Investor Presentation 1Q2026

7 May 2026

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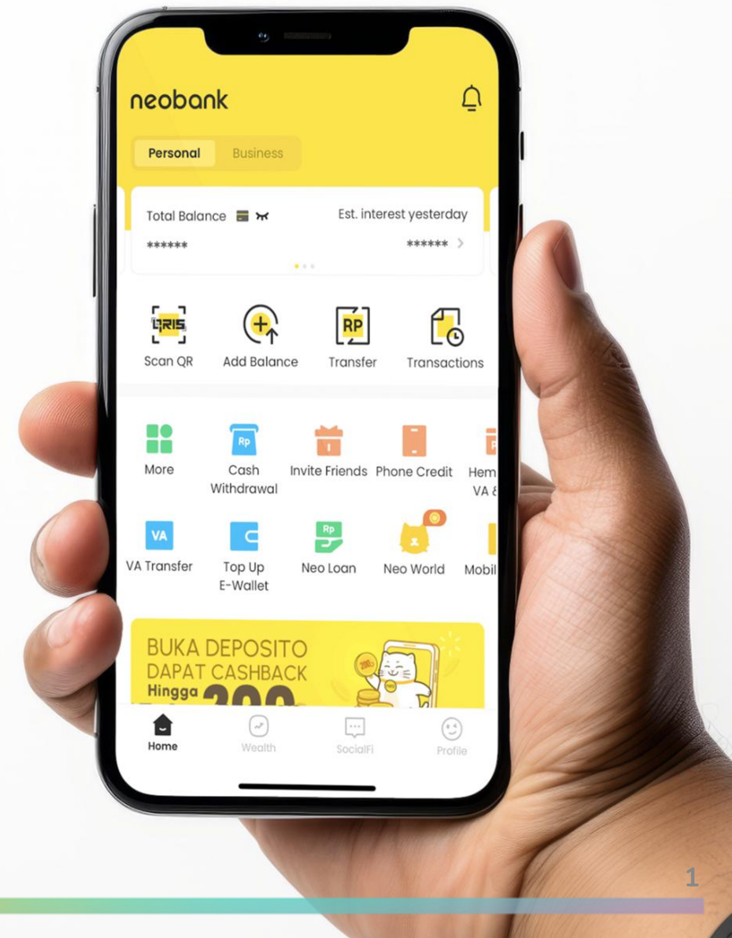


Management of BNC

Inkawan D. Jusi
Independent President Commissioner

Kreisna D. Gozali
Commissioner

Pramoda Dei Sudarmo
Independent Commissioner

Eri Budiono
President Director

Adrian Soewardjo*
Operations & IT Director

Indra Aditya Sanjaya*
Risk Director

**) Subject to OJK fit and proper test*

Financial Snapshot – Balance Sheet

Equity growth supported by strong performance of the Bank

in IDR'tn	1Q25	2Q25	3Q25	4Q25	1Q26	QoQ	YoY
Cash & Short Term Money Market	2.9	1.6	2.3	3.1	3.6	*16.7%*	*23.4%*
Marketable Securities [a]	5.6	7.7	8.0	8.2	7.2	*(12.4%)*	*28.4%*
Loans	8.5	8.1	7.5	7.2	7.0	*(2.1%)*	*(17.2%)*
Total Assets	**18.2**	**18.0**	**18.4**	**19.0**	**18.3**	***(3.3%)***	***1.0%***
CASA	4.1	4.0	3.9	4.2	4.1	*(2.3%)*	*(1.5%)*
Time Deposits	9.6	9.4	9.8	9.9	9.4	*(5.3%)*	*(2.1%)*
Total Third Party Funds [b]	13.7	13.4	13.7	14.1	13.5	*(4.4%)*	*(1.9%)*
Total Liabilities	**14.4**	**14.1**	**14.3**	**14.7**	**14.0**	***(4.8%)***	***(2.8%)***
Total Equity	**3.7**	**3.9**	**4.1**	**4.2**	**4.3**	***1.8%***	***15.3%***

Note:
[a] Marketable securities consists of: SRBI, Bonds, and RR
[b] Total Third Party Funds includes interbank deposits

Financial Snapshot – Profit & Loss

Strong profitability in 1Q26 as a result of better asset quality

in IDR'bn	4Q25	1Q26	QoQ	YTD Mar 25	YTD Mar 26	YoY
Interest Income	768	739	*(3.8%)*	810	739	*(8.8%)*
Interest Expense	(202)	(192)	*(4.9%)*	(193)	(192)	*(0.9%)*
Net Interest Income	567	547	*(3.4%)*	617	547	*(11.3%)*
Fee based Income & Other Income	101	97	*(4.1%)*	104	97	*(6.9%)*
Total Income	**668**	**644**	***(3.5%)***	**721**	**644**	***(10.7%)***
Operating Expense	(205)	(212)	*3.4%*	(210)	(212)	*0.8%*
Operating Profit before Provision	**463**	**433**	***(6.6%)***	**511**	**433**	***(15.4%)***
Provision Expenses	(362)	(296)	*(18.3%)*	(352)	(296)	*(15.9%)*
Profit before Tax	**101**	**136**	***35.5%***	**160**	**136**	***(14.5%)***
Net Profit after Tax	**102**	**137**	***34.7%***	**160**	**137**	***(14.3%)***

Financial Snapshot – Financial Ratios

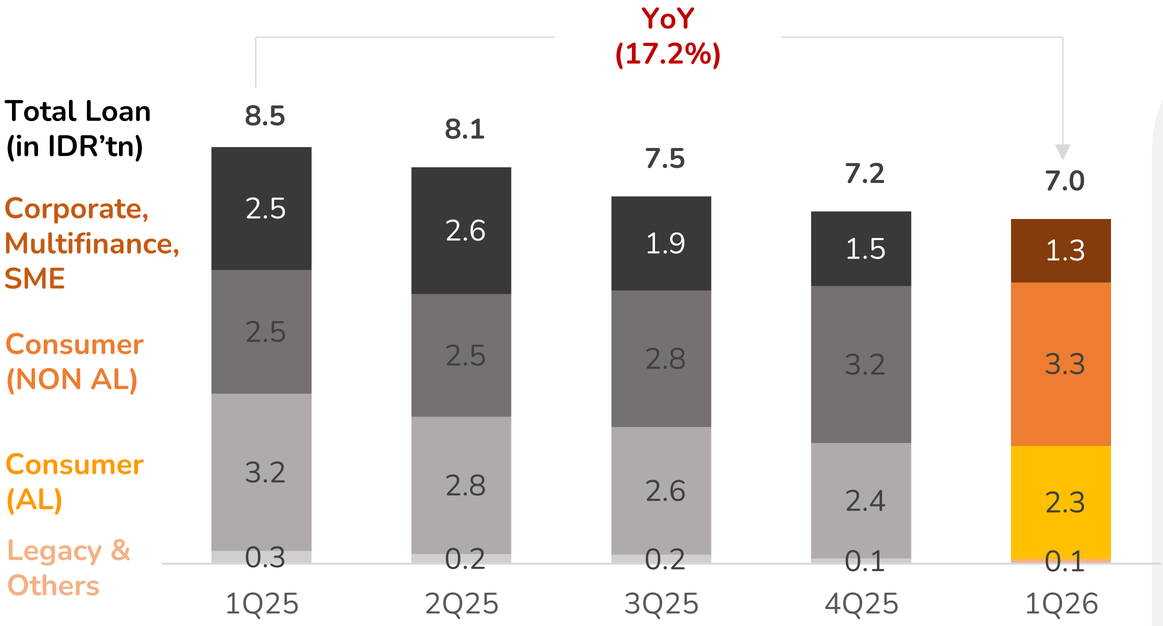
Strengthening capital and rentability ratios with sustained efficiency.

Key Ratios (YTD)	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	QoQ	YoY
NIM	15.8%	15.2%	14.8%	14.4%	13.5%	-0.9%	-2.3%
BOPO	82.6%	84.8%	82.8%	84.2%	83.7%	-0.5%	1.1%
CIR	29.1%	29.9%	31.6%	31.3%	32.9%	1.6%	3.8%
NPL Ratio (Gross)	3.2%	3.1%	2.9%	3.6%	3.1%	-0.4%	0.0%
NPL Ratio (Net)	0.4%	0.3%	0.2%	0.9%	0.4%	-0.5%	0.1%
NPL Coverage Ratio	210.8%	221.9%	237.4%	200.3%	224.6%	24.2%	13.7%
LAR	11.4%	10.8%	11.5%	13.1%	13.4%	0.3%	2.0%
LAR Coverage Ratio	58.6%	63.4%	60.3%	54.7%	52.6%	-2.1%	-5.9%
CoC	16.5%	16.3%	15.2%	16.1%	16.4%	0.2%	-0.2%
ROA	3.6%	3.1%	3.4%	3.1%	3.0%	-0.2%	-0.7%
ROE	18.5%	15.6%	17.0%	15.1%	13.4%	-1.7%	-5.1%
CAR Ratio	35.8%	41.3%	46.7%	49.1%	50.6%	1.5%	14.8%

*Ratios are calculated using YTD

Loan Performance

Key focus remains targeting Consumer Loans through Channeling with partners and drive Neoloan growth.



Shifting Asset diversification towards own products

%	YTD Mar'25	YTD Mar'26	YoY
Yield	**33.0%**	**34.6%**	***1.6%***
Consumer (AL)	61.6%	64.0%	*2.4%*
Consumer (NON AL)	17.6%	24.8%	*7.2%*
Corporate, Multifinance, SME	11.2%	11.1%	*-0.1%*

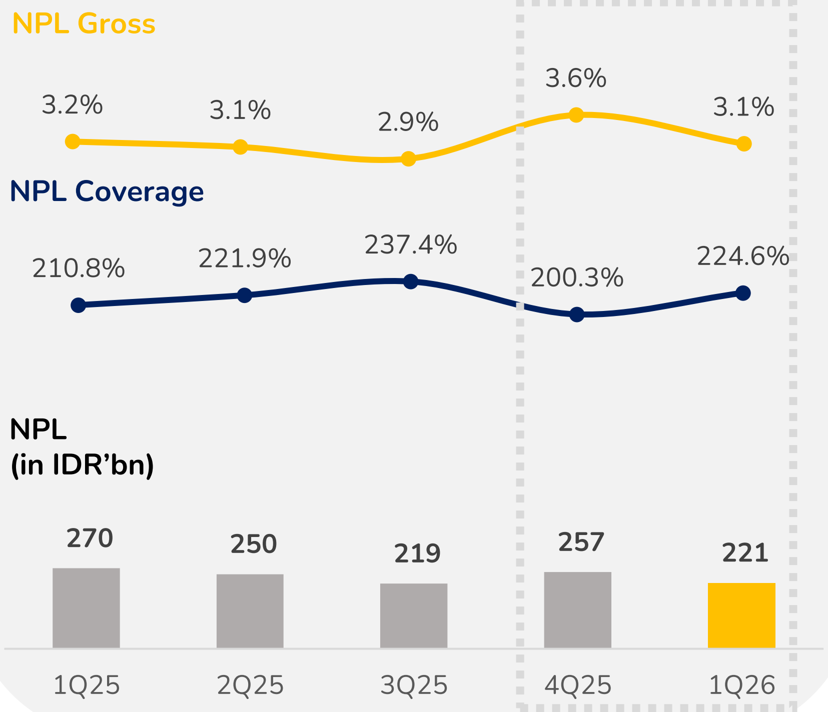
%	YTD Mar'25	YTD Mar'26	YoY
CoC	**15.4%**	**16.4%**	***1.0%***
Consumer (AL)	39.4%	31.7%	*-7.8%*
Consumer (NON AL)	9.2%	14.6%	*5.3%*
Corporate, Multifinance, SME	-10.5%	-3.7%	*6.8%*

%	YTD Mar'25	YTD Mar'26	YoY
Risk Adjusted Yield	**17.3%**	**18.0%**	***0.7%***
Consumer (AL)	21.7%	31.9%	*10.2%*
Consumer (NON AL)	8.2%	10.0%	*1.8%*
Corporate, Multifinance, SME	21.9%	14.9%	*-7.0%*

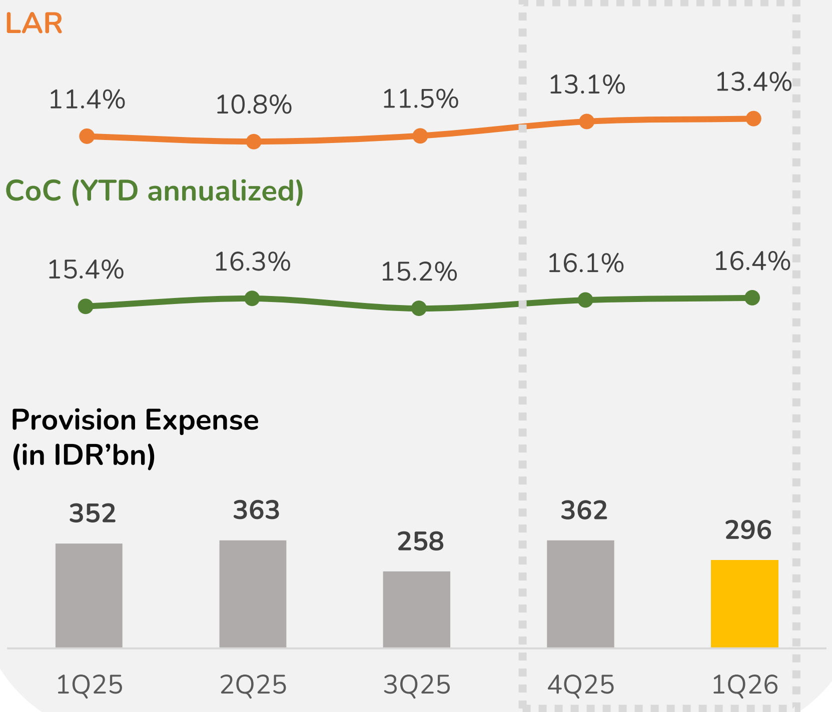
Asset Quality

Resilient asset quality with prudent growth.

Transitory NPL increment in 4Q25
NPL Coverage maintained >200%



Continuous risk strategy review



Asset Quality – by Segment

Asset quality remains robust.

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LAR increased mainly due to one-off downgrade of a commercial banking client – fully provided

LAR	1Q25	2Q25	3Q25	4Q25	1Q26
Total LAR - IDR Bn	**971**	**877**	**861**	**941**	**944**
Consumer (AL)	16.2%	15.2%	14.4%	14.0%	13.1%
Consumer (NON AL)	13.9%	13.5%	13.5%	14.8%	16.2%
Corporate, Multifinance, SME	1.1%	1.1%	1.5%	8.1%	6.6%
Total LAR - %	**11.4%**	**10.8%**	**11.5%**	**13.1%**	**13.4%**

LAR Coverage	1Q25	2Q25	3Q25	4Q25	1Q26
Consumer (AL)	64.1%	63.2%	59.9%	56.5%	56.5%
Consumer (NON AL)	11.7%	9.4%	17.8%	22.1%	21.5%
Corporate, Multifinance, SME	>300%	>300%	>300%	174.5%	238.2%
Total LAR Coverage - %	**58.6%**	**63.4%**	**60.3%**	**54.7%**	**52.6%**

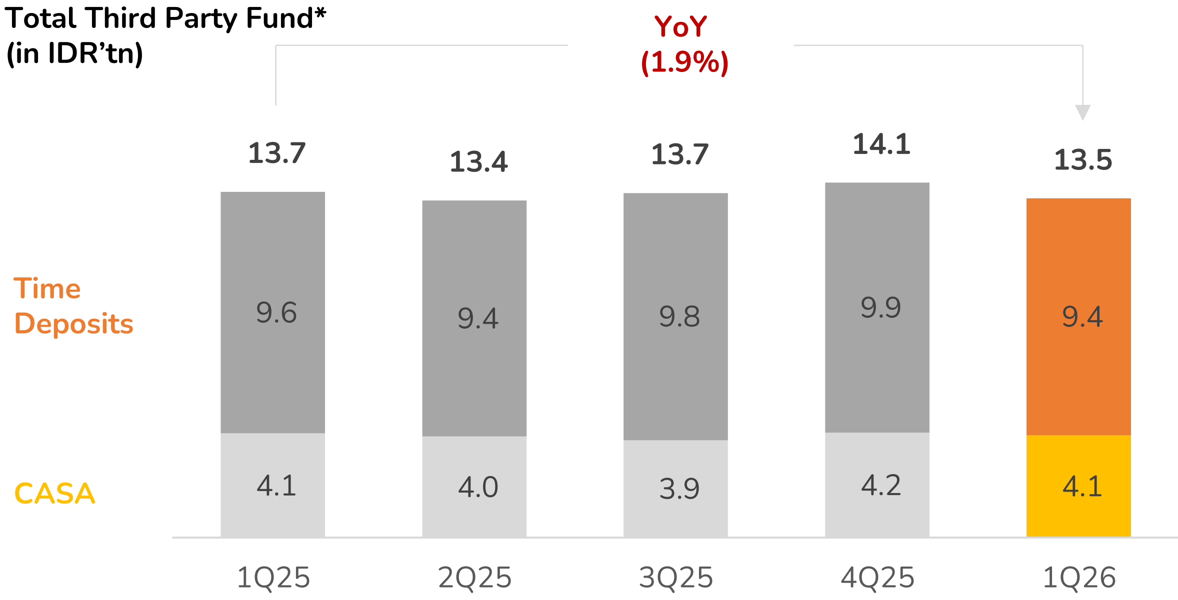
Risk remains well-controlled and within risk appetite

NPL	1Q25	2Q25	3Q25	4Q25	1Q26
Total NPL - IDR Bn	**270**	**250**	**219**	**257**	**221**
Consumer (AL)	5.0%	4.5%	3.6%	3.2%	2.7%
Consumer (NON AL)	1.3%	1.1%	1.0%	1.7%	2.1%
Corporate, Multifinance, SME	0.0%	1.1%	1.5%	8.1%	6.6%
Total NPL - %	**3.2%**	**3.1%**	**2.9%**	**3.6%**	**3.1%**

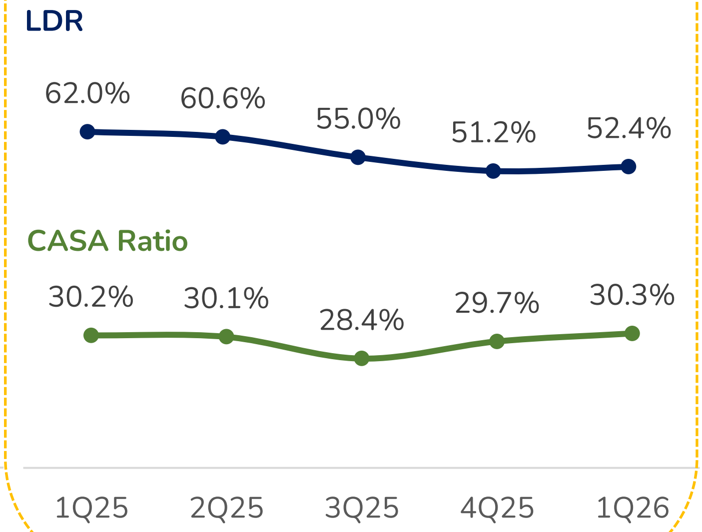
NPL Coverage	1Q25	2Q25	3Q25	4Q25	1Q26
Consumer (AL)	209.9%	214.1%	237.3%	243.9%	276.0%
Consumer (NON AL)	124.0%	110.8%	235.5%	189.4%	164.2%
Corporate, Multifinance, SME	>300%	>300%	>300%	174.5%	238.2%
Total NPL Coverage - %	**210.8%**	**221.9%**	**237.4%**	**200.3%**	**224.6%**

Funding Performance

Ample liquidity with drive towards CASA



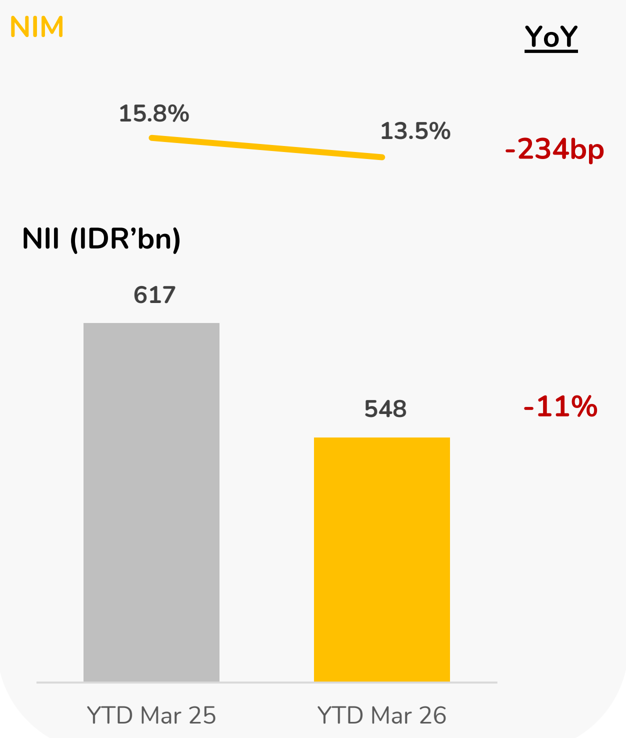
Ample liquidity with room to boost loan growth and improve CASA Ratio

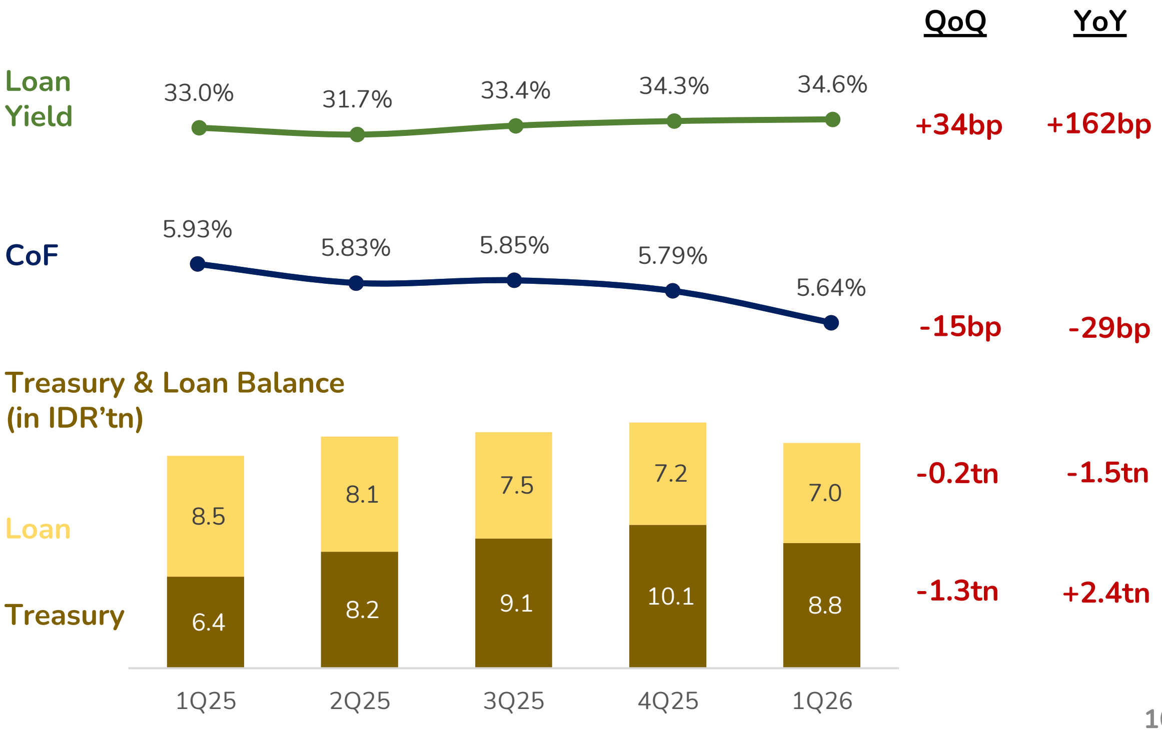


*Includes Interbank Deposits

Net Interest Income

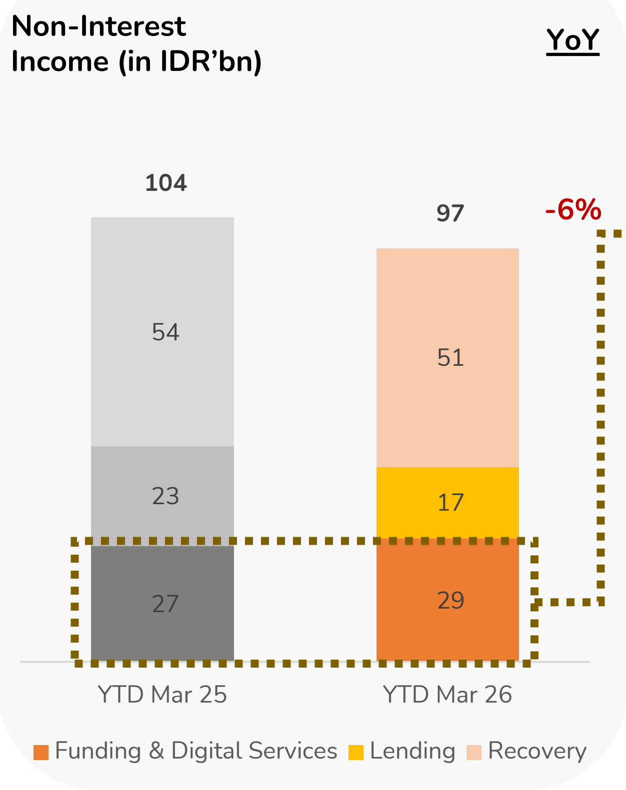
Lower Net Interest Income as a result of slower loan growth and excess liquidity

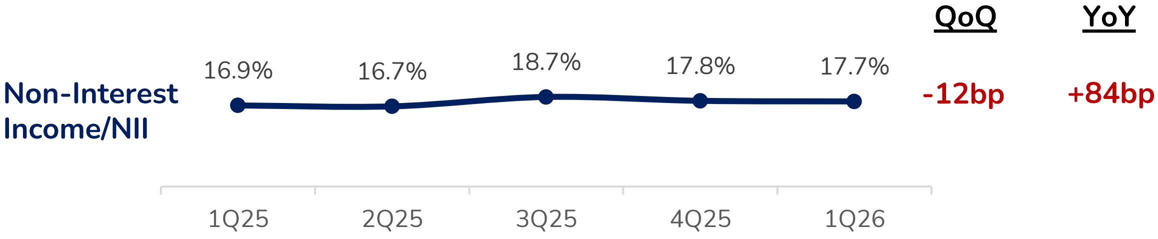


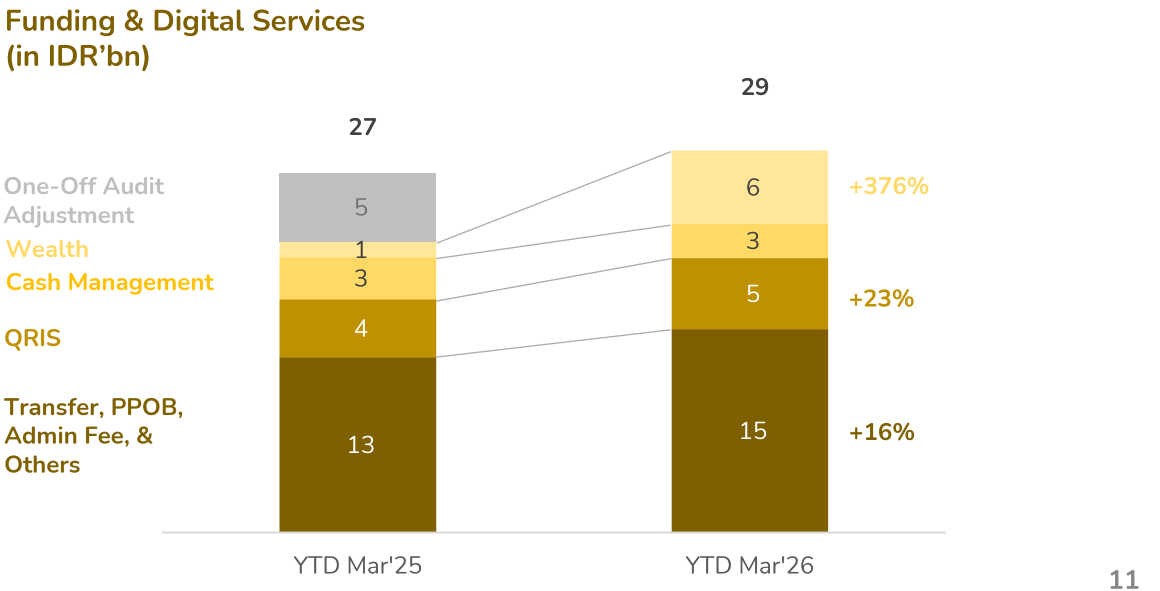


Non-Interest Income

The focus on wealth management and transactional capabilities comes to deliver results

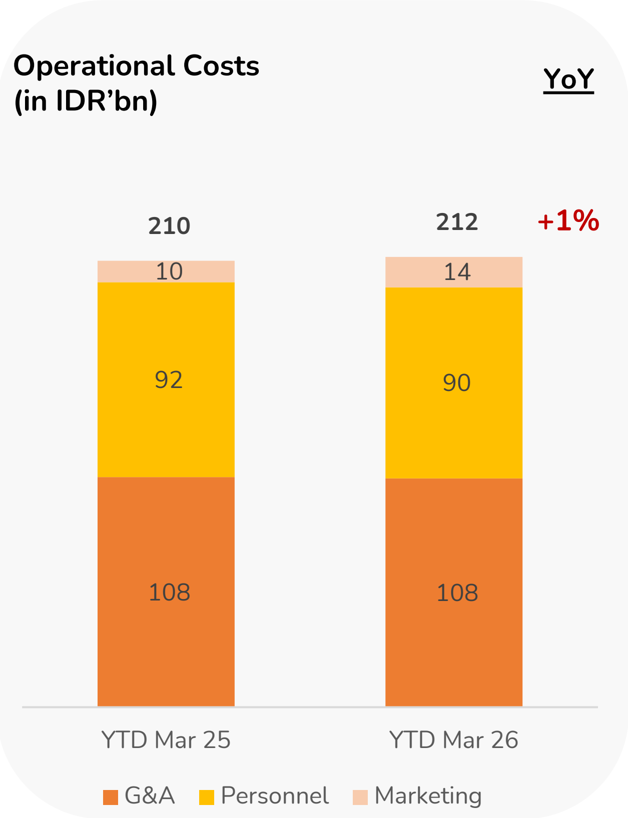


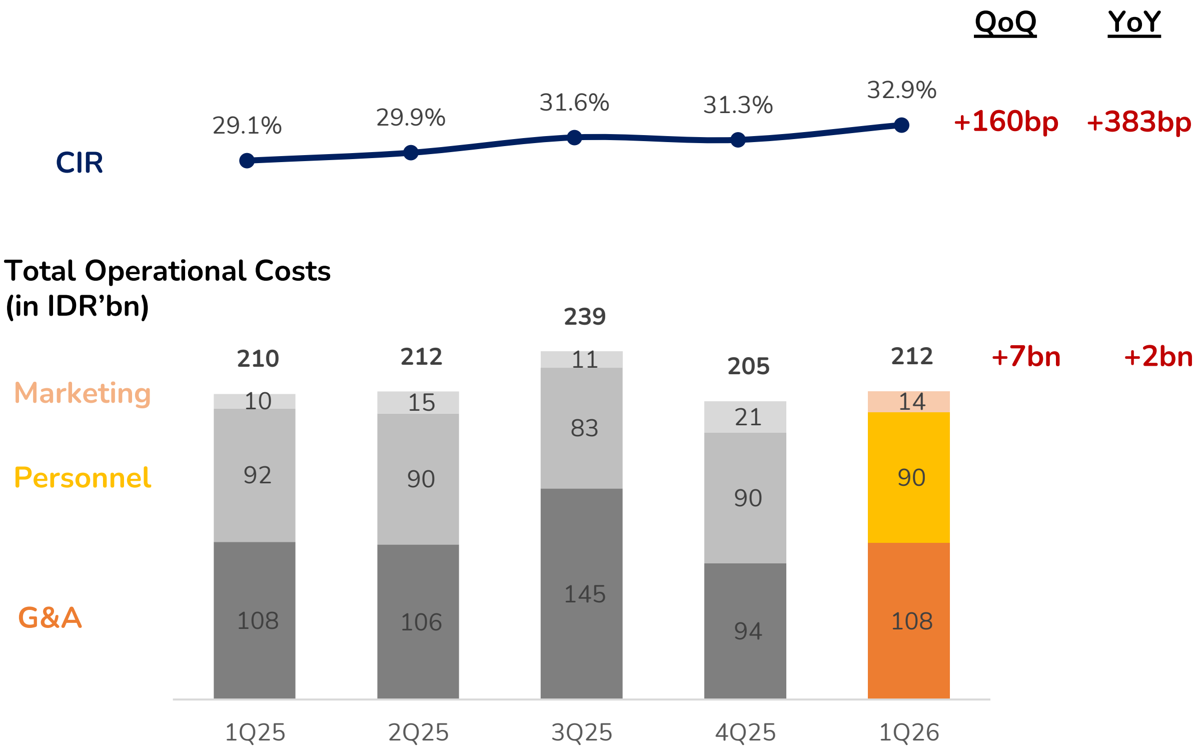




Operational Costs

Operating with better efficiency and cost conscious

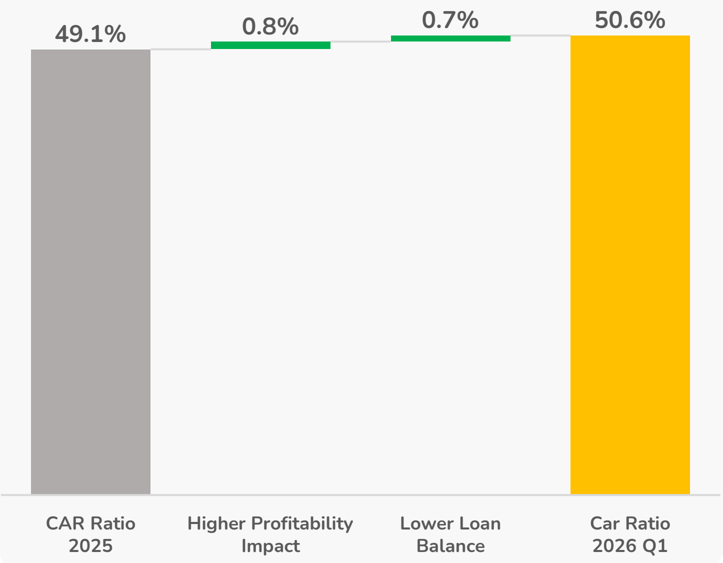




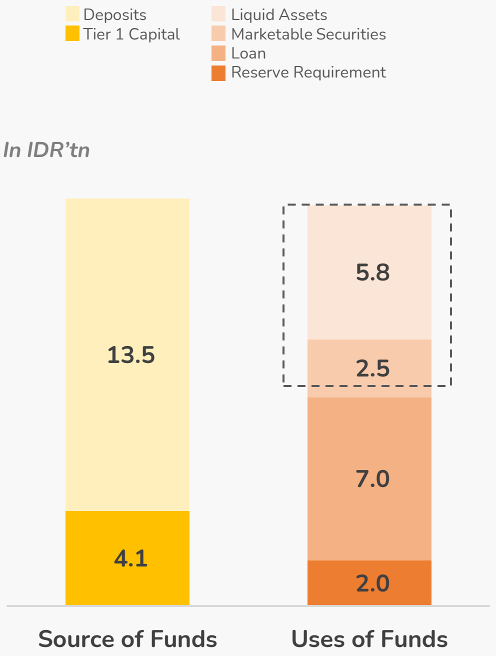
Capital & Liquidity Positions

Capacity for growth with sound Capital and Liquidity conditions

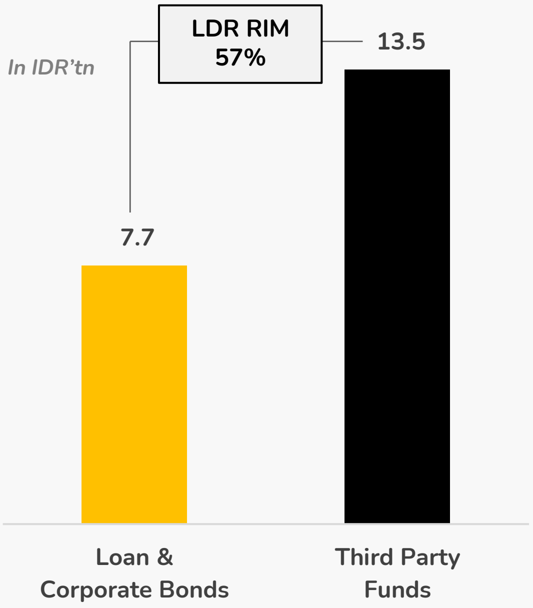
Sound Capital Position



Comfortable HQLA position



Aiming to optimize LDR at 70-75%



BNC Core Proposition

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Digital Account

Regular Savings
Neo Green
Neo Wish
NOW Savings
Neo WOW Time Deposits

Lending

Neo Loan
Neo Business Loan*
BNPL*

Wealth Management

Bancassurance
Gold
Mutual Funds

Corporate Banking

Business Accounts
Payroll
Bills & Top Up
Cash Management
Payment Collection

Bills & Top Up

Mobile & Data
PLN
PDAM
eWallet
Internet & Cable TV
BPJS
Credit Card
Pertagas
PBB Tax
eSamsat
Education Fee
Donation

Banking As a Services

Channeling
Direct Lending
API Lending

*) still on limited trial phase

Wealth Management

Growing Assets, Securing Futures

Proposition

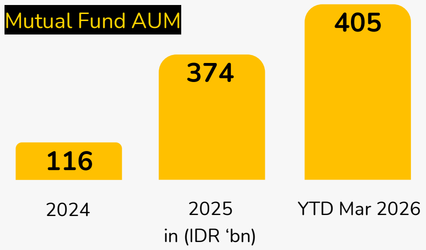
Diverse Investment Choices

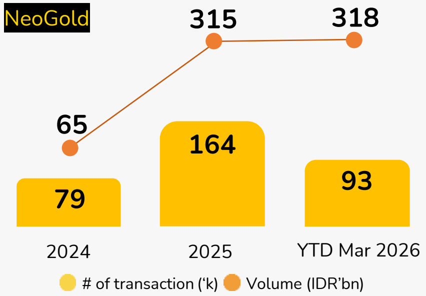
Tailored products (including pioneering gold investment) matched to customer risk profiles and life stages.

*) for transaction only.
**) future plans.

Performance

Rapid Growth





Mutual Fund AUM and NeoGold volumes show **strong year-on-year customer adoption and trust.**

Roadmap

Broader Portfolio

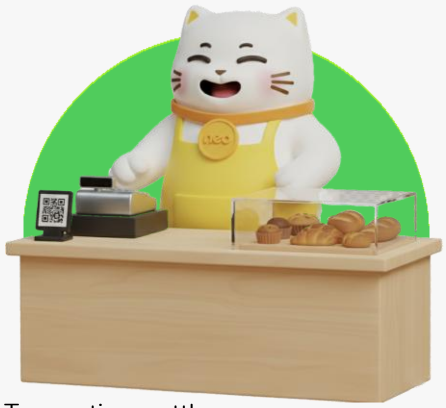
Expanding into **bonds, and stocks** for a complete wealth ecosystem.

BNC QRIS

Accelerating Payments, Enabling Regional Expansion

Proposition

Faster Settlement



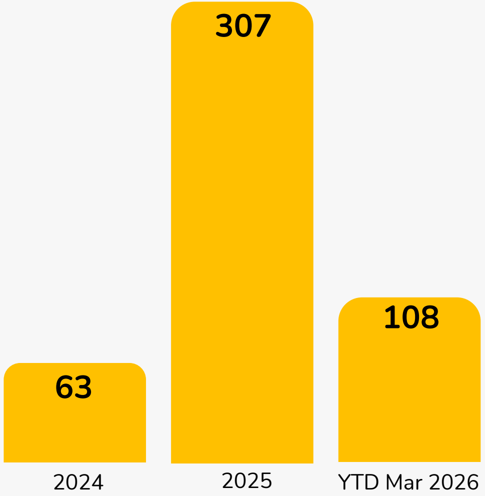
Transactions settle

3 TIMES DAILY

Boosting merchant liquidity and strengthening cash flow.

Performance

Proven Growth



QRIS # of transactions (in ’mn)

Transaction volume have grown consistently year-on-year, driven by **rising adoption and deeper customer engagement.**

Roadmap

Regional Expansion

BNC merchant accepts crossborder payment from MY, SG, and TH. In future, BNC issuer can use BNC apps to pay in MY, SG, and TH market; with next stage entry into China and Japan to capture larger Asian payment flows.

Neo Loan

Unlocking Credit, Powering Growth

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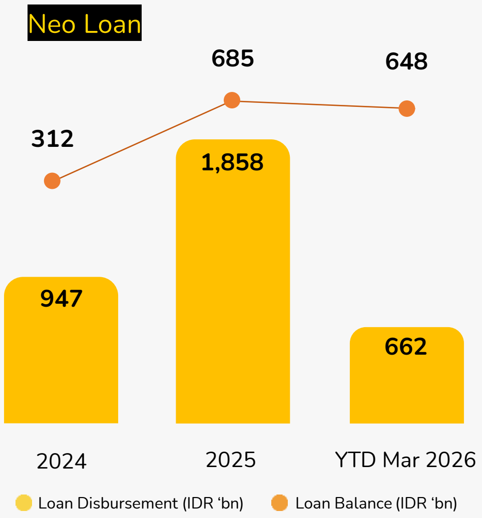
Proposition

Instant Access

Fast loan approval in ~10 minutes, pioneering digital personal loans in Banking app for quick financial needs.

Performance

Strong Growth



Loan disbursement and balances rising sharply, reflecting **strong demand & high potential for future expansion.**

Roadmap

Diversified Products

Expanding into **Neo Business Loan and Bank Neo Pay Later (BNPL)** to serve wider customer and business needs.

Partnership

Various partnership through multiple services

Merchant Payment Partner

Channelling Fintech Partner

Strategic direction for 2026

1. Optimize loan growth through new products and new partners while maintaining quality of portfolio.
2. Drive transactional and wealth management business to improve stickiness.
3. Developing AI financial assistance features for our clients to better manage cashflow and financial planning.
4. Investing in future-ready talent through continuous learning & strong leadership, aligned with business targets and in compliance with prevailing regulations.
5. Deliver profitability path with cost cautious strategy.

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Let’s Collaborate and Grow Together!