

**PT. BANK NEGARA INDONESIA (PERSERO) TBK.
HONG KONG BRANCH**

(Incorporated in Indonesia with limited liability)

Unaudited Interim Disclosure Statement

As at 30 June 2026

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>30 Jun 2026</u>	<u>30 Jun 2025</u>
	HK\$ Million	HK\$ Million
Interest income	253	298
Interest expense	(195)	(240)
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	23	13
- Fees and commission expenses	(1)	0
- Others	1	2
Operating expenses		
- Staff and rental expenses	(13)	(13)
- Other expenses	(5)	(5)
Impairment losses and provisions for impaired loans and receivables	(10)	(1)
Gains less losses from the disposal of property, plant and equipment and investment properties	0	0
Profit before taxation	53	54
Tax (expense)/income	(9)	(5)
Profit after taxation	44	49

Balance sheet information

	30 Jun 2026	31 Dec 2025
	HK\$ Million	HK\$ Million
<u>Assets</u>		
Cash and balances with banks (except those included in amount due from overseas offices of BNI)	768	346
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	686	452
Trade bills	3	4
Certificates of deposit held	0	0
Securities held for trading purposes	0	0
Loans and receivables		
- Loans and advances to customers	7,903	8,257
- Loans and advances to banks	0	0
- Other accounts	35	55
- Provisions for impaired loans and receivables		
- Collective provisions	(12)	(11)
- Specific provisions	(63)	(52)
Investment securities	1,122	1,305
Other investments	0	0
Property, plant and equipment and investment properties	19	21
Other assets	22	22
Total assets	10,483	10,399
<u>Liabilities</u>		
Deposits and balances from banks (except those included in amount due to overseas offices of BNI)	723	1,176
Deposits from customers		
- Demand deposits and current accounts	448	266
- Savings deposits	0	0
- Time, call and notice deposits	228	165
Amount due to overseas offices of BNI	8,966	8,637
Certificates of deposit issued	0	0
Issued debt securities	0	0
Other liabilities	108	113
Provisions	1	1
Reserves	9	41
Total liabilities	10,483	10,399

Loans and advances to customers and banks

	30 Jun 2026	31 Dec 2025
	HK\$ Million	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	63	52
- Value of collateral for impaired loans and advances	72	73
- Percentage of impaired loans and advances to total amount of loans and advances	1.58%	1.50%
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 2026	31 Dec 2025
	HK\$ Million	HK\$ Million
1. Contingent liabilities and commitments		
- Direct credit substitutes	0	0
- Transaction-related contingencies	129	2
- Trade-related contingencies	800	186
- Other commitments	4,874	1,404
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	<u>30 Jun 2026</u>		Total
			Non-bank private sector	Others	
1. Developing Asia and Pacific	850	6,876	1,644	0	9,370
- of which Indonesia	850	6,876	1,162	0	8,888
2. Offshore centres	526	0	561	0	1,087
- of which Hong Kong	526	0	561	0	1,087

HK\$ Million	Banks	Official sector	<u>31 Dec 2025</u>		Total
			Non-bank private sector	Others	
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

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>30 Jun 2026</u>	Impaired loans and advances to customers
		Overdue loans and advances to customers	
Developing Asia and Pacific	7,352	72	72
- of which Indonesia	6,870	72	72
Others	551	53	53
Total	7,903	125	125

HK\$ Million	Gross amount of loans and advances to customers	<u>31 Dec 2025</u>	Impaired loans and advances to customers
		Overdue 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

Sector information

	30 Jun 2026		31 Dec 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	29.39%	20	29.57%
- Manufacturing	118	0.00%	117	0.00%
- Others	2	84.15%	2	84.93%
Individuals	0	0.00%	0	0.00%
2. Trade finance	359	5.11%	295	6.12%
3. Loans and advances for use outside Hong Kong	7,404	0.98%	7,823	0.93%

Overdue or rescheduled assets

	30 Jun 2026		31 Dec 2025	
	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	0	0.00%	61	0.72%
- more than one year	125	1.58%	63	0.75%
Fair value of collateral	72		73	
Specific provisions	63		52	
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%	0	0.00%
3. No loans and advances to banks were overdue and rescheduled as at 30 Jun 2026 and 31 Dec 2025.				
4. No other assets were overdue as at 30 Jun 2026 and 31 Dec 2025.				
5. No repossessed assets were held as at 30 Jun 2026 and 31 Dec 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

30 Jun 2026

On-balance sheet exposures	Off-balance sheet exposures	Total
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
44	16	60
0	0	0
44	16	60

10,482

0.42%

31 Dec 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
0	0	0
0	0	0
38	0	38
0	0	0
0	0	0
16	0	16
0	0	0
54	0	54

10,398

0.52%

Currency risk

	30 Jun 2026				
HK\$ Million	USD	CNY	EUR	Others	Total
Spot assets	10,063	350	4	0	10,417
Spot liabilities	(10,075)	(345)	(4)	0	(10,424)
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)	5	0	0	(7)
Net structural positions	0	0	0	0	0

	31 Dec 2025				
HK\$ Million	USD	CNY	EUR	Others	Total
Spot assets	10,218	111	3	0	10,332
Spot liabilities	(10,215)	(106)	(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	3	5	(1)	0	7
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>30 Jun 2026</u>	<u>30 Jun 2025</u>
Average Liquidity Maintenance Ratio (LMR) for 3 months period	111.18%	104.28%

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>.

Section B – BNI Consolidated Group Level Disclosures

	30 Jun 2026	31 Dec 2025
	IDR Billion	IDR Billion
Capital adequacy ratio	18.29%	20.83%
Shareholders' funds	161,607	169,473
Total assets	1,461,001	1,362,055
Total liabilities	1,299,394	1,192,582
Total loans and advances	968,538	899,531
Total customer deposits	1,100,189	1,040,834
	30 Jun 2026	30 Jun 2025
	IDR Billion	IDR Billion
Pre-tax profit for the 6 months ended 30 June	13,071	12,317