. Balance of Active users

Capturing payroll and merchant ecosystem

Broadening Payroll Acquisitions

Leveraging institutional partner-ships to capture and expand payroll accounts and loan.

New payroll

IDR 130.8 Bn
70,181 customers

Payroll Outstanding

IDR 2.9 Tn
497,466 customers

New disbursement from payroll accounts

IDR 8.5 Tn
58,154 customers

(as of Mar-26)



Enhancing Bale Bisnis via Ecosystem-Based Approach



- Bale Agen integrated to Bale Bisnis for MSME empowerment
- Bale Education Hub for managing tuition payments

Developing a Full-Fledged Retail Products

btñ private
(> 15 Bn)

Total Deposits
2.5
IDR Tn

Avg. Product Holding
3.6x

Non-banking product of total FUM
27.2%

btñ prioritas
(500 Mn - 15 Bn)

Total Deposits
34.4
IDR Tn

Avg. Product Holding
3.3x

Non-banking product of total FUM
30.5%

btñ prospera
(300 Mn - 500 Mn)

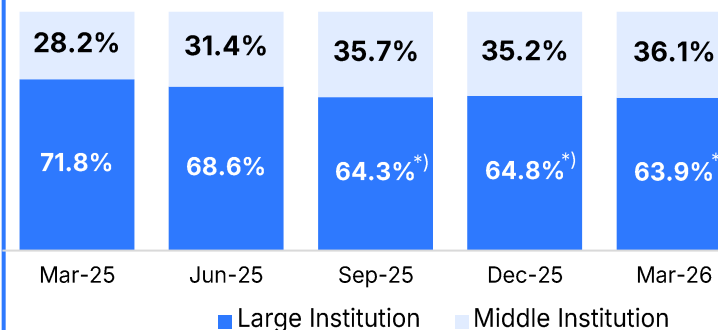
Total Deposits
8.7
IDR Tn

Avg. Product Holding
3.2x

Non-banking product of total FUM
31.4%

Higher Middle Institution Contribution Lead to a More Manageable CoF

Large & Middle Institution Portion (%)



*) Exclude IDR28 Tn of Gov't fund placement

Sustainable growth in Middle Institution (IDR Tn)

56.1 T Mar-25 → **72.5 T** Mar-26
Cost of Fund (CoF) from Middle Institution lower by ~127 bps than the Large Institution

Large Institution **4.5%** 3M26 vs Middle Institution **3.2%** 3M26

BTN's 1Q26 Journey: Enhancing Loan Processes and Loan Origination

Unlocking Potential through Seamless Transactions

bale by BTN app has been **growing at a decent pace** while **strengthening its market presence**.



4.0 Mn
User Acquisition

IDR 33.1 Tn
Value of Transaction

531 Bn
Amount of Transaction

31.0%
of new customer acquisition through Online Onboarding (OLOB) channels



Lifestyle Feature Development



Diversifying Loan Portfolio & Fostering Partnerships

High Yield Loan Initiatives

Personal Loan

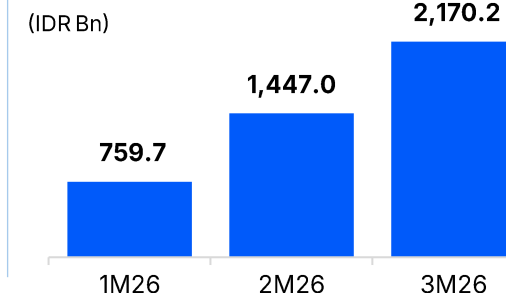
- Accelerating growth through inorganic partnership
- Rolling out BTN Paylater
- Strengthening payroll through ecosystem-based approach

Home Equity Loan

- Offering direct sales to payroll customers and institutions
- Expanding external partners through partnership and fintech

KUR Housing Program Initiatives

In 3M26, BBTN has disbursed IDR 2.2 Tn, dominated by IDR 1.5 Tn from supply side.



Enhancing Collection Practices to Drive Efficiency

Progress in Cluster Collection by Far (Eastern Java and Jakarta area)

- Higher Visit Rate** **28.6%**
Improving higher productivity per collector
- Operation cost efficiency/ month**
IDR 3.8 Bn (Before) IDR 3.0 Bn (After) **21.4%**
- Upgrade NPL to PL** **24.9%**
Improving loan Coll. upgrade from NPL to PL per collector on a monthly basis.

What's Next?

BTN will launch its third phase in **Eastern part of Indonesia and Sumatera Region** on **10 April 2026**.



The cluster collection process will be implemented across the remaining regional offices, **covering 34.2% of the total consumer loan**.

Improving Loan Origination through Loan Factory

Fully Optimizing Loan Processing



BTN has **fully integrated and centralized** its **consumer loan processing** by enhancing service quality and driving efficiency with minimal human intervention.

Improving Loan Origination

Day Past Due (DPD) of 12-months Loan Booking **0.7%** **0.3%**
Mar-25 Mar-26

Day Past Due (DPD) of 24-months Loan Booking **9.0%** **6.4%**
Mar-25 Mar-26

- Time to Yes** (Loan approval) within **5 days**
- Time to Disburse** within **13 days**



BTN Financial Highlights



Financial Snapshots - Consolidated

Financial Highlights	2023	2024	2025	1Q25	1Q26	yoy Growth (%)	
Asset/ Liabilities							
Total Assets (IDR Bn)	438,750	469,615	527,793	468,531	517,543	10.5%	yoy
Total Loan & Financing (IDR Bn)	333,698	357,973	400,576	363,112	400,631	10.3%	yoy
Total Deposits (IDR Bn)	349,933	381,667	437,398	384,703	422,632	9.9%	yoy
Profitability							
Net Profit (IDR Bn)	3,501	3,007	3,501	904	1,108	22.6%	yoy
N I M	3.8%	2.9%	4.2%	3.6%	3.6%	(4)	bps
C I R	45.3%	57.1%	49.3%	53.6%	49.9%	(369)	bps
RoE (Tier-1)	13.9%	10.8%	11.7%	12.5%	12.4%	(6)	bps
RoRWA – after tax	2.4%	1.8%	1.9%	2.1%	2.3%	24	bps
RoA (Return on Asset)	1.1%	0.8%	0.9%	1.0%	1.1%	9	bps
Asset Quality							
NPL (Gross)	3.0%	3.2%	3.1%	3.3%	3.1%	(17)	bps
Loan at Risk (LAR)	21.1%	19.7%	19.4%	20.3%	19.6%	(70)	bps
NPL Coverage	155.2%	115.4%	123.9%	104.6%	124.0%	1,939	bps
Cost of Credit (CoC)	1.2%	0.6%	1.6%	1.1%	0.9%	(15)	bps
Liquidity							
LDR	95.4%	93.8%	91.6%	94.4%	94.8%	41	bps
LFR	83.2%	83.2%	82.5%	84.9%	85.8%	94	bps
CASA	53.7%	54.1%	48.7%	51.1%	50.2%	(93)	bps
Capital							
CAR (Tier 1)	17.5%	17.1%	18.7%	16.4%	18.4%	204	bps
Total CAR	20.1%	18.5%	20.9%	17.7%	20.6%	283	bps

Balance Sheet

Balance Sheet Summary (IDR Bn)	Dec-23	Dec-24	Mar-25	Dec-25	Mar-26	qoq	yoy	% Assets
Total Earning Assets	389,827	428,794	434,274	473,771	478,478	1.0%	10.2%	92.5%
Term Deposit with BI	12,149	2,810	9,222	8,260	2,834	-65.7%	-69.3%	0.5%
Total Loan & Financing	333,698	357,973	363,112	400,576	400,631	0.0%	10.3%	77.4%
Securities	41,200	61,015	59,022	61,843	71,557	15.7%	21.2%	13.8%
Other Earning Assets	2,780	6,997	2,918	3,091	3,456	11.8%	18.4%	0.7%
Provision on Earning Asset	(15,641)	(13,063)	(12,491)	(15,316)	(15,485)	1.1%	24.0%	-3.0%
Total Non Earning Assets	64,563	53,883	46,747	69,339	54,550	-20.7%	16.7%	10.5%
Total Assets	438,750	469,615	468,531	527,793	517,543	-1.8%	10.5%	100.0%
CASA	188,007	206,358	196,679	213,127	212,112	-0.5%	7.8%	41.0%
Current Account	143,535	160,848	151,671	169,242	168,808	-0.3%	11.3%	32.6%
Saving Account	44,472	45,510	45,008	43,884	43,304	-1.3%	-3.8%	8.4%
Time Deposits	161,927	175,309	188,024	224,271	210,520	-6.1%	12.0%	40.7%
Third Party Deposits	349,933	381,667	384,703	437,398	422,632	-3.4%	9.9%	81.7%
Securities issued	6,835	5,445	5,405	5,977	5,938	-0.7%	9.9%	1.1%
Deposits from Other Banks	1,300	105	111	123	104	-15.8%	-7.1%	0.0%
Repurchase Agreements	0	3,409	2,957	349	0	-	-	0.0%
Borrowings	42,875	39,813	34,754	41,492	43,782	5.5%	26.0%	8.5%
Non Interest Bearing Liabilities	7,327	6,604	7,063	6,244	8,317	33.2%	17.8%	1.6%
Total Liabilities	408,271	437,043	434,993	491,583	480,774	-2.2%	10.5%	92.9%
Total Equity	30,479	32,572	33,537	36,210	36,769	1.5%	9.6%	7.1%
Total Liabilities & Equity	438,750	469,615	468,531	527,793	517,543	-1.9%	10.5%	100.0%

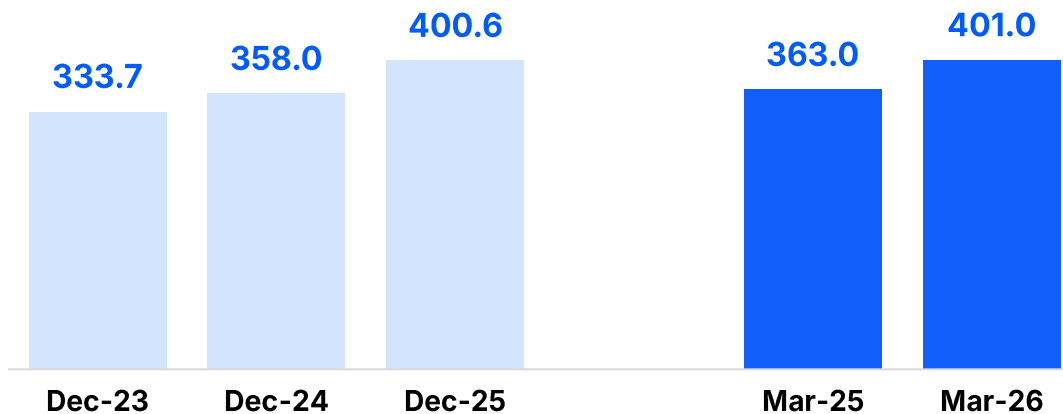
Loan Mix

Loan Type (IDR Bn)	Dec-23		Dec-24	
	Outs	%	Outs	%
Housing Loan	284,617	85.3%	305,590	85.4%
Subsidized Mortgage	161,746	48.5%	173,844	48.6%
Non-Subsidized Mortgage	96,175	28.8%	105,956	29.6%
Other Housing Loan	7,871	2.4%	8,652	2.4%
Construction Loan	18,826	5.6%	17,138	4.8%
Non-Housing Loan	49,081	14.7%	52,382	14.6%
Consumer Loan	7,264	2.2%	7,813	2.2%
Commercial Loan	12,901	3.9%	15,237	4.3%
Corporate Loan	28,916	8.7%	29,332	8.2%
Total Loan & Financing	333,698	100.0%	357,973	100.0%
Mortgage	257,921	77.3%	279,800	78.2%

Mar-25		Dec-25		Mar-26		qoq	yoy
Outs	%	Outs	%	Outs	%		
311,451	85.8%	328,387	82.0%	329,935	82.4%	0.5%	5.9%
179,704	49.5%	191,185	47.7%	193,556	48.3%	1.2%	7.7%
106,809	29.4%	113,041	28.2%	112,568	28.1%	-0.4%	5.4%
8,713	2.4%	9,092	2.3%	9,102	2.3%	0.1%	4.5%
16,225	4.5%	15,069	3.8%	14,709	3.7%	-2.4%	-9.3%
51,660	14.2%	72,189	18.0%	70,696	17.6%	-2.1%	36.8%
7,420	2.0%	8,237	2.1%	8,488	2.1%	3.1%	14.4%
12,622	3.5%	13,887	3.5%	14,170	3.5%	2.0%	12.3%
31,618	8.7%	50,066	12.5%	48,038	12.0%	-4.0%	51.9%
363,112	100.0%	400,576	100.0%	400,631	100.0%	0.0%	10.3%
286,513	78.9%	304,226	75.9%	306,124	76.4%	0.6%	6.8%

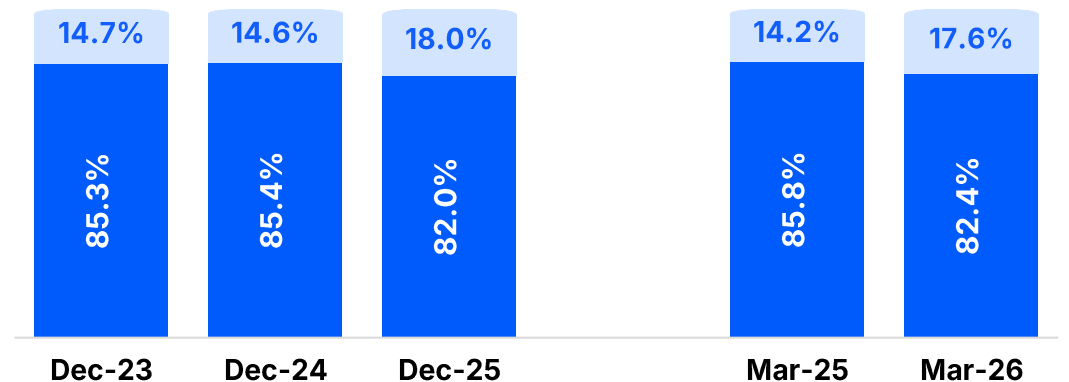
Gross Loan (IDR Tn)

↗ 10.3% yoy



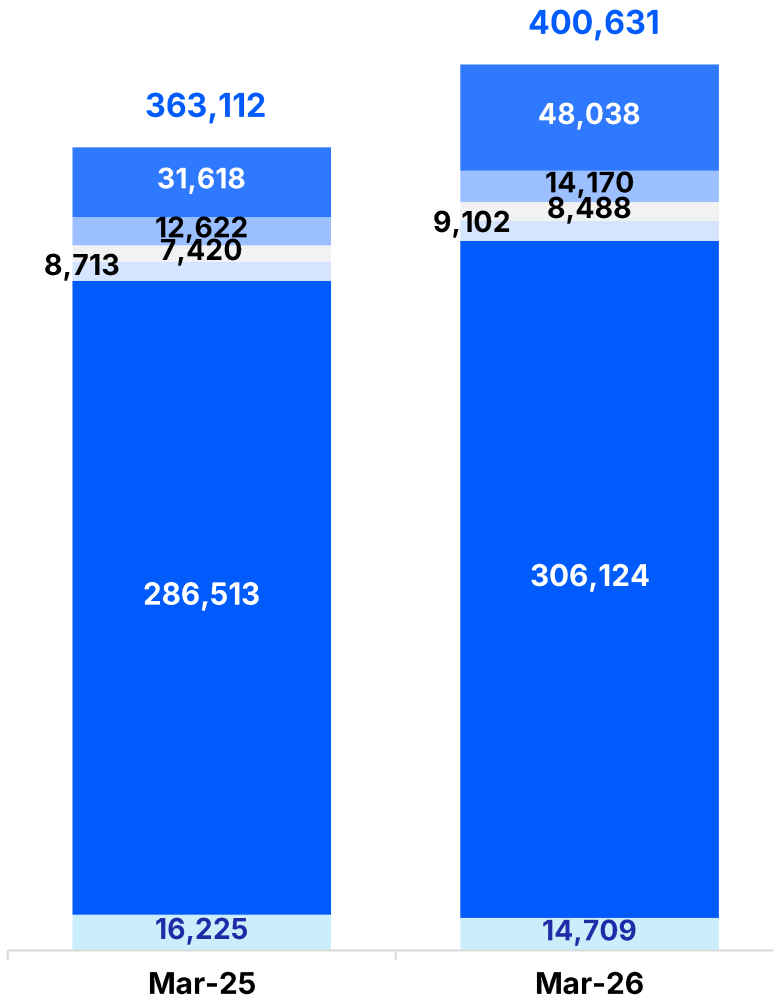
Composition by Business Segment

■ Housing Loan
■ Non Housing Loan



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

	<u>% yoy</u>	<u>Main contributors for growth</u>
Total Loan	10.3%	Focusing on housing-related higher yield whilst excelling in mortgages
Corporate Loan	51.9%	Continuing to build up corporate segment with key focus on the housing-related sectors
Commercial Loan	12.3%	Targeting high-growth SME sectors (KUR) within the housing ecosystem
Consumer Loan	14.4%	Tapping captive mortgage market with extensive soft loan (KRING) offers also optimizing Payroll-based loans with several new institutions
Other Housing Loan	4.5%	Optimizing home equity loans (KAR) from existing performing mortgage customers through tele sales, upselling and cross selling for existing customers
Mortgage	6.8%	<ul style="list-style-type: none"> ▪ 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
Construction Loan	-9.3%	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	1Q25	4Q25	1Q26	QoQ	yoy
Housing Loan	56,893	57,142	53,127	14,860	13,834	10,230	-26.1%	-31.2%
Subsidized Mortgage	25,632	24,915	31,756	9,307	8,186	5,904	-27.9%	-36.6%
Non-Subsidized Mortgage	19,073	19,808	11,332	3,131	2,883	2,365	-18.0%	-24.5%
Other Housing Loan	2,378	2,399	1,681	407	465	344	-26.0%	-15.5%
Construction Loan	9,810	10,020	8,359	2,015	2,301	1,618	-29.7%	-19.7%
Non-Housing Loan	36,794	34,038	69,486	9,108	34,011	17,302	-49.1%	89.9%
Consumer Loan	3,853	3,216	3,260	561	1,071	964	-10.0%	71.7%
Commercial Loan	14,573	19,436	24,254	3,759	9,437	5,943	-67.8%	58.1%
Corporate Loan	18,368	11,385	41,972	4,789	23,503	10,395	-28.3%	117.1%
Total Loan & Financing	93,687	91,180	122,613	23,969	47,844	27,531	-42.5%	14.9%
Mortgage	44,705	44,723	43,088	12,438	11,068	8,269	-25.3%	-33.5%

Total Deposits

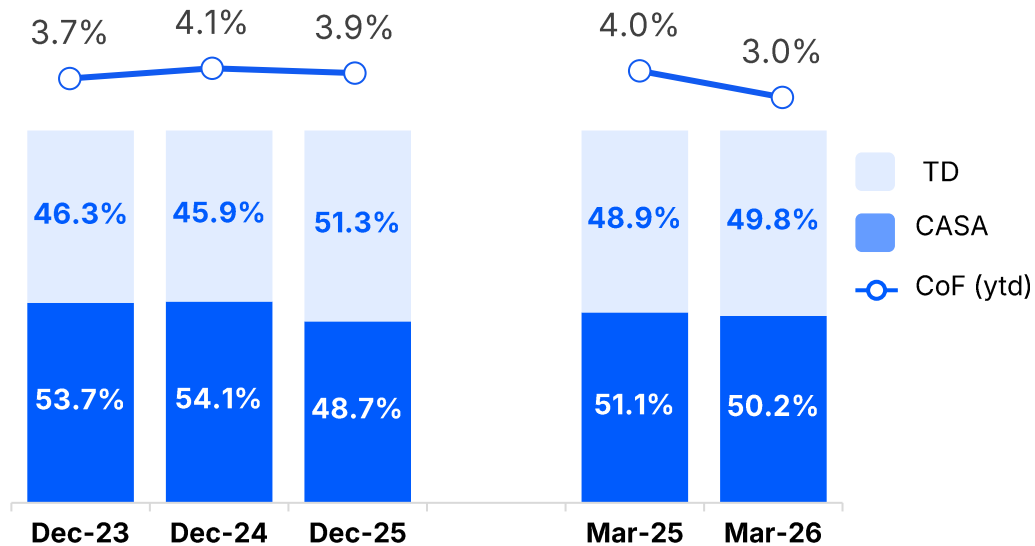
Customer Deposits (IDR Tn)

By Segments	Dec-23	Dec-24	Dec-25	Mar-25	Mar-26	YoY
CASA	188.0	206.4	213.1	196.7	212.2	7.9%
Current Account	143.5	160.8	169.2	151.7	168.9	11.3%
Savings Account	44.5	45.5	43.9	45.0	43.3	-3.8%
Time Deposits	161.9	175.3	224.3	188.0	210.5	12.0% *
Total	349.9	381.7	437.4	384.7	422.7	9.9% **

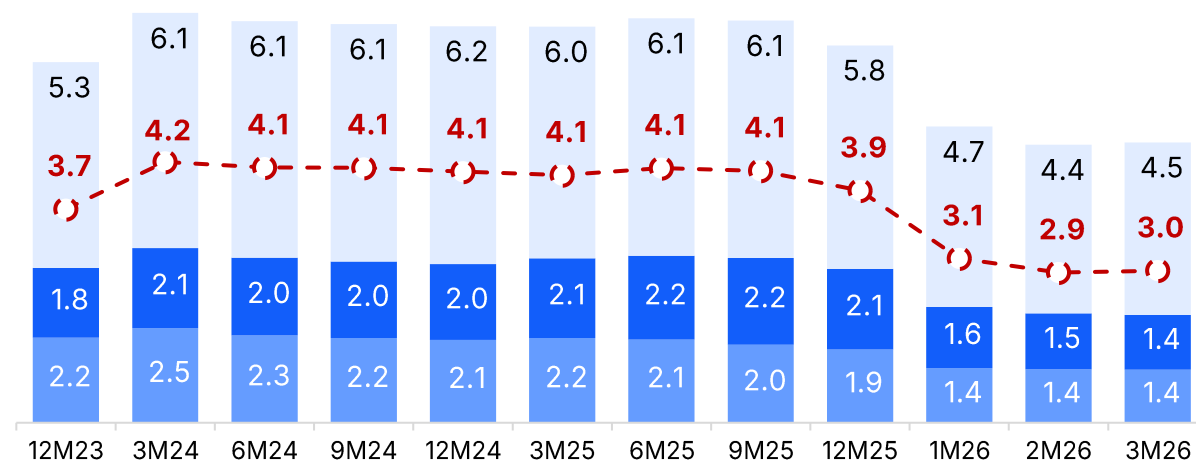
*-2.9% if exclude IDR28 Tn of Gov't fund placement

** 2.6% if exclude IDR28 Tn of Gov't fund placement

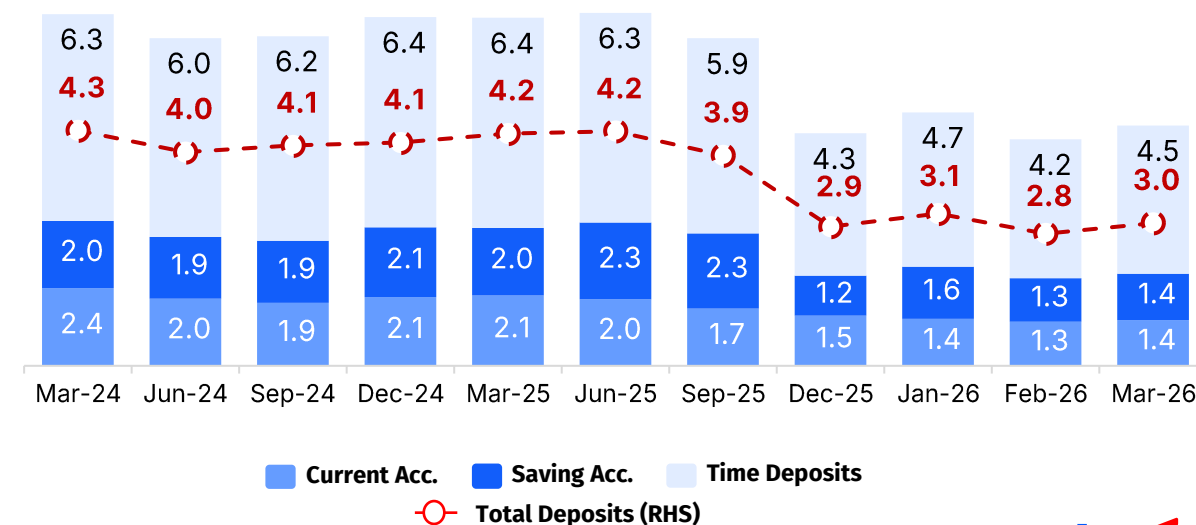
CASA and Cost of Fund (%)



Cumulative Cost of Deposits (%)



Monthly Cost of Deposits (%)



Capital

Capital (IDR Bn)	December			March		Growth	
	2023	2024	2025	2025	2026		
Tier – 1 Capital	27,154	29,834	35,289	29,075	35,709	22.8%	yoy
Tier – 2 Capital	4,076	2,439	4,277	2,398	4,167	73.8%	yoy
Total Capital	31,230	32,273	39,566	31,472	39,875	26.7%	yoy
Total RWA	155,590	174,445	189,133	177,325	193,734	9.3%	yoy
RWA – Credit Risk	136,692	149,288	163,884	152,267	168,485	10.7%	yoy
RWA – Market Risk	942	6,102	4,901	4,669	5,158	10.5%	yoy
RWA – Operational Risk	17,956	19,056	20,389	20,389	20,091	-1.5%	yoy
RWA Density	35.5%	37.1%	35.8%	37.8%	37.4%	(41)	bps
CAR Tier 1 (Tier 1/Total RWA)	17.5%	17.1%	18.7%	16.4%	18.4%	204	bps
CAR Tier 2	2.6%	1.4%	2.3%	1.4%	2.2%	80	bps
CAR BI ((Tier 1+2)/Total RWA)	20.1%	18.5%	20.9%	17.7%	20.6%	283	bps
Capital Conservation Buffer	2.5%	2.5%	2.5%	2.5%	2.5%	-	bps
Countercyclical Buffer	0.0%	0.0%	0.0%	0.0%	0.0%	-	bps
Capital Surcharge (D-SIB)	1.0%	1.0%	1.0%	1.0%	1.0%	-	bps

Profit and Loss

PL Summary (IDR Bn)	1Q25	4Q25	1Q26	QoQ	YoY
Interest Income	8,210	9,760	8,004	-18.0%	-2.5%
Interest Expense	(4,432)	(4,096)	(3,736)	-8.8%	-15.7%
Net Interest Income	3,778	5,663	4,268	-24.6%	13.0%
Non-Interest Income	1,039	1,027	954	-7.2%	-8.2%
Other Operating Expense (Exclude Provision)	(2,692)	(3,402)	(2,884)	-15.2%	7.1%
Pre-Provision Operating Profit (PPOP)	2,125	3,288	2,338	-28.9%	10.0%
Provision	(979)	(1,694)	(903)	-46.7%	-7.7%
Profit From Operations	1,146	1,594	1,434	-10.0%	25.2%
Non-Operating Income (Expense)	(14)	(74)	(47)	-36.5%	237.6%
Profit Before Tax	1,132	1,520	1,387	-8.7%	22.5%
Net Profit	904	1,198	1,108	-7.6%	22.6%

Profit and Loss Composition (1/3)

Interest Income

Interest Income (IDR Bn)	1Q25	4Q25	1Q26	QoQ	YoY	% portion of 3M26
Placement with Bank Indonesia	85	176	100	-43.1%	17.9%	1.3%
Placement with other bank	3	8	6	-22.5%	91.7%	0.1%
Securities	620	1,082	645	-40.4%	4.0%	8.1%
Loan	6,608	8,015	6,256	-21.9%	-5.3%	78.2%
Others	11	5	35	642.1%	226.3%	0.4%
Income from Syariah	884	474	962	102.8%	8.9%	12.0%
Total	8,210	9,760	8,004	-18.0%	-2.5%	100.0%

Interest Expense

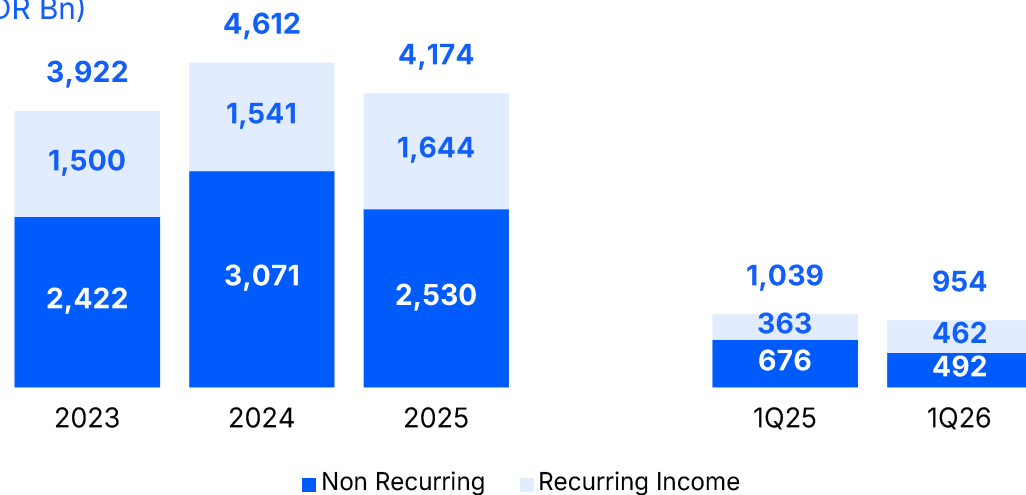
Interest Expense (IDR Bn)	1Q25	4Q25	1Q26	QoQ	YoY	% portion of 3M26
Deposits from Bank Indonesia	0	0	2	-	-	0.0%
Deposits from Other Banks	22	7	7	8.3%	-66.0%	0.2%
Deposits from Non-Banks	3,847	3,469	3,153	-9.1%	-18.0%	84.4%
Securities Issued	77	46	47	2.2%	-38.8%	1.3%
Fund Borrowings	460	563	520	-7.6%	13.1%	13.9%
Others	27	11	7	-31.7%	-72.1%	0.2%
Total	4,432	4,096	3,736	-8.8%	-15.7%	100.0%

Profit and Loss Composition (2/3)

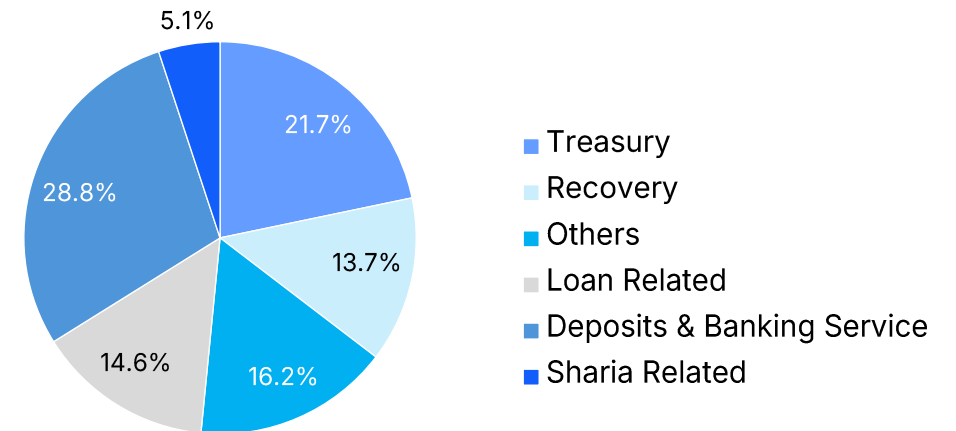
Non-interest Income

Non-interest Income (IDR Bn)	1Q25	4Q25	1Q26	QoQ	YoY
Non-Recurring Income	676	555	492	-11.5%	-27.2%
Gain from Treasury Transaction	400	269	207	-23.1%	-48.2%
Recovery	162	256	130	-49.2%	-19.6%
Others	114	30	154	418.7%	35.4%
Recurring Income	363	471	462	-2.0%	27.2%
Loan Related Transaction	93	122	139	14.3%	49.6%
Deposits & Banking Service Related	239	274	275	0.3%	15.0%
Sharia Related Transaction	31	76	48	-36.4%	53.7%
Total	1,039	1,027	954	-7.2%	-8.2%

Non-interest Income (IDR Bn)



3M26 Non-interest Income Breakdown (%)



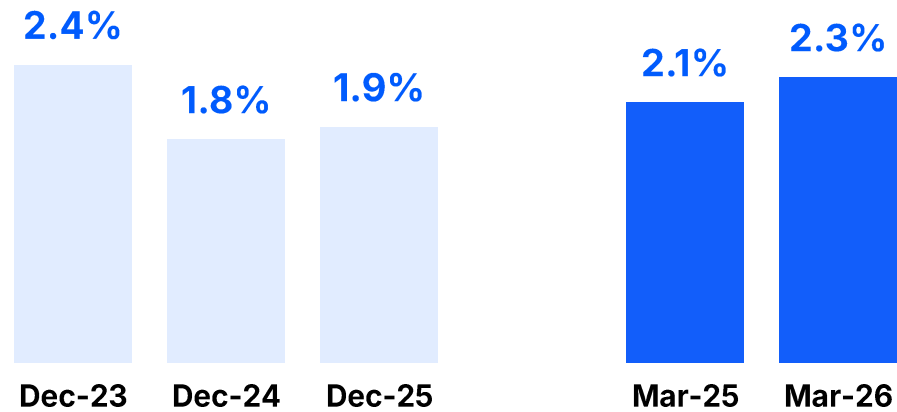
Profit and Loss Composition (3/3)

Other Operating Expense (exclude Provisions)

Other Operating Expense (IDR Bn) Excluding Provision	1Q25	4Q25	1Q26	QoQ	YoY	% portion of 3M26
Salaries & Employee Benefit	1,003	1,335	1,142	-14.4%	13.9%	39.6%
General Administration	447	494	346	-29.9%	-22.5%	12.0%
Others	1	41	34	-16.0%	5,075.9%	1.2%
Rent, Service & Maintenance	257	371	295	-20.6%	14.5%	10.2%
Depreciation	193	285	244	-14.6%	26.0%	8.4%
Promotion	153	189	132	-30.0%	-13.5%	4.6%
Collector Fees & Consultant	376	472	438	-7.2%	16.7%	15.2%
Insurance Premium	215	223	238	6.8%	10.7%	8.3%
Training	24	39	9	-77.6%	-64.3%	0.3%
Research & Development	0	3	1	-72.3%	58.5%	0.0%
Other Taxes	2	2	2	-22.8%	-28.2%	0.1%
Loss (transaction spot, derivative, and forex)	21	(51)	3	106.7%	-83.6%	0.1%
Marked to Market	0	0	0	-	-	-
Total	2,692	3,402	2,884	-15.2%	7.1%	100.0%

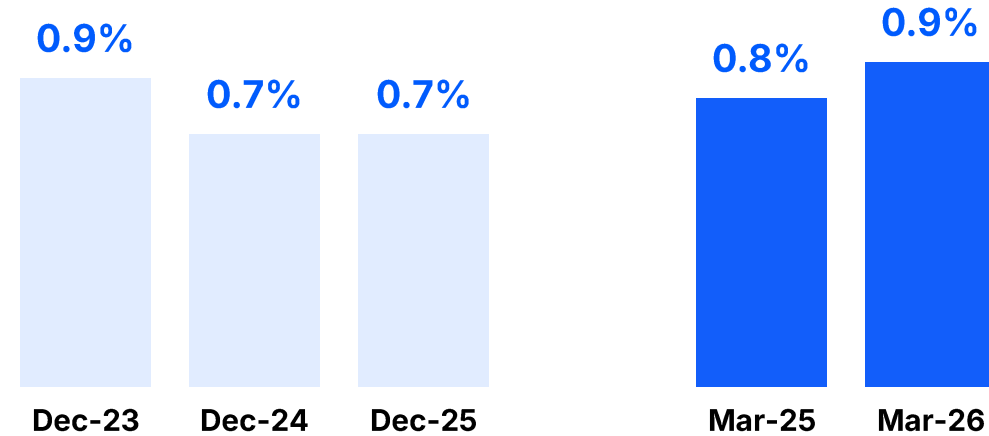
Key Financial Ratios

RORWA¹ – AfterTax



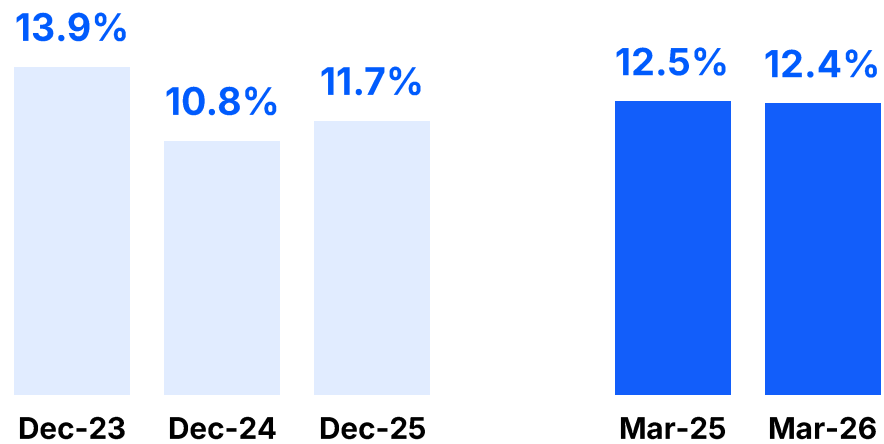
¹Calculated based on net profit/average of Total Credit Risk-Weighted asset (RWA)

ROA² – After Tax



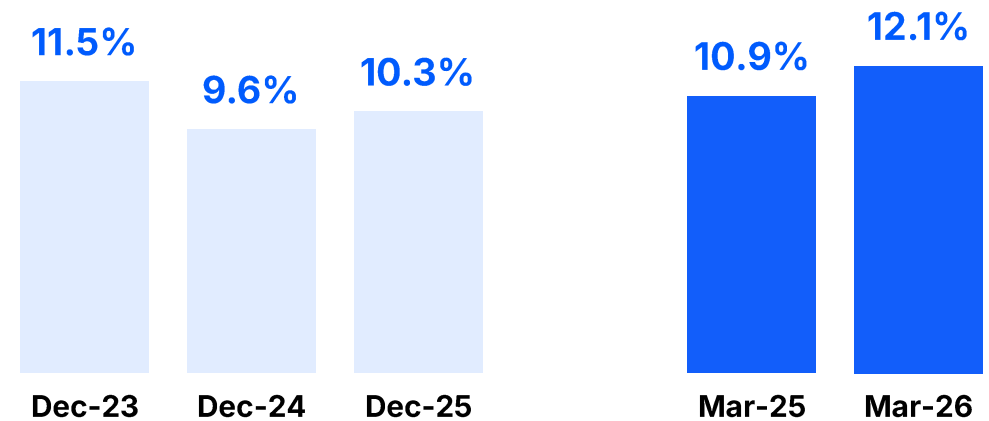
²Calculated based on net profit/average total asset

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



Update on Risk Management Initiatives

Enhancing collection practices to a more advanced stage to drive greater process effectiveness.



Collection's Business Process Improvement with Clustering Based Model

- ❑ Shifting from **branch-based allocation** to a **regional cluster approach** in collection area management.
- ❑ **Delivers higher efficiency** and better collection teams' productivity.

Progress in Cluster Collection in Eastern Java and Jakarta Area

1 Higher visit rate

Increased by **▲ 28.6%**

2 Operation cost efficiency/ month

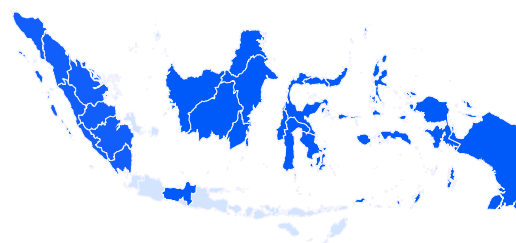
Decreased by **▼ 21.4%**

3 Upgrade NPL to PL

Improved by **▲ 24.9%**

What's Next?

Cluster Collection will be **implemented in every Regional Offices 10 April 2026.**



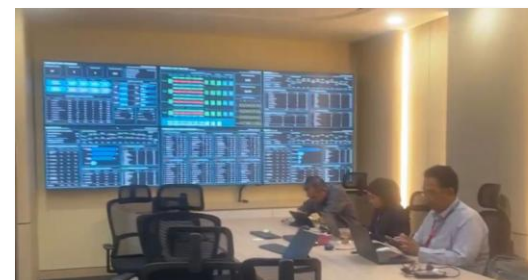
BTN will implement the cluster collection process **in Eastern Area and Sumatera Regions** with a total of **34.2% of total consumer loan.**

Developing the Loan Factory as a strategic refinement to improve loan origination.

Through Loan Factory, **BTN have centralized consumer loan processing and portfolio risk management** by **enhancing service quality, driving efficiency, and ensuring process excellence**, with minimal human intervention.



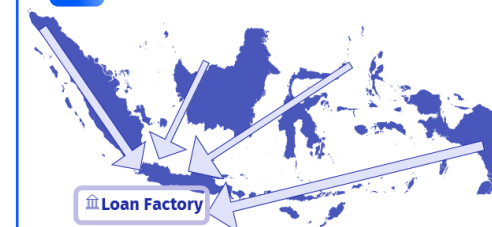
Loan Factory's **inauguration on 13 April-26** marks the formal launch of BTN's centralized loan origination, aimed at standardizing loan processing.



The Loan Factory command center is designed to **support monitoring and diagnose bottlenecks** in the loan origination process.

Loan Factory

1 Centralized



2 Segment Based Model

Loan Factory implements **centralized and standardized processes**, with loan origination managed separately for Subsidized, Non-Subsidized, and Consumer segments.

3 Establishing New Organization Structure



Loan Quality

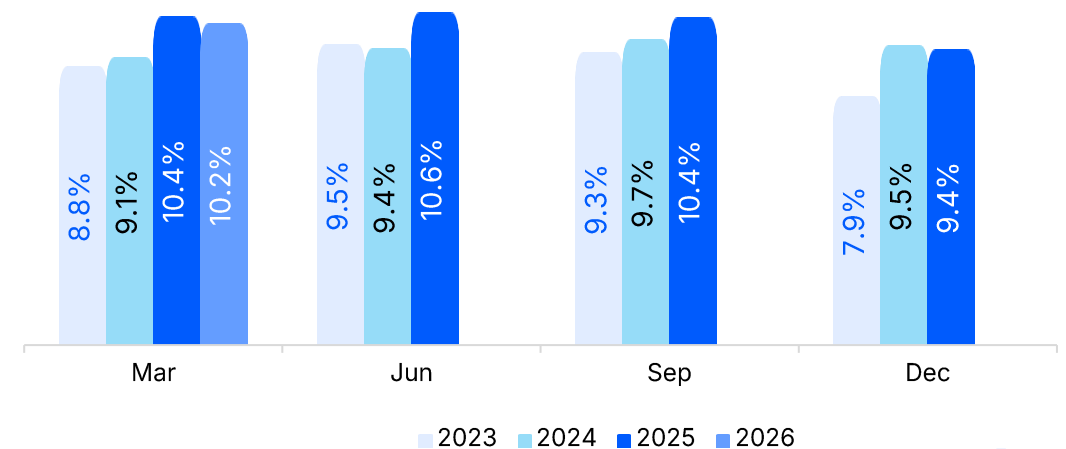
Collectibility	Dec-23		Dec-24	
	IDR Bn	%	IDR Bn	%
Current	297,251	89.1%	312,598	87.3%
Special Mention	26,399	7.9%	34,057	9.5%
Performing Loan (PL)	323,649	97.0%	346,655	96.8%
Substandard	571	0.2%	872	0.2%
Doubtful	678	0.2%	1,940	0.5%
Loss	8,800	2.6%	8,506	2.4%
Non Performing Loan (NPL)	10,049	3.0%	11,318	3.2%
Total Loan & Financing	333,698	100.0%	357,973	100.0%
NPL Gross	3.01%		3.16%	
NPL Nett	1.32%		1.89%	

Mar-25		Dec-25		Mar-26	
IDR Bn	%	IDR Bn	%	IDR Bn	%
313,307	86.3%	350,674	87.5%	347,237	86.7%
37,866	10.4%	37,545	9.4%	40,910	10.2%
351,173	96.7%	388,219	96.9%	388,147	96.9%
1,086	0.3%	614	0.2%	925	0.2%
2,006	0.6%	869	0.2%	907	0.2%
8,847	2.4%	10,874	2.7%	10,652	2.7%
11,938	3.3%	12,357	3.1%	12,484	3.1%
363,112	100.0%	400,576	100.0%	400,631	100.0%
3.29%		3.08%		3.12%	
1.95%		1.70%		1.80%	

NPL Breakdown by Segment

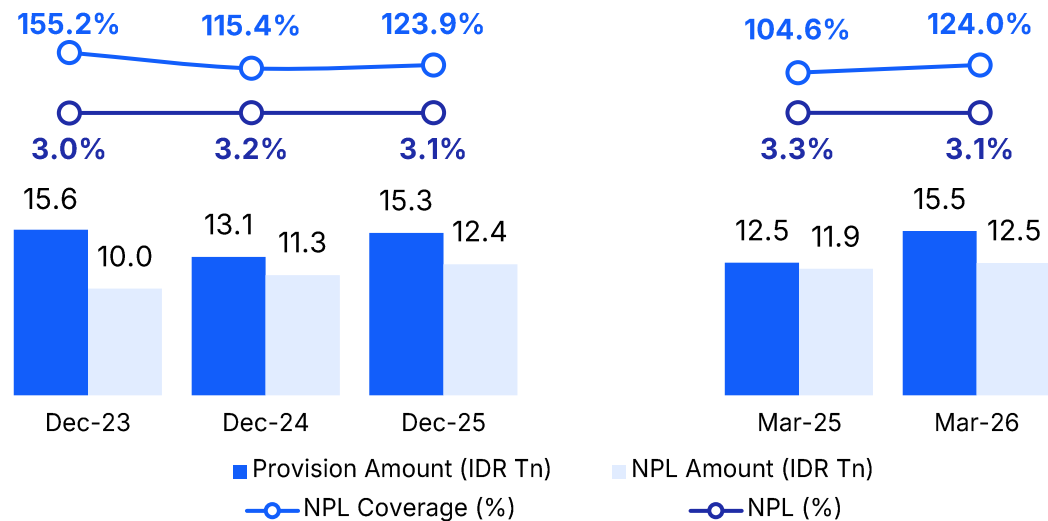
By Segment (%)	Dec-23	Dec-24	Dec-25	Mar-25	Mar-26
Housing Loan	3.2%	3.3%	3.5%	3.6%	3.5%
Subsidized Mortgage	1.5%	1.7%	1.4%	1.8%	1.4%
Non-Subsidized Mortgage	2.0%	3.7%	5.3%	4.9%	5.2%
Other Housing Loan	3.7%	4.4%	3.9%	4.8%	3.8%
Construction Loan	23.8%	16.0%	16.4%	14.5%	17.4%
Non-Housing Loan	1.9%	2.4%	1.1%	1.2%	1.5%
Consumer Loan	1.6%	1.5%	1.2%	1.1%	1.3%
Commercial Loan	6.2%	7.3%	4.8%	4.4%	4.6%
Corporate Loan	0.1%	0.1%	0.0%	0.0%	0.1%
Total Loan & Financing	3.0%	3.2%	3.1%	3.3%	3.1%
Mortgage	1.7%	2.5%	2.9%	3.0%	2.8%

Quarterly SML Trend

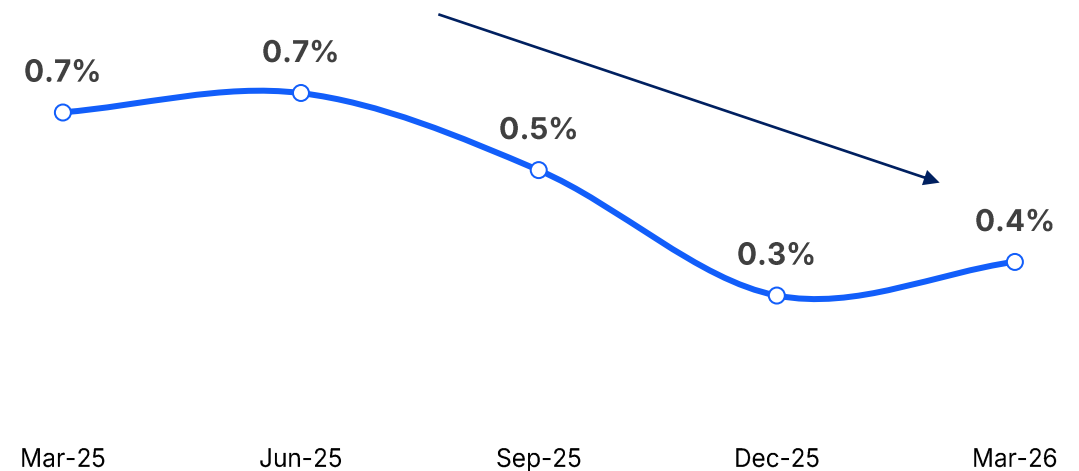


NPL, Cost of Credit and New Loan Booking Quality

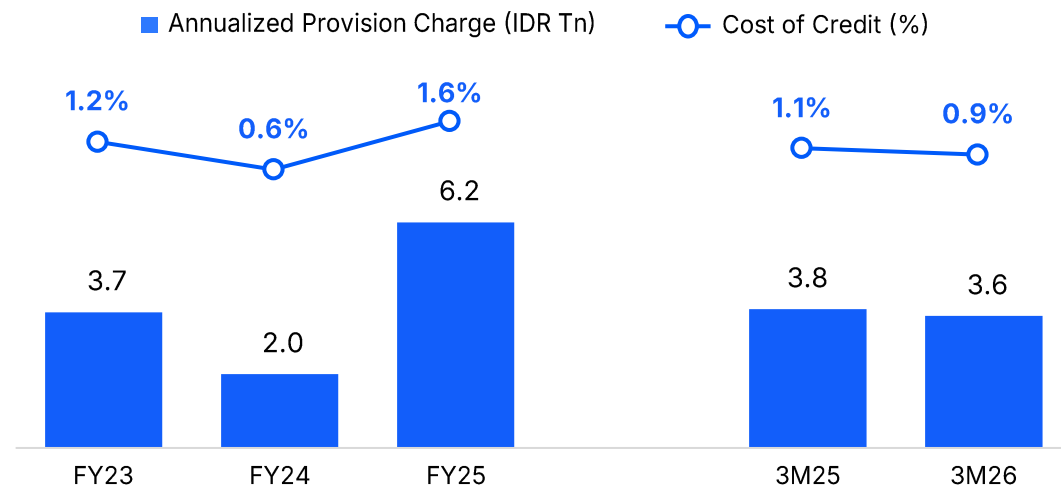
NPL & NPL Coverage



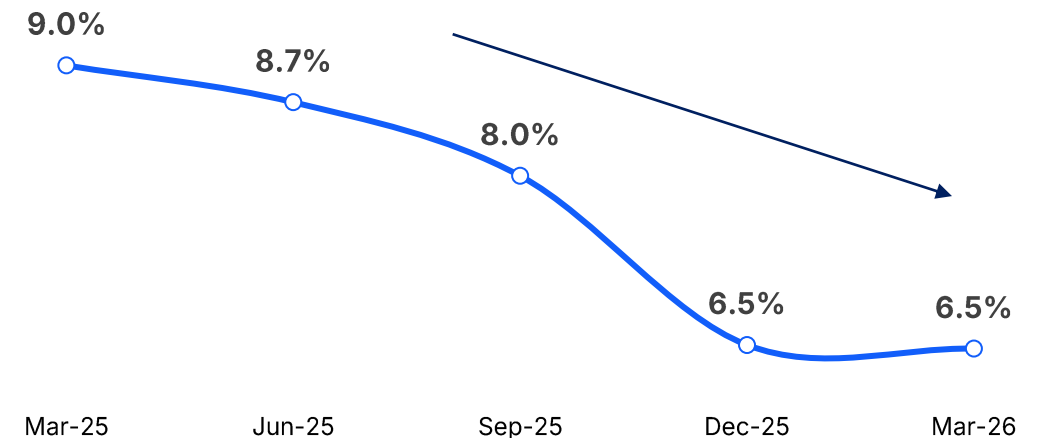
Day Past Due (DPD) of 12-months Loan Booking



Cost of Credit

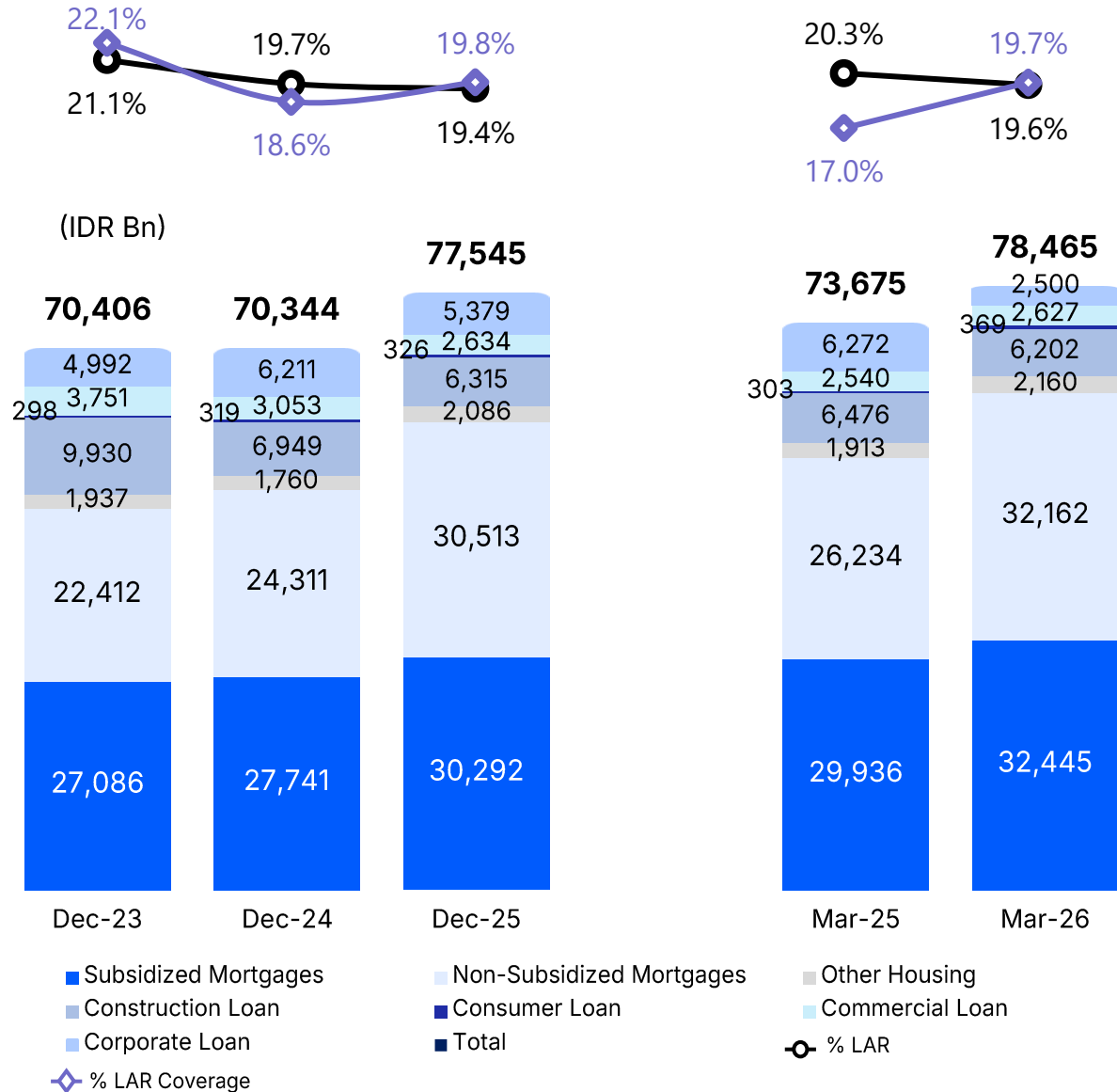


Day Past Due (DPD) of 24-months Loan Booking

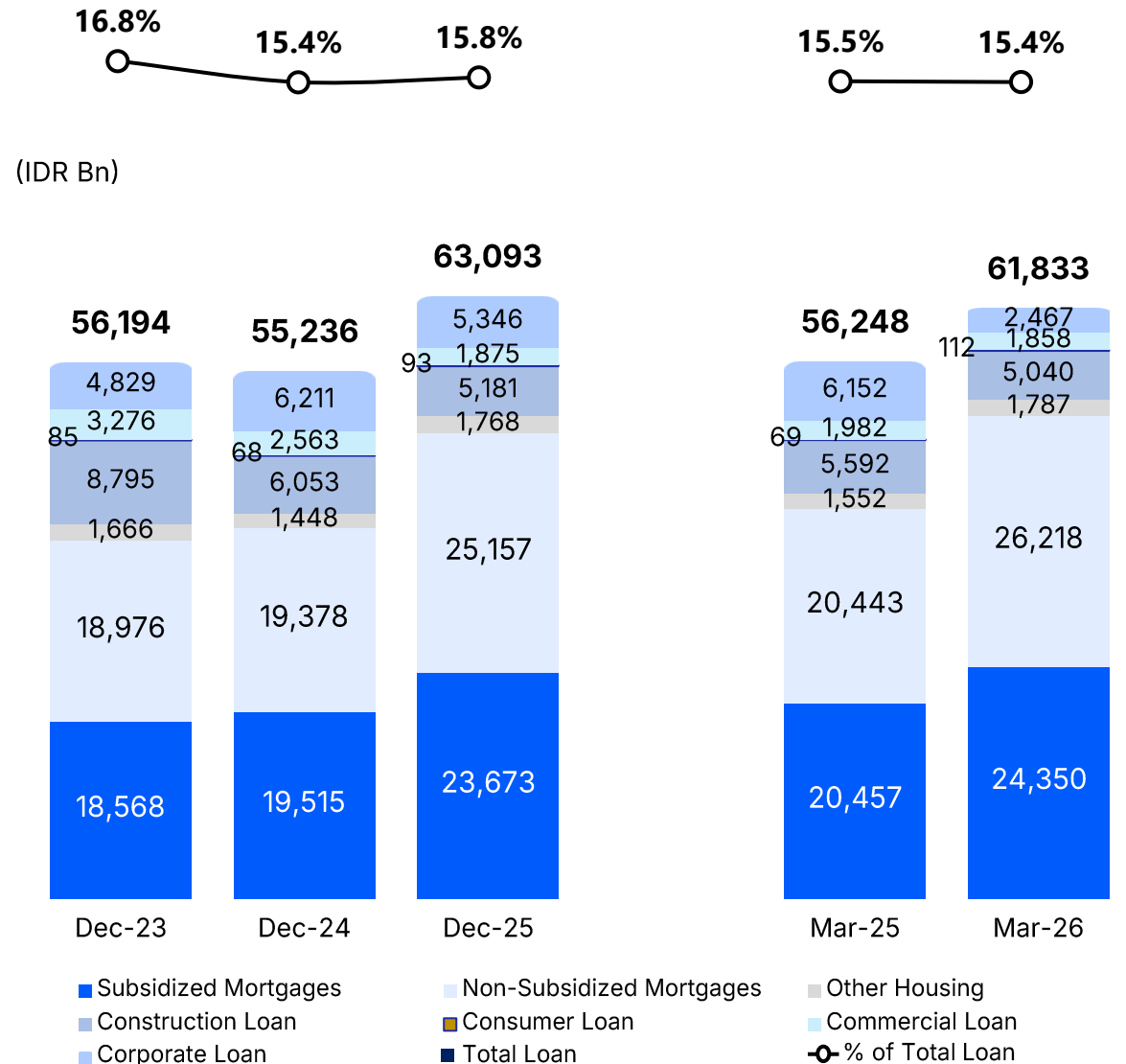


LAR and Total Restructured by Segment

LAR & LAR Coverage

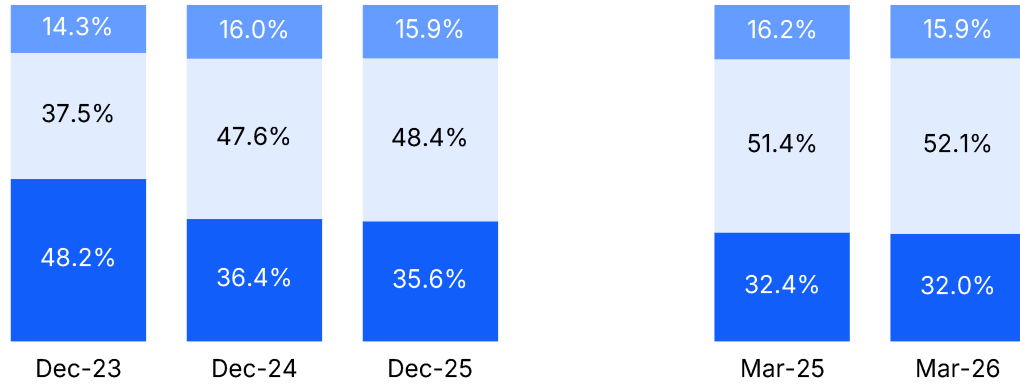


Total Restructured Loan by Segment

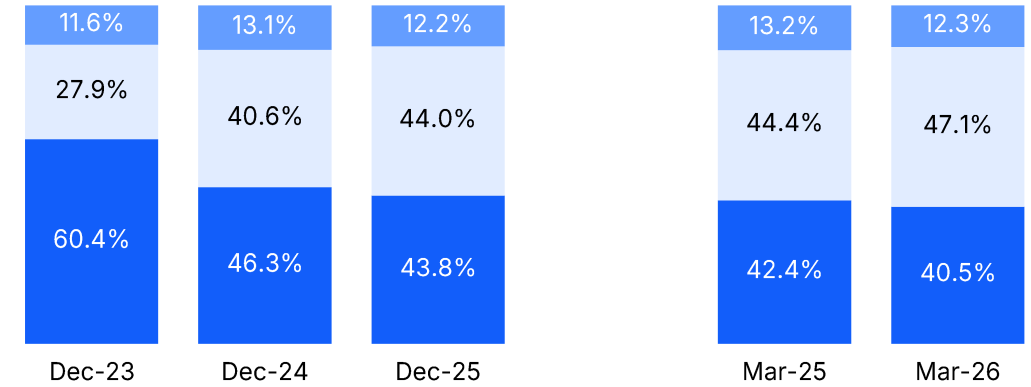


LAR and Restructured Loans

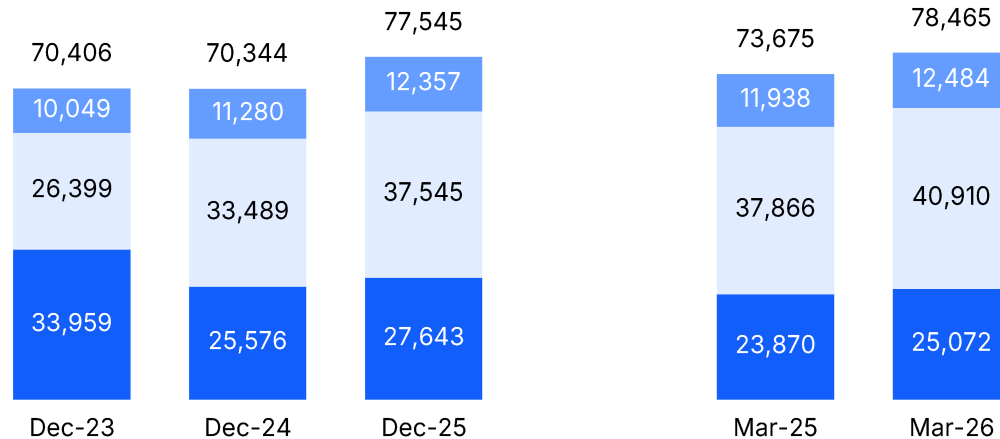
LAR by Collectability (%)



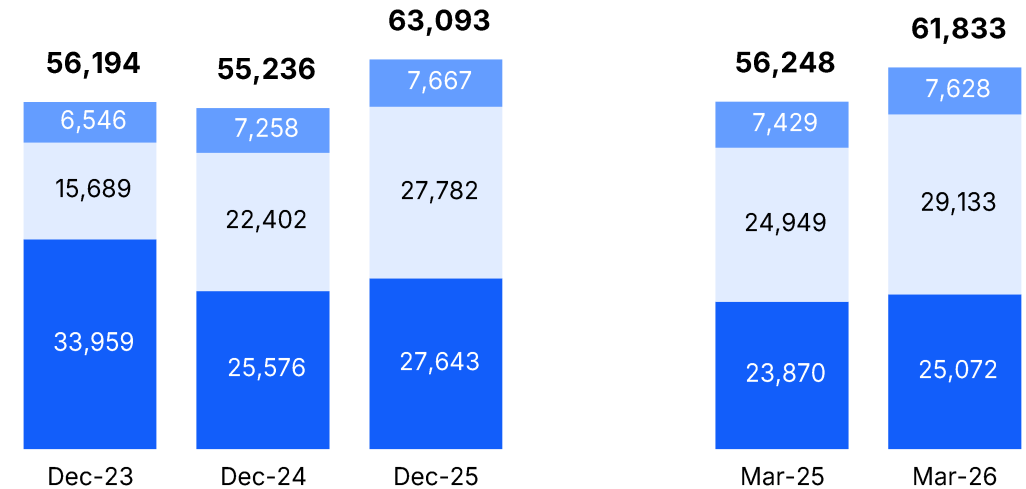
Total Restructured Loan by Collectability (%)



LAR by Collectability (IDR Bn)



Total Restructured Loan by Collectability (IDR Bn)



■ Current
 ■ SML
 ■ NPL

ESG Update



BTN ESG Journey

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

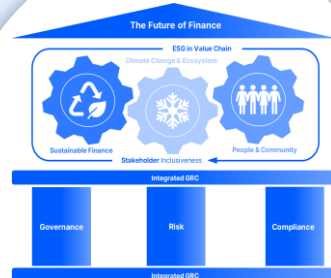
2019

- Publishing BTN's **1st sustainability report**



2023

- Establishing ESG framework, roadmap, and initiative strategies in 2023-2028 to **Become an ESG Champion**
- Forming a **dedicated ESG Unit** (Enterprise & ESG Risk Management Division) and establishing an **ESG committee**
- Joining **UNEFPFI Signatory**



2024

- Launching **1,000 low emission housing program**
- Obtaining **Platinum Green Building certification** for BTN Tower 2
- Implementing **a uniform recycling program** (repurposing old corporate logo uniforms into souvenirs)



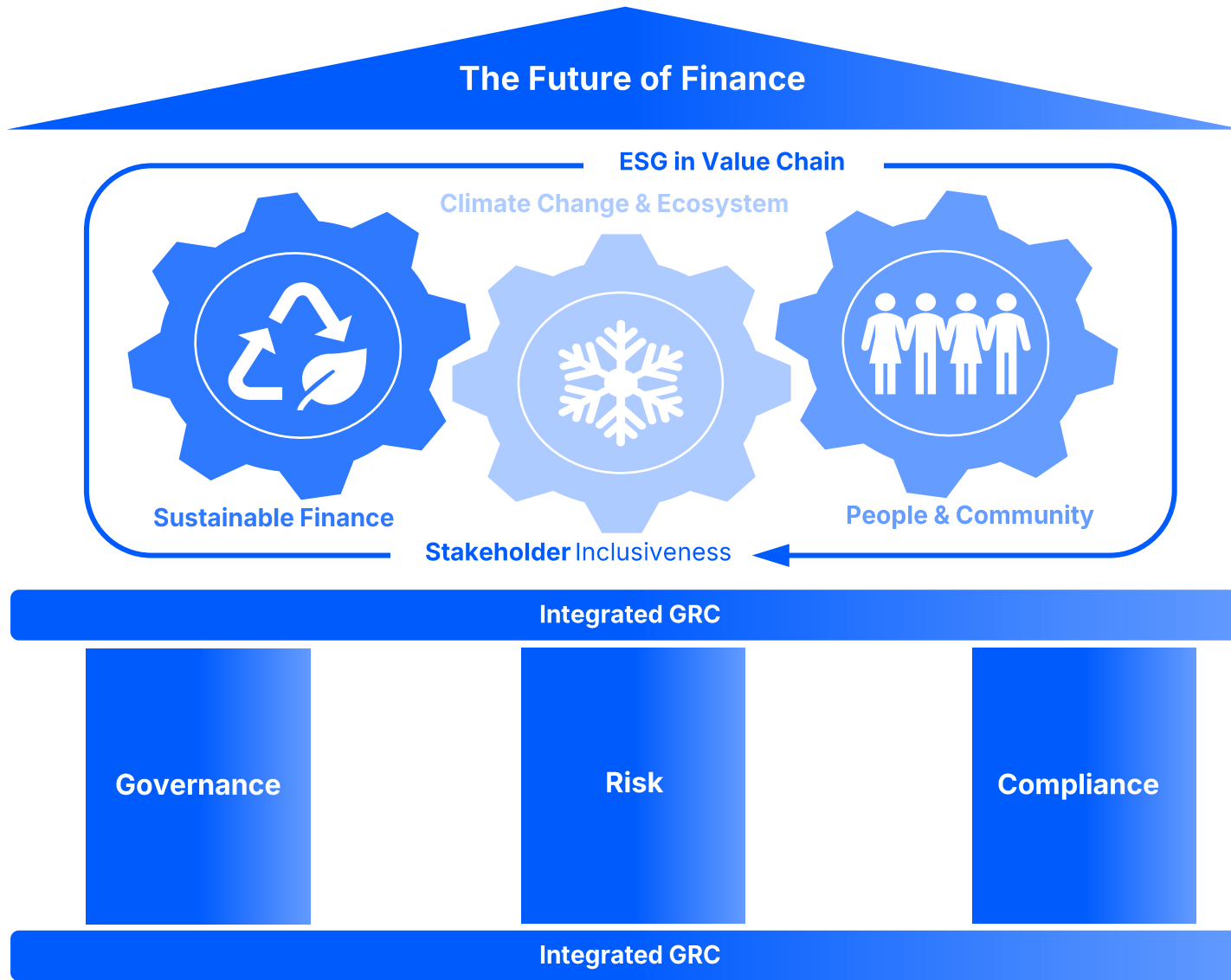
2025

- Obtaining an upgraded ESG **MSCI Rating from BBB to AA**
- Launching **"Pay Your Mortgage Installment With Waste"** program
- Scaling up the **low emission housing program to 10,000 units**
- **Hosting Queen Maxima visit** to BTN's houses that supports inclusivity and accessibility for low to middle income communities
- Publishing **Sustainable Finance Framework** and **Social Finance Framework**
- **Issuing Social Bonds**

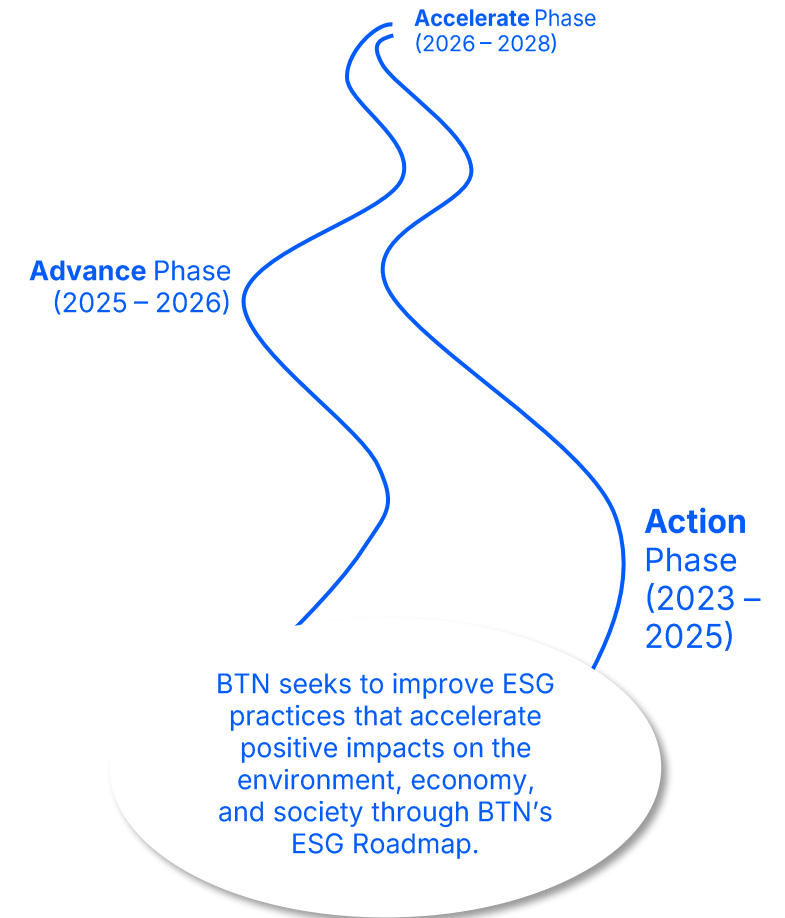


BTN ESG Framework : The Future of Finance

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

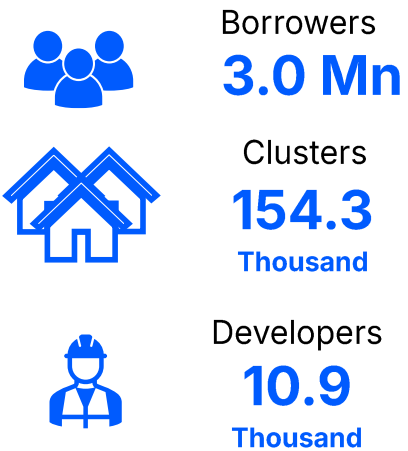
As BTN enables millions to achieve home ownership, households remain the largest source of national waste, underscoring the urgency to embed sustainability within the housing ecosystem.

Empowering Indonesia's Housing Sector

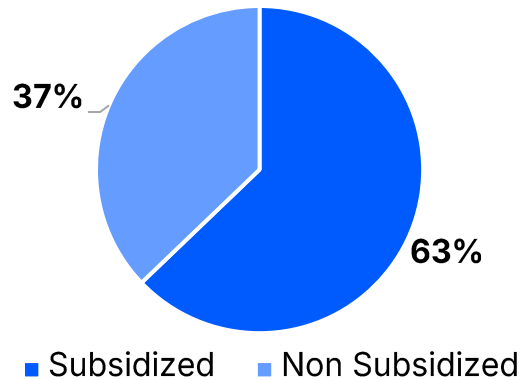
As a key player in the housing market, BTN empowers millions of Indonesians to achieve their dream home, while supporting a resilient and sustainable housing ecosystem.



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**.



Waste Generation
34.1 Mn ton /year



Waste Management
10.7 Mn ton /year



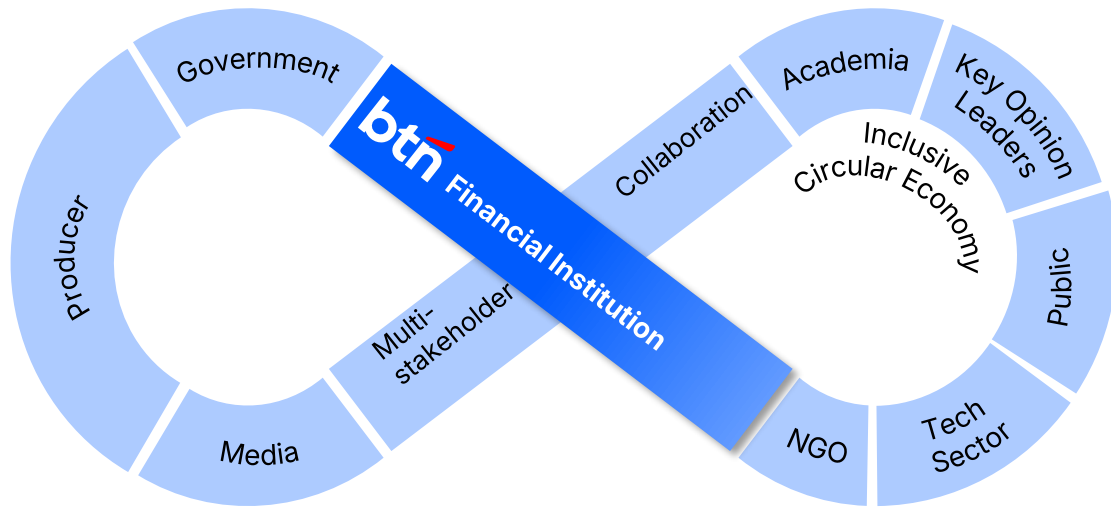
According to the Ministry of Environment and Forestry (KLHK), over 270 million Indonesian people produce around 0.7 – 1.0 kg of waste each day. This emphasizes the urgent need for waste management and **BTN's role in fostering environmentally responsible communities**.

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

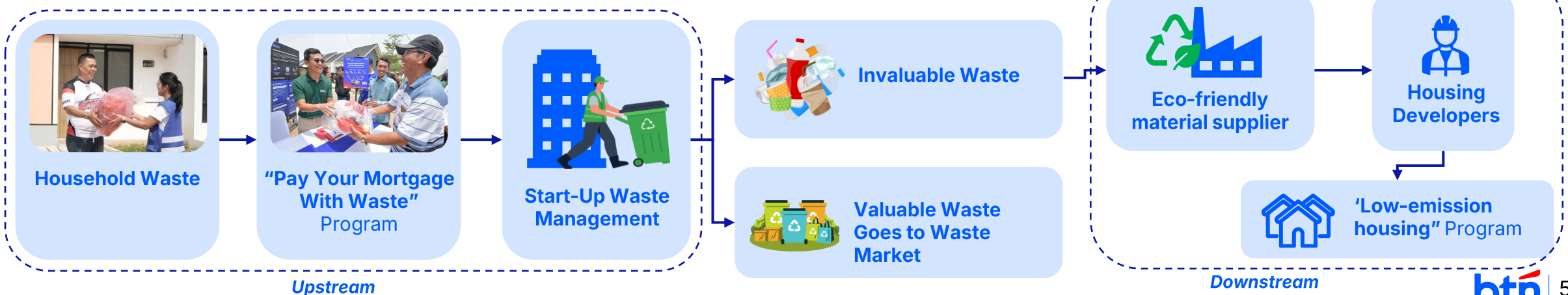
Source: Lucia Karina, 2019.



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 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"** 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.

1 Point = IDR 1

Danantara Indonesia
 btn

btn ESG
 rekosistem

bayar angsuranmu pakai sampahmu

Pesona Kahuripan 8 | Sabtu, 27 September 2025

Rekoin spesial khusus debitur KPR BTN

<p>PET</p> <p>1.200 2.400 Rekoin/kg</p>	<p>Kardus</p> <p>800 1.600 Rekoin/kg</p>	<p>Beling</p> <p>100 200 Rekoin/kg</p>	<p>Plastik Keras</p> <p>600 1.200 Rekoin/kg</p>	<p>Elektronik Bekas</p> <p>1.500 3.000 Rekoin/kg</p>
<p>Kertas</p> <p>150 300 Rekoin/kg</p>	<p>Plastik Lunak</p> <p>100 200 Rekoin/kg</p>	<p>Logam</p> <p>900 1.800 Rekoin/kg</p>	<p>Minyak Bekas</p> <p>6.000 10.000 Rekoin/kg</p>	

dan kesempatan dapat **voucher belanja!**

download sekarang!

Program ini hadir tiap bulan hingga Desember 2025

BTN CALL
150-286
1500-286

Karena Hidup Gak Cuma Tentang Hari Ini
BTN bermitra dan didukung oleh Otoritas Jasa Keuangan & Bank Indonesia serta merupakan peserta pengurangan LPS

Ayo Punya Rumah
Dengan Bank Tabungan
@albn Bank BTN % @bankbtn

As of Mar 2026

1,261

Kilogram

Total waste collected

21

Total Cluster with waste management services

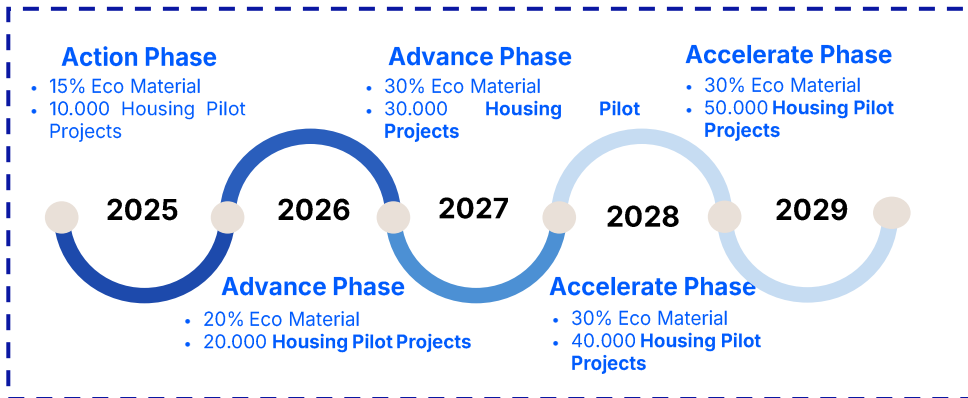
Pay Your Mortgage Installment With Waste



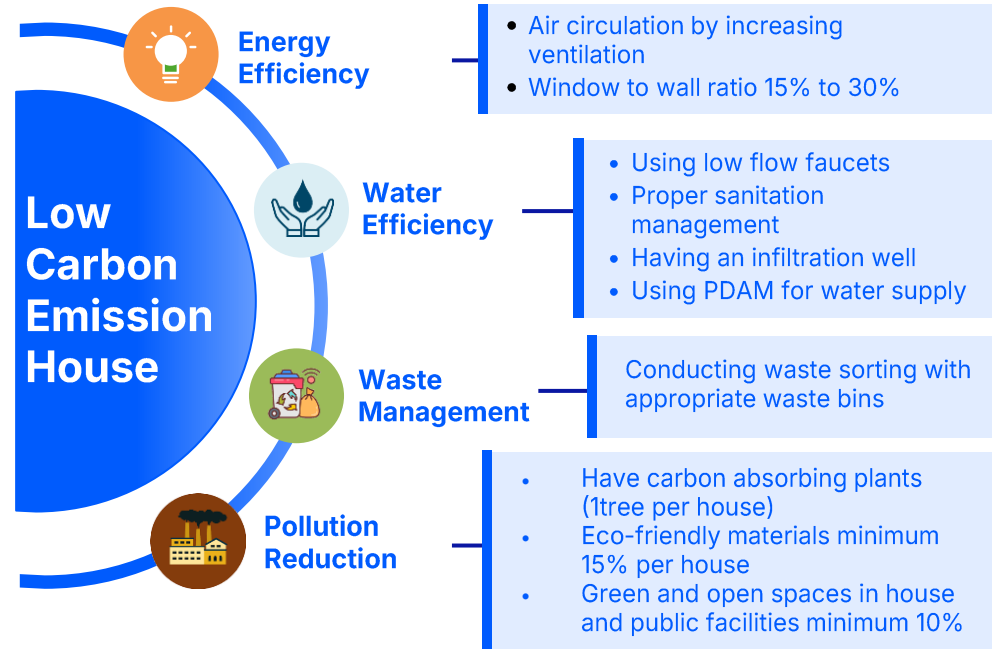
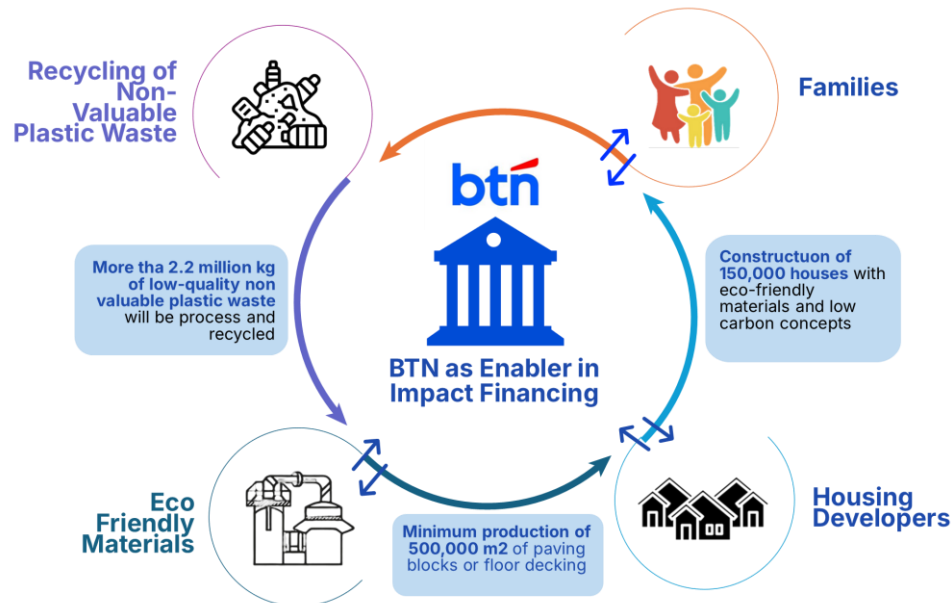
Low Emission Housing Project

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

Low Carbon Emission Roadmap



Number of Low Emission Houses Disbursed & Emissions Reduced



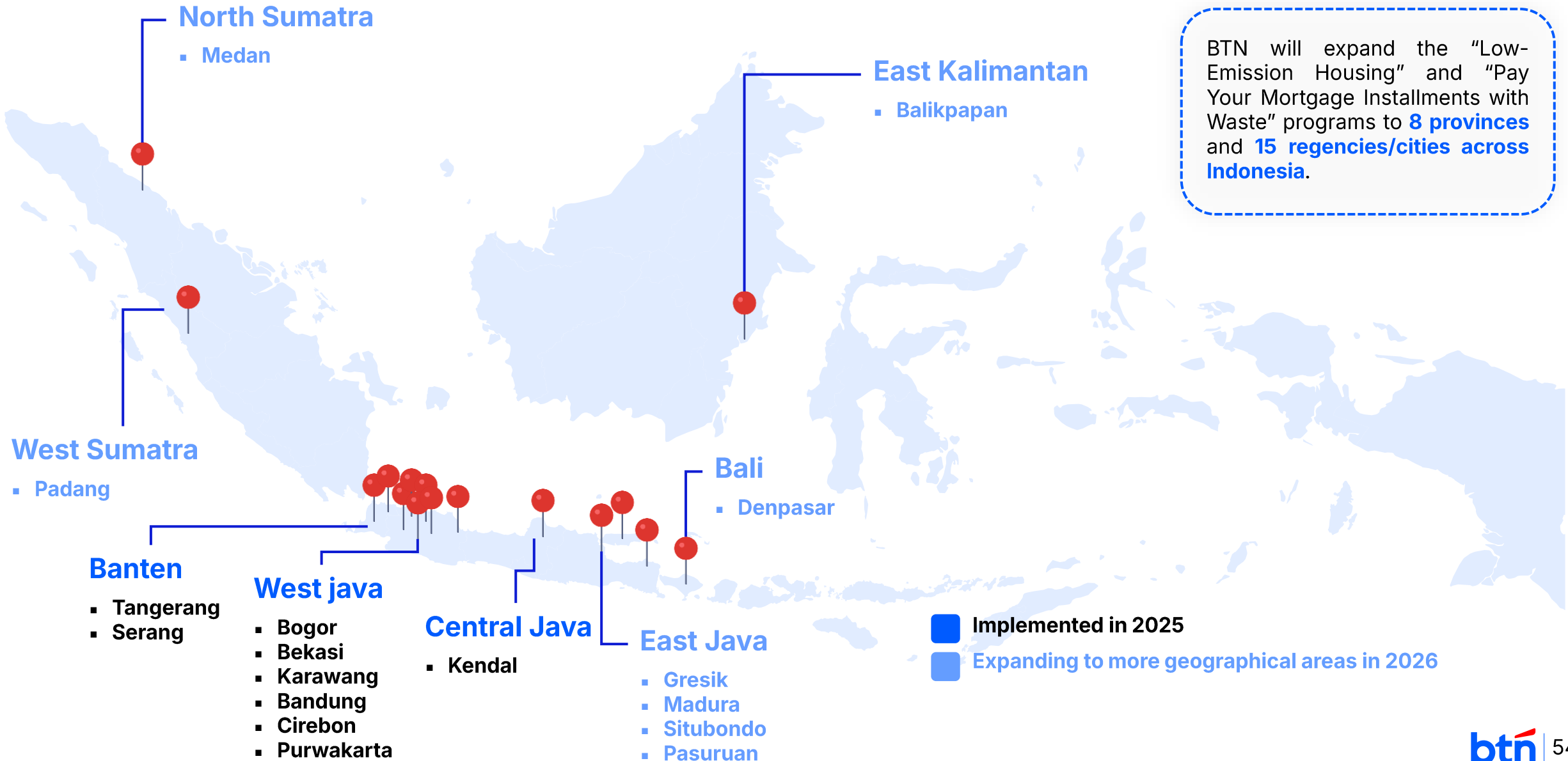
List of Suppliers



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

BTN ESG Development Plan in the Future

BTN aims to broaden the geographic coverage of the “Low-Emission Housing” and “Pay Your Mortgage Installment With Waste” initiatives across Indonesia.

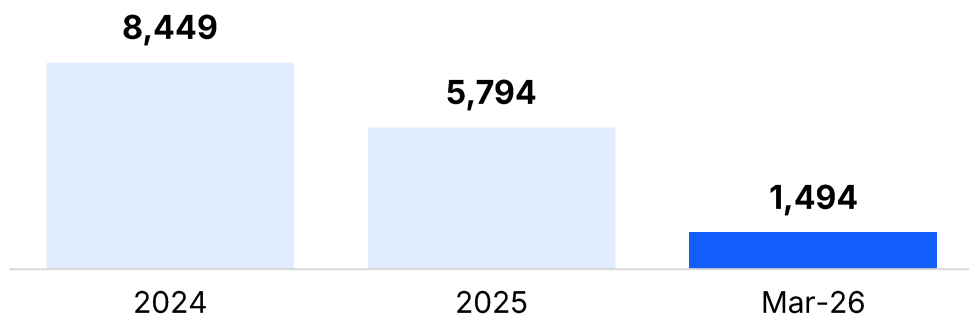


Real Impacts on Environmental Sustainability

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

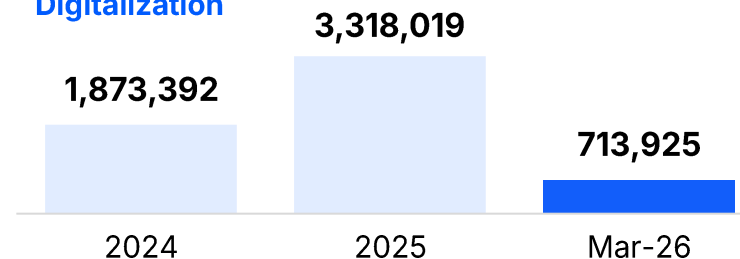
Paperless Operations

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

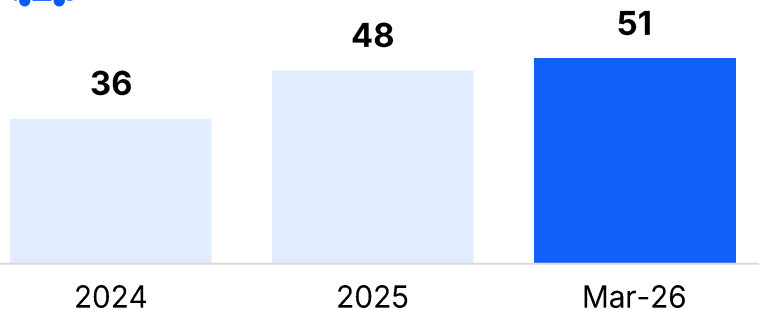
713,925
Sheet Paper reduction

~42.8
tCO2e

714
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

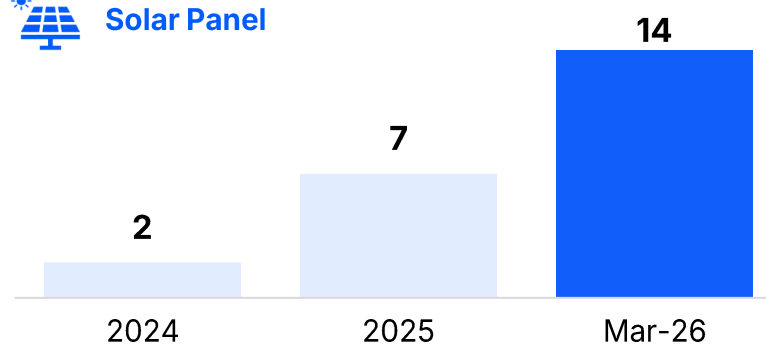
28,714 liters
As of Mar 2026

~69.4
tCO2e

1,156
Trees/year Saved*

Green Premises

Solar Panel



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

Solar Panel Efficiency

140,011 kWh
As of Mar 2026

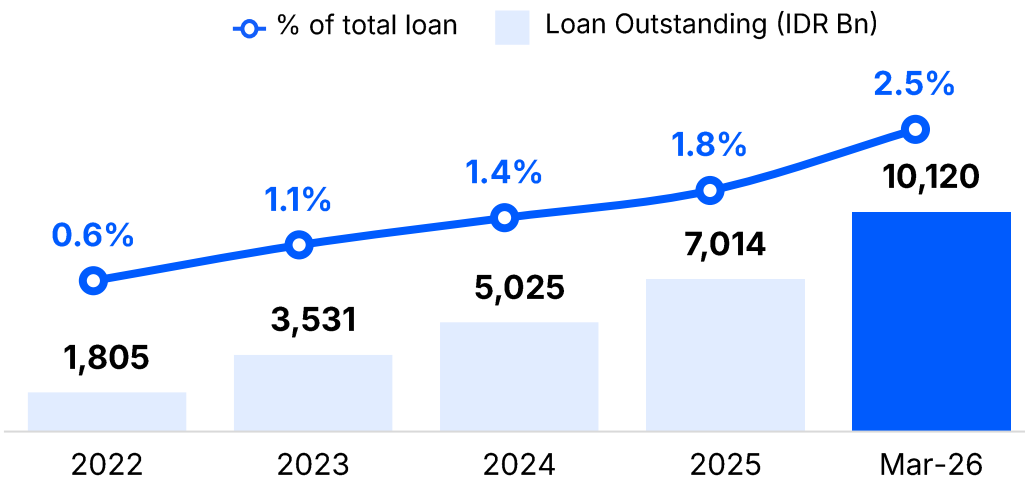
~119.0 tCO2e

1,983
Trees/year saved

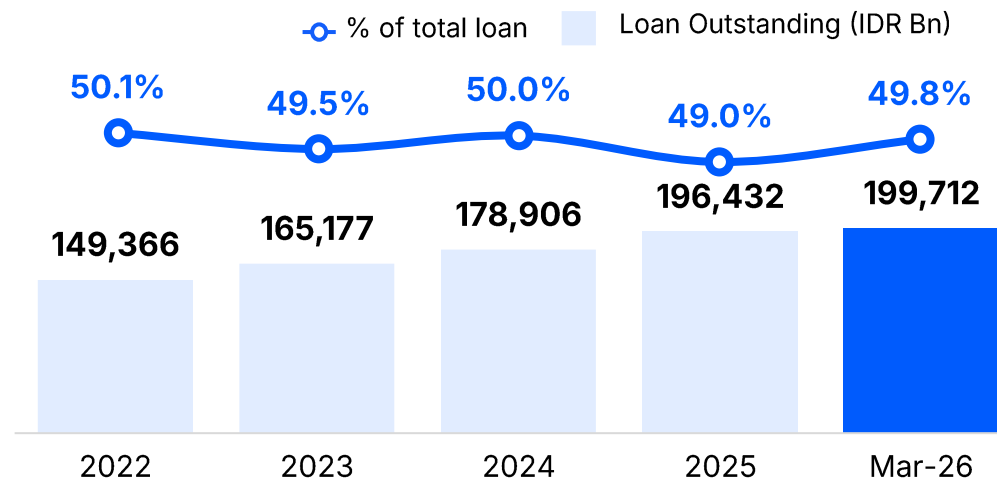
Sustainable Finance Portfolio

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 1,078 Bn	Environmentally Sustainable Buildings Aligned with National, Regional, and International Certification Standards	IDR 529 Bn	Sustainable Water and Wastewater Management
IDR 544 Bn	Energy Efficiency	IDR 127 Bn	Environmentally Friendly Transportation
IDR 1,745 Bn	Renewable Energy	IDR 3,691 Bn	Sustainable Natural Resource and Land Use Management
IDR 2,045 Bn	Other Environmentally Business Activities		

Social Financing

IDR 6,155 Bn	Job Creation & Unemployment Programs (SME and Microfinance Financing)	IDR 193,556 Bn	Affordable Housing
---------------------	---	-----------------------	--------------------

Social Bonds

Strong Market Appetite Reaching 5.47x Oversubscription



A total of IDR 10 Tn have been approved by the OJK to be disbursed in the next 2 years. BTN have **fully allocated IDR 300 Bn** to finance loans for **SMEs in 2025**.

- Affordable Housing**
Financing and/or refinancing of mortgage or home ownership with the FLPP scheme
- Job Creation & Unemployment Programs (SME and Microfinance Financing)**
 - SMEs and MSMEs
 - Support MSMEs borrowers in times of need (ex. loan restructuring, natural disaster, etc.)
- Basic Infrastructure**
Drinking water supply systems, including water treatment facilities and distribution networks

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 24 batches on a regular and 1 batch on request (in-house).
- ❑ In 1Q26, HFC held a graduation ceremony for Mini MBA in property batch 23, 24, and Makassar batch.

Seminar

Property Outlook 2026



BTN held a Seminar on Property Outlook 2026 as a strategic platform for graduates **to get insight from experts**, such as developers, regulators, experts in housing sector, and many more experts.

Seminar on Leadership Skills



- ❑ BTN has **collaborated with many national universities across Indonesia**.
- ❑ In 1Q26, BTN collaborated with Universitas Sumatera Utara held a seminar on leadership skills for Academic Senate Members.

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

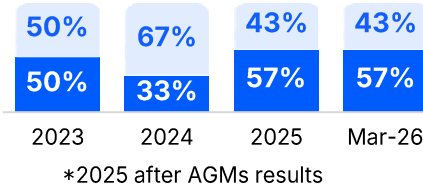
BTN implemented **Employee Well-Being Framework** mandated by BUMN to keep stakeholders healthy, safe, and happy as well as improve EVP, additional value, and performance of individuals and business units.



Management Composition

Commissioner Composition

■ Commissioner □ Independent



16.7%

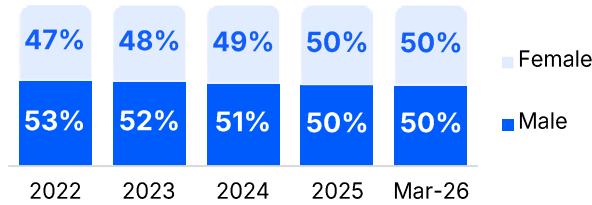
of the BOD composition are women

14.3%

of the Commissioner composition are women



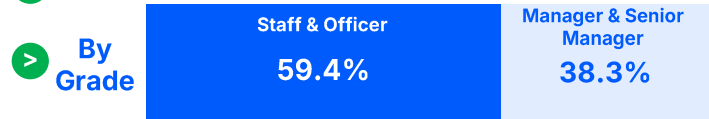
Gender Diversity



Employee Composition

> **19.9%** of the Top Management composition are women (as of Mar-26)

> **23** 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.**

9,975

Completed Self-Learning ESG awareness (delivered online)

16,100

Completed **ESG learning & training** (delivered online & onsite)

5

Employees become BUMN Green Ambassador

8

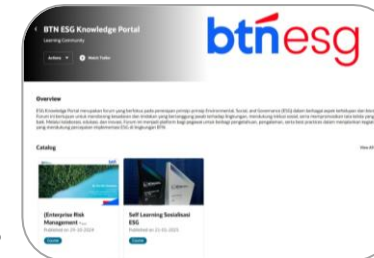
ESG related cultural initiatives in 2024

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 (1/2)

Gratification



The Gratification Control Unit is a unit in the Compliance and Governance Division with a **task to receive gratification reports and reports to the Komisi Pemberantasan Korupsi (KPK).**

Data Privacy & Cyber Security



Data Privacy has become BTN's main priority to protect customer and internal data. In 2024, 67 employees and 5 people from IIKPA are given the Anti Corruption certification.

ESG Aspect in Credit Analysis



To create impact through **Sustainable Finance**, BTN is committed to provide policies related to ESG aspects in loan analysis.

Whistle Blowing System (WBS)



<https://btnsiips.tioffs.info>
Email : btnsiips@tipoffs.info



Msg./WA + 62 813 8870 1117
Telp. + 62 21-5092882/3

The objective of the Company's WBS is to strengthen internal control mechanisms to support business growth, through :

- ❑ Early detection and prevention of irregularities or violations;
- ❑ To build an open, sincere, honest, and responsible work climate.

Signatories



PCAF

Partnership for Carbon Accounting Financials

BTN has joined national and international environmental and social sustainability communities.

Anti-Money Laundering



BTN strengthens aspects of corporate governance by enhancing policies, and implementing the awareness related to **Anti-Money Laundering (APU) & Prevention of Terrorism Financing (PPT)**

Governance Sustainability Highlights (2/2)



Compliance Management System



BTN obtained ISO Certification 37301:2021 on Compliance Management System in 30 December 2022 applied in the Compliance & Governance Division, which includes compliance, corporate governance, and money laundering prevention functions.



Anti Anti Corruption



BTN has an Anti Corruption Program and Forum consisted of 96 Certified Integrity Officer (CIO) and 67 Anti Correuption Instructor (PAKSI) certification across all units.



Anti Bribery



BTN implemented Anti Bribery Management System (ISO 37001:2016) in 16 areas: Credit Risk, Commercial Banking, Corporate Banking, MSME, 6 MSME restructured units, 4 Commercial Business Center (CBC), Credit Operations, and procurement.



Anti Fraud Sub Committee



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



ESG Committee



BTN established ESG Committee to supervise and drive the implementation of ESG principles on the Bank's business.



ESG Principles



BTN integrated ESG principles to 76 internal polcies ensure ESG principles are embedded to the Bank's operational and strategic framework.

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

ACGS Rating



with overall score of

120.75

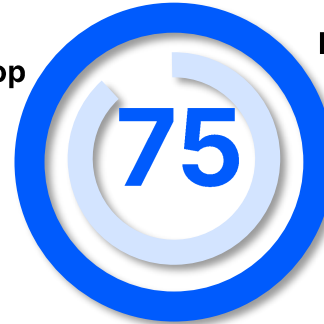
Top 5 Indonesia PLCs
ASEAN Asset Class
Threshold

CSR HUB



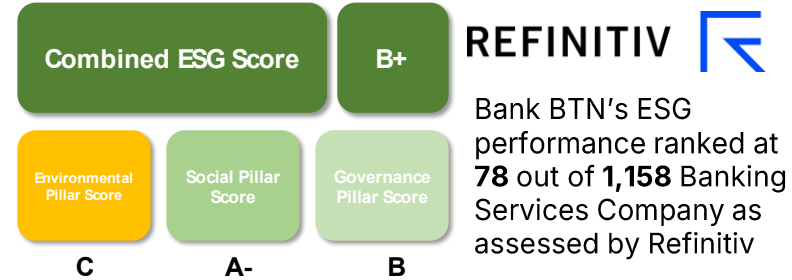
Top

Low



ESG Ranking (%)
Compared Within
43,262 Companies

Refinitiv



REFINITIV
Bank BTN's ESG performance ranked at **78** out of **1,158** Banking Services Company as assessed by Refinitiv

MSCI ESG Rating

(as of Sep-25)



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

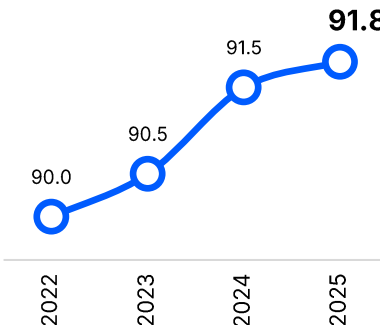
Low Carbon Leaders



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%

1Q25	1Q26	yoy Growth (%)	
468,531	448,450	-4.3%	yoy
363,112	344,125	-5.2%	yoy
384,703	364,061	-5.4%	yoy
904	883	-2.3%	yoy
3.6%	3.5%	(14)	bps
53.6%	51.9%	(176)	bps
12.5%	12.1%	(35)	bps
1.0%	1.0%	(1)	bps
3.3%	3.2%	(11)	bps
20.3%	20.7%	37	bps
104.6%	128.9%	2,433	bps
1.1%	0.9%	(15)	bps
94.4%	94.5%	14	bps
84.9%	86.0%	115	bps
51.1%	48.2%	(296)	bps
16.4%	16.3%	(5)	bps
17.7%	18.6%	82	bps

*) The numbers shown from 2023 – 1Q25 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).

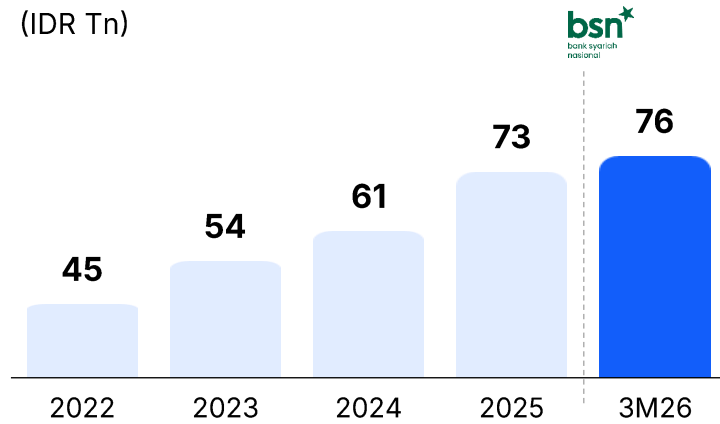
**Subsidiary : Bank Syariah
Nasional**



Performance Highlights Bank Syariah Nasional in 1Q26

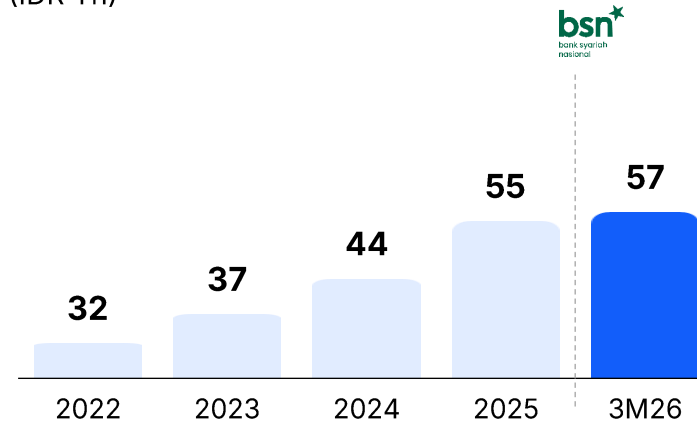
Total Assets continue to grow, with total outstanding of **IDR 76 Tn**

(IDR Tn)



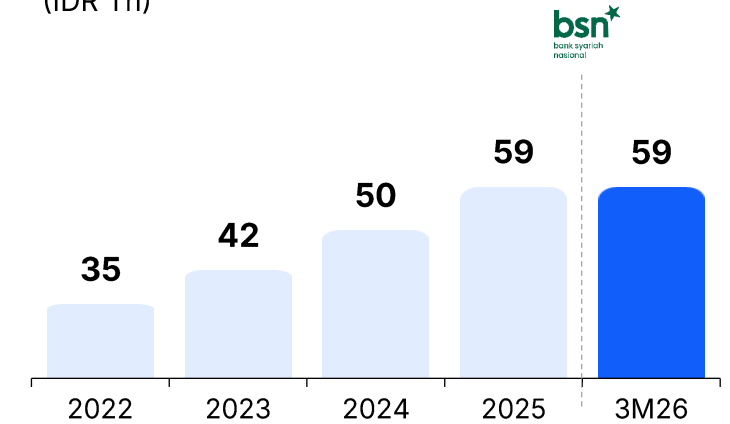
Sustainable Growth of Financing to IDR 57 Tn

(IDR Tn)



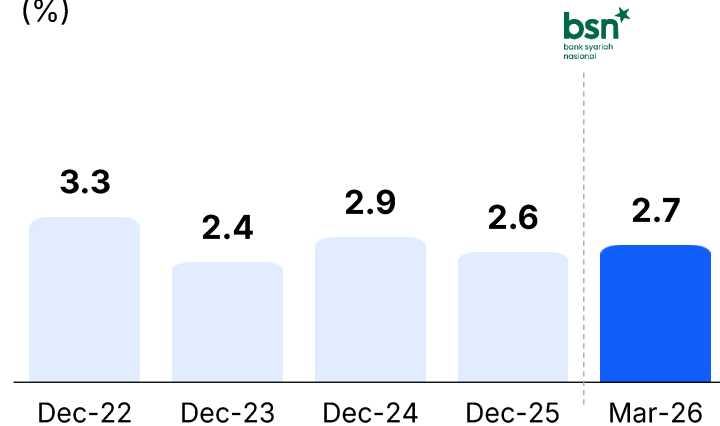
Resilient Total Deposits, to IDR 59 Tn

(IDR Tn)



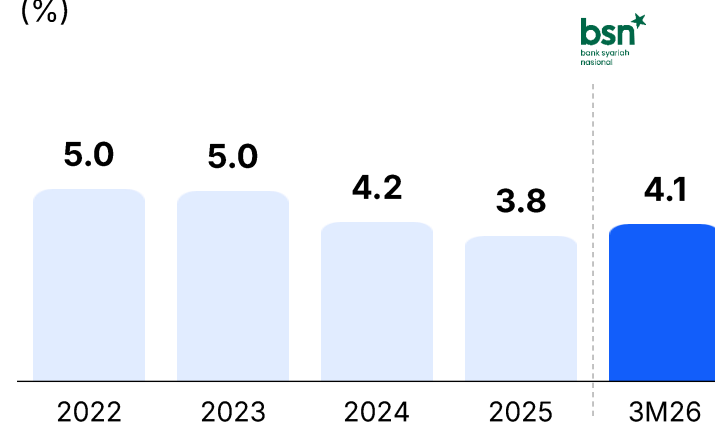
Improving NPF Gross to 2.7% as of Mar 2026

(%)



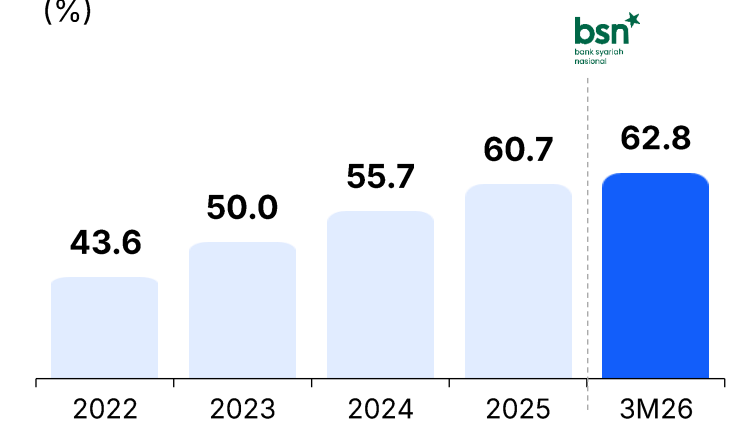
NIM increase to 4.1% as of Mar 2026

(%)



CASA Deposits of 62.8%

(%)



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

Bank Syariah Nasional: Financing & Deposits Composition

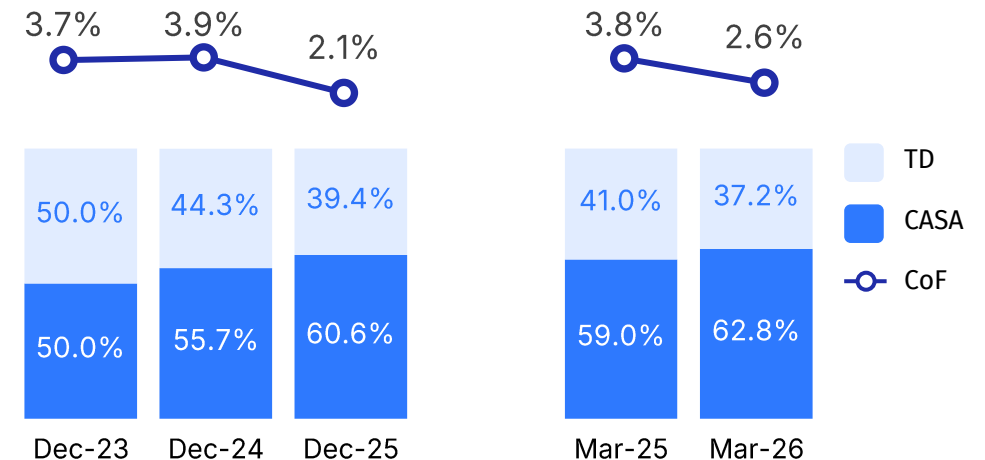
Financing Business Composition

Financings Type (IDR Bn)	Dec-23		Dec-24		Dec-25		Mar-25		Mar-26		QoQ	YoY
	Outs	%	Outs	%	Outs	%	Outs	%	Outs	%		
Housing Financing	36,587	98.6%	43,217	98.5%	52,903	96.4%	45,703	98.8%	54,731	96.9%	3.5%	19.8%
Subsidized Mortgage	22,966	61.9%	26,522	60.4%	33,883	61.7%	28,509	61.6%	35,252	62.4%	4.0%	23.7%
Non-Subsidized Mortgage	11,604	31.3%	14,303	32.6%	16,935	30.9%	14,945	32.3%	17,561	31.1%	3.7%	17.5%
Other Housing Financing	33	0.1%	41	0.1%	39	0.1%	41	0.1%	38	0.1%	-2.6%	-6.8%
Construction Financing	1,982	5.3%	2,351	5.4%	2,046	3.7%	2,207	4.8%	1,879	3.3%	-8.2%	-14.9%
Non-Housing Financing	528	1.4%	675	1.5%	1,970	3.6%	560	1.2%	1,775	3.1%	-9.9%	217.2%
Consumer Financing	169	0.5%	290	0.7%	495	0.9%	303	0.7%	632	1.1%	27.7%	109.1%
Commercial Financing	359	1.0%	385	0.9%	1,475	2.7%	257	0.6%	1,143	2.0%	-22.5%	344.4%
Total Financing	37,114	100.0%	43,893	100.0%	54,873	100.0%	46,262	100.0%	56,506	100.0%	3.0%	22.1%
Mortgage Financing	34,571	93.2%	40,825	93.0%	50,818	92.6%	43,454	93.9%	52,814	93.5%	3.9%	21.5%

Deposits Composition

Deposits (IDR Bn)	Dec-23	Dec-24	Dec-25	Mar-25	Mar-26	yoy
CASA	20,915	27,634	35,578	30,307	36,825	21.5%
Current Account	14,166	19,825	26,899	21,910	29,145	33.0%
Savings Account	6,750	7,810	8,679	8,397	7,679	-8.5%
Time Deposits	20,888	21,988	23,108	21,090	21,804	3.4%
Total	41,803	49,622	58,686	51,397	58,629	14.1%

CASA Ratio (%)



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

Bank Syariah Nasional : Asset Quality

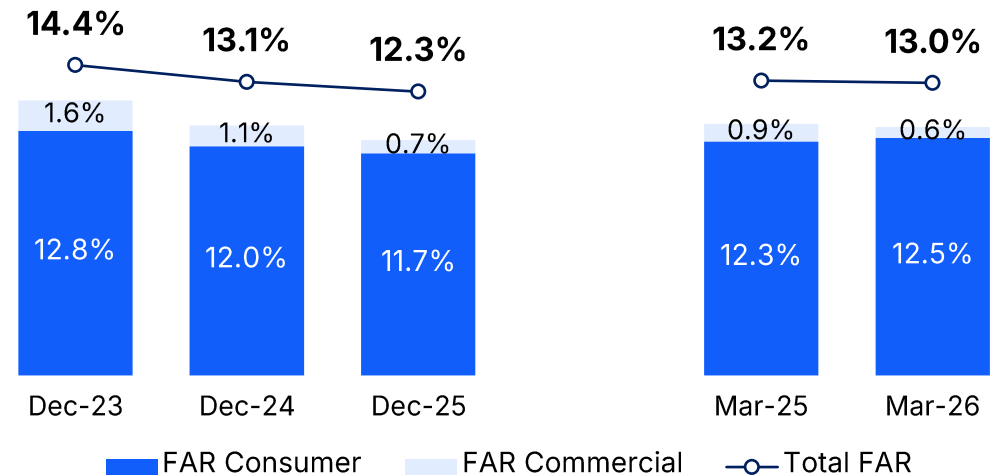
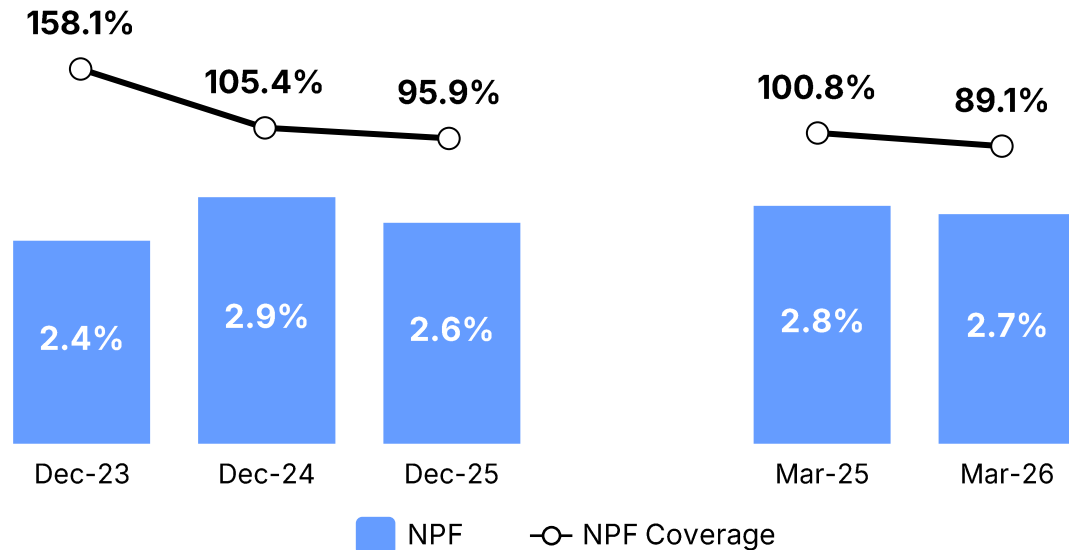
Non-Performing Financing (NPF)

Financings Type	Dec-23	Dec-24	Dec-25	Mar-25	Mar-26
Housing Financing	2.3%	2.8%	2.6%	2.8%	2.8%
Subsidized Mortgage	1.1%	1.6%	1.4%	1.5%	1.6%
Non-Subsidized Mortgage	2.0%	2.9%	3.6%	3.3%	4.1%
Other Housing Financing	1.8%	0.4%	3.3%	0.5%	4.2%
Construction Financing	18.1%	16.2%	14.6%	15.8%	12.8%
Non-Housing Financing	10.0%	6.6%	1.0%	6.4%	1.1%
Consumer Financing	3.6%	2.0%	1.8%	2.0%	1.6%
Commercial Financing	13.0%	10.1%	0.8%	11.6%	0.9%
Total Financing	2.4%	2.9%	2.6%	2.8%	2.7%
Mortgage Financing	1.4%	2.0%	2.2%	2.1%	2.4%

Special Mentioned Financing (SMF)

Financings Type	Dec-23	Dec-24	Dec-25	Mar-25	Mar-26
Housing Financing	7.1%	7.2%	6.7%	7.5%	7.2%
Subsidized Mortgage	7.1%	7.7%	6.7%	8.1%	7.1%
Non-Subsidized Mortgage	7.3%	7.1%	7.3%	7.4%	8.0%
Other Housing Financing	11.0%	13.0%	11.5%	13.7%	10.8%
Construction Financing	5.7%	1.3%	1.3%	0.9%	1.9%
Non-Housing Financing	1.6%	0.8%	0.4%	1.1%	0.3%
Consumer Financing	3.8%	1.8%	1.4%	2.1%	0.9%
Commercial Financing	0.5%	0.0%	0.0%	0.0%	0.0%
Total Financing	7.0%	7.1%	6.4%	7.5%	7.0%
Mortgage Financing	7.1%	7.5%	6.9%	7.9%	7.4%

NPF & NPF Coverage



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

Appendix



BTN's Network and Distribution as of March 2026

Java

Regional Office	5
Branch Offices	51
Sub-Branch Offices	387
Sharia Branch Offices	18
Sharia Sub-Branch Offices	55
ATM & CRM	1,415

Kalimantan

Regional Office	1
Branch Offices	7
Sub-Branch Offices	32
Sharia Branch Offices	3
Sharia Sub-Branch Offices	4
ATM & CRM	133

Sulawesi

Regional Office	1
Branch Offices	8
Sub-Branch Offices	30
Sharia Branch Offices	3
Sharia Sub-Branch Offices	2
ATM & CRM	133

Sumatera

Regional Office	2
Branch Offices	11
Sub-Branch Offices	74
Sharia Branch Offices	10
Sharia Sub-Branch Offices	21
ATM & CRM	306

Bali dan Nusa Tenggara

Regional Office	-
Branch Offices	4
Sub-Branch Offices	15
Sharia Branch Offices	1
Sharia Sub-Branch Offices	1
ATM & CRM	68

Maluku dan Papua

Regional Office	-
Branch Offices	3
Sub-Branch Offices	8
Sharia Branch Offices	-
Sharia Sub-Branch Offices	-
ATM & CRM	34

National	Mar-26	FY25	FY24
Regional Office	9	8	8
Branch Offices	84	82	82
Sub-Branch Offices	546	548	536
Sharia Branch Offices	35	35	35
Sharia Sub-Branch Offices	83	83	75
Outlets	757	756	736
ATM and CRM	2,089	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 Mar-26

Local Index:

- LQ45
- IDX80
- IDXFİNANCE
- IDX BUMN20
- IDX Small-Mid Cap (IDX SMC) Composite
- IDX Small-Mid Cap (IDX SMC) Liquid
- MBX
- 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 *

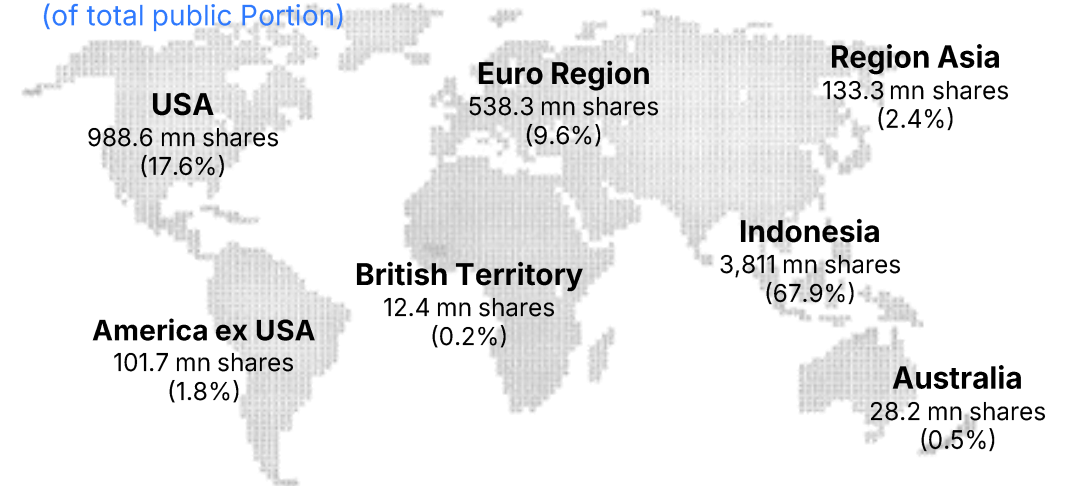
International Index:

- 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

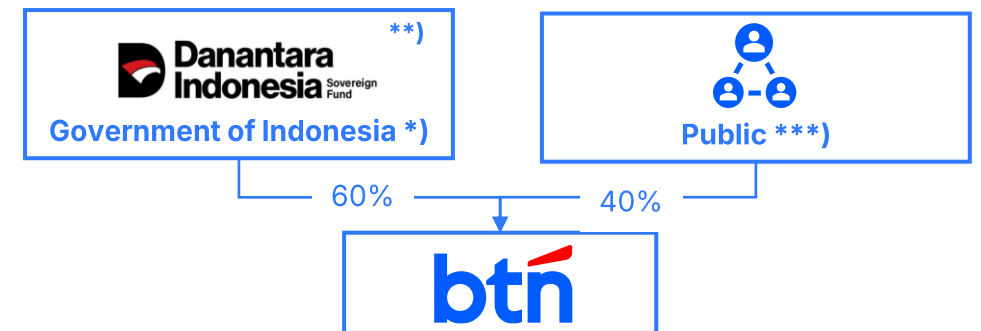
*ESG Indices

Geographics of BBTN Ownership (as of Mar-26)

(of total public Portion)



Shareholder Structure (as of Mar-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.



Suryo Utomo
President Commissioner

Served as Directorate General of Taxes of Ministry of Finance.



Dwi Ary Purnomo
Vice President Commissioner

Currently serving as Assistant Deputy of Risk Management and Compliance of Ministry of State-Owned Enterprise (SOE).



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)

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

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.

Investor Relations

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