

PT Bank Negara Indonesia (Persero) Tbk. (BBNI IJ)

23 June 2026 · May-26 Results Flash (Bank Only - Monthly)



BBNI IJ

May-26 Results Flash; Resilient NII, Provision Eases as Earnings Recover

NII +19.0% YoY to IDR 3.7Tn | PPOP +14.1% YoY to IDR 2.9Tn | Net Profit +11.3% YoY to IDR 1.8Tn

All figures are Bank Only (Entitas Induk) per OJK monthly FS; P&L represents single-month derived figures.

INCOME STATEMENT (IDR Tn, Bank Only — Single Month)								
(IDR Tn)	May-25	Apr-26	May-26	MoM (%)	YoY (%)	5M25	5M26	YoY (%)
Interest Income	5.4	6.3	6.4	+2.7%	+19.0%	27.0	31.2	+15.6%
Interest Expense	2.3	2.6	2.7	+5.0%	+19.0%	11.2	13.0	+16.1%
Net Interest Income	3.1	3.7	3.7	+1.1%	+19.0%	15.7	18.1	+15.2%
Non-Interest Income	1.7	1.9	1.8	-9.4%	+3.2%	8.3	9.1	+9.9%
— Fee Income	0.8	0.9	0.8	-10.0%	+6.5%	4.0	4.4	+10.8%
— Trading & Market Inc.	0.4	0.3	0.4	+9.8%	+0.5%	1.6	1.7	+11.2%
— Other Operating Inc.	0.5	0.7	0.5	-18.4%	-0.2%	2.7	3.0	+7.7%
Total Revenue	4.8	5.6	5.4	-2.5%	+13.4%	24.1	27.3	+13.3%
Operating Expenses	2.3	2.6	2.6	-0.5%	+12.6%	11.0	12.6	+14.6%
— Personnel Expense	1.0	1.1	0.9	-16.9%	-8.1%	5.1	5.6	+10.6%
— G&A and Others	1.3	1.5	1.7	+11.9%	+28.9%	6.0	7.0	+18.0%
PPOP	2.5	3.0	2.9	-4.4%	+14.1%	13.0	14.6	+12.3%
Provision for Loan Losses	0.6	1.0	0.8	-17.3%	+31.9%	2.9	3.7	+30.5%
Operating Profit	1.9	2.0	2.1	+3.0%	+8.3%	10.2	10.9	+7.2%
Non-Operating Income	0.0	0.0	0.0	-900.0%	-11.1%	0.0	0.0	+10.0%
Pre-tax Profit	1.9	2.0	2.1	+3.4%	+8.2%	10.2	10.9	+7.2%
Income Tax	-0.3	-0.4	-0.3	-5.4%	+1.8%	-1.7	-1.9	+7.7%
Net Profit	1.6	1.6	1.8	+7.1%	+11.3%	8.5	9.1	+7.1%

BALANCE SHEET (IDR Tn, Bank Only — End of Period)

(IDR Tn)	May-25	Apr-26	May-26	MoM (%)	YoY (%)
Total Loans	755	920	941	+2.3%	+24.5%
Securities Portfolio	189	204	231	+13.1%	+22.0%
Placement with BI	57	83	87	+5.4%	+52.8%
Placements with other banks	35	47	41	-13.8%	+15.4%
Total Earnings Assets	1037	1254	1300	+3.7%	+25.3%
Current Account	320	431	440	+2.0%	+37.6%
Saving Account	253	284	287	+1.1%	+13.2%
CASA	573	715	727	+1.7%	+26.8%
Time Deposits	226	308	337	+9.4%	+49.2%
Total Deposits	799	1023	1064	+4.0%	+33.2%
Total Equity	154	160	161	+0.9%	+4.4%

KEY RATIOS

Metric	May-25	Apr-26	May-26	MoM (pp)	YoY (pp)
NIM (annualised)	3.6%	3.5%	3.4%	-0.00	-0.00
Non-Int. Income / Total Revenue	35%	35%	32%	-0.02	-0.03
Cost-to-Income Ratio (CIR)	48%	47%	47%	+0.01	-0.00
Net Profit Margin	33%	29%	32%	+0.03	-0.01
LDR (%)	95%	90%	88%	-0.01	-0.06
CASA Ratio (%)	72%	70%	68%	-0.02	-0.03
Credit Cost (annualised)	1.0%	1.3%	1.0%	-0.00	+0.00

5M26 YTD vs. BLOOMBERG CONSENSUS (% OF FY26F)

Metric (IDR Bn)	5M26 YTD	FY26F Cons.	% of FY26F	# Est.
Revenue (NII + Non-II)	27,267	69,631	39.2%	21
Operating Profit	10,908	26,535	41.1%	13
Net Profit	9,051	21,327	42.4%	27

* Actual = bank-only; consensus = consolidated FY26F. Straight-line ref = 5/12 = 41.7%.

Source: PT Bank Negara Indonesia (Persero) Tbk. Monthly Financial Statements (OJK), Bloomberg Consensus (FY26F).