



PT. BANK NEGARA INDONESIA (PERSERO) TBK.

HONG KONG BRANCH

(Incorporated in Indonesia with limited liability)

Unaudited Annual Disclosure Statement

As at 31 December 2025

This Disclosure Statement has been prepared in compliance with the Banking (Disclosure) Rules (Cap. 155M) made under Section 60A of the Banking Ordinance (Cap. 155).

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Register. It is available for inspection by the general public at the principal place of business of PT. Bank Negara Indonesia (Persero) Tbk. Hong Kong Branch (the "Branch") and on the internet website <https://www.bni.co.id/en-us/help-support/global-networks/bni-hong-kong>.

As the Chief Executive of the Branch, I confirm that the information contained in this Disclosure Statement is, to the best of my knowledge, not false or misleading in any material respect.



Farid Faraitody Sumarsono
Chief Executive
PT. Bank Negara Indonesia (Persero) Tbk.
Hong Kong Branch

Section A – Hong Kong Branch Information

Income statement information

	<u>31 Dec 2025</u>	<u>31 Dec 2024</u>
	HK\$ Million	HK\$ Million
Interest income	573	491
Interest expense	(456)	(382)
Other operating income		
- Gains less losses arising from trading in foreign currencies	0	0
- Gains less losses on securities held for trading purposes	0	0
- Gains less losses from other trading activities	0	0
- Net fees and commission income		
- Fees and commission income	17	14
- Fees and commission expenses	0	0
- Others	2	0
Operating expenses		
- Staff and rental expenses	(25)	(25)
- Other expenses	(13)	(13)
Impairment losses and provisions for impaired loans and receivables	(18)	(60)
Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
Profit before taxation	<u>80</u>	<u>25</u>
Tax (expense)/income	<u>(5)</u>	<u>18</u>
Profit after taxation	<u>75</u>	<u>43</u>

Balance sheet information

	<u>31 Dec 2025</u>	<u>30 Jun 2025</u>
	HK\$ Million	HK\$ Million
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices of BNI)	346	741
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months (except those included in amount due from overseas offices of BNI)	0	0
Amount due from overseas offices of BNI	452	405
Trade bills	4	2
Certificates of deposit held	0	0
Securities held for trading purposes	0	0
Loans and receivables		
- Loans and advances to customers	8,257	8,416
- Loans and advances to banks	0	0
- Other accounts	55	54
- Provisions for impaired loans and receivables		
- Collective provisions	(11)	(14)
- Specific provisions	(52)	(31)
Investment securities	1,305	1,311
Other investments	0	0
Property, plant and equipment and investment properties	21	21
Other assets	22	24
Total assets	<u>10,399</u>	<u>10,929</u>
<u>Liabilities</u>		
Deposits and balances from banks (except those included in amount due to overseas offices of BNI)	1,176	1,497
Deposits from customers		
- Demand deposits and current accounts	266	181
- Savings deposits	0	0
- Time, call and notice deposits	165	101
Amount due to overseas offices of BNI	8,637	9,019
Certificates of deposit issued	0	0
Issued debt securities	0	0
Other liabilities	113	123
Provisions	1	1
Reserves	41	7
Total liabilities	<u>10,399</u>	<u>10,929</u>

Loans and advances to customers and banks

	<u>31 Dec 2025</u> HK\$ Million	<u>30 Jun 2025</u> HK\$ Million
1. Loans and advances to customers		
- Amount of impaired loans and advances	124	125
- Amount of specific provisions made for impaired loans and advances	52	31
- Value of collateral for impaired loans and advances	73	74
- Percentage of impaired loans and advances to total amount of loans and advances	1.50%	1.49%
2. Loans and advances to banks		
- Amount of impaired loans and advances	0	0
- Amount of specific provisions made for impaired loans and advances	0	0
- Value of collateral for impaired loans and advances	0	0
- Percentage of impaired loans and advances to total amount of loans and advances	0.00%	0.00%

Off-balance sheet exposures

	31 Dec 2025	30 Jun 2025
	HK\$ Million	HK\$ Million
1. Contingent liabilities and commitments		
- Direct credit substitutes	0	0
- Transaction-related contingencies	2	2
- Trade-related contingencies	186	155
- Other commitments	1,404	2,186
2. Derivative transactions (notional amounts)		
- Exchange rate-related derivative contracts	0	0
- Interest rate derivative contracts	0	0
- Others	0	0
3. Total fair value of derivative transactions		
- Exchange rate-related derivative contracts	0	0
- Interest rate derivative contracts	0	0
- Others	0	0

International claims by major countries or geographical segments

International claims are exposures of counterparties according to the locations of the counterparties after taking into account any recognized risk transfers. International claims on individual major jurisdictions or geographical segments to which not less than 10% of the total international claims are attributable, are as follows:

HK\$ Million	Banks	Official sector	31 Dec 2025		Others	Total
			Non-bank private sector			
1. Developing Asia and Pacific	456	7,580	1,505		0	9,541
- of which Indonesia	456	7,557	1,012		0	9,025
2. Offshore centres	133	0	483		0	616
- of which Hong Kong	133	0	483		0	616

HK\$ Million	Banks	Official sector	30 Jun 2025		Others	Total
			Non-bank private sector			
1. Developing Asia and Pacific	407	7,345	1,671		0	9,423
- of which Indonesia	407	7,322	1,163		0	8,892
2. Offshore centres	471	0	702		0	1,173
- of which Hong Kong	471	0	702		0	1,173

Loans and advances to customers by major countries or geographical segments

The analysis of loans and advances to customers is prepared according to the locations of the counterparties after taking into account any recognized risk transfers. Loans and advances to customers on individual major jurisdictions or geographical segments to which not less than 10% of the total loans and advances to customers are attributable, are as follows:

HK\$ Million	Gross amount of loans and advances to customers	<u>31 Dec 2025</u>	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Developing Asia and Pacific	7,786	124	124
- of which Indonesia	7,294	124	124
Others	471	0	0
Total	8,257	124	124

HK\$ Million	Gross amount of loans and advances to customers	<u>30 Jun 2025</u>	
		Overdue loans and advances to customers	Impaired loans and advances to customers
Developing Asia and Pacific	7,715	125	125
- of which Indonesia	7,209	125	125
Others	701	0	0
Total	8,416	125	125

Sector information

	31 Dec 2025		30 Jun 2025	
	HK\$ Million	% covered by collateral	HK\$ Million	% covered by collateral
1. Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
- Wholesale and retail trade	20	29.57%	60	8.33%
- Manufacturing	117	0.00%	0	0.00%
- Others	2	84.93%	2	100.00%
Individuals	0	0.00%	0	0.00%
2. Trade finance	295	6.12%	394	4.82%
3. Loans and advances for use outside Hong Kong	7,823	0.93%	7,960	0.93%

Overdue or rescheduled assets

	<u>31 Dec 2025</u>		<u>30 Jun 2025</u>	
	HK\$ Million	% of total loans and advances to customers	HK\$ Million	% of total loans and advances to customers
1. Loans and advances to customers which have been overdue for				
- more than 3 months but not more than 6 months	0	0.00%	0	0.00%
- more than 6 months but not more than one year	61	0.72%	63	0.75%
- more than one year	63	0.75%	0	0.00%
Fair value of collateral	73		63	
Specific provisions	52		13	
2. Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and disclosed in item 1 above	0	0.00%	62	0.74%
3. No loans and advances to banks were overdue and rescheduled as at 31 Dec 2025 and 30 Jun 2025.				
4. No other assets were overdue as at 31 Dec 2025 and 30 Jun 2025.				
5. No repossessed assets were held as at 31 Dec 2025 and 30 Jun 2025.				

Mainland activities

HK\$ Million

Breakdown by non-bank counterparties

1. Central government, central government-owned entities and their subsidiaries and JVs
2. Local governments, local government-owned entities and their subsidiaries and JVs
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs
4. Other entities of central government not reported in item 1 above
5. Other entities of local governments not reported in item 2 above
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures

Total

Total assets after provisions as reported in

Return of Mainland Activities

On-balance sheet exposures as % of total assets

31 Dec 2025

	On-balance sheet exposures	Off-balance sheet exposures	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	38	0	38
4. Other entities of central government not reported in item 1 above	0	0	0
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	16	0	16
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	54	0	54
Total assets after provisions as reported in	10,398		
Return of Mainland Activities	0.52%		

30 Jun 2025

HK\$ Million

Breakdown by non-bank counterparties

1. Central government, central government-owned entities and their subsidiaries and JVs
2. Local governments, local government-owned entities and their subsidiaries and JVs
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs
4. Other entities of central government not reported in item 1 above
5. Other entities of local governments not reported in item 2 above
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures

Total

Total assets after provisions as reported in

Return of Mainland Activities

On-balance sheet exposures as % of total assets

	On-balance sheet exposures	Off-balance sheet exposures	Total
1. Central government, central government-owned entities and their subsidiaries and JVs	0	0	0
2. Local governments, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	248	0	248
4. Other entities of central government not reported in item 1 above	0	0	0
5. Other entities of local governments not reported in item 2 above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	5	0	5
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	253	0	253
Total assets after provisions as reported in	10,928		
Return of Mainland Activities	2.32%		

Currency risk

	31 Dec 2025				
HK\$ Million	CNY	USD	EUR	Others	Total
Spot assets	111	10,218	3	0	10,332
Spot liabilities	(106)	(10,215)	(4)	0	(10,325)
Forward purchases	0	0	0	0	0
Forward sales	0	0	0	0	0
Net options position	0	0	0	0	0
Net long (short) position	5	3	(1)	0	7
Net structural positions	0	0	0	0	0

	30 Jun 2025				
HK\$ Million	CNY	USD	EUR	Others	Total
Spot assets	449	10,452	5	1	10,907
Spot liabilities	(412)	(10,464)	(5)	0	(10,881)
Forward purchases	0	0	0	0	0
Forward sales	0	0	0	0	0
Net options position	0	0	0	0	0
Net long (short) position	37	(12)	0	1	26
Net structural positions	0	0	0	0	0

Net position (in absolute terms) in a particular foreign currency constitutes not less than 10% of the institution's total net position in all foreign currencies. The net options position is calculated on the basis of the delta-weighted position of the options contracts.

Liquidity information disclosures

	<u>31 Dec 2025</u>	<u>31 Dec 2024</u>
Average Liquidity Maintenance Ratio (LMR) for 3 months period	161.98%	68.82%

The average liquidity maintenance ratio ("LMR") for the reporting period is calculated based on the arithmetic mean of the average LMR for each calendar month as reported in "Return of Liquidity Position of an Authorized Institution".

Details of liquidity information can be found in the Disclosure Statements section of BNI's internet website <https://www.bni.co.id/en-us/help-support/global-networks/bni-hong-kong>.

Liquidity risk management

The Branch maintains a robust liquidity risk management framework tailored to its risk profile and the complexity of its business activities. This framework enables the Branch to identify, measure, monitor and control liquidity risk effectively, ensuring that obligations are met as they fall due. It is designed to support a stable liquidity position under both normal and stressed market conditions.

Governance of liquidity risk management

Liquidity risk governance is supported by a structured internal framework in which Branch Management holds primary responsibility for establishing and implementing liquidity risk strategy, policies and procedures. The Asset and Liability Committee (“ALCO”) provides ongoing oversight of the Branch’s liquidity position, monitoring key metrics such as the LMR, funding source composition, capacity to meet customer deposit withdrawals and maturity profiles to ensure effective risk management.

Funding strategy

The Branch’s funding strategy focuses on maintaining an optimal composition of liabilities to ensure diversified and stable sources of liquidity. It emphasizes a balanced mix of funding, including borrowings from Head Office, interbank borrowings and customer deposits. Internal targets are established for funding source composition to avoid over-reliance on any single funding provider and to ensure sufficient liquidity is available to meet customer withdrawal demands.

Liquidity risk mitigation techniques

To mitigate liquidity risk, the Branch maintains a high-quality liquidity buffer comprising readily marketable debt securities and placements with banks. It actively monitors maturity profiles to manage mismatches and employs early warning indicators to identify emerging risks in a timely manner. These indicators include rapid asset growth, funding concentration and rising market interest rates. Intraday liquidity is also managed to ensure that all payment and settlement obligations are met promptly.

Liquidity stress-testing

The Branch conducts regular liquidity stress tests based on severe but plausible scenarios to identify potential sources of liquidity strain. These exercises assess the impact of adverse conditions on the Branch’s liquidity position and inform management on the adequacy of existing liquidity buffers, as well as the need for potential mitigating actions.

Liquidity contingency plan

The Branch maintains a comprehensive Contingency Funding Plan (“CFP”) to address potential liquidity disruptions. The CFP outlines defined trigger mechanisms based on liquidity thresholds and sets out clear actions and procedures to be implemented under various stress scenarios. It forms an integral part of the Branch’s overall recovery and risk management framework.

Remuneration disclosure

In accordance with Section 3 of the Supervisory Policy Manual module CG-5 *Guideline on a Sound Remuneration System* issued by the Hong Kong Monetary Authority, BNI Hong Kong complies with the stated requirements. The Branch has adopted the remuneration systems of BNI Head Office.

Section B – BNI Consolidated Group Level Disclosures

	<u>31 Dec 2025</u>	<u>30 Jun 2025</u>
	IDR Billion	IDR Billion
Capital adequacy ratio	20.83%	21.28%
Shareholders' funds	169,473	158,112
Total assets	1,362,055	1,201,653
Total liabilities	1,192,582	1,043,542
Total loans and advances	899,531	778,681
Total customer deposits	1,040,834	899,865

	<u>31 Dec 2025</u>	<u>31 Dec 2024</u>
	IDR Billion	IDR Billion
Pre-tax profit for the 12 months ended 31 December	24,397	26,569