PT. BANK NEGARA INDONESIA (PERSERO) TBK.
HONG KONG BRANCH
Unaudited Interim Disclosure Statement
As at 30 June 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 Hong Kong Branch of PT. Bank Negara Indonesia (Persero) Tbk. ("the Branch") and on the 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

	30 Jun 2025	30 Jun 2024
	HK$ Million	**HK$ Million**
Interest income	298	215
Interest expense	(240)	(156)
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	13	7
- Fees and commission expenses	0	0
- Others	2	0
Operating expenses		
- Staff and rental expenses	(13)	(13)
- Other expenses	(5)	(5)
Impairment losses and provisions for impaired loans and receivables	(1)	(28)
Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
Profit before taxation	54	20
Tax expense	(5)	0
Profit after taxation	**49**	**20**

Balance sheet information

	30 Jun 2025	31 Dec 2024
	HK$ Million	**HK$ Million**
Assets		
Cash and balances with banks (except those included in amount due from overseas offices of BNI)	741	497
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	405	231
Trade bills	2	355
Certificates of deposit held	0	0
Securities held for trading purposes	0	0
Loans and receivables		
- Loans and advances to customers	8,416	8,956
- Loans and advances to banks	0	0
- Other accounts	54	103
- Provisions for impaired loans and receivables		
- Collective provisions	(14)	(17)
- Specific provisions	(31)	(27)
Investment securities	1,311	1,725
Other investments	0	0
Property, plant and equipment and investment properties	21	23
Other assets	24	30
Total assets	**10,929**	**11,876**
Liabilities		
Deposits and balances from banks (except those included in amount due to overseas offices of BNI)	1,497	1,958
Deposits from customers		
- Demand deposits and current accounts	181	129
- Savings deposits	0	0
- Time, call and notice deposits	101	49
Amount due to overseas offices of BNI	9,019	9,231
Certificates of deposit issued	0	0
Issued debt securities	0	388
Other liabilities	123	142
Provisions	1	1
Reserves	7	(22)
Total liabilities	**10,929**	**11,876**

Loans and advances to customers and banks

	30 Jun 2025 HK$ Million	31 Dec 2024 HK$ Million
1. Loans and advances to customers		
- Amount of impaired loans and advances	125	124
- Amount of specific provisions made for impaired loans and advances	31	27
- Value of collateral for impaired loans and advances	74	73
- Percentage of impaired loans and advances to total amount of loans and advances	1.49%	1.38%
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

	30 Jun 2025	31 Dec 2024
	HK$ Million	HK$ Million
1. Contingent liabilities and commitments		
- Direct credit substitutes	0	0
- Transaction-related contingencies	2	2
- Trade-related contingencies	155	155
- Other commitments	2,186	2,352
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 based on the location of the counterparties after taking into account any recognized risk transfer. International claims on individual geographical areas amounting to 10% or more of the total international claims are as follows:

			30 Jun 2025		
HK$ Million	**Banks**	**Official sector**	**Non-bank private sector**	**Others**	**Total**
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*

			31 Dec 2024		
HK$ Million	**Banks**	**Official sector**	**Non-bank private sector**	**Others**	**Total**
1. Developing Asia and Pacific	238	8,076	1,806	0	10,120
- of which Indonesia	*238*	*8,022*	*1,293*	*0*	*9,553*
2. Offshore centres	387	0	838	0	1,225
- of which Hong Kong	*387*	*0*	*838*	*0*	*1,225*

Loans and advances to customers by major countries or geographical segments

The analysis of loans and advances to customers by geographical segments, which is significant according to location of the counterparties after taking into account any recognized risk transfer (constitute 10% or more of the total loans and advances to customers), are as follows:

HK$ Million		**30 Jun 2025**	
	gross amount of loans and advances to customers	**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**

HK$ Million		**31 Dec 2024**	
	gross amount of loans and advances to customers	**overdue loans and advances to customers**	**impaired loans and advances to customers**
Developing Asia and Pacific	8,114	63	124
- of which Indonesia	*7,604*	*63*	*124*
Others	842	0	0
Total	**8,956**	**63**	**124**

Sector information

	30 Jun 2025		31 Dec 2024	
	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	60	8.33%	20	25.00%
- Manufacturing	0	0.00%	78	0.00%
- Others	2	100.00%	2	100.00%
Individuals	0	0.00%	0	0.00%
2. Trade finance	394	4.82%	299	6.02%
3. Loans and advances for use outside Hong Kong	7,960	0.93%	8,557	0.85%

Overdue or rescheduled assets

	30 Jun 2025		31 Dec 2024	
	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%	63	0.70%
- more than 6 months but not more than one year	63	0.75%	0	0.00%
- more than one year	0	0.00%	0	0.00%
- fair value of collateral	63		63	
- specific provisions	13		9	
2. Rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months and disclosed in item 1 above	62	0.74%	61	0.68%

3. No loans and advances to banks were overdue and rescheduled as at 30 Jun 2025 and 31 Dec 2024
4. No other assets were overdue and rescheduled as at 30 Jun 2025 and 31 Dec 2024
5. No repossessed assets held as at 30 Jun 2025 and 31 Dec 2024

Mainland activities

HK$ Million Type of counterparty	30 Jun 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	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 per Part 3 of the Return of Mainland activities	10,928		
On-balance sheet exposures as % of total assets	2.32%		

HK$ Million Type of counterparty	31 Dec 2024 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	446	0	446
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	6	0	6
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
Total	**452**	**0**	**452**
Total assets after provisions as per Part 3 of the Return of Mainland activities	11,875		
On-balance sheet exposures as % of total assets	3.81%		

Currency risk

HK$ Million	USD	EUR	30 Jun 2025 CNY	Others	Total
Spot assets	10,452	5	449	1	10,907
Spot liabilities	(10,464)	(5)	(412)	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	**(12)**	**0**	**37**	**1**	**26**
Net structural positions	0	0	0	0	0

HK$ Million	USD	EUR	31 Dec 2024 CNY	Others	Total
Spot assets	11,472	5	384	0	11,861
Spot liabilities	(11,513)	(4)	(350)	0	(11,867)
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	**(41)**	**1**	**34**	**0**	**(6)**
Net structural positions	0	0	0	0	0

Net position (in absolute terms) in a particular foreign currency constitute not less than 10% of the reporting institution's total net position in all foreign currencies. The net option position is calculated using the delta equivalent approach.

Liquidity information disclosures

	30 Jun 2025	30 Jun 2024
Average Liquidity Maintenance Ratio (LMR) for 3 months period	104.28%	66.66%

The average liquidity maintenance ratio ("LMR") for the 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 website https://www.bni.co.id/en-us/help-support/global-networks/bni-hong-kong.

Section B - BNI Group Consolidated Disclosures

	30 Jun 2025	31 Dec 2024
	IDR Billion	IDR Billion
Capital adequacy ratio	21.28%	21.67%
Shareholders' funds	158,112	160,201
Total assets	1,201,653	1,129,806
Total liabilities	1,043,542	969,605
Total loans and advances	778,681	775,872
Total customer deposits	899,865	805,511

	30 Jun 2025	30 Jun 2024
	IDR Billion	IDR Billion
Pre-tax profit for the 6 months ended 30 June	10,166	10,764