Investor Presentation 2Q2026

6 August 2026

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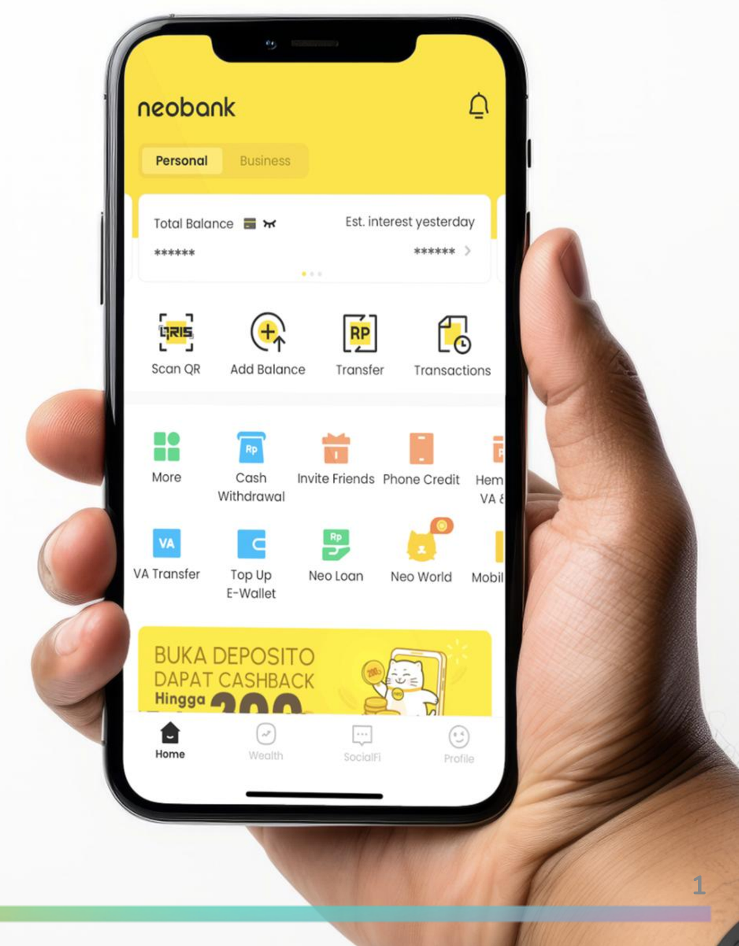

BNC Key Highlights

Strong Profitability
Net Profit grew by 15% QoQ, driven by lower CoF and higher fee-based income

Healthy Asset Quality
NPL gross ratio reduced by 16bps QoQ, maintained at healthy level of 2.99%

Stable Funding Base with Ample Liquidity Position
LDR remains below 60% followed with LCR at 1,118% and NSFR at 265%

Effective Cost to Income Ratio
CIR is maintained at 31.6%

Robust Capital Position
CAR at 50.2%

Growing Fee based Income
Improved QRIS and Wealth Management revenue YoY by 231% & 177% respectively

Financial Snapshot – Balance Sheet

Equity growth supported by strong performance of the Bank

in IDR'tn	2Q25	3Q25	4Q25	1Q26	2Q26	QoQ	YoY
Cash & Short Term Money Market	1.6	2.3	3.1	3.6	2.8	*(21.5%)*	*78.3%*
Marketable Securities [a]	7.7	8.0	8.2	7.2	6.8	*(6.0%)*	*(12.5%)*
Loans	8.1	7.5	7.2	7.0	7.1	*1.5%*	*(11.8%)*
Total Assets	**18.0**	**18.4**	**19.0**	**18.3**	**17.5**	***(4.9%)***	***(2.8%)***
CASA	4.0	3.9	4.2	4.1	4.0	*(2.7%)*	*(1.2%)*
Time Deposits	9.4	9.8	9.9	9.4	8.3	*(11.2%)*	*(11.0%)*
Total Third Party Funds [b]	13.4	13.7	14.1	13.5	12.3	*(8.6%)*	*(8.1%)*
Total Liabilities	**14.1**	**14.3**	**14.7**	**14.0**	**13.0**	***(7.2%)***	***(7.4%)***
Total Equity	**3.9**	**4.1**	**4.2**	**4.3**	**4.4**	***2.7%***	***13.6%***

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 2Q26 as a result of loan growth, lower cost of fund and optimizing other source of revenue

in IDR'bn	1Q26	2Q26	QoQ	YTD Jun 25	YTD Jun 26	YoY
Interest Income	739	739	*0.1%*	1,599	1,478	*(7.6%)*
Interest Expense	(192)	(178)	*(7.3%)*	(391)	(369)	*(5.6%)*
Net Interest Income	547	562	*2.7%*	1,209	1,109	*(8.2%)*
Fee based Income & Other Income	97	108	*11.2%*	203	205	*1.0%*
Total Income	**644**	**670**	***4.0%***	**1,411**	**1,314**	***(6.9%)***
Operating Expense	(212)	(207)	*(2.1%)*	(422)	(419)	*(0.6%)*
Operating Profit before Provision	**433**	**463**	***6.9%***	**990**	**895**	***(9.6%)***
Provision Expenses	(296)	(305)	*3.2%*	(715)	(601)	*(15.9%)*
Profit before Tax	**136**	**157**	***15.1%***	**275**	**294**	***6.8%***
Net Profit after Tax	**137**	**158**	***15.2%***	**276**	**295**	***6.8%***

Financial Snapshot – Financial Ratios

Strengthening capital and rentability ratios with sustained efficiency

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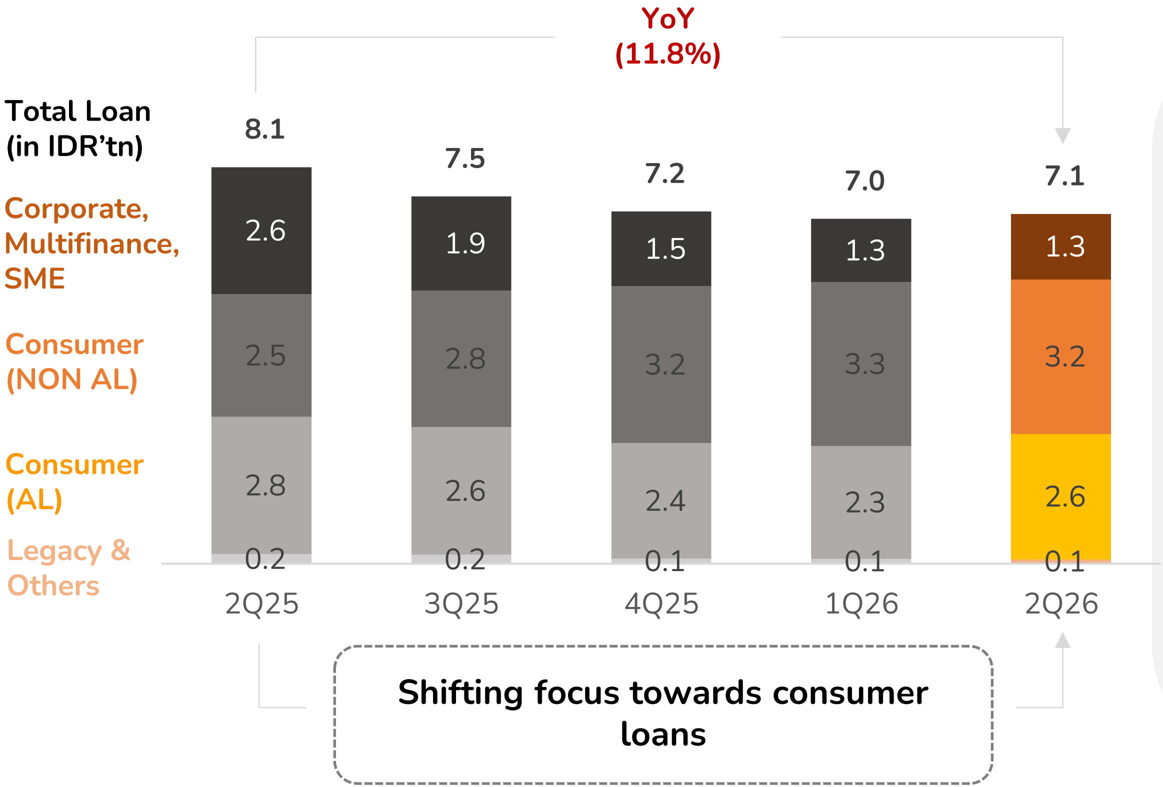
Key Ratios (YTD)	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26	QoQ	YoY
NIM	15.2%	14.8%	14.4%	13.5%	13.9%	*0.4%*	*-1.3%*
BOPO	84.8%	82.8%	84.2%	83.7%	82.3%	*-1.4%*	*-2.5%*
CIR	29.9%	31.6%	31.3%	32.9%	31.6%	*-1.3%*	*1.7%*
NPL Ratio (Gross)	3.1%	2.9%	3.6%	3.1%	3.0%	*-0.2%*	*-0.1%*
NPL Ratio (Net)	0.3%	0.2%	0.9%	0.4%	0.4%	*-0.1%*	*0.0%*
NPL Coverage Ratio	221.9%	237.4%	200.3%	224.6%	226.1%	*1.5%*	*4.1%*
LAR	10.8%	11.5%	13.1%	13.4%	13.0%	*-0.4%*	*2.1%*
LAR Coverage Ratio	63.4%	60.3%	54.7%	52.6%	52.1%	*-0.6%*	*-11.3%*
CoC	16.3%	15.2%	16.1%	16.4%	16.8%	*0.4%*	*0.5%*
ROA	3.1%	3.4%	3.1%	3.0%	3.2%	*0.3%*	*0.1%*
ROE	15.6%	17.0%	15.1%	13.4%	14.3%	*0.9%*	*-1.4%*
CAR Ratio	41.3%	46.7%	49.1%	50.6%	50.2%	*-0.4%*	*9.0%*

*Ratios are calculated using YTD

Loan Performance

Key focus remains targeting Consumer Loans



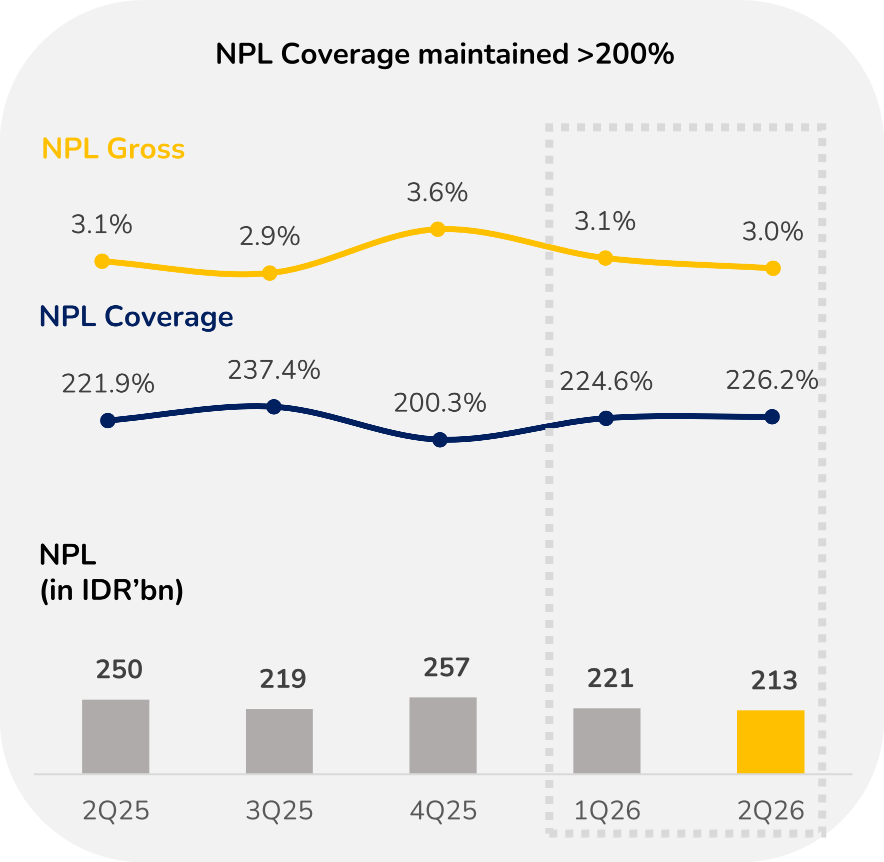
%	YTD Jun'25	YTD Jun'26	YoY
Yield	**32.3%**	**34.5%**	**2.2%**
Consumer (AL)	63.2%	64.4%	1.3%
Consumer (NON AL)	17.0%	23.2%	6.2%
Corporate, Multifinance, SME	10.9%	11.2%	0.3%

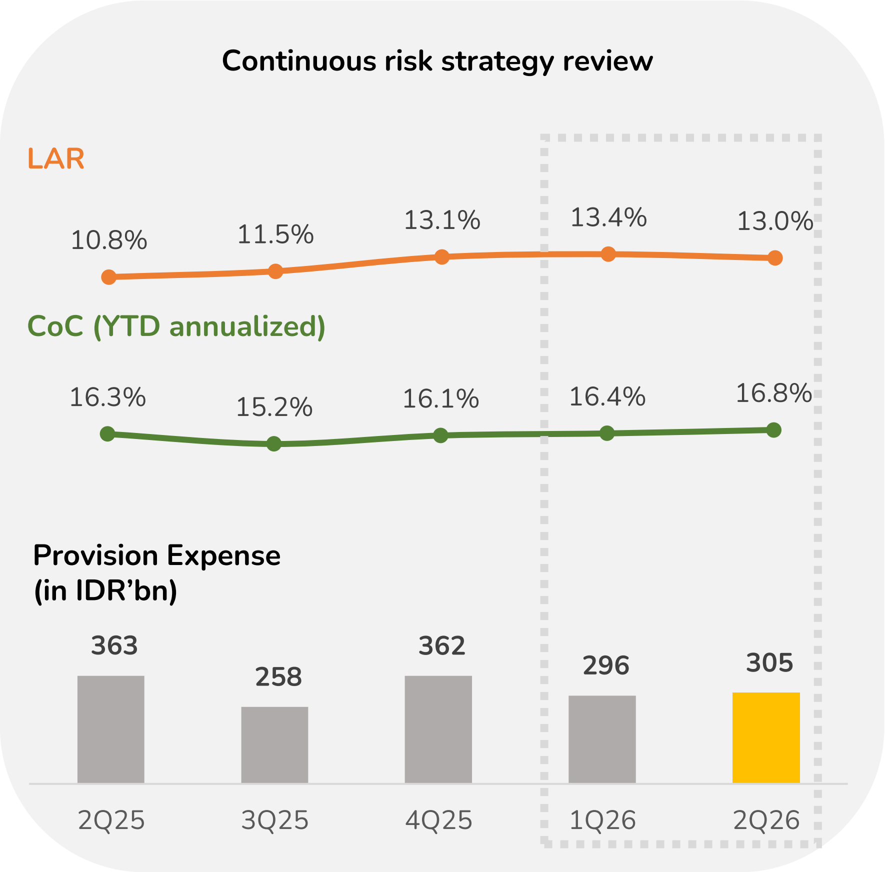
%	YTD Jun'25	YTD Jun'26	YoY
CoC	**16.3%**	**16.8%**	**0.5%**
Consumer (AL)	33.5%	31.1%	-2.5%
Consumer (NON AL)	7.5%	14.6%	7.1%
Corporate, Multifinance, SME	4.5%	-2.4%	-6.8%

%	YTD Jun'25	YTD Jun'26	YoY
Risk Adjusted Yield	**15.9%**	**17.6%**	**1.7%**
Consumer (AL)	29.4%	33.1%	3.8%
Consumer (NON AL)	9.4%	8.4%	-0.9%
Corporate, Multifinance, SME	6.4%	13.6%	7.2%

Asset Quality

Good asset quality with selective consumer loan growth





Asset Quality – by Segment

Asset quality remains robust

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

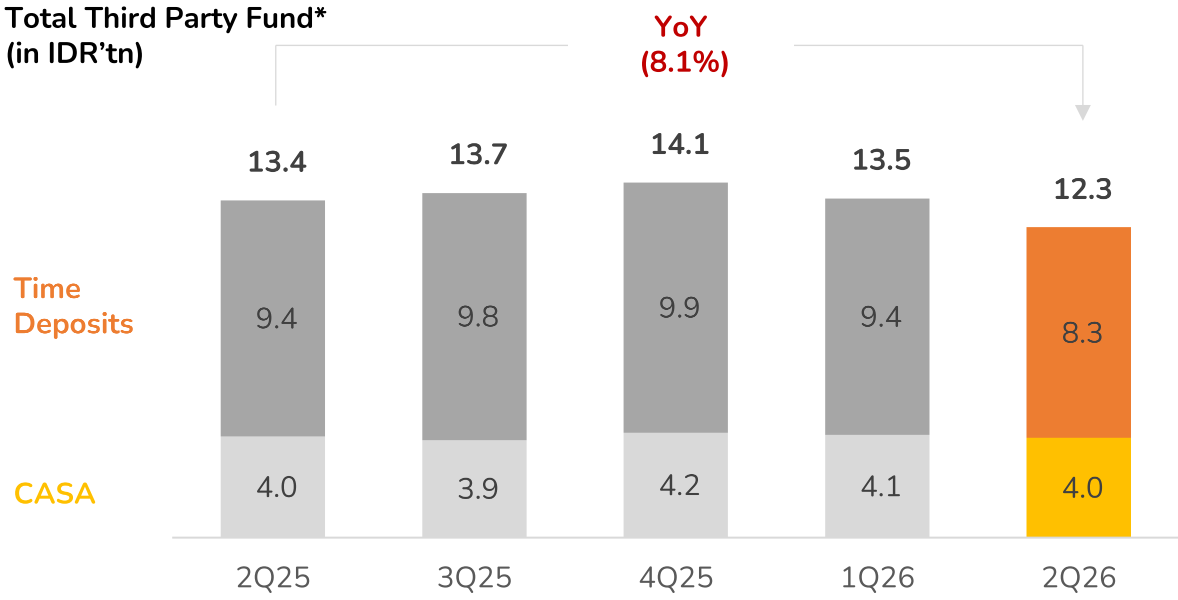
LAR	2Q25	3Q25	4Q25	1Q26	2Q26
Total LAR - IDR Bn	**877**	**861**	**941**	**944**	**927**
Consumer (AL)	15.2%	14.4%	14.0%	13.1%	13.1%
Consumer (NON AL)	13.5%	13.5%	14.8%	16.2%	15.6%
Corporate, Multifinance, SME	1.1%	1.5%	8.1%	6.6%	6.4%
Total LAR - %	**10.8%**	**11.5%**	**13.1%**	**13.4%**	**13.0%**
LAR Coverage	**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**
Consumer (AL)	63.2%	59.9%	56.5%	56.5%	58.8%
Consumer (NON AL)	9.4%	17.8%	22.1%	21.5%	15.9%
Corporate, Multifinance, SME	>300%	>300%	174.5%	238.2%	234.6%
Total LAR Coverage - %	**63.4%**	**60.3%**	**54.7%**	**52.6%**	**52.1%**

Risk remains well-controlled and within risk appetite

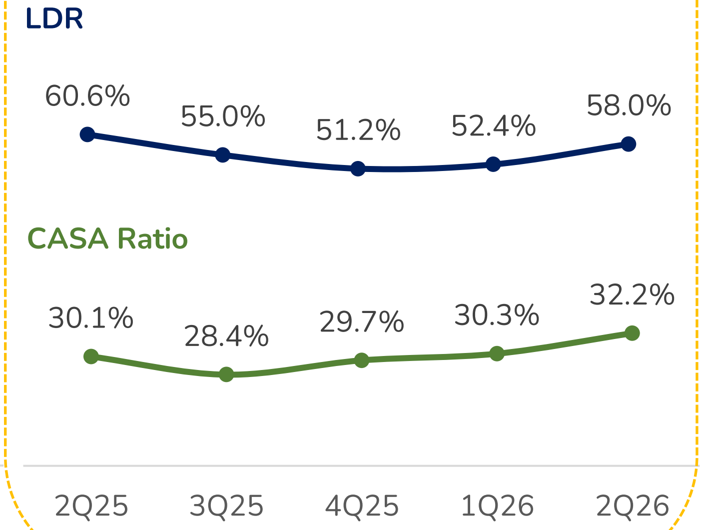
NPL	2Q25	3Q25	4Q25	1Q26	2Q26
Total NPL - IDR Bn	**250**	**219**	**257**	**221**	**213**
Consumer (AL)	4.5%	3.6%	3.2%	2.7%	3.0%
Consumer (NON AL)	1.1%	1.0%	1.7%	2.1%	1.5%
Corporate, Multifinance, SME	1.1%	1.5%	8.1%	6.6%	6.4%
Total NPL - %	**3.1%**	**2.9%**	**3.6%**	**3.1%**	**3.0%**
NPL Coverage	**2Q25**	**3Q25**	**4Q25**	**1Q26**	**2Q26**
Consumer (AL)	214.1%	237.3%	243.9%	276.0%	259.4%
Consumer (NON AL)	110.8%	235.5%	189.4%	164.2%	161.1%
Corporate, Multifinance, SME	>300%	>300%	174.5%	238.2%	234.6%
Total NPL Coverage - %	**221.9%**	**237.4%**	**200.3%**	**224.6%**	**226.2%**

Funding Performance

Ample liquidity with drive towards CASA



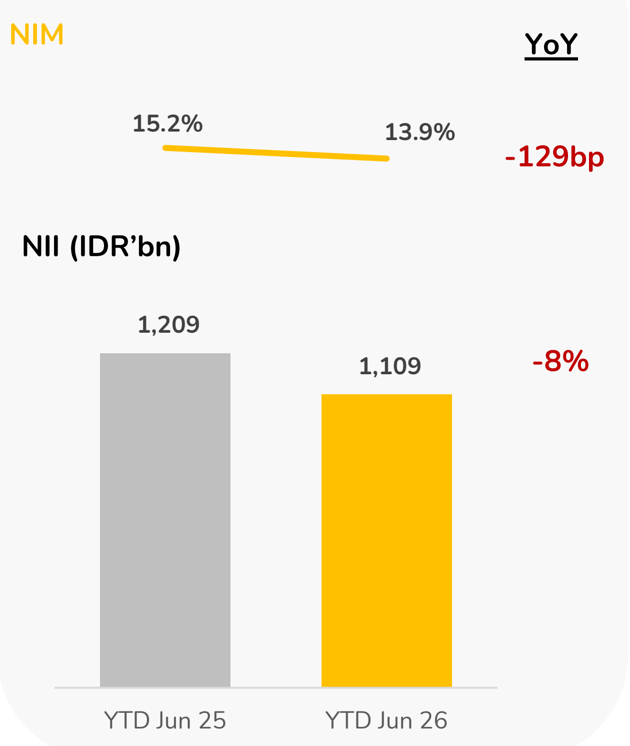
Ample liquidity with room to boost loan growth and improve CASA Ratio

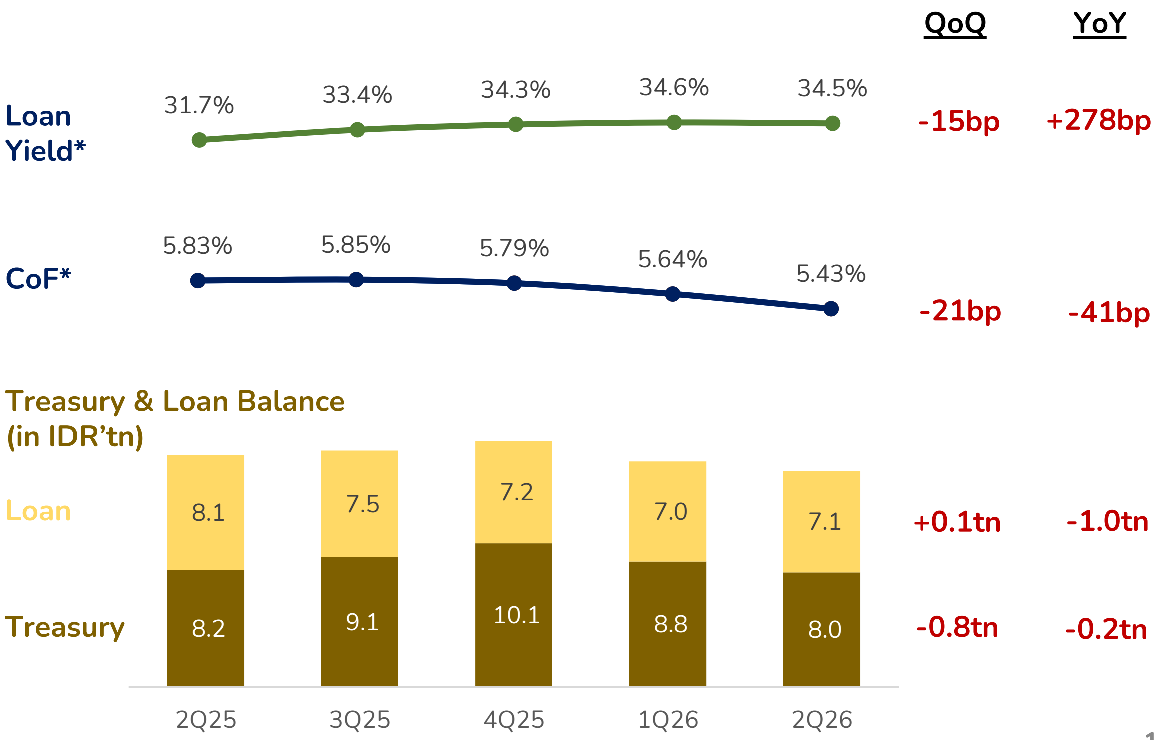


*Includes Interbank Deposits

Net Interest Income

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

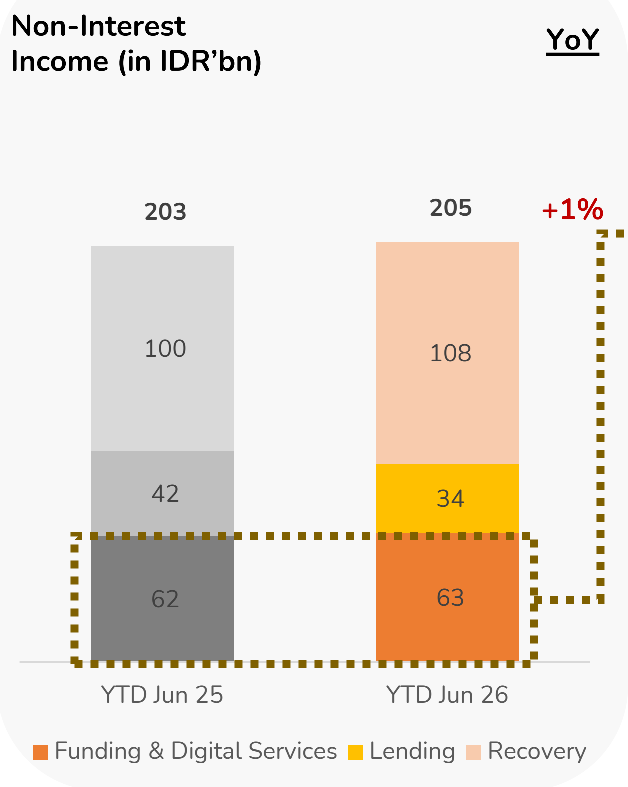


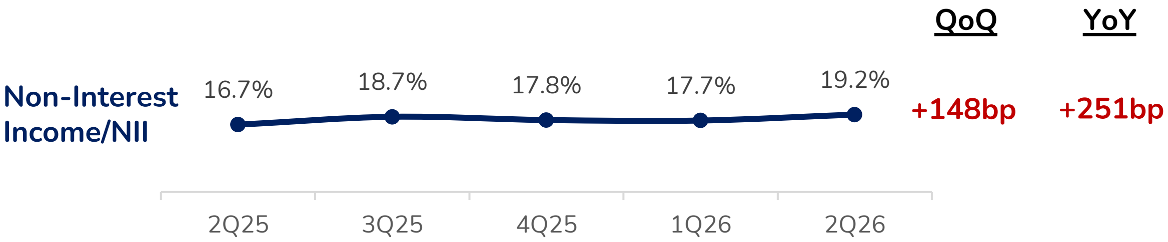


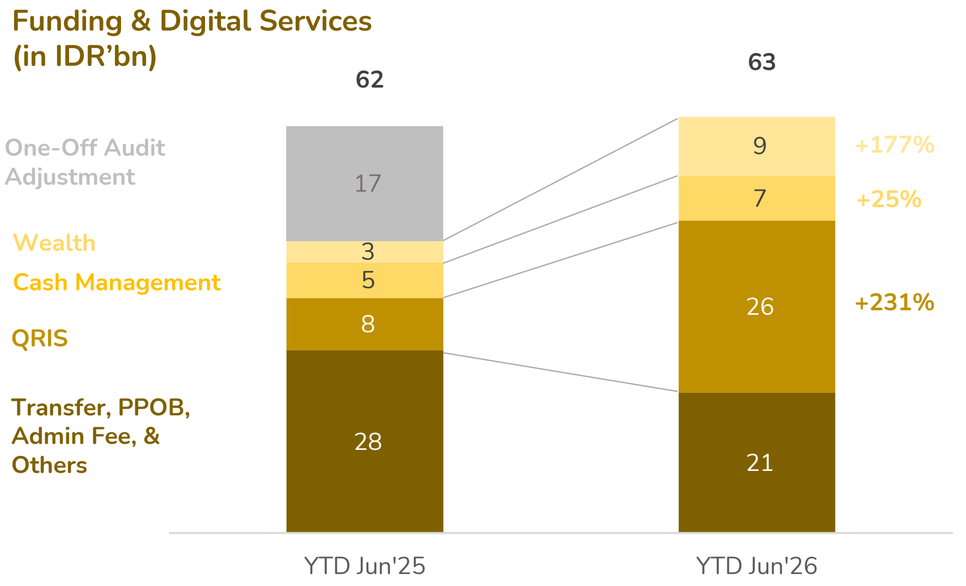
*Yield & COF are QTD

Non-Interest Income

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

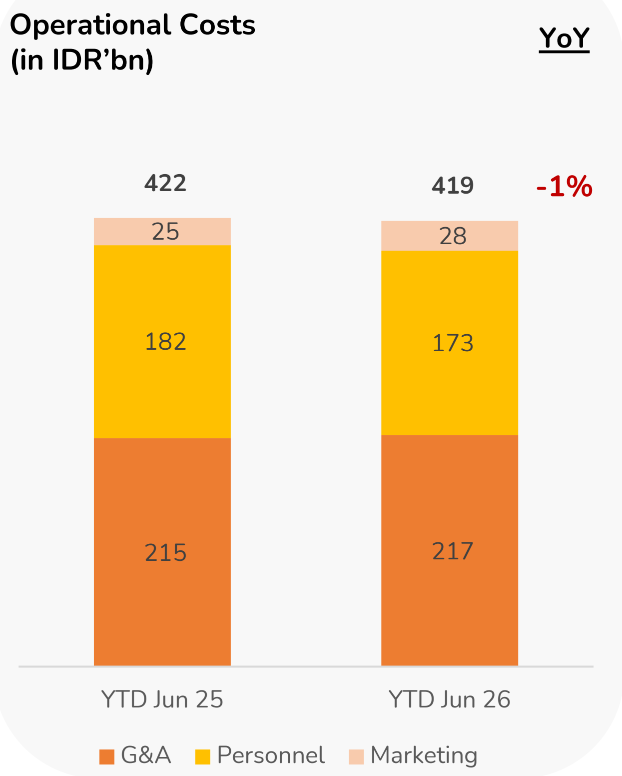


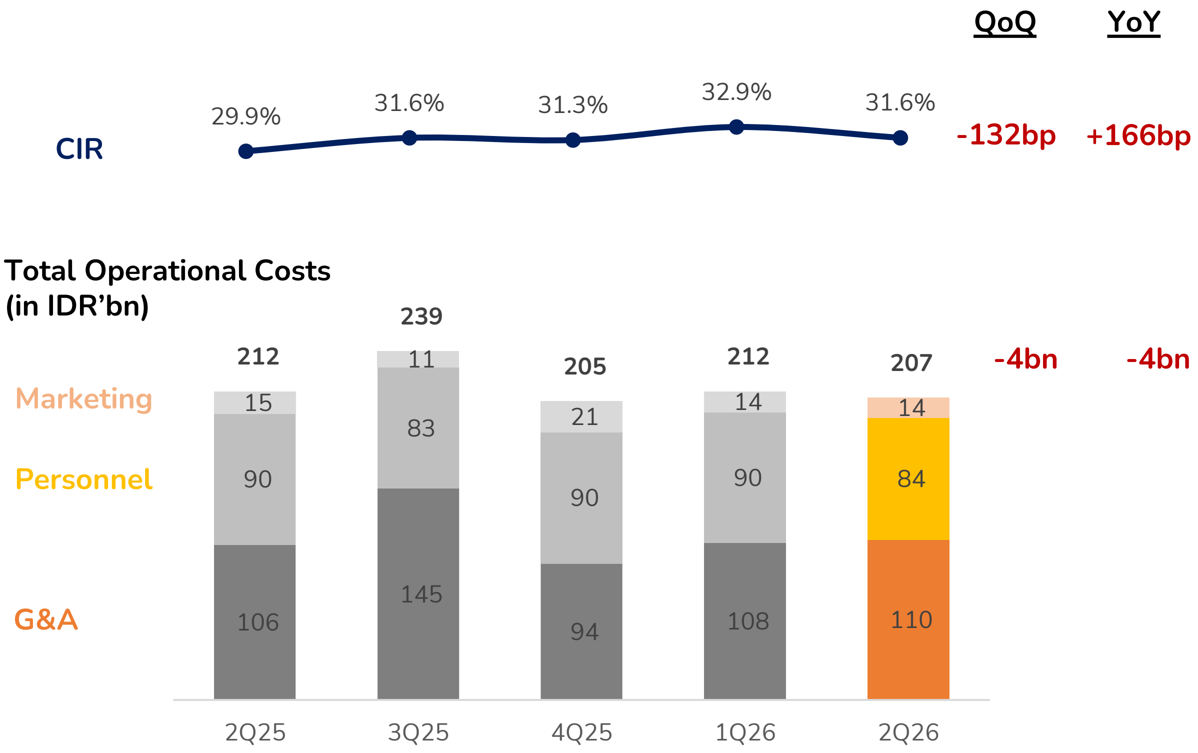




Operational Costs

Operating with better efficiency and cost conscious

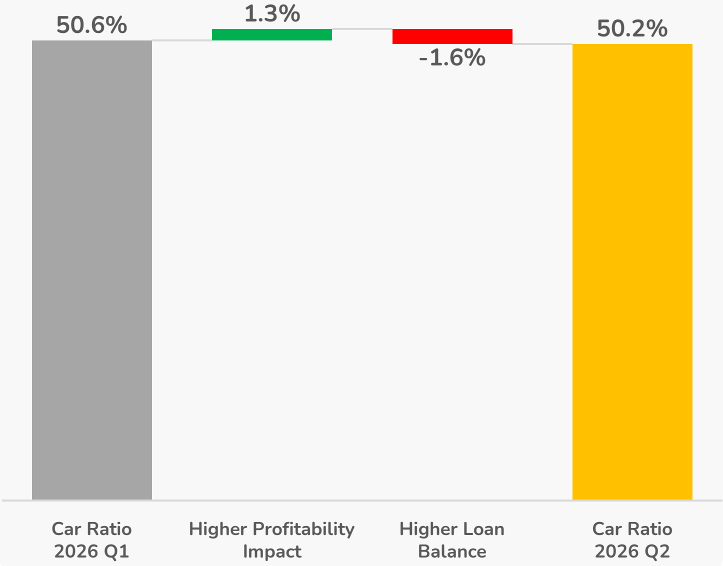




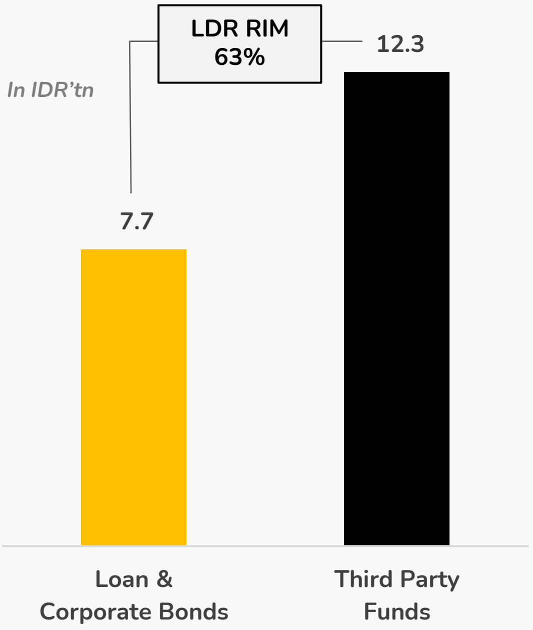
Capital & Liquidity Positions

Capacity for growth with sound Capital and Liquidity conditions

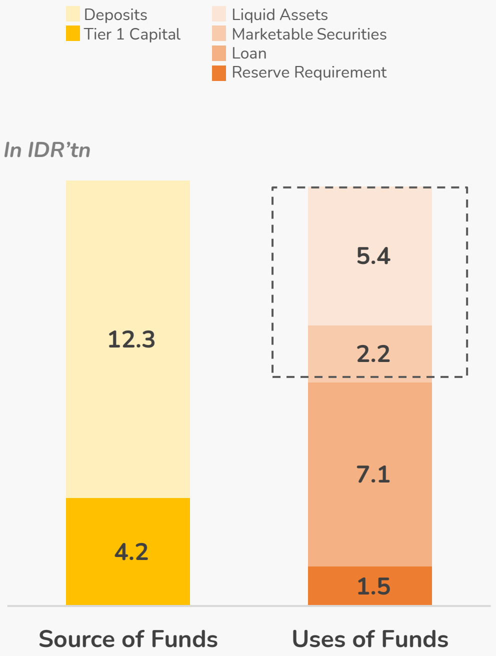
Sound Capital Position



Aiming to optimize LDR at 70-75%



Comfortable HQLA position



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

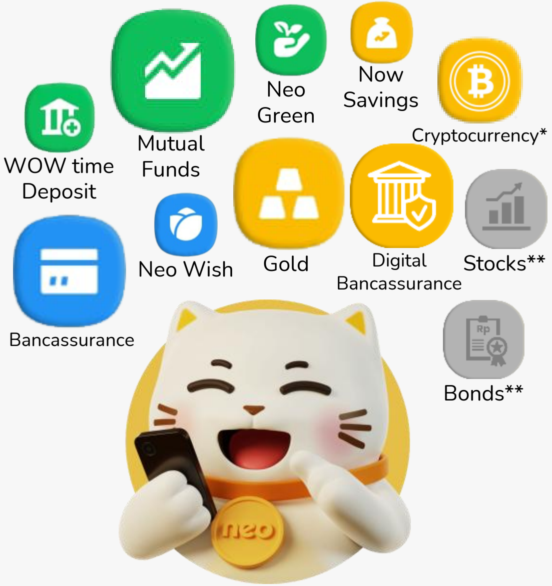
*) still on limited trial phase

Wealth Management

Growing Assets, Securing Futures

Proposition

Diverse Investment Choices

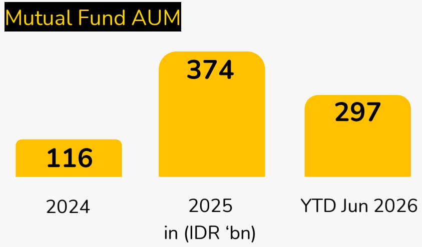


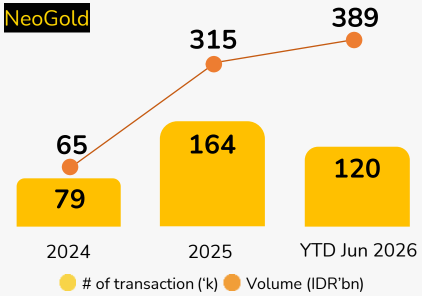
Tailored products (including pioneering gold investment) matched to customer risk profiles and life stages.

*) 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

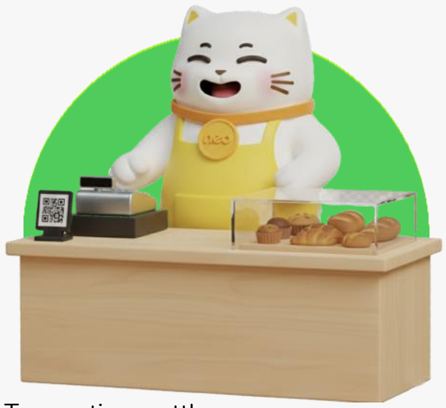
Expanding into **bonds, and stocks** for a complete wealth ecosystem.

BNC QRIS

Accelerating Payments, Enabling Regional Expansion

Proposition

Faster Settlement



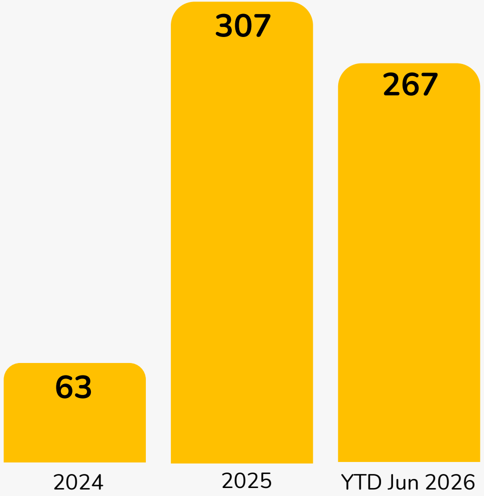
Transactions settle

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

Proposition

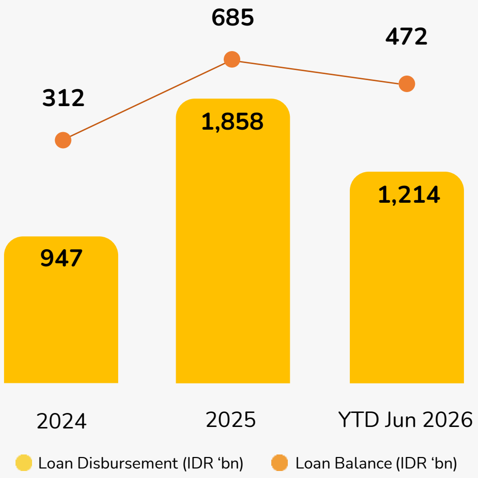
Instant Access

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

Performance

Strong Growth

Neo Loan



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

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Merchant Payment Partner

kopi kenangan, bp, MONETA PEMBAYARAN TEKNOLOGI, cashshop, duitku, xendit, NICE PAY, Tokocrypto, FLOQ

Channelling Fintech Partner

EASYCASH By Fintopia, RupiahCepat, adapundi, KrediOne, UangMe, PINJAM WIN/WIN, Cairin, Kredito, DanaRupiah

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.

Let’s Collaborate and Grow Together!