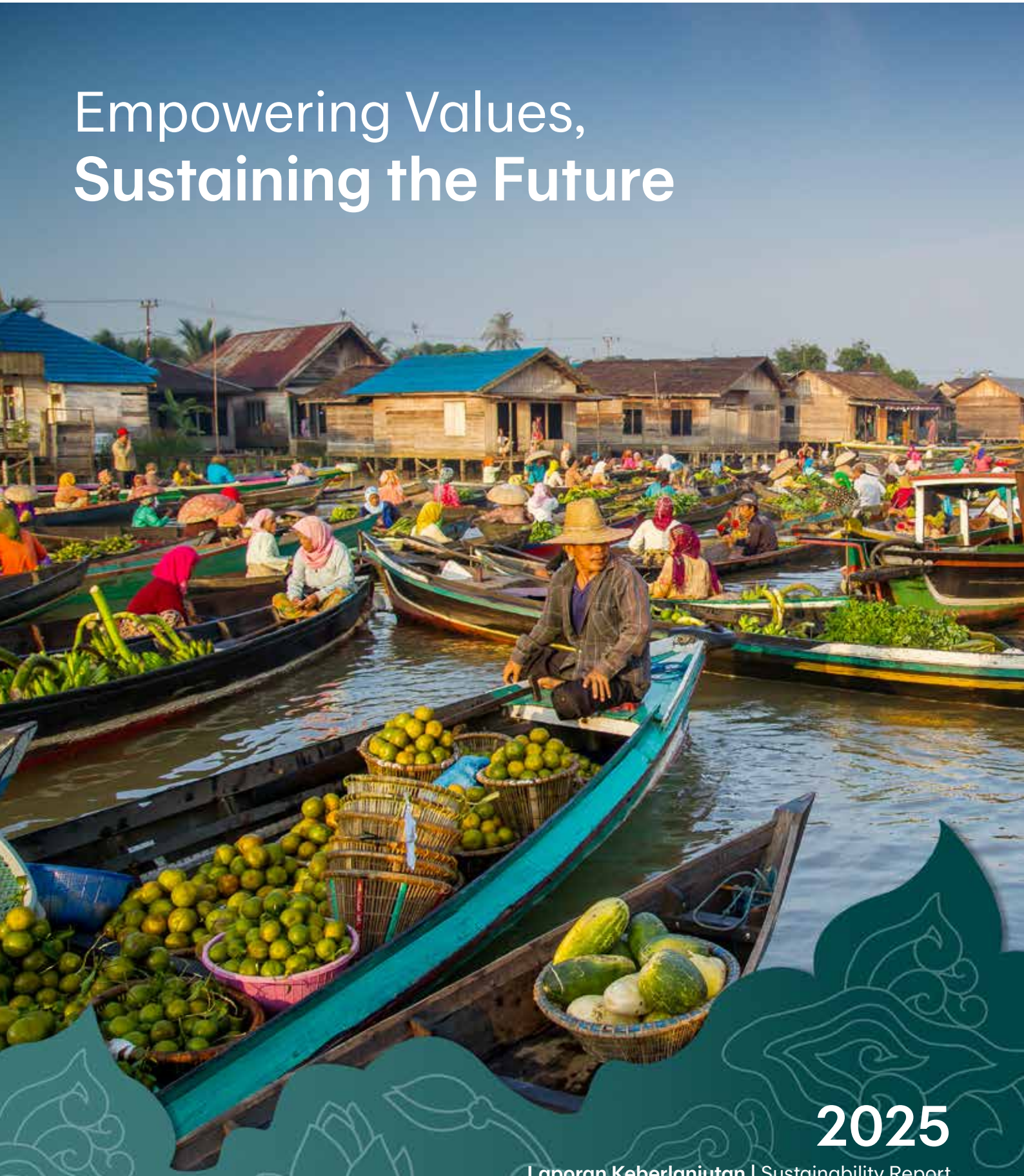
Permata Bank

Empowering Values, **Sustaining the Future**



2025

Laporan Keberlanjutan | Sustainability Report

Pernyataan

Informasi yang disajikan dalam Laporan Keberlanjutan PT Bank Permata Tbk ("Permata Bank" atau "Bank") mencakup pengungkapan kinerja dan strategi Bank pada aspek ekonomi, lingkungan, sosial, serta tata kelola keberlanjutan. Laporan ini merupakan bagian dari Laporan Tahunan yang disusun dan dipublikasikan secara terpisah. Kecuali untuk informasi yang bersifat historis, sejumlah pengungkapan dalam laporan ini termasuk dalam kategori pernyataan ke depan sebagaimana diatur dalam ketentuan peraturan perundang-undangan yang berlaku. Pernyataan tersebut bersifat prospektif dan mengandung risiko serta ketidakpastian, sehingga hasil atau kondisi aktual di masa mendatang dapat berbeda secara material dari yang diungkapkan.

Disclaimer

The information presented in the Sustainability Report of PT Bank Permata Tbk ("Permata Bank" or "Bank") includes disclosures of the Bank's performance and strategies in economic, environmental, social, and sustainability governance aspects. This report is part of the Annual Report, which is prepared and published separately. Except for historical information, a number of disclosures in this report are included in the category of forward-looking statements as regulated by applicable laws and regulations. These statements are prospective in nature and involve risks and uncertainties, therefore actual results or conditions in the future may differ materially from those disclosed.

Empowering Values,
Sustaining the Future

Permata Bank memperkuat nilai-nilai sosial, lingkungan, dan tata kelola sebagai fondasi keberlanjutan yang kokoh; tidak hanya sebagai komitmen tetapi diwujudkan melalui manifestasi nilai-nilai tersebut ke dalam praktik bisnis, operasional, dan tata kelola yang akuntabel. Melalui pemberdayaan komunitas, perluasan inklusi keuangan, serta penerapan prinsip ESG yang konsisten, setiap inisiatif kami diwujudkan untuk memberikan kontribusi nyata dan berkelanjutan bagi masyarakat.

Di sisi lain, strategi keberlanjutan jangka panjang kami terus disempurnakan guna meningkatkan ketahanan dan daya adaptasi dalam menghadapi dinamika global. Penguatan efisiensi operasional, inovasi yang bertanggung jawab, dan tata kelola yang transparan menjadi pilar penting dalam menyeimbangkan pertumbuhan bisnis dengan tanggung jawab sosial dan lingkungan. Melalui komitmen ini, kami berperan aktif dalam membangun masa depan yang lebih inklusif, stabil, dan berkelanjutan.

Permata Bank reinforces social, environmental, and governance values as a robust foundation for sustainability, transcending mere commitment to be deeply embedded within its business, operational and accountable governance practices. Through community empowerment, the expansion of financial inclusion, and the consistent integration of ESG principles into business processes, each initiative is designed to deliver measurable, long-term value to society.

In parallel, we are continuously enhancing our long-term sustainability strategy to bolster resilience and adaptability amid an evolving global landscape. By strengthening operational efficiency, championing responsible innovation, and upholding transparent governance, we strike a crucial balance between business growth and social and environmental responsibilities. This integrated approach underscores our active role in building a more inclusive, stable, and sustainable future.

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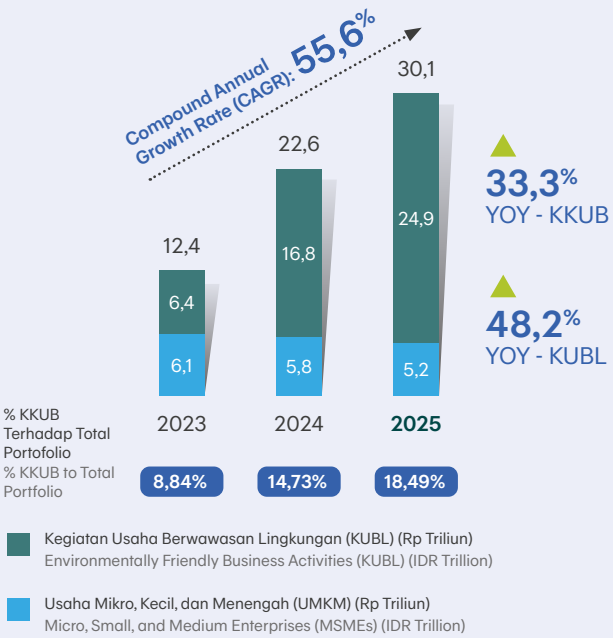
Capaian Keberlanjutan **Tahun 2025**

Sustainability Achievements in 2025

Kinerja Ekonomi [B.1]
Economic Performance

Kategori Kegiatan Usaha Berkelanjutan (KKUB)
Sustainable Business Activity Category (KKUB) Financing



Top Portofolio Pembiayaan Kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL)
Top Portfolio of Environmentally Friendly Business Activities (KUBL) Financing

Energi Terbarukan Renewable Energy	Rp**8,4** **Triliun** | Trillion	▲ 34% YOY
Pencegahan dan Pengendalian Polusi Prevention and Control of Pollution	Rp**6,0** **Triliun** | Trillion	▲ 46% YOY
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Living Natural Resources and Sustainable Land Use	Rp**4,9** **Triliun** | Trillion	▲ 95% YOY

Portofolio Hijau
Green Portfolio

Rp**544,59** **Miliar** | Billion ▼ 2,1% YOY
Pembiayaan Properti Ramah Lingkungan
Financing for Environmentally Friendly Property

Rp**1.591,30** **Miliar** | Billion ▲ 195,5% YOY
Pembiayaan Sindikasi dengan Mekanisme *Sustainability Linked-Loan*
Syndicated Financing with Sustainability Linked-Loan Mechanism

Rp**86,47** **Miliar** | Billion ▲ 101,5% YOY
Pembiayaan Kendaraan Listrik Segmen Konsumen
Electric Vehicle Financing for the Consumer Segment

Rp**2.723,50** **Miliar** | Billion ▲ 33,4% YOY
Penempatan Obligasi Berkelanjutan
Sustainable Bond Placement

Kinerja Lingkungan [B.2]
Environmental Performance

58.668,74 kWh
Konsumsi Energi Terbarukan
Renewable Energy Consumption

4,07%
Pengurangan Konsumsi Energi
Reduction in Energy Consumption

4,90%
Pengurangan Emisi yang Dihasilkan
Reduction in Generated Emissions

0,5%
Penurunan Konsumsi Air*)
Reduction in Water Consumption

*) Data mencakup 12 gedung utama Permata Bank.
Data covers Permata Bank's 12 main buildings.

Menerima dua sertifikasi GREENSHIP green building oleh Green Building Council Indonesia untuk gedung:
1. **Gedung Permata Bank Bintaro Sektor 7 Tangerang Selatan – peringkat GOLD**
2. **Gedung Permata Bank Merdeka Bandung – peringkat GOLD**

Certified with two GREENSHIP green building certifications from the Green Building Council Indonesia for:
1. Permata Bank Bintaro Sector 7 Building in South Tangerang – GOLD rating
2. Permata Bank Merdeka Building Bandung – GOLD rating

5.000 Pohon | Trees
Kopi dan Gaharu telah ditanam
Coffee and agarwood have been planted

120
Populasi Gajah di Area Konservasi
Elephant Population in Conservation Areas

32,85 Kg
Budi Daya Madu Kelulut
Kelulut Honey Farming

Pembangunan fasilitas pendukung pendidikan di SDN 167/VII Simeratihan berupa perpustakaan, area serba guna dan 2 bilik toilet
Construction of educational support facilities at state-owned elementary school (SDN) 167/VII Simeratihan in the form of a library, multipurpose area, and two toilet cubicles

Kerja sama dengan WWF-Indonesia untuk pelaksanaan konservasi habitat Gajah Sumatra di Bukit Tigapuluh Jambi melalui reforestasi, peningkatan ekonomi, dan pendidikan.
Collaboration with WWF-Indonesia to conserve the habitat of Sumatran Elephants through reforestation, economic improvement, and education.

Kinerja Sosial [B.3]
Social Performance

54,29%
Persentase Karyawan Perempuan
Percentage of Female Employees

7 Orang | People
PermataBankers dengan Disabilitas
PermataBankers with Disabilities

6.894 Orang | People
Jumlah Penerima Manfaat Program Literasi Keuangan dari Permata Hati
Total Beneficiaries of the Financial Literacy Program Implemented by Permata Hati

35%
Persentase Karyawan Perempuan di Posisi Manajer
Percentage of Female Employees in Managerial Position

9.859 Orang | People
Penerima Manfaat Beasiswa Poin Senyum
Beneficiaries of the Smile Point Scholarship Program

93,65%
Tingkat Kepuasan Penerima Manfaat Program Permata Hati
Satisfaction Rate of the Permata Hati Program Beneficiaries

Rp5,8 Miliar | Billion
Biaya Tanggung Jawab Sosial dan Lingkungan (TJSL)
Corporate Social and Environmental Responsibility (CSER) Cost

Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan
Awards

No.	Nama Penghargaan Awards Name	Penyelenggara Organizer
1.	Peringkat A dalam studi Laporan Berkelanjutan 2024 A rating in the 2024 Sustainability Report study	Foundation for International Human Rights Reporting Standards (FIHRRST)
2.	Juara 2 kategori Non-BUMN dan Non-BUMD Go Publik Keuangan (kluster Rp5 triliun) dalam Annual Report Awards 2024 2nd Place – Non-SOE and Non-ROE Public Financial Companies Category (Cluster: IDR 5 Trillion) in 2024 Annual Report Awards	Komite Nasional Kebijakan Governansi (KNKG) National Committee on Governance Policy
3.	Penghargaan Great Place To Work 2025 Certified Great Place To Work 2025	Great Place To Work

Sertifikasi
Certifications

No.	Nama Sertifikasi Certification Name	Lembaga Sertifikasi Certification Institution	Masa Berlaku Validity Period
1.	Sertifikat ISO 27001:2013 tentang Sistem Manajemen Keamanan Informasi ISO 27001:2013 Certificate on Information Security Management System	BSI Group	2 Mei 2023 - 1 Mei 2026 2 May 2023 - 1 May 2026
2.	Sertifikat ISO 37001:2016 tentang Sistem Manajemen Anti-Penyuapan kepada Kantor Pusat Permata Bank ISO 37001:2016 Certificate on Anti-Bribery Management System for Permata Bank Head Office	BSI's Royal Charter	20 November 2023 – 19 November 2026 20 November 2023 – 19 November 2026
3.	Sertifikat ISO 37001:2016 tentang Sistem Manajemen Anti-Penyuapan kepada Kantor Cabang Permata Bank Bintaro ISO 37001:2016 Certificate on Anti-Bribery Management System for Permata Bank Bintaro Branch Office	BSI's Royal Charter	8 Desember 2023 -7 Desember 2026 8 December 2023 - 7 December 2026
4.	Sertifikasi GREENSHIP Eksisting Building GOLD Rank Gedung Bintaro Sektor 7 Tangerang Selatan Existing Building GREENSHIP Certification: GOLD Rank Building Bintaro Sector 7, South Tangerang	Green Building Council Indonesia	23 April 2025 – 23 April 2028 23 April 2025 – 23 April 2028
5.	Sertifikasi Ahli Pembangun Integritas Integrity Builder Expert Certification	Komisi Pemberantasan Korupsi (KPK) Corruption Eradication Commission	5 Agustus 2025 – 5 Agustus 2028 5 August 2025 – 5 August 2028

Keanggotaan **Asosiasi** [C.5] [2-28]

Association Membership

Nama Organisasi Organization Name		Status Keanggotaan Membership Status
PERBANAS PERHIMPUNAN BANK NASIONAL	Perhimpunan Bank Nasional (Perbanas) Indonesian Banks Association	• Anggota Bidang Pajak, Keuangan, dan Regulatory Reporting • Anggota Bidang Hukum dan Kepatuhan • Member of Tax, Finance, and Regulatory Reporting Division • Member of Legal and Compliance Division
IBI Ikatan Bankir Indonesia	Ikatan Bankir Indonesia (IBI) Indonesia Banker Institute (IBI)	• Komite Audit • Anggota Bidang Organisasi, Keanggotaan, dan Advokasi • Anggota Bidang Pembinaan dan Pengembangan Profesi • Ketua Bidang Sosial • Anggota Bidang Olahraga • Audit Committee • Member of the Organization, Membership, and Advocacy Division • Member of the Professional Development and Coaching Division • Chairwoman of the Social Division • Member of the Sports Division
icsa Indonesia Corporate Secretary Association	Indonesian Corporate Secretary Association (ICSA)	Ketua Umum Chairwoman
ASPI Asosiasi Sistem Pembayaran Indonesia	Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association	Ketua Komite 7 - Penguatan SDM Sistem Pembayaran Chairman of Committee 7 - Strengthening Human Resources for Payment Systems
LAPS SJK Lembaga Alternatif Penyelesaian Sektor Jasa Keuangan	Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia (LAPSPI) Indonesian Institute for Alternative Banking Dispute Resolution	Anggota Member
FKDKP	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Communication Forum of Banking Compliance Directors	Ketua Bidang Pelatihan Head of the Training Division

Ikhtisar Kinerja **Keberlanjutan**

Sustainability Performance Highlights

Kinerja Ekonomi [B.1]

Economic Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Kinerja Internal | Internal Performance					
Pendapatan Operasional	Rp Juta IDR Million	12.556.774	12.083.329*)	11.950.724*)	Operating Income
Laba Bersih		3.587.535	3.566.519	2.585.218	Net Income
Penyaluran Kredit – Total		164.238.912	155.754.180	142.978.156	Loan Disbursement - Total
Dana Pihak Ketiga		193.025.578	185.843.453	188.586.562	Third Party Funds
Jenis Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan | Types of Products that Meet the Criteria for Sustainable Business Activities					
Penyaluran Kredit – UMKM	Rp Juta IDR Million	5.209.438	5.786.373	6.070.869	Loan Disbursement - MSMEs
Jumlah Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)		30.138.391	22.600.382	12.444.254	Total Sustainable Business Activity Category (KKUB) Financing Portfolio
Persentase Jumlah Portofolio KKUB terhadap Total Kredit	%	18,49	14,73	8,84	Percentage of the Sustainable Business Activities Category
Persentase Jumlah Portofolio KKUB terhadap Total Kredit | Percentage of the Sustainable Business Activities Category Portfolio to Total Loans					
a. Penghimpunan Dana	%	N/A	N/A	N/A	a. Funding
b. Penyaluran Dana		18,49	14,73	8,84	b. Lending
Nilai Pengadaan Barang dan Jasa atas Pemasok Lokal	Rp Miliar IDR Billion	4.769	4.842*)	4.130*)	Value of Goods and Services Procurement from Local Suppliers

Keterangan | **Note:**
*) Pernyataan ulang yang disebabkan oleh reklasifikasi
Restatement due to reclassification

Kinerja Lingkungan [B.2]

Environmental Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Kinerja Internal | Internal Performance					
Penggunaan Energi	GJ	101.434,13	106.578,92	109.020,02	Energy Consumption
Pengurangan Emisi (Cakupan 1, 2, dan 3)	Ton CO_2eq	1.247,75	799,72	(12.650,00)*)	Emission Reduction (Scope 1, 2, and 3)
Intensitas Emisi	Ton CO_2eq/ karyawan Ton CO_2eq/ employee	3,53	3,64	3,53	Emission Intensity
Jumlah Pengurangan (Penambahan) Penggunaan Kertas	Ton Tons	(9,38)	(3,25)	1,01	Total Paper Use Reduction (Addition)
Penggunaan Air	m^3	48.943	49.169	86.750	Water Consumption
Kegiatan Pengelolaan Lingkungan | Environmental Stewardship Activities					
Realisasi Biaya Pengelolaan Lingkungan	Rp Juta IDR Million	123,92**)	182,81**)	193,63**)	Realization of Environmental Management Cost

Keterangan | **Notes:**
*) Perhitungan emisi GRK cakupan 3 baru dilakukan di tahun 2023, sehingga terjadi peningkatan signifikan pada emisi yang dihasilkan.
Scope 3 GHG emissions calculations were only conducted in 2023, resulting in a significant increase in emissions.
**) Data berdasarkan 12 cabang
Data based on 12 branches

Kinerja Sosial [B.3]
Social Performance

Uraian	Satuan Unit	2025	2024	2023	Description
Kinerja Internal | Internal Performance					
Karyawan Perempuan dibandingkan Total Karyawan	%	54,29	54,56	54,68	Total Female Employees to Total Employees
Persentase Perempuan Posisi Manajer ke Atas	%	35	34	49	Percentage of Female in Managerial Positions and Above
Jumlah Karyawan Disabilitas	Orang People	7	16	18	Number of Employees with Disabilities
Rata-rata Jam Pelatihan - Laki-laki - Perempuan	Jam/Orang Hours/Person	 56,9 96,3	 63,7 75,9	 51,0 57,0	Average Training Hours - Male - Female
Tingkat Penyelesaian Keluhan Nasabah	%	98,3	100,0	99,9	Customer Complaint Settlement Rate
Kegiatan Tanggung Jawab Sosial | Social Responsibility Activities					
Jumlah Dana Tanggung Jawab Sosial	Rp Juta IDR Million	5.800	5.952	3.450	Total Corporate Social Responsibility Funds

Penjelasan
Direksi [D.1] [2-22]
Message from the Board of Directors



Meliza Musa Rusli

Direktur Utama
President Director



“Permata Bank memperluas perannya dalam mendukung sektor berwawasan lingkungan melalui pendekatan risiko dan pembiayaan yang lebih terukur sepanjang 2025, sejalan dengan meningkatnya kebutuhan pembiayaan untuk mendorong transisi menuju ekonomi rendah karbon.”

“Permata Bank expanded its role in supporting environmentally friendly sectors through a more measurable risk and financing approach throughout 2025, in line with rising financing needs to drive the transition towards a low carbon economy.”

Pemangku kepentingan yang terhormat,

Sepanjang 2025, Permata Bank terus memperkuat perannya sebagai institusi keuangan yang mengintegrasikan prinsip keberlanjutan ke dalam strategi bisnis dan pengambilan keputusan. Dengan mencermati dinamika risiko dan peluang usaha yang semakin kompleks, Bank fokus pada upaya penguatan pembiayaan sesuai prinsip keuangan berkelanjutan, pengembangan solusi keuangan yang mendukung transisi ekonomi, serta pengelolaan risiko iklim. Integrasi aspek Lingkungan, Sosial, dan Tata Kelola (LST) dalam kegiatan usaha, yang sejalan dengan arah pencapaian Tujuan Pembangunan Berkelanjutan (TPB), dilakukan melalui perluasan pembiayaan inklusif, serta dukungan terhadap upaya penurunan emisi dalam operasional Bank.

Dear respected stakeholders,

Throughout 2025, Permata Bank continued to strengthen its role as a financial institution that integrates sustainability principles into business strategy and decision-making. In response to increasingly complex risk and business opportunity dynamics, the Bank focused on strengthening financing aligned with sustainable finance principles, developing financial solutions that support the economic transition, and managing climate risk. The integration of Environmental, Social, and Governance (ESG) aspects into business activities, aligned with the Sustainable Development Goals (SDGs), was carried out through the expansion of inclusive financing and support for emission reduction efforts in the Bank’s operations.

STRATEGI DAN KEBIJAKAN DALAM MERESPONS TANTANGAN KEBERLANJUTAN

Perkembangan isu keberlanjutan yang semakin memengaruhi stabilitas ekonomi dan sistem keuangan mendorong Permata Bank untuk menjadikan keberlanjutan sebagai tujuan strategis dalam menjaga ketahanan bisnis jangka panjang. Perubahan iklim, dinamika sosial, serta meningkatnya ekspektasi regulator dan pemangku kepentingan menghadirkan risiko, sekaligus peluang yang perlu direspons secara terukur dan terintegrasi dalam pengambilan keputusan.

Menjawab tantangan tersebut, sepanjang 2025 Permata Bank menegaskan arah kebijakan keberlanjutan dengan memperkuat integrasi aspek LST ke dalam strategi, tata kelola, dan budaya organisasi. Penguatan ini diwujudkan melalui internalisasi nilai-nilai keberlanjutan ke dalam budaya dan nilai utama I-PRICE yang mencakup *Integrity, Partnership, Responsiveness, Innovation, Caring,* dan *Excellence* sebagai pedoman perilaku seluruh PermataBankers, sehingga prinsip keberlanjutan tercermin dalam cara Bank menjalankan kegiatan usahanya dan berinteraksi dengan pemangku kepentingan.

Dari sisi kebijakan, Bank memperkuat kerangka keuangan berkelanjutan sebagai acuan strategis, dengan fokus pada peningkatan kualitas portofolio pembiayaan berkelanjutan, pengembangan solusi keuangan yang mendukung transisi ekonomi rendah karbon, serta pengelolaan risiko iklim secara lebih terstruktur. Tantangan perubahan iklim dipandang tidak hanya sebagai isu lingkungan, tetapi juga sebagai sumber risiko finansial yang dapat memengaruhi kualitas aset, profil risiko, dan ketahanan Bank dalam jangka panjang.

Sebagai bagian dari penguatan kebijakan pengelolaan risiko, Permata Bank mengembangkan *Climate Risk Management & Scenario Analysis* (CRMS) secara *bottom-up* untuk mengidentifikasi dampak risiko iklim terhadap portofolio pembiayaan. Kajian ini menunjukkan bahwa sektor-sektor intensif karbon memiliki kerentanan yang lebih tinggi terhadap risiko fisik dan risiko transisi, yang berpotensi memengaruhi kinerja kredit. Hasil kajian tersebut menjadi dasar bagi Bank untuk meningkatkan kualitas data, metodologi pengukuran, serta kapabilitas sumber daya manusia, sehingga pengelolaan risiko iklim dapat dilakukan secara lebih kredibel dan terintegrasi ke dalam proses pengambilan keputusan.

Permata Bank juga menghadapi tantangan dalam mengadopsi pengungkapan keberlanjutan dan iklim dengan standar global yang semakin komprehensif. Pengungkapan ini menuntut kemampuan Bank untuk mengidentifikasi dan menghitung risiko serta peluang keberlanjutan dan iklim secara lebih terpercaya dan transparan. Untuk merespons tantangan tersebut, Permata Bank terus memperkuat kapasitas internal melalui pelatihan rutin dan meningkatkan koordinasi lintas fungsi secara sistematis.

STRATEGY AND POLICIES IN RESPONDING TO SUSTAINABILITY CHALLENGES

The growing influence of sustainability issues on economic stability and the financial system has led Permata Bank to position sustainability as a strategic objective in safeguarding long-term business resilience. Climate change, social dynamics, and rising expectations from regulators and stakeholders present risks as well as opportunities that require a measured and integrated response in decision-making.

To address these challenges, throughout 2025 Permata Bank reinforced its sustainability policy direction by strengthening the integration of ESG aspects into strategy, governance, and organizational culture. This strengthening was implemented through the internalization of sustainability values into the culture and core I-PRICE values (Integrity, Partnership, Responsiveness, Innovation, Caring, and Excellence) as the behavioral guide for all PermataBankers, ensuring that sustainability principles are reflected in how the Bank conducts its business and engages with stakeholders.

From a policy perspective, the Bank strengthened its sustainable finance framework as a strategic reference, focusing on improving the quality of its sustainable financing portfolio, developing financial solutions that support the transition to a low-carbon economy, and managing climate risk in a more structured manner. Climate change is viewed not only as an environmental issue, but also as a source of financial risk that can affect asset quality, the risk profile, and the Bank's long-term resilience.

As part of strengthening risk management policies, Permata Bank developed the bottom-up Climate Risk Management and Scenario Analysis (CRMS) to identify the impacts of climate risk on the financing portfolio. This assessment indicates that carbon-intensive sectors have higher vulnerability to physical and transition risks, which may affect credit performance. The assessment results serve as a basis for the Bank to improve data quality, measurement methodologies, and human capital capabilities, so that climate risk management becomes more credible and can be integrated into decision-making.

Permata Bank also faces challenges in adopting sustainability and climate disclosures under increasingly comprehensive global standards. These disclosures require the Bank to identify and quantify sustainability- and climate-related risks and opportunities with greater reliability and transparency. To respond to these challenges, Permata Bank continued to strengthen internal capacity through periodic training and systematic cross-functional coordination.

PENERAPAN KEUANGAN BERKELANJUTAN

Permata Bank melanjutkan penguatan penerapan keuangan berkelanjutan sebagai bagian dari strategi pertumbuhan yang berimbang antara kinerja bisnis dan tanggung jawab LST. Bank akan meneruskan pengembangan usaha dengan fokus pada kualitas pertumbuhan yang selaras dengan prinsip kehati-hatian, pengelolaan risiko, serta penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

Dari sisi kinerja ekonomi, hingga akhir 2025 total kredit yang disalurkan Permata Bank mencapai Rp164,24 triliun, meningkat dibandingkan tahun sebelumnya. Pendapatan operasional tercatat sebesar Rp12,55 triliun, naik dari Rp12,08 triliun pada 2024, sementara laba bersih mencapai Rp3,59 triliun, menunjukkan kinerja yang stabil di tengah dinamika kondisi perekonomian global. Pertumbuhan ditopang oleh penguatan penyaluran kredit yang selektif, peningkatan kualitas aset, serta pengelolaan dana pihak ketiga yang mencapai Rp193,03 triliun.

Dalam mendukung agenda keuangan berkelanjutan, Permata Bank mencatat pertumbuhan signifikan pada portofolio pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB). Hingga akhir 2025, total portofolio KKUB mencapai Rp30,1 triliun, meningkat 33,3% dibandingkan tahun sebelumnya, dengan kontribusi utama berasal dari pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL) sebesar Rp24,9 triliun. Portofolio tersebut setara dengan 18,49% dari total kredit Bank, meningkat dibandingkan 14,73% pada 2024.

Sepanjang 2025, pembiayaan KUBL difokuskan pada sektor-sektor yang memberikan dampak lingkungan positif, seperti energi terbarukan, pengendalian polusi, pengelolaan keanekaragaman hayati dan penggunaan lahan berkelanjutan, transportasi ramah lingkungan, serta bangunan berwawasan lingkungan. Penguatan portofolio hijau ini didukung oleh pembiayaan kendaraan listrik, properti ramah lingkungan, pembiayaan sindikasi dengan mekanisme *sustainability-linked loan*, serta penempatan dana pada instrumen obligasi berkelanjutan. Bank juga menyalurkan pembiayaan kepada Usaha Mikro, Kecil, dan Menengah (UMKM) sebesar Rp5,2 triliun guna memperluas akses layanan keuangan dan mendorong pertumbuhan ekonomi yang lebih merata.

Dalam aspek operasional, Permata Bank memperkuat penerapan praktik ramah lingkungan melalui efisiensi energi dan pengurangan emisi. Implementasi penggantian lampu LED, pengaturan sistem pendingin ruangan, kampanye hemat energi, serta penguatan budaya keberlanjutan mendorong penurunan emisi cakupan 1 dan 2 sebesar 4,90% dibandingkan 2024. Upaya ini menjadi bagian dari langkah Bank dalam mencapai target *net zero emission* (NZE), yaitu NZE cakupan 1 dan 2 dari aktivitas operasional pada 2030, serta NZE dari aktivitas pembiayaan pada 2052. Di 2025, Permata Bank juga memperoleh dua sertifikasi GREENSHIP dengan peringkat GOLD dari Green Building Council Indonesia untuk Gedung Permata Bank Bintaro Sektor 7 Tangerang Selatan dan Gedung Permata Bank Merdeka Bandung, yang menegaskan upaya Bank dalam meningkatkan standar bangunan hijau dan efisiensi operasional.

SUSTAINABLE FINANCE IMPLEMENTATION

Permata Bank continued to strengthen sustainable finance implementation as part of a balanced growth strategy between business performance and ESG responsibilities. The Bank will continue to develop its business with a focus on quality growth aligned with prudential principles, risk management, and long-term value creation for all stakeholders.

From an economic performance perspective, as of the end of 2025 total loans disbursed by Permata Bank reached IDR 164.24 trillion, increasing compared to the previous year. Operating income was recorded at IDR 12.55 trillion, up from IDR 12.08 trillion in 2024, while net profit reached IDR 3.59 trillion, reflecting stable performance amid evolving global economic conditions. Growth was supported by selective loan disbursement, improved asset quality, and sound management of third-party funds totaling IDR 193.03 trillion.

In supporting the sustainable finance agenda, Permata Bank recorded significant growth in its Sustainable Business Activities Category (KKUB) financing portfolio. As of the end of 2025, the total KKUB portfolio reached IDR 30.1 trillion, increasing by 33.3% compared to the prior year, with the main contribution coming from Environmentally Friendly Business Activities (KUBL) financing of IDR 24.9 trillion. This portfolio represented 18.49% of the Bank's total loans, up from 14.73% in 2024.

Throughout 2025, KUBL financing focused on sectors that deliver positive environmental impacts, such as renewable energy, pollution prevention and control, sustainable management of biodiversity and land use, environmentally friendly transportation, and green buildings. This strengthening of the green portfolio was supported by electric vehicle financing, environmentally friendly property financing, syndicated financing under sustainability-linked loan mechanisms, and placements in sustainable bond instruments. The Bank also provided MSME financing of IDR 5.2 trillion to expand financial access and support more inclusive economic growth.

Operationally, Permata Bank strengthened environmentally friendly practices through energy efficiency and emissions reduction. The implementation of LED replacement programs, optimization of air-conditioning systems, energy-saving campaigns, and the strengthening of sustainability culture reduced Scope 1 and Scope 2 emissions by 4.90% compared to 2024. These efforts form part of the Bank's pathway to achieving Net Zero Emissions (NZE), namely NZE for operational Scope 1 and Scope 2 by 2030, and NZE for financing activities by 2052. In 2025, Permata Bank also obtained two GREENSHIP certifications at GOLD level from Green Building Council Indonesia for the Permata Bank Bintaro Sector 7 building in South Tangerang and the Permata Bank Merdeka building in Bandung. This achievement underscores the Bank's efforts to enhancing green building standards and operational efficiency.

Permata Bank juga mencatat sejumlah capaian dalam hal lingkungan dan sosial sepanjang 2025. Dari sisi kontribusi terhadap lingkungan, Bank mendukung pelestarian keanekaragaman hayati melalui penanaman 5.000 pohon sebagai bagian dari upaya menjaga habitat gajah di kawasan Bukit Tigapuluh, Jambi. Dari aspek sosial, Bank telah menjalankan program literasi keuangan yang menjangkau 6.894 penerima manfaat sepanjang 2025. Selain itu, keterlibatan karyawan melalui program Employee Volunteer (EVO) juga semakin kuat, dengan total 3.720 partisipasi PermataBankers dalam berbagai aktivitas pelestarian lingkungan dan pemberdayaan masyarakat di berbagai wilayah.

Di sisi tata kelola pembiayaan, Permata Bank mengintegrasikan aspek LST secara menyeluruh ke dalam proses bisnis, khususnya dalam persetujuan kredit. Penerapan penilaian risiko lingkungan dan sosial, pemenuhan dokumen lingkungan hidup, serta penggunaan taksonomi keuangan berkelanjutan Indonesia, menjadi dasar pengambilan keputusan pembiayaan, guna memastikan keselarasan antara pertumbuhan portofolio dan pengelolaan risiko keberlanjutan.

Selain itu, Bank terus memperkuat digitalisasi sebagai bagian dari peningkatan layanan perbankan yang terus-menerus. Peningkatan adopsi layanan digital tidak hanya memperluas akses masyarakat terhadap layanan keuangan, tetapi juga berkontribusi pada efisiensi operasional dan pengurangan dampak lingkungan. Hingga akhir 2025, jumlah pengguna layanan digital meningkat sekitar 10%, dengan volume transaksi melalui Permata ME mencapai Rp234 triliun, didukung oleh peningkatan transaksi QRIS sebesar 83% dibandingkan periode tahun lalu.

Penguatan penerapan keuangan berkelanjutan juga tercermin dari pengakuan eksternal yang diterima Perseroan sepanjang periode pelaporan. Pada 2025, Permata Bank memperoleh Peringkat A dalam Studi Laporan Keberlanjutan 2024 yang diselenggarakan oleh Foundation for International Human Rights Reporting Standards (FIHRRST), serta meraih Juara 2 kategori Non-BUMN dan Non-BUMD Go Publik Sektor Keuangan dalam ajang Annual Report Award (ARA) 2024 yang diselenggarakan oleh Komite Nasional Kebijakan Governansi (KNKG). Prestasi ini menjadikan kami untuk lebih meningkatkan kualitas dalam menerapkan keuangan berkelanjutan.

STRATEGI PENCAPAIAN TARGET

Pada 2025, Permata Bank fokus pada strategi peningkatan kapasitas sumber daya manusia dan pengelolaan portofolio kredit sesuai dengan Rencana Aksi Keuangan Berkelanjutan (RAKB). Target lima tahunan yang tertulis dalam RAKB menjadi acuan dalam menjalankan kegiatan keuangan berkelanjutan. Hasil capaian RAKB setiap tahun disampaikan kepada Otoritas Jasa Keuangan bersama dengan rencana bisnis bank.

Permata Bank also recorded a number of environmental and social achievements throughout 2025. In terms of environmental contribution, the Bank supported biodiversity conservation through the planting of 5,000 trees as part of efforts to preserve elephant habitats in the Bukit Tigapuluh area, Jambi. From a social perspective, the Bank delivered financial literacy programs reaching 6,894 beneficiaries during 2025. In addition, employee engagement through the Employee Volunteer (EVO) program continued to strengthen, with a total of 3,720 participations by PermataBankers in various environmental conservation and community empowerment activities across different regions.

In financing governance, Permata Bank integrates ESG aspects into its business processes, particularly within credit approval. The application of environmental and social risk assessments, fulfillment of environmental documentation requirements, and the use of Indonesia's sustainable finance taxonomy serve as key bases for financing decisions, ensuring alignment between portfolio growth and sustainability risk management.

In addition, the Bank continued to strengthen digitalization as part of ongoing improvements in banking services. Increased adoption of digital services not only expanded public access to financial services but also contributed to operational efficiency and reduced environmental impacts. As of the end of 2025, the number of digital service users increased by around 10%, with transaction volume through Permata ME reaching IDR 234 trillion, supported by an 83% increase in QRIS transactions compared to the previous year.

The strengthening of sustainable finance implementation is also reflected in external recognition received during the reporting period. In 2025, Permata Bank received an A rating in the 2024 Sustainability Report Study conducted by the Foundation for International Human Rights Reporting Standards (FIHRRST), and achieved 2nd place in the Non-SOE and Non-Regional SOE Public Financial Sector category at the Annual Report Award (ARA) 2024 organized by the National Committee on Governance Policy (KNKG). These achievements further motivate the Bank to continue improving the quality of its sustainable finance implementation.

TARGET ACHIEVEMENT STRATEGY

In 2025, Permata Bank focused on strategies to strengthen human capital capacity and manage the loan portfolio in line with the Sustainable Finance Action Plan (RAKB). The five-year targets set out in the RAKB serve as the reference for implementing sustainable finance activities. Progress against the RAKB is reported annually to the Financial Services Authority together with the Bank's business plan.

Peluang dan prospek usaha perbankan ke depan tetap menjadi salah satu penopang perekonomian nasional. Dinamika yang semakin besar menuntut pengembangan usaha yang lebih cermat, termasuk dalam mendukung sektor-sektor 'Second Nationally Determined Contribution' (SNDC) yang krusial untuk mencapai target emisi nol bersih 2060, yaitu pertanian dan kehutanan (AFOLU), manufaktur/IPPU, pengolahan limbah, konstruksi, dan transportasi. Melalui strategi kerja sama dengan berbagai pihak, perhitungan risiko dan peluang, serta kehati-hatian, Permata Bank akan berupaya meningkatkan portofolio di sektor prioritas ini dengan mempertimbangkan faktor eksternal, termasuk perubahan berbagai regulasi dan tekanan pemangku kepentingan.

Future banking opportunities and business prospects remain key pillars supporting the national economy. Increasing dynamics require more deliberate business development, including support for sectors under the Second Nationally Determined Contribution (SNDC) that are critical to achieving Indonesia's 2060 net zero target, namely agriculture and forestry (AFOLU), manufacturing/IPPU, waste management, construction, and transportation. Through collaboration with various parties, risk and opportunity assessment, and prudence, Permata Bank will seek to increase its portfolio in these priority sectors while considering external factors, including regulatory changes and stakeholder expectations.

APRESIASI

Keberhasilan Permata Bank dalam mengimplementasikan berbagai inisiatif keberlanjutan tidak terlepas dari keterlibatan aktif dan kepercayaan yang diberikan oleh para pemangku kepentingan. Dukungan dari nasabah, mitra usaha, regulator, investor, serta seluruh PermataBankers menjadi fondasi penting dalam menjaga kesinambungan antara kinerja bisnis dan penerapan prinsip LST.

Permata Bank akan terus memanfaatkan sinergi yang terbangun dengan para pemangku kepentingan sebagai penggerak utama dalam memperkuat penerapan keberlanjutan di seluruh lini bisnis. Dengan mengedepankan keseimbangan antara penciptaan nilai ekonomi, pengelolaan risiko, dan dampak sosial lingkungan, Bank memastikan setiap langkah strategis memberikan kontribusi jangka panjang yang bermakna bagi masyarakat dan perekonomian nasional.

APPRECIATION

Permata Bank's achievements in implementing sustainability initiatives are supported by the active engagement and trust of stakeholders. Support from customers, business partners, regulators, investors, and all PermataBankers remains an essential foundation in maintaining alignment between business performance and ESG implementation.

Permata Bank will continue to leverage stakeholder synergies as a key driver in strengthening sustainability implementation across all business lines. By prioritizing a balance between economic value creation, risk management, and social and environmental impacts, the Bank ensures that each strategic step delivers meaningful long-term contributions to society and the national economy.

Jakarta, Maret 2026
Jakarta, March 2026



Meliza Musa Rusli
Direktur Utama
President Director

Tentang Laporan **Keberlanjutan**

About Sustainability Report

Permata Bank menerbitkan Laporan Keberlanjutan secara tahunan. Laporan Keberlanjutan 2025 mencakup data dan informasi untuk periode pelaporan 1 Januari hingga 31 Desember 2025, disertai dengan penyajian data historis tertentu selama tiga tahun. Laporan ini merupakan kelanjutan dari laporan keberlanjutan yang telah diterbitkan pada periode sebelumnya di tanggal 12 Maret 2025. Seluruh data finansial dan non-finansial yang disajikan dalam laporan ini berasal dari aktivitas Permata Bank, mengingat tidak terdapat entitas anak maupun perusahaan ventura bersama yang dimiliki oleh Bank. [2-2][2-3]

Ketentuan dan standar yang digunakan dalam penyusunan laporan ini meliputi Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik serta Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 16/SEOJK.04/2021 mengenai Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Laporan juga disusun dengan merujuk *(with reference)* pada Standar Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB) Standards: Commercial Banks, serta penerapan awal Standar IFRS S1 dan S2. Terdapat pengungkapan kembali pada data atau informasi dalam Laporan ini. [2-4]

Melalui proses tata kelola internal, Laporan Keberlanjutan ini telah dikonfirmasi oleh para kontributor data dan pejabat dari unit kerja terkait, sebelum ditelaah dan disetujui oleh Direksi. Selanjutnya, laporan ini menjalani proses penjaminan (*assurance*) oleh pihak independen eksternal, yang dipilih tanpa benturan kepentingan dan dengan persetujuan pejabat berwenang. Proses penjaminan dilakukan dengan mengacu pada Standar AA1000 tipe 1 untuk keseluruhan laporan dan tipe 2 untuk topik "Keamanan Produk dan data serta Privasi Nasabah" serta "Pengelolaan Lingkungan dan Perubahan Iklim", level *moderate*. [G.1][2-5]

Permata Bank publishes Sustainability Report annually. The 2025 Sustainability Report covers data and information for the reporting period from 1 January to 31 December 2025, and includes the presentation of certain historical data from the previous three years. This report is a continuation of the sustainability reports published in prior periods, most recently on 12 March 2025. All financial and non-financial data presented in this report are derived from the activities of Permata Bank, as the Bank does not have any subsidiaries or jointly owned venture companies. [2-2] [2-3]

The provisions and standards applied in the preparation of this report include Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as well as Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies. This report has also been prepared with reference to the Global Reporting Initiative (GRI) Standards, the Sustainability Accounting Standards Board (SASB) Standards: Commercial Banks, and early adoption of IFRS S1 and S2. There is restatement of data or information in this Report. [2-4]

Through internal governance processes, this Sustainability Report has been confirmed by data contributors and officials from the relevant work units, prior to being reviewed and approved by the Board of Directors. Subsequently, this report underwent an assurance process conducted by an independent external party, which was appointed without any conflict of interest and with the approval of the authorised officials. The assurance process was carried out in accordance with the AA1000 Assurance Standard, Type 1 for overall reports and type 2 for "Product and Data Security, and Customer Privacy" and "Environmental Management and Climate Change" topics, moderate level. [G.1][2-5]

Tanggapan terhadap **Umpan Balik** [G.3]

Response to Feedback

Sepanjang periode pelaporan 2025, Permata Bank menerima saran untuk terus meningkatkan kualitas laporan keberlanjutan, terutama dalam mengungkapkan hasil kinerja yang terukur. Kami menanggapi saran ini dengan menyampaikan informasi yang lebih komprehensif dan relevan, termasuk penguatan informasi keberlanjutan yang berdampak pada kinerja dan ketahanan bisnis Bank.

Permata Bank membuka ruang bagi penyampaian saran, tanggapan, dan pertanyaan untuk Laporan Keberlanjutan 2025 melalui:

Throughout the 2025 reporting period, Permata Bank received feedbacks to continue improving the quality of its sustainability reports, particularly in disclosing measurable performance results. We responded to these feedbacks by providing more comprehensive and relevant information, including strengthened on sustainability information which impact the Bank's performance and business resilience.

This Sustainability Report 2025 provides channels for the submission suggestions, feedback, and enquiries regarding this Report through:

Kontak terkait Laporan Keberlanjutan [2-3]
Contact about the Sustainability Report

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Katharine Grace
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Pendekatan Penentuan **Topik Material** [3-1][3-2]

Approach for Determining Material Topics

Permata Bank menerapkan pendekatan materialitas ganda melalui *focus group discussion* (FGD) yang melibatkan fungsi-fungsi internal di Perusahaan yang merepresentasikan para pemangku kepentingan. Perusahaan turut melibatkan pihak eksternal sebagai tim ahli dalam proses asesmen. Asesmen dilakukan melalui beberapa tahapan, yakni:

1. Peninjauan kembali topik material tahun sebelumnya;
2. Identifikasi isu-isu signifikan pada tahun 2025;
3. Penilaian tingkat signifikansi materialitas dampak dan materialitas finansial untuk setiap topik dari skala 1 sampai 4;
4. Penyesuaian kembali terhadap topik material prioritas oleh tim internal Permata Bank.

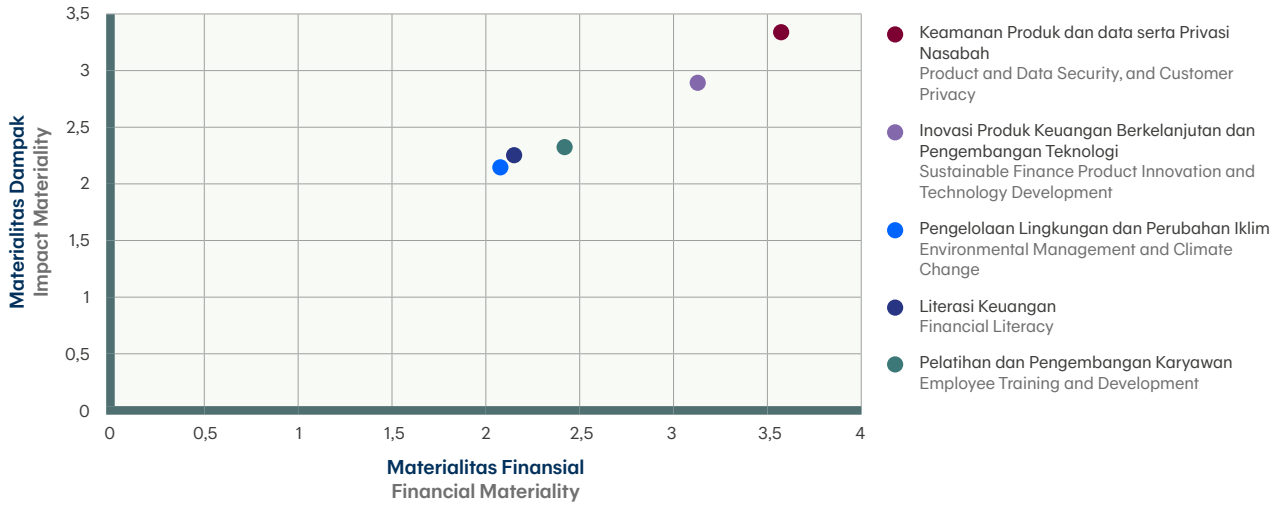
Pada Laporan Keberlanjutan 2025, terdapat penyesuaian terhadap topik material dibandingkan tahun sebelumnya. Seluruh topik material yang diungkapkan dalam Laporan ini telah memperoleh persetujuan Direksi.

Permata Bank applies a double materiality assessment (DMA) approach through focus group discussion (FGD) involving relevant internal functions within the Company that represent the stakeholders. The assessment is also attended by external parties acting as expert advisors. The process includes:

1. Review of the previous year's material topics;
2. Identification of significant issues in 2025;
3. Assessment of both impact materiality and financial materiality for each topic in scale of 1 to 4;
4. Readjustment of priority material topics by Permata Bank internal team.

The 2025 Sustainability Report reflects changes to the material topics compared to the previous year. All material topics presented in this Report have been approved by the Board of Directors.

Metriks Dampak Materialitas dan Finansial
Impact and Financial Materiality Metrics



Keterangan | Notes:

●●●● Tinggi | High
●●●○ Sedang-Tinggi | Medium-High
●●○○ Sedang | Medium

Topik Material Material Topics	**Tingkat *Impact Materiality*** Impact Materiality Level		**Tingkat *Financial Materiality*** Financial Materiality Level	
	Positif Positive	**Negatif** Negative	**Risiko** Risk	**Peluang** Chance
Keamanan Produk dan Data, serta Privasi Nasabah Product and Data Security, and Customer Privacy	●●●● Peningkatan kepercayaan pemangku kepentingan, tingkat loyalitas, reputasi perusahaan, serta keyakinan investor terhadap kinerja dan tata kelola perusahaan. Increased stakeholder trust, loyalty levels, corporate reputation, and investor confidence in corporate performance and governance.	●●●● Kerentanan sistem keamanan, gangguan operasional, atau kebocoran data, kompetensi yang lebih kompleks dan waktu pengerjaan lebih panjang. Security system vulnerabilities, operational disruptions, or data leaks, more complex competencies and longer turnaround times.	●●●● Penipuan dan potensi kebocoran menjadi kerugian finansial, dan sanksi regulasi bagi bank. Fraud and potential leaks can result in financial losses and regulatory sanctions for banks.	●●●● Menambah jumlah nasabah, jumlah transaksi, serta volume transaksi. Increase the number of customers, number of transactions, and transaction volume.
Inovasi Produk Keuangan Berkelanjutan dan Pengembangan Teknologi Sustainable Finance Product Innovation and Technology Development	●●●● Integrasi aspek LST dalam praktik bisnis, meningkatkan kesadaran nasabah mengenai keberlanjutan, serta mendukung nasabah dalam transisi. Integrating ESG aspects into business practices, increasing customer awareness of sustainability, and supporting customers in the transition.	●●●● Penurunan reputasi, meningkatnya tekanan dari investor, potensi ketidakpatuhan terhadap regulasi serta stabilitas portofolio pembiayaan. Deterioration of reputation, increased pressure from investors, potential non-compliance with regulations and stability of financing portfolios.	●●●● Risiko produk tidak relevan akibat perubahan regulasi yang cepat, serta ketidakpastian kondisi pasar. Product risks become irrelevant due to rapid regulatory changes, as well as market conditions.	●●●● Pengembangan produk keuangan berkelanjutan dan pengembangan teknologi. Sustainable financial product development and technology development.
Pengelolaan Lingkungan dan Perubahan Iklim Environmental Management and Climate Change	●●●● Mencapai *NZE Operational* 2030, dan *NZE Financing* 2052 yang berdampak positif terhadap reputasi perusahaan dan menarik investor. Achieving NZE Operational 2030, and NZE Financing 2052 which has a positive impact on the company's reputation and attracts investors.	●●●○ Terdapat potensi terjadinya *greenwashing* apabila klaim keberlanjutan tidak didukung oleh data, bukti, dan implementasi yang memadai. Risiko ini dapat menurunkan kepercayaan publik dan kredibilitas perusahaan. There is potential for greenwashing if sustainability claims are not supported by adequate data, evidence, and implementation. This risk can undermine public trust and the company's credibility.	●●●○ Membutuhkan biaya operasional yang lebih besar Dampak perubahan iklim juga berisiko pada kualitas portofolio kredit sektor yang rentan terhadap perubahan iklim. Requires greater operational costs. The impact of climate change also poses a risk to the quality of credit portfolios in sectors vulnerable to climate change.	●●●○ Meningkatkan resiliensi operasional dan bisnis bank, membuka peluang finansial untuk perluasan akses pendanaan hijau, serta peningkatan kepercayaan investor. Improving the operational and business resilience of banks, opening up financial opportunities for expanding access to green financing, and increasing investor confidence.

Keterangan | Notes:
●●●● Tinggi | High
●●●○ Sedang-Tinggi | Medium-High
●●○○ Sedang | Medium

Topik Material Material Topics	**Tingkat *Impact Materiality*** Impact Materiality Level		**Tingkat *Financial Materiality*** Financial Materiality Level	
	Positif Positive	**Negatif** Negative	**Risiko** Risk	**Peluang** Chance
Literasi Keuangan Financial Literacy	●●●○ Pengembangan kesejahteraan bagi masyarakat, dan membuka akses perbankan bagi masyarakat. Developing welfare for the community, and opening banking access for the community.	●●○○ Ketidaksesuaian materi untuk audiens mengakibatkan peserta tidak memperoleh pemahaman yang memadai, mengurangi keterlibatan selama pelatihan, serta menimbulkan inefisiensi pengembangan kompetensi. Mismatch of the material for the audience results in participants not gaining adequate understanding, reduces engagement during training, and creates inefficiencies in competency development.	●●●○ Tidak mencapai *social return on investment* dan dampak program tidak terukur, dapat menimbulkan inefisiensi anggaran dan mengurangi efektivitas investasi perusahaan. Not achieving a social return on investment and the unmeasureable impact can lead to budget inefficiencies and reduce the effectiveness of the company's investments.	●●○○ Optimalisasi portofolio nasabah, baik untuk pendanaan maupun pembiayaan, serta membuka peluang untuk mendapatkan nasabah baru. Optimizing customer portfolios, both for funding and financing, and opening up opportunities to acquire new customers.
Pelatihan dan Pengembangan Karyawan Employee Training and Development	●●●○ Pelatihan dan pengembangan untuk mendukung kinerja yang optimal. Training and development to support optimal performance.	●●●○ Karyawan gagal meningkatkan kompetensinya setelah mengikuti pelatihan, meningkatkan risiko kesalahan kerja, serta menurunkan produktivitas. Employees fail to improve their competencies after attending training, increasing the risk of work errors and reducing productivity.	●●○○ Biaya pelatihan tidak sebanding dengan manfaat dan tujuan yang ingin diperoleh sehingga dapat menyebabkan *misselling*. The training costs are not commensurate with the benefits and goals to be achieved, which can lead to misselling.	●●○○ Meningkatkan produktivitas dan efektivitas dalam melakukan pekerjaan, serta mendukung pencapaian portofolio keberlanjutan dan NZE. Increase productivity and effectiveness in carrying out work, and support the achievement of sustainability and NZE portfolios.

Pendekatan Pengelolaan Topik Material [3-3]
Management Approach for Material Topics

Topik Material Material Topics	Isu Signifikan Significant Issues	Penjelasan Materialitas The importance of Materiality
Keamanan Produk dan Data, serta Privasi Nasabah **Product and Data Security, and Customer Privacy** 	Penerapan keamanan data manajemen berdasarkan Standar ISO 27001. Implementation security management system in alignment with ISO 27001 standards.	Risiko penipuan dan potensi kebocoran data tetap menjadi tantangan utama yang perlu dimitigasi. Oleh karenanya topik ini merupakan dasar kepercayaan nasabah bagi Bank dalam melakukan usahanya. Fraud risks and potential data breaches remain key challenges requiring continuous mitigation. Hence, these topic is essential as a foundation of customer trust in the Bank's operations.
Inovasi Produk Keuangan Berkelanjutan dan Pengembangan Teknologi **Sustainable Finance Product Innovation and Technology Development** 	• Investasi yang signifikan untuk penyempurnaan sistem serta penguatan kapabilitas sumber daya manusia. • Pengembangan portofolio green mortgage. • Pembiayaan kendaraan listrik (EV) meningkat dan melampaui target. • Significant investments are required to enhance systems and strengthen human capital capabilities. • The green mortgage portfolio expanded. • Electric vehicle (EV) financing increased and exceeded the targets.	Pengembangan produk keuangan berkelanjutan dan produk ramah lingkungan, serta pengembangan produk dan teknologi merupakan kunci untuk meningkatkan daya saing dan kepuasan nasabah. The development of sustainable financial and environmentally friendly products, and advancements in product and technology innovation, are key to enhancing competitiveness and customer satisfaction.
Pengelolaan Lingkungan dan Perubahan Iklim **Environmental Management and Climate Change** 	• Permata Bank memiliki eksposur portofolio yang signifikan pada sektor dengan intensitas karbon tinggi, termasuk pertambangan, FOLU, dan industri pengolahan. • Dua gedung operasional Bank berhasil memperoleh sertifikasi bangunan hijau tingkat gold. • Penurunan emisi operasional dan penghematan biaya listrik. • The Company has significant portfolio exposure to carbon-intensive sectors, including mining and excavation, FOLU, and processing industries. • Two of the Permata Bank's operational buildings achieved gold-level green building certification. • Operational emissions were reduced and resulted in electricity cost savings.	Pengelolaan Lingkungan Hidup dan Perubahan Iklim menjadi tanggung jawab bersama untuk mengurangi risiko usaha, serta mendukung capaian *net zero emission*. Environmental Management and Climate Change are shared responsibilities to reduce business risks and support the achievement of net-zero emissions.
Literasi Keuangan **Financial Literacy** 	Program pengembangan masyarakat dan literasi keuangan Community development and financial literacy initiatives	Pengembangan Masyarakat dan Literasi Keuangan merupakan kontribusi penting dari Bank terhadap pengembangan kesejahteraan bagi masyarakat, dan membuka an akses perbankan bagi mereka. Community Development and Financial literacy are significant contributions by the Bank to improving community welfare and expanding access to banking for underserved populations.
Pelatihan dan Pengembangan Karyawan **Employee Training and Development** 	Pengembangan karyawan dan peningkatan kompetensi, termasuk pelatihan LST Development and competency program, including ESG training	Pelatihan dan Pengembangan Karyawan merupakan dasar pengembangan kapasitas setiap karyawan, yang merupakan kunci keberhasilan operasional Bank. Employee Training and Development form the foundation of capacity-building initiatives of each employee, which is vital to the Bank's operational success.

Tentang **Permata Bank**
About Permata Bank

Profil **Permata Bank** [2-1]
Permata Bank Profile

Nama Perusahaan
Company Name

PT Bank Permata Tbk

Alamat Kantor Pusat [C.2]
Head Office Address

World Trade Center (WTC) II
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920
Tel. | Phone: (021) 523 7788
Call Center: 1500111
Surat Elektronik | E-mail:
corporate.affairs@permatabank.co.id
permatatel@permatabank.co.id
Situs Web | Website: www.permatabank.com

Tanggal Pendirian
Date of Establishment

17 Desember 1954
17 December 1954

Status dan Bentuk Badan Hukum
Legal Status and Entity

Perusahaan Swasta berbentuk Perseroan Terbatas (PT)
Private Company in the form of a Limited Liability Company

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid Capital

Rp4.855.312.835.750,00 yang terbagi atas 26.880.234 saham kelas A dengan nilai nominal masing-masing saham Rp12.500,00 dan 36.154.479.286 saham kelas B dengan nilai nominal masing-masing saham Rp125,00.
IDR 4,855,312,835,750 consisting of 26,880,234 A class shares, with par value of IDR 12,500 per share and 36,154,479,286 B class shares with par value of IDR 125 per share.

Bidang Usaha [C.4]
Type of Business

Bank Umum
Commercial Bank

Pasar Dilayani
Market Coverage

Indonesia
Dengan segmen pelanggan corporate, consumer, commercial, dan syariah.
Permata Bank operates extensively within Indonesia and serves a diverse range of customer segments, including corporate, consumer, commercial, and sharia segments.

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Pendirian No. 228 tanggal 17 Desember 1954, dibuat di hadapan Eliza Pondaag, Notaris pengganti dari Raden Mas Soerojo. Akta tersebut telah disetujui oleh Menteri Kehakiman Republik Indonesia dengan suratnya No. J.A. 5/2/2 tanggal 4 Januari 1955 dan diumumkan dalam BNRI No. 22 tanggal 18 Maret 1955, TBNRI No. 292.

Deed of Establishment No. 228 dated 17 December 1954, signed in the presence of Eliza Pondaag, Raden Mas Soerojo's substitute Notary. The deed was approved by the Minister of Justice of the Republic of Indonesia with letter No. J.A. 5/2/2 dated 4 January 1955, and was announced in BNRI No. 22 dated 18 March 1955, TBNRI No. 292.

Modal Dasar
Authorized Capital

Rp15.000.000.000.000,00 yang terbagi atas 26.880.234 saham kelas A dengan nilai nominal masing-masing saham sebesar Rp12.500,00 dan 117.311.976.600 saham kelas B dengan nilai nominal masing-masing saham Rp125,00.

IDR 15,000,000,000,000 consisting of 26,880,234 A class shares, with par value of IDR 12,500 per share and 117,311,976,600 B class shares with par value of IDR 125 per share.

Wilayah Operasional [C.3]
Operational Areas

200 kantor cabang (termasuk kantor pusat) | branches (including the head office)
142 kantor cabang konvensional & **16** kantor cabang syariah | conventional branches & sharia branch offices
834 Automatic Teller Machine (ATM)

Pemegang Saham [C.3]
Shareholders

1. Bangkok Bank Public Company Limited : **89,12%**
2. Masyarakat | Public : **10,88%**

Tanggal *Go Public*
Go Public Date

15 Januari 1990
15 January 1990

Nama Bursa
Stock Exchange

Bursa Efek Indonesia (BEI)
Indonesia Stock Exchange (IDX)

Kode Saham
Stock Code

BNLI

Riwayat singkat PT Bank Permata Tbk sejak tahun 1955 hingga tahun 2025 tersaji pada Laporan Tahunan 2025.
A brief history of PT Bank Permata Tbk from 1955 to 2025 is presented in the 2025 Annual Report.

Strategi Keberlanjutan [A.1][2-22]

Sustainability Strategy

Permata Bank mengintegrasikan kepentingan ekonomi, sosial, dan lingkungan ke dalam aktivitas bisnis dan operasionalnya. Komitmen tersebut selaras dengan visi keberlanjutan Bank, yaitu "Menjadi mitra keuangan terpercaya yang mendorong transformasi menuju ekonomi yang berkelanjutan, inklusif, dan bertanggung jawab." Untuk mendukung visi tersebut, Permata Bank menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) Periode 2024–2028 yang dirancang guna memastikan penerapan prinsip lingkungan, sosial, dan tata kelola (LST) di seluruh kegiatan Bank.

Dalam kerangka RAKB 2024-2028, sejumlah program telah dirancang dan sudah berjalan pada 2025. Program-program tersebut, mencakup penguatan pembiayaan berkelanjutan, serta pengembangan produk dan layanan keuangan yang mendukung pertumbuhan ekonomi berkelanjutan, baik yang memberikan dampak positif terhadap lingkungan maupun mendorong inklusi sosial. Selain itu, Bank juga memperkuat aspek tata kelola melalui pengelolaan risiko terkait perubahan iklim, upaya pencapaian *Net Zero Emission* (NZE) dari operasional Bank, pengembangan proses pengadaan berkelanjutan, pelaksanaan *Sustainability Learning Series*, penguatan *Diversity, Equity, and Inclusion* (DEI).

Melalui implementasi RAKB tersebut, Permata Bank berupaya memberikan kontribusi positif bagi lingkungan dan masyarakat, antara lain dengan mendukung transisi menuju masa depan rendah karbon, menjaga keanekaragaman hayati, serta meningkatkan literasi keuangan di masyarakat. Di sisi internal, Bank juga memastikan terciptanya lingkungan kerja yang bertanggung jawab dan kondusif bagi PermataBankers dengan menerapkan budaya keberlanjutan dan menjunjung tinggi etika bisnis.

Permata Bank integrates economic, social, and environmental considerations into its business and operational activities. This commitment is aligned with the Bank's sustainability vision, namely "To become a trusted financial partner that drives transformation towards a sustainable, inclusive, and responsible economy." To support this vision, Permata Bank has developed a Sustainable Finance Action Plan (RAKB) for the 2024–2028 period, which is designed to ensure the implementation of environmental, social, and governance (ESG) principles across all of the Bank's activities.

Within the framework of the 2024–2028 Sustainable Finance Action Plan (RAKB), a number of programs were designed and have been implemented in 2025. These programs include the strengthening of sustainable financing, as well as the development of financial products and services that support sustainable economic growth, both by generating positive environmental impacts and by promoting social inclusion. In addition, the Bank has strengthened governance aspects through the management of climate change–related risks, efforts to achieve Net Zero Emissions (NZE) from the Bank's operations, the development of sustainable procurement processes, the implementation of the Sustainability Learning Series, the strengthening of Diversity, Equity, and Inclusion (DEI).

Through the implementation of the Sustainable Finance Action Plan (RAKB), Permata Bank seeks to make a positive contribution to the environment and society, including by supporting the transition towards a low-carbon future, preserving biodiversity balance, and enhancing financial literacy within the community. Internally, the Bank also ensures the creation of a responsible and conducive working environment for PermataBankers by embedding a culture of sustainability and upholding high standards of business ethics.



Kerangka **Keberlanjutan** [C.1]

Sustainability Framework

Target Towards Net Zero

Permata Bank menetapkan target untuk mencapai *Net Zero Emissions* Lingkup 1 & 2 dalam Operasional pada tahun 2030, dan *Net Zero Emissions* dalam pembiayaan pada tahun 2052.
Permata Bank has set a target to achieve Net Zero Emission for Scope 1 & 2 in operations by 2030, and Net Zero Emission in Financing by 2052.

Permata Bank's Sustainability Framework

I - PRICE

Visi Keberlanjutan | Sustainability Vision

Menjadi mitra keuangan terpercaya yang mendorong transformasi menuju ekonomi yang berkelanjutan, inklusif, dan bertanggung jawab.
To become a trusted financial partner, driving transformation toward a sustainable, inclusive, and responsible economy.

Misi Keberlanjutan | Sustainability Mission

1. Memberikan layanan keuangan yang inovatif, inklusif, dan bertanggung jawab bagi nasabah dengan mengintegrasikan prinsip-prinsip keuangan berkelanjutan.
2. Berkontribusi aktif pada pelestarian lingkungan, kesetaraan sosial, dan pertumbuhan ekonomi yang berkeadilan.
3. Membangun bisnis yang transparan, akuntabel, dan beretika melalui pengelolaan risiko keberlanjutan yang efektif dan kolaborasi dengan pemangku kepentingan untuk masa depan berkelanjutan.

1. We provide innovative, inclusive, and responsible financial services for customers by integrating sustainable finance principles.
2. We actively contribute to environment preservation, social equity, and fair economic growth.
3. We build a transparent, accountable, and ethical business through effective sustainability risk management and collaboration with stakeholders for a sustainable future.

Pilar Keberlanjutan | Sustainability Pillars

Sustainable Business

Cakupan:
1. Pembiayaan Berkelanjutan
2. Investasi Berkelanjutan
3. Produk Keuangan Berkelanjutan
4. Emisi Nol Bersih dari Aktivitas Pembiayaan

Scope:
1. Sustainable Financing
2. Sustainable Investment
3. Sustainable Finance Products
4. Net Zero in Financing

Sustainable Operations

Cakupan:
1. Emisi Nol Bersih dari Aktivitas Operasional
2. Pengadaan Berkelanjutan
3. Kesejahteraan dan Kesejahteraan Karyawan
4. Keberagaman, Kesetaraan, dan Inklusi

Scope:
1. Net Zero in Operations
2. Sustainable Procurement
3. Employee Welfare & Well-being
4. Diversity, Equity, and Inclusion

Sustainable Impact for Communities

Cakupan:
1. Literasi Keuangan Berkelanjutan
2. Pengembangan Masyarakat
3. Pelestarian Lingkungan Hidup
4. Kolaborasi Eksternal/Nasabah dalam Aksi Keberlanjutan

Scope:
1. Sustainable Financial Literacy
2. Community Development
3. Environmental Conservation
4. External/Client Collaborations in Sustainability Activities

Sustainability Governance

Cakupan:
1. Tata Kelola Perusahaan yang Baik
2. Manajemen Risiko
3. Pengembangan Kapasitas
4. Pajak, Anti Penyuapan, Anti Penipuan
5. Perlindungan Pelanggan, Privasi & Keamanan Digital

Scope:
1. Good Corporate Governance
2. Risk Management
3. Capacity Building
4. Tax, Anti Bribery, Anti-fraud
5. Customer Protection, Digital Privacy & Security

Nilai-Nilai **Keberlanjutan** [C.1]

Sustainability Values

Integrity

Menjalankan bisnis dengan transparan untuk mendukung praktik yang bertanggung jawab terhadap lingkungan, masyarakat, dan tata kelola yang baik.

Conducting business transparently to support responsible practices toward the environment, society, and good governance.

Partnership

Bekerja sama dengan mitra untuk menciptakan dampak positif yang mendukung kelestarian lingkungan dan kesejahteraan sosial.

Collaborating with partners to create positive impacts that support environmental preservation and social well-being.

Responsiveness

Menanggapi kebutuhan dengan solusi yang cepat dan tepat, berfokus pada keberlanjutan dan dampak positif bagi masyarakat dan lingkungan.

Responding to needs with swift and appropriate solutions, focusing on sustainability and positive impacts for society and the environment.

Innovation

Mengembangkan produk dan layanan kreatif yang mendukung efisiensi operasional dan keberlanjutan.

Developing creative products and services that enhance operational efficiency and promote sustainability.

Caring

Menaruh perhatian pada kesejahteraan semua pihak, termasuk nasabah, masyarakat, PermataBankers, dan lingkungan, melalui pendekatan yang inklusif dan bertanggung jawab.

Prioritizing the well-being of all stakeholders, including customers, communities, PermataBankers, and the environment, through an inclusive and responsible approach.

Excellence

Memberikan layanan terbaik yang mendukung upaya keberlanjutan serta menjaga keseimbangan antara kinerja ekonomi, sosial, lingkungan, dan tata kelola.

Delivering superior services that support sustainability efforts while maintaining a balance between economic performance, social, environmental, and governance.

Membangun **Budaya Keberlanjutan** [F.1]

Establishing a Sustainability Culture





Permata Bank menjadikan visi serta nilai utama I-PRICE sebagai fondasi bagi PermataBankers dalam bekerja, berinteraksi, dan berperilaku. Nilai-nilai tersebut juga menjadi rujukan dalam penguatan budaya keberlanjutan di lingkungan internal Bank. Permata Bank mendorong partisipasi aktif karyawan dalam pengembangan budaya keberlanjutan melalui berbagai kampanye di media digital dan seminar internal, serta program Sustainability Culture yang berfokus pada integrasi nilai keberlanjutan di dalam proses kerja dan gaya hidup sehari-hari karyawan.

Melalui program Sustainability Culture, dibentuk Culture Network yang terdiri dari Culture Champions, Culture Leaders, dan Culture Agents dari setiap perwakilan Direktorat. Di tahun 2025, Culture Network telah mengembangkan 96 program keberlanjutan. Program-program tersebut dijalankan di tingkat Divisi dan dimonitor oleh Culture Champions di masing-masing Direktorat. Untuk memastikan programnya berjalan dengan baik, Divisi Sustainability telah menyelenggarakan 9 Sustainability Culture Workshop bagi seluruh anggota Culture Network sepanjang 2025.

Di akhir periode program, Divisi Sustainability melalui Sustainability Committee Meeting melakukan penilaian terhadap program-program yang memiliki dampak terukur serta relevan dengan komitmen keberlanjutan Permata Bank. Sebagai bentuk apresiasi, Permata Bank memberikan penghargaan kepada Divisi dan Culture Network dengan program terbaik, yang diumumkan melalui Culture Awards Permata Bank.

Selain itu, PermataBankers turut dilibatkan dalam program *Employee Volunteers* (EVO) sebagai sarana untuk menciptakan dampak positif bagi masyarakat sekaligus menumbuhkan *sense of purpose* bagi karyawan dalam berkarya dan berkontribusi secara nyata.

Upaya peningkatan kesadaran terhadap 'Sustainability Journey Permata Bank' juga dilakukan melalui pengiriman *e-mail blast* secara berkala kepada seluruh karyawan, termasuk Direksi dan Dewan Komisaris. Komunikasi internal tersebut memuat poster serta informasi singkat mengenai berbagai inisiatif keberlanjutan yang dijalankan, dengan mengusung tagar #SayangiBumi dan #DenganHati. Sepanjang tahun 2025, Bank melakukan pengiriman 39 *e-mail blast* Sustainability Journey kepada seluruh karyawan.

Permata Bank adopts its vision and core I-PRICE values as the foundation for PermataBankers in working, interacting, and conducting themselves. These values also serve as a reference for strengthening a culture of sustainability within the Bank's internal environment. Permata Bank encourages active employee participation in the development of a sustainability culture through various digital media campaigns, internal seminars, and Sustainability Culture Program that focus on integrating sustainability values into work processes and employees' everyday lifestyles.

Through the Sustainability Culture program, a Culture Network was established, consisting of Culture Champions, Culture Leaders, and Culture Agents from each Directorate. By 2025, the Culture Network had developed 96 sustainability programs. These programs are implemented at the Division level and monitored by Culture Champions in each Directorate. To ensure the program's success, the Sustainability Division held 9 Sustainability Culture Workshops for all Culture Network members throughout 2025.

At the end of the program period, the Sustainability Division, through a Sustainability Committee Meeting, assessed programs that had a measurable impact and were relevant to Permata Bank's sustainability commitments. As a token of appreciation, Permata Bank presented awards to the Divisions and Culture Networks with the best programs, which were announced through the Permata Bank Culture Awards.

In addition, PermataBankers are involved in the Employee Volunteers (EVO) program as a means of creating positive social impact while fostering a sense of purpose among employees in their work and in making tangible contributions.

Efforts to enhance awareness of 'Permata Bank's Sustainability Journey' are also undertaken through the periodic distribution of email blasts to all employees, including the Board of Directors and the Board of Commissioners. These internal communications feature posters and brief information on various sustainability initiatives implemented by the Bank, using the hashtags #SayangiBumi and #DenganHati. Throughout 2025, the Bank carried out 39 e-mail blast update on sustainability journey activities.

Produk, Layanan, **dan Kegiatan Usaha yang Dijalankan** [C.4][2-6]
Products, Services, and Business Activities

Permata Bank menyediakan layanan perbankan yang mencakup kegiatan usaha utama dan penunjang bagi berbagai segmen, yaitu corporate, commercial, consumer, dan syariah. Seluruh layanan tersebut dijalankan dalam kerangka kegiatan usaha bank umum sesuai dengan ketentuan Pasal 3 Anggaran Dasar Permata Bank. Pengaturan mengenai ruang lingkup kegiatan usaha tersebut dituangkan dalam Akta No. 56 tanggal 30 September 2025 dan telah diberitahukan kepada Menteri Hukum Republik Indonesia berdasarkan suratnya No. AHU-AH.01.03-0240484 dan telah diumumkan dalam BNRI No. 83, TBN No. 29676/2025.

Permata Bank provides banking services encompassing its main and supporting business activities across various segments, namely corporate, commercial, consumer, and sharia. All such services are conducted within the scope of a commercial bank's business activities in accordance with the provisions of Article 3 of Permata Bank's Articles of Association. The regulations regarding the scope of business activities are set out in Deed No. 56 dated September 30, 2025 and have been notified to the Minister of Law of the Republic of Indonesia based on his letter No. AHU-AH.01.03-0240484 and have been announced in BNRI No. 83, TBN No. 29676/2025.

PRODUK DAN LAYANAN PERMATA BANK

Permata Bank menyediakan fasilitas penghimpunan dan penyaluran dana kepada masyarakat dengan penawaran suku bunga yang kompetitif. Produk yang ditawarkan, antara lain pembiayaan dan permodalan usaha, tabungan, giro, deposito, kartu kredit, pembiayaan kepemilikan rumah, serta layanan perbankan lainnya.

PERMATA BANK PRODUCTS AND SERVICES

Permata Bank provides facilities for the mobilisation and distribution of funds to the public at competitive interest rates. The products offered include, among others, business financing and working capital facilities, savings accounts, current accounts, time deposits, credit cards, home ownership financing, as well as other banking services.

Uraian lebih rinci mengenai kegiatan usaha serta produk dan layanan Permata Bank disajikan dalam Laporan Tahunan 2025.
A detailed description of Permata Bank's business activities, products, and services is presented in 2025 Annual Report.

Skala **Usaha** [C.3]
Scale of Operations

Uraian	Satuan Unit	2025	2024	2023	Description
Jumlah Karyawan	Orang People	6.841	6.972	7.372	Total Employees
Pendapatan Operasional	Rp Juta IDR Million	12.556.774	12.083.329*)	11.950.724*)	Operating Income
Laba Bersih		3.587.535	3.566.519	2.585.218	Net Income
Total Kapitalisasi | Total Capitalization					
Aset	Rp Juta IDR Million	268.342.325	259.067.503	257.444.147	Assets
Liabilitas		222.494.311	216.464.321	217.451.825	Liabilities
Ekuitas		45.848.014	42.603.182	39.992.322	Equity

Keterangan | Note:
*) Pernyataan ulang yang disebabkan oleh reklasifikasi
Restatement due to reclassification

Perubahan **Signifikan** [C.6]
Significant Changes

Sepanjang tahun pelaporan 2025, tidak terdapat perubahan yang signifikan pada operasional Permata Bank.

Throughout the 2025 reporting year, there were no significant changes to Permata Bank's operations.

Pelibatan **Pemangku Kepentingan** [E.4][2-29]

Stakeholder Engagement

Permata Bank menempatkan hubungan yang kuat dengan para pemangku kepentingan sebagai salah satu faktor kunci. Berdasarkan tingkat keterkaitan dan pengaruh masing-masing pihak terhadap kegiatan operasional Bank, enam kelompok pemangku kepentingan utama telah ditetapkan.

Permata Bank regards strong relationships with stakeholders as one of the key success factors. Based on the level of engagement and the influence of each stakeholder on the Bank's operational activities, six main stakeholder groups have been identified.

Pendekatan terhadap Pelibatan Pemangku Kepentingan
Approaches to Stakeholder Engagement

INTERNAL | INTERNAL

Pemegang Saham
Stakeholders

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
• Informasi material, termasuk informasi keuangan dan kinerja keberlanjutan • Keterbukaan informasi • Tata kelola perusahaan yang baik • Material information, including financial information • Information disclosure • Good corporate governance	• Menyelenggarakan RUPS Tahunan pada tanggal 9 April 2025 dan RUPS Luar Biasa pada tanggal 30 September 2025. • Menerbitkan Laporan Tahunan dan Keberlanjutan setiap tahun. • Paparan Publik Tahunan terlaksana pada tanggal 7 Maret 2025. • Keterbukaan informasi dimuat dalam situs web Permata Bank dan situs web Bursa Efek Indonesia. • Holding an Annual General Meeting of Shareholders (AGM) on April 9, 2025, and an Extraordinary General Meeting of Shareholders (EGM) on September 30, 2025. • Issuing Annual and Sustainability Reports annually. • Annual Public Expose was held on March 7, 2025. • Information disclosure will be published on the Permata Bank website and the Indonesia Stock Exchange website.	• Rapat Umum Pemegang Saham (RUPS) Tahunan (setahun sekali). • RUPS Luar Biasa (jika dibutuhkan). • Keterbukaan informasi kepada publik (setiap saat). • Laporan Keuangan dan Laporan Tahunan (setahun sekali). • Paparan publik tahunan dan *investor meeting* (setahun sekali). • Annual General Meeting of Shareholders (GMS) (once a year). • Extraordinary GMS (as needed). • Information disclosure to the public (at any time). • Financial statements and annual reports (once a year). • Annual public exposes and investor meetings (once a year).

Karyawan
Employees

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
• Kesejahteraan, kesetaraan, kesehatan, keselamatan, dan keamanan karyawan • Pelatihan dan pengembangan kompetensi terkait keuangan berkelanjutan dan budaya keberlanjutan • Jenjang karier • Employee welfare, equality, health, safety, and security • Training and competency development • Career path	• *Email blast* terkait perkembangan perusahaan termasuk kinerja keberlanjutan terlaksana setiap 2 minggu sekali. • Terlaksana pertemuan dengan serikat pekerja sebanyak 6 kali di 2025. • Survey pengalaman karyawan terlaksana dengan hasil 82% karyawan menyatakan bahwa Permata Bank merupakan "*Great Place to Work*". • Email blasts regarding company developments, including sustainability performance, are conducted every 2 weeks. • 6 meetings with the labor union were held in 2025. • An employee experience survey was conducted, with 82% of employees stating that Permata Bank is a "Great Place to Work".	• Forum internal, seperti Permata Learning Week (setiap tahun). • Serikat pekerja (setiap saat) • Program pelatihan dan pengembangan kompetensi secara virtual melalui *e-learning* maupun webinar (setiap saat). • Penyampaian informasi (berita, pengumuman, sosialisasi terkait keberlanjutan dan lainnya) melalui surel dan portal internal (Permata World) (setiap saat). • Survei kepuasan karyawan (setiap saat). • Internal forums, such as Permata Learning Week (once a year). • The labor union (at any time). • Virtual training and competency development programs through e-learning platforms and webinars (at any time). • Dissemination of information (news, announcements, sustainability-related socialization, and others) via email and the internal portal (Permata World) (at any time). • Employee satisfaction surveys (at any time).

Nasabah
Customers

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
• Produk dan layanan jasa keuangan yang memenuhi kebutuhan • Keuangan berkelanjutan • Layanan yang sederhana, cepat, dan andal • Keamanan data dan privasi nasabah • Inovasi produk dan perbankan digital • Penanganan keluhan • Financial products and services that meet customer needs • Simple, fast and reliable services • Data security and customer privacy • Product innovation and digital banking • Complaint handling	• Membentuk *taskforce* untuk mempersiapkan pengembangan produk keuangan berkelanjutan untuk segmen Commercial dan Corporate. • Layanan *customer care* telah menyelesaikan keluhan nasabah sebanyak 30.201. • Economic Outlook terlaksana dengan mengangkat tema Driving Resilient Growth Through Sustainability di salah satu panel diskusinya. • Mengintegrasikan pembahasan keuangan berkelanjutan saat kunjungan rutin ke nasabah korporasi. • Bank menyalurkan pembiayaan kendaraan listrik (EV) kepada beberapa perusahaan *multifinance*. • Established a task force to prepare the development of sustainable finance products for the Commercial and Corporate segments. • Customer care services resolved 30,201 customer complaints. • The Economic Outlook event was conducted, featuring Driving Resilient Growth Through Sustainability as one of its panel discussion themes. • Integrated discussions on sustainable finance into routine visits to corporate customers. • The Bank provided electric vehicle (EV) financing to several multifinance companies.	• Komunikasi secara non-digital (diskusi/ wawancara), platform digital seperti media sosial dan media elektronik (surel dan SMS) (setiap saat). • Informasi terkait produk-produk perbankan dalam situs web Permata Bank (setiap saat). • Layanan *customer care* melalui PermataTel (setiap saat). • Program webinar/seminar, seperti acara Economic Outlook yang mengangkat tema keberlanjutan (minimal setahun sekali). • Communication through digital platforms (social media), non-digital (discussion/ interview), and electronic media (email and SMS) (at any time). • Information about banking products is available on Permata Bank's website (at any time). • Customer care services via PermataTel (at any time). • Webinar/seminar programs, such as the Economic Outlook event, which raises the theme of sustainability (at least once a year).

Regulator
Regulators

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
• Kepatuhan pada regulasi yang berlaku • Analisis risiko LST dalam penyaluran kredit • Penerapan kebijakan antikorupsi dan anti-*fraud* • Pemenuhan kewajiban pajak dan kewajiban lainnya • Compliance with applicable regulations • Analysis of ESG risks associated with lending • Implementation of anti-corruption and anti-fraud policies • Fulfillment of tax and other obligations	• Laporan keberlanjutan, Rencana Aksi Keuangan Berkelanjutan dan Climate-Risk Management & Scenario Analysis dikirimkan tepat waktu kepada regulator. • Membayar pajak sesuai peraturan perundang-undangan secara tepat waktu. • Sustainability reports, Sustainable Financial Action Plan, and Climate-risk Management & Scenario Analysis are submitted to regulators on time. • Paying taxes in accordance with laws and regulations in a timely manner.	• Seluruh laporan terkait pelaksanaan kepatuhan (minimal setahun sekali). • Penyampaian laporan rutin dan laporan insidentil lainnya kepada regulator sesuai dengan *timeline*. • Melaksanakan *mandatory e-learning* kepada seluruh PermataBankers terlaksana dengan baik (secara berkala). • Submitting all reports related to compliance implementation (at least once a year). • Submitting regular and incidental reports to regulators in accordance with the timelines. • Conducting mandatory e-learning for all PermataBankers and implemented effectively (on a periodic basis).

Masyarakat
Communities

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
Program TJSL CSER Programs	• Melibatkan 3.720 orang EVO di tahun 2025, dengan tema aktivitas edukasi literasi keuangan, pemberdayaan masyarakat, dan pelestarian lingkungan. • Bekerja sama dengan WWF Indonesia dalam pelestarian lingkungan melalui konservasi gajah di Alam Bukit Tigapuluh, Jambi. • 3,720 EVOs are involve in 2025, with the themes of financial literacy education, community empowerment, and environmental conservation. • Collaborating with WWF Indonesia in environmental preservation through elephant conservation in Alam Bukit Tigapuluh, Jambi.	• *Employee Volunteer* (EVO) (sesuai kebutuhan). • Kerja sama dengan komunitas sekitar dan lembaga-lembaga terkait (setiap saat). • The Employee Volunteer (EVO) program (as needed). • Cooperation with surrounding communities and relevant institutions/organizations (at any time).

Vendor
Vendors

Topik/Isu Utama Main Topics/Issues	Respons Permata Bank Permata Bank's Responses	Metode Pelibatan dan Frekuensi Engagement Method and Frequency
• Komunikasi Permata Bank dan vendor terkait kebijakan pemilihan vendor dan persyaratannya • Pelaksanaan webinar mengenai penerapan binis keberlanjutan • Communication between Permata Bank and vendors regarding vendor selection policies and requirements • Implementation of webinar related to implementation of sustainable business	• Terlaksana webinar mengenai bisnis berkelanjutan bagi vendor sebanyak 2 *batch* di 2025. • Total vendor yang mengikuti webinar pada tahun 2025 adalah 118 vendor atau meningkat 55% dibanding tahun sebelumnya. • 2 webinars on sustainable business were held for vendors in 2025. • A total of 118 vendors participated in the webinars in 2025, a 55% increase compared to the previous year.	Melalui pertemuan secara daring kepada seluruh vendor Permata Bank (sesuai kebutuhan). Online meetings with Permata Bank's vendors (as needed).

Pertumbuhan **Berkelanjutan**

Sustainable Growth





Kinerja **Ekonomi** [201-1][201-4]
Economic Performance

Kinerja ekonomi Permata Bank sepanjang tahun 2025 tercermin dari pencapaian laba bersih sebesar Rp3.587.535 juta yang setara dengan 101% dari target yang telah ditetapkan. Pencapaian tersebut didukung oleh perolehan pendapatan operasional yang mencapai Rp12.556.774 juta, dengan perubahan sebesar 3,91% dibandingkan periode sebelumnya yang didukung oleh pertumbuhan *treasury* atas keuntungan penjualan surat berharga.

Dalam rangka mendistribusikan nilai ekonomi kepada para pemangku kepentingan, Permata Bank menyalurkan nilai ekonomi melalui pembayaran gaji dan tunjangan kepada pengurus dan karyawan, pembagian dividen kepada pemodal, pembayaran pajak kepada pemerintah, serta alokasi dana untuk kegiatan sosial. Selama periode pelaporan 2025, Bank menjalankan seluruh aktivitas operasional tanpa memperoleh bantuan finansial dari pemerintah.

Permata Bank's economic performance throughout 2025 was reflected in the achievement of a net profit of IDR 3,587,535 million equivalent to 101% of the target. This achievement was supported by operating income amounting to IDR 12,556,774 million, representing a change of 3.91% compared to the previous period, supported by treasury growth on securities sales profits.

In distributing economic value to its stakeholders, Permata Bank channels economic value through the payment of salaries and benefits to management and employees, the distribution of dividends to shareholders, the payment of taxes to the government, and the allocation of funds for social activities. Throughout the 2025 reporting period, the Bank carried out all of its operational activities without receiving any financial assistance from the government.

Nilai Ekonomi yang Dihasilkan dan Didistribusikan (Rp Juta)
Economic Value Generated and Distributed (IDR Million)

Uraian Description	2025	2024	2023
A. Nilai Ekonomi yang Dihasilkan | Economic Value Generated			
Pendapatan Operasional Operating Income	12.556.774	12.083.329*)	11.950.724*)
Jumlah **Total**	**12.556.774**	**12.083.329*)**	**11.950.724*)**
B. Nilai Ekonomi yang Didistribusikan | Economic Value Distributed			
Gaji dan Tunjangan Pengurus dan Karyawan Salaries and Benefits of Executives and Employees	3.446.920	3.168.469	3.336.218
Pembayaran kepada Pemodal (Dividen) Payments to Investors (Dividends)	1.085.439	904.532	542.720
Pajak yang Dibayarkan Paid Taxes	3.444.530	3.292.292	2.749.508
Biaya TJSL CSER Funds	5.800	5.952	3.450
Jumlah **Total**	**7.982.689**	**7.371.245**	**6.631.896**
Nilai Ekonomi yang Ditahan (A-B) **Economic Value Retained (A-B)**	**4.574.085**	**4.339.741**	**4.941.723**

Keterangan | Note:
*) Pernyataan ulang yang disebabkan reklasifikasi
Restatement due to reclassification

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi [F.2]
Comparison of Targets to Performance of Production, Portfolio, Financing Targets, or Investments, Revenues and Profit and Loss

Keterangan Description	Satuan Unit	2025	2024	2023
Total Aset Total Assets	Rp Juta IDR Million	268.342.325	259.067.503	257.444.147
Kredit/Pembiayaan Bank | Bank Loans/Financing				
a. *Consumer*[*)]		43.801.584	45.753.735	44.067.107
b. *Commercial*		20.189.975	19.839.656	19.318.667
c. *Corporate*		100.247.353	90.160.789	79.592.382
Total Kredit/Pembiayaan Bank Total Bank Loans/Financing		164.238.912	155.754.180	142.978.156
Dana Pihak Ketiga Third Party Funds	Rp Juta IDR Million	193.025.578	185.843.453	188.586.562
Pendapatan Operasional Operating Income		12.556.774	12.083.329[**)]	11.950.724[**)]
Beban Operasional Operating Expenses		(7.925.767)	(7.102.757)	(8.223.498)
Laba Bersih Net Profit		3.587.535	3.566.519	2.585.218
Rasio Kinerja | Performance Ratio				
Aset Produktif | Earning Assets				
Aset Produktif Bermasalah dan Aset Non-produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-produktif Non-Performing Earning Assets and Non-Earning Assets to Total Earnings and Non Earning Assets		1,0	1,0	1,2
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-Performing Earning Assets to Total Earning Assets		1,0	0,9	1,2
Cadangan Kerugian Penurunan Nilai (CKPN) Allowance for Impairment Loss		4,8	4,8	4,8
Rasio Kecukupan Modal Minimum (KPMM) Capital Adequacy Ratio (CAR)		34,6	34,6	35,3
NPL *Gross*	%	2,1	2,1	2,9
NPL *Net*		0,2	0,4	0,4
Return on Asset (ROA)		1,7	1,8	1,3
Return on Equity (ROE)		6,8	7,2	5,5
Net Interest Margin (NIM)		4,0	4,3	4,5
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expenses to Operating Revenue		76,6	76,1	81,7
Loan to Deposit Ratio (LDR)		84,5	82,7	74,8
Liquidity Coverage Ratio (LCR)		296,5	340,2	335,7

Keterangan | Notes:
*) Jumlah kredit yang disalurkan termasuk pinjaman karyawan
The amount of loans disbursed includes staff loans
**) Pernyataan kembali yang disebabkan oleh reklasifikasi
Restatement due to reclassification

Rincian mengenai rasio keuangan Permata Bank diungkapkan lebih lanjut dalam Laporan Tahunan 2025.
Details regarding Permata Bank's financial ratios are further disclosed in 2025 Annual Report.

PERBANDINGAN ANTARA TARGET DAN REALISASI TAHUN 2025 [F.2]

Permata Bank menutup tahun 2025 dengan kinerja yang solid, di mana sebagian besar indikator keuangan utama mencapai target yang telah ditetapkan serta mencatat pertumbuhan positif jika dibandingkan tahun sebelumnya. Hingga akhir Desember 2025, total aset Bank mencapai Rp268,34 triliun, tumbuh 4,0% (*yoy*), namun sedikit di bawah target RBB sebesar Rp272,38 triliun. Peningkatan aset ini didorong oleh pertumbuhan kredit sebesar 5,0% (*yoy*) menjadi Rp163,34 triliun. Sementara itu, nilai ekuitas pada akhir tahun 2025 tercatat Rp45,85 triliun, atau 101,0% dari target RBB sebesar Rp45,36 triliun. Penguatan ekuitas ini sejalan dengan peningkatan profitabilitas yang lebih baik sepanjang tahun 2025.

Di tengah ketidakpastian kondisi makroekonomi yang berdampak pada daya beli masyarakat, Permata Bank tetap mampu mencatat pertumbuhan positif dalam penyaluran kredit, mencerminkan peran intermediasi yang dijalankan secara konsisten. Hingga akhir 2025, kredit tumbuh 5,0% (*yoy*), didorong oleh peningkatan pada segmen Corporate sebesar 11,0% (*yoy*) dan Commercial sebesar 2,0% (*yoy*). Keberhasilan ini disertai dengan pengelolaan portofolio yang sehat, tercermin dari rasio NPL bruto dan NPL neto masing-masing 2,1% dan 0,2%, lebih baik jika dibandingkan target RBB sebesar 2,3% dan 0,4%.

Terkait aktivitas penghimpunan dana, Permata Bank berhasil mengelola Dana Pihak Ketiga (DPK) secara optimal. Hingga akhir tahun 2025, DPK tercatat sebesar Rp192,82 triliun, tumbuh 4,0% (*yoy*). Meskipun sedikit di bawah target RBB, pencapaian ini sejalan dengan strategi Bank untuk menjaga rasio *Loan to Deposit Ratio* (LDR) pada tingkat optimal 85,0%, guna memastikan likuiditas yang sehat sekaligus memberikan *return* yang lebih optimal bagi Bank sepanjang tahun. Seiring dengan pertumbuhan DPK, rasio dana murah (CASA) juga terjaga di level sehat sebesar 64,0%. Pencapaian ini mencerminkan efektivitas strategi manajemen likuiditas dan pendanaan Permata Bank yang berfokus pada sumber dana murah dan berkesinambungan.

Dalam hal profitabilitas, pendapatan bunga Permata Bank sepanjang 2025 tercatat sebesar Rp10,02 triliun, atau sesuai dengan target RBB. Pencapaian ini terutama didorong oleh pertumbuhan kredit yang sehat serta optimalisasi aset produktif. Sejalan dengan kinerja pendapatan yang positif, laba operasional Bank mencapai Rp4,62 triliun, 1,0% di atas target RBB yang didukung oleh peningkatan pendapatan operasional Bank.

Seiring dengan kemampuan Bank mencetak laba, sejumlah rasio keuangan utama Permata Bank menunjukkan kinerja solid. Rasio NIM tercatat 4,0%, ROA 1,7%, CIR 49,6% dan BOPO 76,6%, selaras dengan target RBB yang ditetapkan. Hal ini mencerminkan efektivitas pengelolaan aset sepanjang tahun. Sementara itu, rasio ROE sebesar 6,8% sedikit di bawah target RBB 7,0%.

COMPARISON BETWEEN TARGETS AND REALIZATIONS FOR 2025 [F.2]

Permata Bank ended 2025 with strong results, as most key financial indicators exceeded targets and delivered positive growth compared to the previous year. By the end of December 2025, total assets reached IDR 268.34 trillion, representing 4.0% YoY growth, although slightly below the RBB target of IDR 272.38 trillion. This growth was primarily supported by 5.0% YoY increase in loans, reaching IDR 163.34 trillion. Meanwhile, equity strengthened to IDR 45.85 trillion, exceeding the RBB target of IDR 45.36 trillion at 101.0%. The improvement in equity reflects the Bank's enhanced profitability throughout the year.

Despite macroeconomic uncertainty impacting consumer purchasing power, Permata Bank successfully maintained positive loan growth, reaffirming its consistent role as a financial intermediary. By the end of 2025, total loans increased by 5.0% YoY, driven by 11.0% YoY growth in Corporate segment and 2.0% YoY growth in Commercial segment. This achievement was accompanied by prudent portfolio management, as reflected in gross and net NPL ratios of 2.1% and 0.2%, respectively-both better than the RBB targets of 2.3% and 0.4%.

In funding activities, Permata Bank effectively optimized the management of Third-Party Funds (TPF). By year-end 2025, TPF reached IDR 192.82 trillion, reflecting 4.0% YoY growth. Although slightly below the RBB target, this achievement aligns with the Bank's strategy to maintain an optimal Loan-to-Deposit Ratio (LDR) of 85.0%, ensuring robust liquidity while delivering sustainable returns throughout the year. In line with TPF growth, the CASA ratio remained robust at 64.0%, reaffirming the strength of Permata Bank's liquidity and funding strategy, which focuses on sustainable, low-cost sources of funds.

In terms of profitability, Permata Bank recorded interest income of IDR 10.02 trillion in 2025, or inline with the RBB target. This performance was primarily driven by prudent loan growth and the effective optimization of productive assets. In line with strong revenue results, operating profit reached IDR 4.62 trillion, 1.0% above the RBB target driven by higher operating income.

Alongside the Bank's strong profitability, key financial ratios reflected solid performance. The NIM stood at 4.0%, ROA at 1.7%, CIR at 49.6%, and BOPO at 76.6%, all in line with the RBB targets, reflecting effective asset management throughout the year. Meanwhile, ROE was recorded at 6.8%, slightly below the RBB target of 7.0%.

Kinerja yang positif ini juga tercermin pada posisi permodalan Bank yang tetap kuat. Rasio CET-1 dan KPMM masing-masing tercatat sebesar 26,7% dan 34,7% di tahun 2025, terealisasi di atas target RBB sebesar 24,7% dan 31,7%.

Pencapaian kinerja Bank di akhir tahun 2025 yang relatif baik dibandingkan dengan rencana kerja awal menjadi acuan penting bagi Bank dalam mengevaluasi efektivitas strategi yang dijalankan, sekaligus menjadi dasar penetapan target-target yang lebih realistis untuk tahun-tahun mendatang.

Uraian perbandingan antara target dan realisasi kinerja keuangan Bank untuk periode yang berakhir pada 31 Desember 2025 apabila dibandingkan dengan target RBB tahun 2025, adalah sebagai berikut:

This positive performance was further reflected in the Bank's strong capital position. The CET-1 ratio stood at 26.7% and CAR at 34.7% in 2025, both exceeding the RBB targets of 24.7% and 31.7%, respectively.

The Bank's solid performance at the end of 2025, relative to its initial business plan, serves as a key benchmark for assessing the effectiveness of implemented strategies and provides a strong foundation for setting more realistic targets in the years ahead.

The comparison between the Bank's financial performance targets and actual results for the period ended 31 December 2025, against the 2025 RBB benchmarks, is presented below:

Parameter dan Rasio Keuangan	2025		Financial Parameters and Ratios
	Target	Realisasi Realization	
Posisi Keuangan | Financial Position			
Jumlah aset (miliar Rupiah)	272.376	268.342	Total asset (billions of Rupiah)
Jumlah kredit (miliar Rupiah)	169.940	163.335	Total loans (billions of Rupiah)
Laba (Rugi) | Profit (Loss)			
Pendapatan usaha (miliar Rupiah)	12.363	12.635	Operating income (billions of Rupiah)
Laba Bersih (miliar Rupiah)	3.558	3.588	Net Profit (billions of Rupiah)
Permodalan | Capital			
KPMM	34,6%	34,6%	CAR
CET 1	24,7%	26,6%	CET 1
Kebijakan Dividen | Dividend Policy			
Pembayaran Dividen Tunai (2025) (miliar Rupiah)	817	1.085	Cash Dividend Payment (2025) (billions of Rupiah)
Lain-lain | Others			
Rasio Imbal Hasil Ekuitas	7,0%	6,8%	ROE
Rasio Imbal Hasil Aset	1,7%	1,7%	ROA
NIM	4,1%	4,0%	NIM
BOPO	76,8%	76,6%	Operating Cost to Operating Revenues
CIR	50,3%	49,6%	CIR
Rasio CASA	57,0%	64,0%	CASA Ratio
LDR	85,0%	85,0%	LDR
NPL - bruto	2,25%	2,08%	NPL - gross
NPL - bersih	0,41%	0,24%	NPL - net

Berdasarkan data pada tabel di atas, sebagian besar segmen bisnis Permata Bank menunjukkan kinerja positif dengan pencapaian sesuai target RBB hingga akhir tahun 2025. Hasil ini mencerminkan efektivitas strategi bisnis serta ketangguhan operasional Bank sepanjang tahun. Di sisi lain, Bank tetap memantau sejumlah indikator kinerja yang masih memiliki ruang untuk peningkatan, khususnya terkait pertumbuhan kredit yang terus dioptimalkan dengan tetap menerapkan prinsip kehati-hatian. Upaya peningkatan pada area tersebut diharapkan dapat semakin memperkuat fondasi pertumbuhan berkelanjutan sekaligus menjaga daya saing Bank di tengah dinamika industri perbankan yang semakin kompetitif.

The data shows that most of Permata Bank's business segments delivered strong performance, hitting all RBB targets by year-end 2025. This achievement highlights the success of the Bank's strategic initiatives and demonstrates its strong operational resilience throughout the year. At the same time, the Bank monitored key performance indicators that offered room for further improvement, particularly in loan growth, which remained a priority while adhering to prudent risk management principles. Strengthening these areas is expected to reinforce the foundation for sustainable growth and enhance the Bank's competitiveness amid an increasingly dynamic and challenging banking landscape.

Rencana Aksi
Keuangan Berkelanjutan (RAKB)
Sustainable Finance Action Plan (RAKB)

Pelaksanaan keuangan berkelanjutan pada tahun 2025 dijalankan Permata Bank dengan mengacu pada Rencana Aksi Keuangan Berkelanjutan (RAKB) Periode 2024–2028 yang telah ditetapkan sebagai panduan strategis jangka menengah. Progress pencapaian RAKB dilaporkan setiap tahun kepada Otoritas Jasa Keuangan (OJK).

Dalam implementasinya sepanjang periode pelaporan 2025, Bank memfokuskan pelaksanaan RAKB pada sejumlah prioritas strategis. Fokus tersebut mencakup:

1. Meningkatkan portofolio pembiayaan sesuai kriteria keuangan berkelanjutan dari regulator;
2. Mengembangkan produk/solusi pembiayaan berkelanjutan;
3. Mengelola risiko terkait iklim;
4. Mendukung tercapainya *net zero emission* (NZE) dalam kegiatan operasional Bank;
5. Menerapkan pengadaan berkelanjutan;
6. Melaksanakan seri pembelajaran terkait keberlanjutan;
7. Menerapkan *diversity, equity, and inclusion* (DEI); dan
8. Menciptakan dampak positif bagi lingkungan dan sosial masyarakat.

Ke depan, Permata Bank akan terus melanjutkan implementasi keuangan berkelanjutan melalui 8 fokus tersebut dan ditambah fokus pada pencapaian NZE dalam kegiatan pembiayaan. Permata Bank telah menetapkan target jangka panjang untuk NZE dalam kegiatan operasional (*scope* 1 dan 2) pada 2030 dan NZE dalam kegiatan pembiayaan pada 2052.

Selama tahun 2025, peningkatan kompetensi karyawan dilakukan secara berkelanjutan sebagai landasan dalam mendukung keberhasilan RAKB, melalui berbagai program pembelajaran di bidang keberlanjutan yang dikembangkan oleh Divisi Sustainability berkoordinasi dengan Divisi Learning & Development. Upaya tersebut diperkuat dengan adanya penyelarasan struktur organisasi, budaya, sistem pengendalian, serta kebijakan dan prosedur operasional agar sejalan dengan prinsip keberlanjutan.

The implementation of sustainable finance in 2025 by Permata Bank was carried out with reference to the Sustainable Finance Action Plan (Rencana Aksi Keuangan Berkelanjutan/RAKB) for the 2024–2028 period, which has been established as a medium-term strategic guideline. Progress on the achievement of the RAKB is reported annually to the Financial Services Authority (OJK).

In its implementation throughout the 2025 reporting period, the Bank focused the execution of the RAKB on several strategic priorities. These priorities include:

1. Increasing the financing portfolio in line with the regulator's sustainable finance criteria;
2. Developing sustainable financing products and solutions;
3. Managing climate-related risks;
4. Supporting the achievement of net zero emissions (NZE) in the Bank's operational activities;
5. Implementing sustainable procurement practices;
6. Conducting a series of learning programs related to sustainability;
7. Implementing diversity, equity, and inclusion (DEI); and
8. Creating positive environmental and social impacts for the community.

Going forward, Permata Bank will continue to implement sustainable finance through the 8 focus areas and will further strengthen its focus on achieving NZE in its financing activities. Permata Bank has set long-term targets to achieve NZE in its operational activities (Scope 1 and Scope 2) by 2030, and NZE in its financing activities by 2052.

Throughout 2025, employee competency development will be continuously implemented as a foundation for supporting the success of the Sustainability Action Plan (RAKB), through various sustainability learning programs developed by the Sustainability Division in coordination with the Learning & Development Division. These efforts will be strengthened by aligning the organizational structure, culture, control systems, and operational policies and procedures to align with sustainability principles.

Pada 2025, Permata Bank mengimplementasikan Rencana Aksi Keuangan Berkelanjutan (RAKB) Periode 2024–2028 melalui serangkaian inisiatif yang dibagi ke dalam sejumlah segmen kegiatan utama seperti:

In 2025, Permata Bank implemented the Sustainable Finance Action Plan (RAKB) for the 2024–2028 period through a series of initiatives divided into several key activity segments, such as:

Segmen Segment	**Kegiatan**	Activities
Segmen *Corporate* dan *Commercial Banking* Corporate and Commercial Banking Segments	1. Meningkatkan pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL) sebanyak 48,3% dibanding tahun 2024 2. Menyelenggarakan Seminar Economic Outlook 2026 yang dihadiri oleh 316 nasabah dengan pembahasan topik terkait keberlanjutan di salah satu diskusi panelnya. 3. Melakukan kunjungan rutin kepada nasabah serta menambahkan pembahasan terkait aspek keberlanjutan (lebih dari 10 kali kunjungan yang dilakukan tim Corporate Banking dengan membahas terkait aspek keberlanjutan). 4. Menyalurkan pembiayaan kendaraan EV kepada beberapa perusahaan *multifinance*. 5. Menyalurkan Sustainability-Linked Loan untuk pembiayaan proyek nasabah dengan total sebesar Rp1,6 triliun di Desember 2025.	1. Increased financing for Environmentally Friendly Business Activities (KUBL) by 48.3% compared to 2024. 2. Held the 2026 Economic Outlook Seminar, attended by 316 customers, with sustainability as one the panel discussion topics. 3. Conducting regular visits to customers and adding discussions related to sustainability aspects (more than 10 visits made by the Corporate Banking team to discuss sustainability aspects). 4. Disbursed EV vehicle financing to several multifinance companies. 5. Disbursed Sustainability-Linked Loans for customer project financing totaling IDR 1.6 trillion as of December 2025.
Consumer Banking dan Unit Usaha Syariah Retail Banking Segment and the Sharia Business Unit	1. Pembiayaan KPR Hijau (*Green Mortgage*) sebesar Rp168,19 miliar untuk segmen sharia dan Rp544,59 miliar untuk segmen *consumer banking*. 2. Pembiayaan kendaraan listrik (EV) sebesar Rp7,02 miliar untuk segmen sharia dan Rp86,47 miliar untuk segmen *consumer*. 3. Pembiayaan bagi Usaha Kecil Menengah (UKM) sebesar Rp417,7 miliar untuk segmen sharia dan Rp5.209,43 miliar untuk segmen *consumer*. 4. Pengembangan perbankan digital untuk pembukaan rekening dan transaksi perbankan, termasuk komunikasi kepada nasabah melalui *e-channel* dengan contoh pengembangan sebagai berikut: • Pengajuan produk berbasis parameter risiko melalui aplikasi Permata ME • Fitur QRIS Tap berbasis NFC untuk pembayaran di *merchant* & moda transportasi • Fitur QRIS Border untuk pembayaran menggunakan QRIS di Jepang melalui Permata ME • Fitur untuk kelola limit transaksi & fungsi atas kartu debit • Fitur untuk melakukan penguncian rekening secara mandiri guna memberikan rasa aman lebih kepada nasabah. 5. Penawaran *Green Bond* kepada nasabah dengan total 74,24 miliar untuk segmen consumer.	1. Green Mortgage financing of IDR 168.19 billion for the Sharia segment and IDR 544.59 billion for the Consumer Banking segment. 2. Electric Vehicle (EV) financing of IDR 7.02 billion for the Sharia segment and IDR 86.47 billion for the Consumer segment. 3. Financing for Small and Medium Enterprises (SMEs) of IDR 417.7 billion for the Sharia segment and IDR 5,209.43 billion for the Consumer segment. 4. Digital banking development for account opening and banking transactions, including customer communication via e-channels, with examples of developments as follows: • Product submission based on risk parameters through the Permata ME application. • NFC-based QRIS Tap feature for payments at merchants and transportation modes. • QRIS Border feature for payments using QRIS in Japan through Permata ME. • Feature for managing transaction limits and debit card functions. • Feature for independently locking accounts to provide greater security for customers. 5. Offering Green Bonds to customers totaling IDR 74.24 billion for the consumer segment (Sharia-compliant in 2025)
Treasury	Penempatan/investasi pada *Sustainable/Green Bond* sebesar Rp2.723,50 miliar untuk mendukung pertumbuhan ekonomi berkelanjutan.	Placement/investment in Sustainable/Green Bonds amounting to IDR 2,723.50 billion to support sustainable economic growth.

Segmen Segment	**Kegiatan**	Activities
Risiko Risks	1. Kaji ulang tahunan ERMF dilaksanakan sebanyak satu kali selama tahun 2025, dengan memastikan prinsip keberlanjutan tetap dikembangkan dalam kerangka kerja manajemen risiko. 2. Pelaksanaan dan pelaporan *piloting Bottom-Up Climate Risk Management & Scenario Analysis* (CRMS) pada rentang waktu Januari – Agustus 2025 termasuk meningkatkan cakupan menjadi 100% portfolio pinjaman serta melakukan pembaharuan data makro ekonomi berdasarkan NGFS *phase 5*. Dalam perhitungan emisi dari aktivitas pembiayaan, Bank juga meningkatkan kualitas data emisi dengan menambahkan data Tier 2 dari 10 debitur pada segmen korporasi yang diperoleh dari Sustainability Report. Penilaian dampak risiko iklim dilakukan terhadap risiko risiko transisi dan risiko fisik. 3. Melakukan sosialisasi hasil pelaksanaan CRMS kepada unit bisnis dan unit kredit untuk meningkatkan kesadaran dan pemahaman dampak dari risiko iklim. 4. Pengkajian tahunan Risk Appetite Statement (RAS) dan *Risk Tolerance* terhadap semua jenis risiko sebanyak satu kali dalam setahun. 5. Mempresentasikan dan mendiskusikan perkembangan terkini terkait keberlanjutan dan risiko iklim pada rapat komite risiko baik RMC dan RMOC sebanyak 5 agenda sepanjang tahun 2025. 6. Mengadakan Forum Diskusi terkait Risiko Iklim sebanyak lima kali selama tahun 2025 yang dihadiri pada PIC RFO Risiko Iklim. 7. Mempersiapkan prosedur pelaksanaan uji ketahanan risiko iklim dan prosedur perhitungan emisi dari aktivitas pembiayaan. 8. Mempersiapkan integrasi data terkait risiko iklim kedalam sistem internal. 9. Penerapan pelaporan THI dan TKBI sesuai dengan ketentuan regulator. 10. Pengembangan ketentuan internal terkait ESRA dan pembiayaan berkelanjutan. 11. Pengembangan sistem internal Bank untuk mendukung kebutuhan pelaporan antara lain yang mencakup klasifikasi Taksonomi Hijau Indonesia (THI), THI Tematik, dan KUBL.	1. An annual review of the ERMF will be conducted once during 2025, ensuring that sustainability principles are continuously developed within the risk management framework. 2. Implementation and reporting of the Bottom-Up Climate Risk Management & Scenario Analysis (CRMS) pilot will be conducted between January and August 2025, including increasing coverage to 100% of the loan portfolio and updating macroeconomic data based on NGFS phase 5. In calculating emissions from financing activities, the Bank will also improve the quality of emissions data by adding Tier 2 data from 10 debtors from corporate segment obtained from the Sustainability Report. Climate risk impact assessments will be conducted for transition risks and physical risks. 3. CRMS implementation results will be disseminated to business units and credit units to increase awareness and understanding of the impacts of climate risk. 4. Annual reviews of Risk Appetite Statement (RAS) and Risk Tolerance for all risk types will be conducted once a year. 5. Presenting and discussing the latest developments related to sustainability and climate risk at 5 risk committee meetings for both the RMC and RMOC throughout 2025. 6. Convening five Climate Risk Discussion Forums throughout 2025, attended by the Climate Risk RFO PIC. 7. Preparing procedures for implementing climate risk stress tests and calculating emissions from financing activities. 8. Preparing the integration of climate risk data into internal systems. 9. Implementing THI and TKBI reporting in accordance with regulatory requirements. 10. Developing internal regulations related to ESRA and sustainable financing. 11. Developing the Bank's internal systems to support reporting requirements, including the Indonesian Green Taxonomy (THI), Thematic THI, and KUBL classifications.
Operasional Operations	Meningkatkan efisiensi operasional dengan melaksanakan inisiatif-inisiatif yang akan mengurangi penggunaan sumber daya di kegiatan operasional sehari-hari seperti: 1. Sertifikasi Green Building di Permata Bank Bintaro dan Merdeka Bandung 2. Pemakaian panel surya di Bintaro 3. Digitalisasi sistem dan proses internal bank 4. Kampanye hemat energi, kertas, dan air 5. Sosialisasi budaya keberlanjutan 6. Menggunakan lampu LED yang hemat energi 7. Pemakaian kendaraan listrik sebanyak 1 mobil 8. Pengaturan mati-nyala lampu dan AC di Gedung Bintaro Sektor 7 Tangerang Selatan	Improving operational efficiency by implementing initiatives that will reduce resource use in daily operations, such as: 1. Green Building Certification at Permata Bank Bintaro and Merdeka Bandung 2. Using solar panels in Bintaro 3. Digitizing internal bank systems and processes 4. Energy, paper, and water saving campaigns 5. Socializing a culture of sustainability 6. Utilising energy-efficient LED lamps 7. Utilising of one unit of electric car 8. Adjusting lighting and air conditioning on and off in Bintaro Office Sector 7 South Tangerang
Sustainable Procurement	Melaksanakan dua *batch* webinar bisnis berkelanjutan di tahun 2025 bagi vendor yang menjangkau 194 vendor sejak 2024, setara dengan 58% dari total mitra aktif, serta mewakili 86% dari total nilai belanja kontrak aktif.	Conducted two batches of sustainable business webinars for vendors in 2025, reaching 194 vendors since 2024, representing 58% of total active partners and accounting for 86% of total active contract spending.
Learning Series	Melakukan program pelatihan terkait keberlanjutan dengan menyelenggarakan 12 judul pelatihan dengan total 19.684 partisipan. Pelatihan didominasi melalui *e-learning* sebanyak 19.245 partisipan, disusul InClass 439 partisipan. Mayoritas materi berada pada level dasar dengan 19.600 partisipan dengan penguatan *Intermediate* sebanyak 84 partisipan melalui kelas tatap muka.	Conducted sustainability-related training programs by organizing 12 training titles with a total of 19,684 participants. The training was predominantly conducted through e-learning, with 19,245 participants, followed by in-class training with 439 participants. The majority of the material was at the basic level, with 19,600 participants, with 84 participants providing intermediate training through face-to-face classes.

Segmen Segment	**Kegiatan**	Activities
Diversity, Equity, and Inclusion (DEI)	Inisiatif DEI di Permata Bank tidak hanya berfokus pada pemberdayaan perempuan, tetapi juga mendorong partisipasi aktif karyawan pria sebagai mitra strategis dalam menciptakan lingkungan kerja yang inklusif dan setara, beberapa agenda DEI 2025 adalah sebagai berikut: 1. Women's Talk: Embracing Menopause as a Woman's Journey, dilaksanakan pada 7 Maret 2025 2. Women's Talk: Bedah Buku Trilogi Kartini, dilaksanakan pada 16 April 2025 3. Women's Talk: Empowered Women, Empowering Mothers - Navigating Parenthood with Purpose, dilaksanakan pada 13 Juni 2025 4. DEI Talk Show: Kesuburan Dimulai dari Dalam: Nutrisi, Stres, dan Keseimbangan Hormon pada Pria & Wanita", dilaksanakan pada 12 November 2025 5. DEI Event: Berkriya dengan Hati "Kolaborasi kreatif yang memberdayakan dan menyatukan" dilaksanakan pada 19 November 2025	Permata Bank's DEI initiatives not only focus on women's empowerment, but also encourage the active participation of male employees as strategic partners in creating an inclusive and equitable work environment. Some of 2025 DEI agendas are as follows: 1. Women's Talk: Embracing Menopause as a Woman's Journey, held on 7 March 2025 2. Women's Talk: Reviewing Kartini's Trilogy Books, held on 16 April 2025 3. Women's Talk: Empowered Women, Empowering Mothers – Navigating Parenthood with Purpose, held on 13 June 2025 4. DEI Talk Show: Fertility Starts from Within – Nutrition, Stress, and Hormonal Balance for Men & Women, held on 12 November 2025 5. DEI Event: Acting with Heart –"Creative Collaboration that Empowers and Unites", held on 19 November 2025
Tanggung Jawab Sosial dan Lingkungan (TJSL) CSER	1. Memberikan edukasi kepada pemangku kepentingan, termasuk masyarakat dan nasabah terkait literasi keuangan dan lingkungan melalui beragam, seperti program-program *flagship*, pelatihan kewirausahaan inklusif, edukasi dan kunjungan langsung ke sekolah dan nasabah yang dilaksanakan 156 kali di tahun 2025. 2. Melakukan pelaporan awal terkait program TJSL untuk mengukur *baseline* keikutsertaan Employee Volunteers (EVO) dan penerima manfaat. 3. Melakukan Sustainability Campaign melalui *email blast* kepada seluruh karyawan sebanyak 39 artikel.	1. Provide education to stakeholders, including the public and customers, regarding financial and environmental literacy through the activity such as flagship programs, inclusive entrepreneurship training, education, and direct visits to schools and customers, which will be carried out 156 times in 2025. 2. Conduct initial reporting on the CSER program to measure the baseline participation of Employee Volunteers (EVO) and beneficiaries. 3. Conduct a Sustainability Campaign via email blast to all employees totaling 39 articles.
General Sustainability	1. Menyusun dan menerbitkan Kebijakan Keberlanjutan (*Sustainability Policy*) yang merupakan kebijakan payung terkait penerapan keberlanjutan di Permata Bank. 2. Menyelenggarakan *workshop* dan sosialisasi terkait budaya keberlanjutan sebanyak 9 kali, yang dihadiri oleh 629 peserta dari *culture network* Permata Bank.	1. Develop and publish a Sustainability Policy as an umbrella policy that masters the implementation of sustainability at Permata Bank. 2. Conducted 9 workshops and outreach sessions on sustainability culture, attended by 629 participants from Permata Bank's culture network.

Komitmen atas **Keuangan Berkelanjutan** [F.3][FN-CB-000.B]

Sustainable Finance Commitment

Permata Bank mengintegrasikan prinsip keuangan berkelanjutan sebagai bagian dari strategi bisnis jangka panjang. Sejalan dengan tren global dan arahan Otoritas Jasa Keuangan, Bank secara aktif menyesuaikan kebijakan dan praktik penyaluran pembiayaan agar selaras dengan aspek lingkungan dan sosial. Pendekatan ini diterapkan untuk memastikan bahwa aktivitas pembiayaan tidak hanya berorientasi pada kinerja finansial, tetapi juga memperhatikan dampaknya terhadap masyarakat dan lingkungan.

Permata Bank mengembangkan dan melaksanakan sejumlah inisiatif yang terintegrasi dalam kegiatan bisnis dan operasional, antara lain:

1. **Penyaluran Kredit pada Kegiatan Usaha Berkelanjutan** [FN-CB-240a.1]
   Melalui penyaluran pembiayaan berkelanjutan, Permata Bank mengalokasikan kredit kepada Kategori Kegiatan Usaha Berkelanjutan (KKUB) dengan total nilai mencapai Rp30,1 Triliun. Dari jumlah tersebut, pembiayaan untuk Kegiatan Usaha Berwawasan Lingkungan (KUBL) tercatat sebesar Rp24,9 Triliun, dengan pertumbuhan KUBL sebesar 48,3% dibandingkan tahun sebelumnya, sementara pembiayaan kepada sektor Usaha Mikro, Kecil, dan Menengah (UMKM) sebesar Rp5,2 Triliun, mengalami penurunan sebesar 9,97% dibandingkan periode lalu.

Permata Bank integrates sustainable finance principles as part of its long-term business strategy. In line with global trends and guidance from the Financial Services Authority, the Bank actively adjusts its financing policies and practices to align with environmental and social aspects. This approach is applied to ensure that financing activities are not solely focused on financial performance, but also take into account their impacts on society and the environment.

Permata Bank develops and implements a number of initiatives that are integrated into its business and operational activities, including:

1. **Credit Disbursement for Sustainable Business Activities** [FN-CB-240a.1]
   Through the disbursement of sustainable financing, Permata Bank allocated credit to the Sustainable Business Activity Category (Kategori Kegiatan Usaha Berkelanjutan/KKUB) with a total value of IDR 30.1 trillion. Of this amount, financing for Environmentally Friendly Business Activities amounted to IDR 24.9 trillion, with KUBL recording growth of 48.3% compared to the previous year. Meanwhile, financing to the Micro, Small, and Medium Enterprises (MSME) sector totalled IDR 5.2 trillion, representing a decrease of 9.97% compared to the prior period.

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan (Rp Juta) [F.3]
Comparison of Target to Performance of Portfolio, Financing Target, or Investments in Financial Instruments or Projects in Line with the Implementation of Sustainable Finance (IDR Million)

Uraian Description	2025	2024	2023
Jumlah Produk yang Memenuhi Kategori Kegiatan Usaha Berkelanjutan (KKUB) Number of Products that Meet Sustainable Business Activity Category			
a. Penghimpunan Dana | Funding	N/A	N/A	N/A
b. Penyaluran Dana | Lending	30.138.391	22.600.382	12.444.254
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Earning Assets of Sustainable Business Activities			
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Loans/Financing of Sustainable Business Activities	30.138.391	22.600.382	12.444.254
b. Total Non-Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Non-Credit/Sustainable Business Activity Financing	132.823.864	130.882.618	128.406.943
Persentase Jumlah Portofolio KKUB terhadap Total Kredit (%) Percentage of the Sustainable Business Activities Category Portfolio to Total Loans	18,49	14,73	8,84

Portofolio Kredit KKUB (Rp Juta)
KKUB Loan Portfolio (IDR Million)

Uraian Description	2025	2024	2023
Energi Terbarukan | Renewable Energy	8.445.324	6.319.305	3.892.761
Efisiensi Energi | Energy Efficiency	529.424	1.099.910	-
Pencegahan dan Pengendalian Polusi | Pollution Prevention and Control	6.011.990	4.112.124	1.217.491
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Nature Biodiversity and Sustainable Land Use	4.915.028	2.527.001	280.000
Konservasi Keanekaragaman Hayati Darat dan Air Conservation of Land and Water Biodiversity	-	-	-
Transportasi Ramah Lingkungan | Environmentally Friendly Transportation	1.079.509	344.213	349.755
Pengelolaan Air dan Air Limbah (Efluen) yang Berkelanjutan Sustainable Water and Wastewater (Effluent) Management	85.613	84.173	-
Adaptasi Perubahan Iklim | Climate Change Adaptation	-	-	-
Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco Efficient*) Products that can Reduce Resource Use and Produce Less Pollution (Eco Efficient)	654.580	704.086	-
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Ecofriendly Buildings that Meet National, Regional, or Internationally Recognized Standards or Certifications	3.198.210	1.609.972	633.379
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Other Ecofriendly Business Operations and/or Activities	9.269	13.224	-
Jumlah Portofolio Pembiayaan Kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) **Total Environmentally Friendly Business Activities (KUBL) Financing Portfolio**	**24.928.952**	**16.814.009**	**6.373.385**
Kegiatan UMKM | MSME Activities	5.209.438	5.786.373	6.070.869
Jumlah Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) **Total Sustainable Business Activity Category (KKUB) Financing Portfolio**	**30.138.391**	**22.600.382**	**12.444.254**

Sertifikasi Debitur Sektor Perkebunan Kelapa Sawit
Certification of Debtors in the Palm Oil Plantation Sector

Sertifikasi Sektor Kelapa Sawit Palm Oil Sector Certification	2025		2024		2023	
	Jumlah Perusahaan Number of Companies	*Outstanding* (Rp Miliar) (Rp Billion)	Jumlah Perusahaan Number of Companies	*Outstanding* (Rp Miliar) (Rp Billion)	Jumlah Perusahaan Number of Companies	*Outstanding* (Rp Miliar) (Rp Billion)
RSPO	7	10.574	8	6.420	6	3.172
ISPO	2	994	1	246	2	527
ISPO & RSPO	2	354	2	442	4	811
Total	**11**	**11.923**	**11**	**7.109**	**12**	**4.511**
% Kelapa Sawit Tersertifikasi/Total Outstanding Kelapa Sawit **% Certified Palm Oil/Total Palm Oil Outstanding**	**92%**		**98%**		**99%**	

Salah satu portofolio KUBL yang menjadi fokus adalah Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan, dimana Permata Bank mengimbau nasabah di sektor industri kelapa sawit untuk memiliki sertifikasi keberlanjutan *Indonesian Sustainable Palm Oil* (ISPO) dan/atau *Roundtable on Sustainable Palm Oil* (RSPO).

One of the KUBL portfolios that is the focus is the Management of Biological Natural Resources and Sustainable Land Use, where Permata Bank encourages customers in the palm oil industry sector to have Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certification.

Melalui penguatan kapasitas internal, Permata Bank meningkatkan pemahaman dan kompetensi keuangan berkelanjutan melalui kolaborasi lintas unit, termasuk Divisi Sustainability, Divisi Learning & Development, Unit-unit Bisnis, Treasury, dan Risk. Upaya ini menjadi fondasi dalam pengembangan portofolio Kategori Kegiatan Usaha Berkelanjutan (KKUB) melalui berbagai inisiatif yang terintegrasi. Bank menyediakan solusi pembiayaan hijau seperti *green mortgage*, pembiayaan kendaraan tenaga listrik serta instrumen investasi berkelanjutan, termasuk *green bonds*. Selain itu, Bank mendorong inklusi keuangan dengan menyediakan pembiayaan bagi perorangan berpenghasilan rendah, serta memperluas akses layanan melalui digitalisasi dan pengembangan aplikasi maupun platform perbankan.

Through the strengthening of internal capacity, Permata Bank enhances understanding and competencies in sustainable finance through cross-unit collaboration, including the Sustainability Division, Learning & Development Division, Business Units, Treasury, and Risk. These efforts form the foundation for the development of the Sustainable Business Activity Category (Kategori Kegiatan Usaha Berkelanjutan/KKUB) portfolio through various integrated initiatives. The Bank provides green financing solutions such as green mortgages, electric vehicle financing, and sustainable investment instruments, including green bonds. In addition, the Bank promotes financial inclusion by providing financing to low-income individuals, as well as expanding access to services through digitalisation and the development of banking applications and platforms.

2. Penyaluran Pembiayaan Inklusif

Pada tahun 2025, Permata Bank terus berperan aktif dalam mendorong inklusi keuangan melalui penyaluran pembiayaan kepada Usaha Mikro, Kecil, dan Menengah (UMKM) serta Perorangan Berpenghasilan Rendah (PBR). Pembiayaan inklusif dipandang sebagai instrumen strategis untuk memperluas akses layanan keuangan, mendorong pertumbuhan ekonomi, meningkatkan kesejahteraan masyarakat, serta mendukung stabilitas perekonomian nasional.

Sejalan dengan ketentuan regulator, Bank secara konsisten memenuhi Rasio Pembiayaan Inklusif Makroprudensial (RPIM) yang ditetapkan, dengan capaian pada akhir tahun pelaporan berada di atas batas minimum yang ditetapkan, yaitu sebesar 12,47% untuk konvensional dan 10,94% untuk syariah.

2. Inclusive Financing Disbursement

In 2025, Permata Bank continued to play an active role in promoting financial inclusion through the provision of financing to Micro, Small, and Medium Enterprises (MSMEs) and Low-Income Individuals. Inclusive financing is regarded as a strategic instrument to expand access to financial services, encourage economic growth, improve community welfare, and support national economic stability.

In line with regulatory requirements, the Bank consistently complies with the stipulated Macroprudential Inclusive Financing Ratio (Rasio Pembiayaan Inklusif Makroprudensial/RPIM), with the achievement at the end of the reporting year exceeding the prescribed minimum threshold, amounting to 12.47% for conventional banking and 10.94% for sharia banking.

3. Perluasan Layanan Digital

Di 2025, Permata Bank terus memperkuat pengembangan produk dan layanan perbankan digital sebagai bagian dari upaya menghadirkan solusi keuangan yang inovatif dan ramah lingkungan. Pemanfaatan layanan digital memungkinkan masyarakat, termasuk yang berada di wilayah dengan keterbatasan akses fisik ke kantor Bank, untuk memperoleh layanan keuangan secara mudah dan efisien. Di samping meningkatkan inklusi dan kenyamanan nasabah, digitalisasi juga berkontribusi pada pengurangan penggunaan kertas serta menekan kebutuhan mobilitas fisik, sehingga mendukung upaya pelestarian lingkungan.

Pada tahun 2025, transaksi QRIS pada aplikasi Permata Me mengalami peningkatan sebesar 83% dibandingkan periode sebelumnya.

3. Expansion of Digital Services

In 2025, Permata Bank continued to strengthen the development of digital banking products and services as part of its efforts to deliver innovative and environmentally friendly financial solutions. The use of digital services enables the public, including those in areas with limited physical access to Bank branches, to obtain financial services easily and efficiently. In addition to enhancing financial inclusion and customer convenience, digitalisation also contributes to reducing paper usage and minimising the need for physical mobility, thereby supporting environmental conservation efforts.

In 2025, QRIS transactions on the Permata Me application increased by 83% compared to the previous period.

4. **Integrasi aspek LST pada Bisnis**
[FN-CB-410a.2][FN-CB-550a.2]

Permata Bank menerapkan prinsip lingkungan, sosial, dan tata kelola (LST) sebagai bagian integral dari proses persetujuan kredit yang diatur dalam Kebijakan Perkreditan dan Kebijakan Khusus Pembiayaan Berkelanjutan. Nasabah pada sektor dengan tingkat risiko lingkungan dan sosial tertentu diwajibkan memenuhi ketentuan peraturan yang berlaku serta menjalani Penilaian Kebutuhan Lingkungan dan Sosial (Environment and Social Requirement Assessment/ESRA), dengan pendekatan penilaian yang disesuaikan berdasarkan karakteristik sektor usaha. Pemenuhan ESRA menjadi salah satu dasar utama dalam pengambilan keputusan kredit, dan kebijakan terkait ditinjau secara berkala untuk memastikan kesesuaiannya dengan perkembangan regulasi keuangan berkelanjutan.

Dalam implementasinya, Bank mensyaratkan kelengkapan dokumen lingkungan hidup seperti AMDAL/UKL/UPL dan PROPER sejak tahap inisiasi hingga kajian tahunan kredit. Nasabah yang tidak memenuhi persyaratan atau memiliki peringkat PROPER merah atau hitam dikategorikan sebagai berisiko tinggi. Penilaian juga mencakup telaah atas kinerja keberlanjutan debitur apabila informasi tersebut tersedia.

4. **Integration of ESG Aspects into Business Activities**
[FN-CB-410a.2][FN-CB-550a.2]

Permata Bank applies environmental, social, and governance (ESG) principles as an integral part of its credit approval process, as stipulated in the Credit Policy and the Sustainable Financing Special Policy. Customers operating in sectors with certain levels of environmental and social risk are required to comply with applicable regulations and to undergo an Environmental and Social Requirement Assessment (ESRA), with the assessment approach tailored to the characteristics of each business sector. Compliance with ESRA constitutes one of the key bases for credit decision-making, and the related policies are reviewed periodically to ensure alignment with developments in sustainable finance regulations.

In its implementation, the Bank requires the completeness of environmental documentation, such as Environmental Impact Assessments (AMDAL), Environmental Management and Monitoring Efforts (UKL/UPL), and PROPER ratings, from the initiation stage through to the annual credit review. Customers that fail to meet these requirements or hold red or black PROPER ratings are categorised as high risk. The assessment also includes a review of the debtor's sustainability performance, where such information is available.



Bank menyadari bahwa dampak utama terhadap lingkungan dan masalah sosial dapat terjadi melalui keputusan kredit yang dibuat, maka dari itu Bank mengatur:

1. Seluruh proposal kredit harus menyertakan pertimbangan atas masalah-masalah lingkungan dan sosial, di mana saja hal tersebut diperlukan.
2. Seluruh pengajuan kredit harus mempertimbangkan standar lingkungan dan sosial yang berlaku baik secara internasional maupun melalui hukum dan peraturan yang berlaku di Indonesia.
3. Risiko yang berkaitan dengan masalah lingkungan dan sosial dikenali, dievaluasi, dan jika relevan, dimitigasi secara lebih baik.

Proses identifikasi terhadap implementasi keuangan berkelanjutan dan analisa ESRA dilakukan bersamaan pada saat pengajuan proposal kredit yang diinformasikan melalui media Proposal Kredit.

Saat ini Permata Bank mengatur empat parameter untuk identifikasi keuangan berkelanjutan (selain ESRA) yang wajib dianalisa dan dituangkan dalam proposal kredit oleh unit bisnis sesuai karakteristik usaha debitur. Pengisian informasi atas parameter tersebut harus mencakup Kode Klasifikasi dan Deskripsi yang sesuai dengan kode. Adapun empat parameter tersebut meliputi: Sektor ekonomi KBLI level 5, Klasifikasi TKBI, Klasifikasi KUBL, dan Klasifikasi Thematic.

Analisa ini selalu diperbaharui sesuai dengan kondisi debitur ter-*update*, umumnya pembaharuan data dilakukan pada saat proses perpanjangan fasilitas, pada proses perpanjangan fasilitas, RM harus memastikan kesesuaian seluruh informasi terkait dengan hasil analisa pembiayaan berkelanjutan dengan informasi yang ada di dalam sistem.

Untuk mendukung efektivitas pengelolaan risiko, Permata Bank memanfaatkan teknologi digital dalam pengumpulan dan analisis data nasabah guna memastikan kesesuaian dengan kebijakan risiko LST. Selain itu, Bank menerapkan Taksonomi Hijau Indonesia (THI) dan Taksonomi Keuangan Berkelanjutan Indonesia (TKBI) untuk mengidentifikasi portofolio pembiayaan berkelanjutan serta memantau debitur dengan risiko lingkungan dan sosial yang tinggi, sehingga penyaluran kredit tetap selaras dengan prinsip keuangan berkelanjutan yang ditetapkan oleh OJK.

The Bank recognizes that its primary environmental and social impacts may arise through credit decisions. Accordingly, the Bank requires the following:

1. All credit proposals must include consideration of environmental and social issues where relevant.
2. All credit applications must take into account applicable environmental and social standards, both internationally and under prevailing laws and regulations in Indonesia.
3. Risks related to environmental and social issues are identified, assessed, and, where relevant, mitigated.

The identification process for sustainable finance implementation and the ESRA analysis are conducted in parallel at the time of submitting the Credit Facility Request (CFR), as documented in the Credit Proposal.

Permata Bank currently applies four parameters for sustainable finance identification (in addition to ESRA) that must be analyzed and documented in the credit proposal by the business unit, based on the debtor's business characteristics. Completion of these parameters must include the relevant classification code and the corresponding description. The four parameters are: KBLI economic sector (Level 5), TKBI Classification, KUBL Classification, and Thematic Classification.

This analysis is updated to reflect the debtor's latest conditions. Updates are generally conducted during facility renewal processes, where the RM is required to ensure that all sustainable financing analysis information is consistent with the data recorded in the system.

To support the effectiveness of risk management, Permata Bank leverages digital technology in the collection and analysis of customer data to ensure compliance with ESG risk policies. In addition, the Bank applies the Indonesian Green Taxonomy (Taksonomi Hijau Indonesia/THI) and the Indonesian Sustainable Finance Taxonomy (Taksonomi Keuangan Berkelanjutan Indonesia/TKBI) to identify sustainable financing portfolios and to monitor debtors with high environmental and social risks, thereby ensuring that credit disbursement remains aligned with the sustainable finance principles stipulated by the Financial Services Authority.

5. **Pengembangan Produk Keuangan Berkelanjutan**

Permata Bank di 2025 meluncurkan Program KPR Hijau (*Green Mortgage*) dengan memberikan hadiah 5 pohon untuk setiap 1 fasilitas KPR Hijau yang disetujui. Program ini berkolaborasi dengan WWF Indonesia. Melalui program ini, terdapat 9 akad KPR Hijau dengan total pohon yang sudah tertanam sebanyak 45 pohon di Bukit Tigapuluh, Jambi.

Pada 15 Oktober 2025, Permata Bank bersama Kota Baru Parahyangan, pengembang perumahan tersertifikasi Greenship di Bandung melaksanakan *Ceremony Green Mortgage* dengan tema kegiatan "Every Home We Build is a Seed of Hope". Kegiatan ini merupakan momentum yang sangat bermakna—sebuah bukti komitmen bersama dalam mendukung pembangunan berkelanjutan di Indonesia.

Acara ini dihadiri oleh Nasabah sekaligus pemilik unit Cluster Nilapadmi, Chief of Corporate Affairs Permata Bank, Direktur Kota Baru Parahyangan, Perwakilan dari WWF Indonesia, Green Building Council Indonesia, dan Komunitas Hayu Hejo.

Selain segmen Consumer, saat ini Permata Bank sedang dalam tahap pengembangan produk keuangan berkelanjutan untuk segmen Corporate dan Commercial. Di 2025, Bank telah mulai melakukan persiapan-persiapan dan studi banding dengan *peer* bank.

5. **Development of Sustainable Financial Products**

In 2025, Permata Bank launched the Green Mortgage Program by providing 5 trees for each approved Green Mortgage facility. This program was implemented in collaboration with WWF Indonesia. Through the program, 9 Green Mortgage agreements were executed, resulting in a total of 45 trees planted in Bukit Tigapuluh, Jambi.

On 15 October 2025, Permata Bank, together with Kota Baru Parahyangan, a Greenship-certified housing developer in Bandung, held a Green Mortgage Ceremony under the theme "Every Home We Build is a Seed of Hope". The event served as a meaningful milestone and a demonstration of the parties' shared commitment to supporting sustainable development in Indonesia.

The event was attended by a customer and owner of a unit in the Nilapadmi Cluster, the Chief of Corporate Affairs of Permata Bank, the Director of Kota Baru Parahyangan, representatives of WWF-Indonesia and the Green Building Council Indonesia, and the Hayu Hejo community.

In addition to the Consumer segment, Permata Bank is currently developing sustainable financial products for the Corporate and Commercial segments. In 2025, the Bank began preparatory work and benchmarking with peer banks.



Peduli **terhadap Alam**

Caring for Nature





Pengendalian **Dampak Lingkungan**
Environmental Impact Management

Meskipun kegiatan perbankan tidak secara langsung menimbulkan dampak lingkungan yang signifikan, aktivitas operasional sehari-hari tetap memiliki potensi dampak, seperti penggunaan energi, konsumsi kertas, dan pengelolaan limbah. Selain itu, keputusan pembiayaan yang diambil Bank juga dapat menimbulkan dampak lingkungan secara tidak langsung, khususnya apabila pembiayaan disalurkan kepada sektor atau proyek dengan tingkat risiko lingkungan yang tinggi.

Dari hasil pilot *bottom-up Climate Risk Management & Scenario Analysis* (CRMS) tahun 2025, Permata Bank mengidentifikasi dampak dari risiko iklim terhadap pembiayaan. Dalam jangka panjang, pembiayaan pada sektor intensif karbon berpotensi mendorong peningkatan NPL, ATMR, dan CKPN karena sektor tersebut paling rentan terhadap risiko transisi, serta berkontribusi besar terhadap emisi Bank dari aktivitas pembiayaan. Perburukan kualitas kredit terbesar diproyeksikan terjadi pada sektor pertambangan batubara, perkebunan & kelapa sawit, serta sektor pengolahan.

Hasil Kajian CRMS dipresentasikan dan disosialisasikan kepada manajemen senior, unit bisnis, dan unit terkait lainnya untuk membangun kesadaran terkait risiko iklim walaupun belum menjadi acuan dalam menentukan strategi bisnis. Saat ini Bank fokus pada peningkatan kualitas data terkait risiko iklim, penguatan metodologi pengukuran, serta peningkatan kemampuan SDM sehingga hasil Kajian dan pengukuran lebih kredibel dan dapat digunakan untuk tujuan yang lebih luas.

Dari sisi operasional, Permata Bank mengintegrasikan prinsip pelestarian lingkungan dalam kebijakan operasional dan mendorong penerapan budaya keberlanjutan di seluruh aktivitas internal Bank.

Sebagai bagian dari upaya tersebut, di tahun 2025 Permata Bank melakukan:

1. Kampanye hemat energi melalui berbagai platform internal Bank (*e-mail blast*, Permata Portal/*News*, media sosial internal, *digital signage*).
2. Penggantian lampu ke lampu LED yang lebih hemat energi sebanyak kurang lebih 1.200 pcs.
3. Penggantian kendaraan Dewan Direksi menjadi EV.
4. Penyesuaian waktu nyala peralatan listrik (AC, *lift*, lampu) lebih lambat 30 menit di Gedung Bintaro Sektor 7 Tangerang.
5. Sertifikasi *green building* untuk Gedung Bintaro Sektor 7 Tangerang Selatan dan Gedung Merdeka Bandung.

Although banking activities do not directly cause significant environmental impacts, day-to-day operations still have potential impacts, including energy use, paper consumption, and waste management. In addition, the Bank's financing decisions may also create indirect environmental impacts, particularly where financing is extended to sectors or projects with higher environmental risk profiles.

Based on the 2025 bottom-up Climate Risk Management & Scenario Analysis (CRMS) pilot, Permata Bank identified the impacts of climate risk on its financing activities. Over the long term, financing exposure to carbon-intensive sectors may contribute to higher NPLs, RWA, and ECL allowances, as these sectors are the most vulnerable to transition risks and are significant contributors to the Bank's financed emissions. The most significant deterioration in credit quality is projected to occur in the coal mining sector, the plantation and palm oil sector, and the manufacturing sector.

The CRMS assessment results were presented and socialized to senior management, business units, and other relevant units to build awareness of climate risks, although they have not yet been used as a primary reference in determining business strategy. The Bank is currently focused on improving climate risk-related data quality, strengthening measurement methodologies, and enhancing human resource capabilities so that assessment and measurement results are more credible and can be applied for broader purposes.

From an operational perspective, Permata Bank integrates environmental conservation principles into its operational policies and promotes the adoption of a sustainability culture across the Bank's internal activities.

As part of these efforts, in 2025 Permata Bank:

1. Conducted energy conservation campaigns through various internal platforms (e-mail blasts, Permata Portal/News, internal social media, and digital signage).
2. Replaced approximately 1,200 lights with more energy-efficient LED lights.
3. Replaced Board of Directors' vehicles with EVs.
4. Adjustment of electrical equipment start times (AC, elevators, and lights) by 30 minutes in the Bintaro Sector 7 Building, Tangerang.
5. Green building certification for the Bintaro Sector 7 Building in South Tangerang and the Merdeka Building in Bandung.



6. Penerapan tempat sampah terpilah (organik & non organik) di gedung WTC II, Gedung Bintaro Sektor 7 Tangerang Selatan, Hayam Wuruk, dan Gedung Merdeka Bandung.
7. Penggunaan *water recycle* di Gedung Bintaro Sektor 7 Tangerang Selatan.
8. Penggunaan solar panel di Gedung Bintaro Sektor 7 Tangerang Selatan.
9. Sosialisasi terkait penerapan budaya keberlanjutan kepada seluruh Culture Network Permata Bank.
10. Konsolidasi seluruh data emisi operasional di gedung dan cabang Permata Bank.

6. Implemented segregated waste bins (organic and non-organic) at WTC II, Bintaro Sector 7 Building in South Tangerang, Hayam Wuruk, and Merdeka Building in Bandung.
7. Used water recycling at the Bintaro Sector 7 Building in South Tangerang.
8. Used solar panels at the Bintaro Sector 7 Building in South Tangerang.
9. Conducted socialization on the adoption of a sustainability culture for the entire Permata Bank Culture Network.
10. Consolidated operational emissions data throughout Permata Bank's offices and branches.

Biaya **Pengelolaan Lingkungan**
Environmental Management Costs

Pada tahun pelaporan 2025, Permata Bank merealisasikan biaya pengelolaan lingkungan sebesar Rp123.923.400 yang berasal dari pelaksanaan pengelolaan lingkungan di 12 kantor utama. Alokasi biaya tersebut mencakup kegiatan pengelolaan sampah sebagai bagian dari upaya Bank dalam meminimalkan dampak lingkungan dari aktivitas operasional sehari-hari. [F.4]

During the 2025 reporting period, Permata Bank incurred environmental management costs of IDR 123,923,400, arising from the implementation of environmental management activities across 12 main offices. This cost allocation includes environmental monitoring and testing activities, as well as waste management, as part of the Bank's efforts to minimize the environmental impacts of its day-to-day operations. [F.4]

Biaya Pengelolaan Lingkungan
Environmental Management Costs

2025	2024	2023
Rp123,92 Juta Million	Rp182,81 Juta Million	Rp193,63 Juta Million

Penggunaan Material **Ramah Lingkungan** [F.5]

Use of Environmentally Friendly Materials

Permata Bank tidak menjalankan aktivitas produksi yang menggunakan bahan baku langsung, melainkan hanya memanfaatkan material pendukung untuk operasional perbankan sehari-hari. Sejalan dengan komitmen terhadap pengelolaan lingkungan, Bank menerapkan digitalisasi proses kerja untuk menekan kebutuhan pencetakan dokumen, termasuk pada layanan pembukaan rekening, transaksi teller, penyampaian laporan, dan administrasi/dokumentasi internal.

Dalam penggunaan material fisik yang masih diperlukan, Bank memprioritaskan kertas yang telah memiliki sertifikasi lingkungan, seperti Programme for the Endorsement of Forest Certification (PEFC).

Selain pengelolaan material, prinsip keberlanjutan juga diterapkan dalam pemilihan gedung perkantoran, di mana gedung Kantor Pusat WTC II Sudirman telah tersertifikasi Green Mark , dan gedung Metropolitan Tower (Permata Learning Center) tersertifikasi GREENSHIP Existing Building peringkat Gold.

Pada tahun 2025, terdapat tambahan gedung Permata Bank yang menerima sertifikasi *green building*, di antaranya:

1. Gedung Permata Bank Bintaro Sektor 7 Tangerang Selatan telah menerima GREENSHIP Certification dengan peringkat Gold oleh Green Building Council Indonesia. Selain itu, telah dilakukan penggantian lampu LED sebanyak kurang lebih 1.200 titik, pemakaian listrik dari solar panel sebesar kurang lebih 4.800 kWh per bulan, kampanye dan sosialisasi hemat energi, pengaturan mati/nyala lampu, AC dan *lift*, dan *monitoring* pemakaian energi setiap bulan.
2. Gedung Permata Bank Merdeka Bandung telah menerima GREENSHIP Certification dengan peringkat Gold oleh Green Building Council Indonesia. Sejak tersertifikasi *greenship*, secara rutin dilakukan kampanye dan sosialisasi hemat energi, dan *monitoring* pemakaian energi setiap bulan.

Permata Bank does not conduct production activities that directly use raw materials, and instead uses supporting materials for day-to-day banking operations. In line with its commitment to environmental management, the Bank implements digitalization of work processes to reduce the need for document printing, including for account opening services, teller transactions, report submissions, and internal administration and documentation.

Where physical materials remain necessary, the Bank prioritizes paper with environmental certifications such as the Programme for the Endorsement of Forest Certification (PEFC).

Beyond materials management, sustainability principles are also applied in the selection of office buildings, where the WTC II Sudirman Head Office building is certified Green Mark, and the Metropolitan Tower (Permata Learning Center) is certified under GREENSHIP Existing Building with a Gold rating.

In 2025, additional Permata Bank buildings received green building certification, including:

1. Permata Bank Bintaro Sector 7 Building in South Tangerang received a GREENSHIP Certification with a Gold rating from the Green Building Council Indonesia. Futhermore, the Bank has replaced approximately 1,200 LED lights, utilized electricity generated from solar panels of approximately 4,800 kWh per month, implemented energy-saving campaigns and socialization, applied lighting, air-conditioning, and lift on/off scheduling, and monitored energy usage on a monthly basis.
2. Permata Bank Merdeka Bandung Building received a GREENSHIP Certification with a Gold rating from the Green Building Council Indonesia. Since obtaining GREENSHIP certification, the Bank has routinely implemented energy-saving campaigns and socialization and monitored energy usage on a monthly basis.

Pengelolaan **Air dan Efluen**

Water and Effluent Management

Pemantauan konsumsi air di lingkungan Permata Bank dilakukan dengan mengonsolidasikan data penggunaan dari 12 kantor utama yang tersebar di berbagai wilayah, termasuk Jakarta, Tangerang Selatan, Medan, Palembang, Bandung, Surabaya, dan Makassar. Pendekatan ini digunakan untuk memperoleh gambaran menyeluruh atas pola pemanfaatan air serta menjadi dasar evaluasi efektivitas pengelolaan air di seluruh operasional Bank. Berdasarkan hasil evaluasi di tahun 2025, pemakaian air di 12 kantor utama mengalami penurunan sebesar 0.5% dibandingkan dengan tahun 2024. Data penggunaan air dihitung dari pemakaian yang berasal dari PAM dan perusahaan air lokal. Pada tahun 2025, Permata Bank juga telah berhasil mengkonsolidasikan data konsumsi air di 105 gedung lainnya, sehingga total terdapat 117 gedung yang konsumsi air nya telah dikonsolidasi.

Water consumption monitoring at Permata Bank is carried out by consolidating usage data from 12 main offices across multiple locations, including Jakarta, South Tangerang, Medan, Palembang, Bandung, Surabaya, and Makassar. This approach provides a comprehensive view of water use patterns and serves as the basis for evaluating the effectiveness of water management across the Bank's operations. Based on the 2025 evaluation, water consumption across the 12 main offices decreased by 0.5% compared to 2024. Water usage data is calculated based on consumption sourced from the municipal water utility (PAM) and local water companies. In 2025, Permata Bank also successfully consolidated water consumption data from an additional 105 buildings, bringing the total to 117 buildings with consolidated water consumption data.

Dalam menjalankan kegiatan operasional, kebutuhan air Bank dipenuhi melalui pasokan perusahaan penyedia air dan pemanfaatan air tanah. Untuk menjaga kualitas air tanah dan memastikan pengelolaan air limbah yang bertanggung jawab, Bank menerapkan berbagai sarana pendukung, seperti pembangunan sumur resapan, penggunaan Instalasi Pengolahan Air Limbah (IPAL)/Sistem Pengolahan Air Limbah (STP), serta pemanfaatan bioseptic tank di kantor pusat dan cabang. Seluruh sistem tersebut didukung dengan perawatan berkala terhadap saluran pembuangan air limbah. **[F.14][303-1][303-2][303-4]**

In its operations, the Bank's water needs are met through supplies from water service providers and the use of groundwater. To maintain groundwater quality and ensure responsible wastewater management, the Bank implements supporting measures such as the construction of infiltration wells, the use of wastewater treatment facilities (IPAL)/sewage treatment plants (STP), and the use of bioseptic tanks at the head office and branches. These systems are supported by regular maintenance of wastewater drainage channels. **[F.14][303-1][303-2][303-4]**

Selain itu, upaya efisiensi konsumsi air juga dilakukan melalui penerapan teknologi dan inisiatif internal. Bank telah memasang keran otomatis di 3 kantor utama dan cabang Merdeka Bandung serta mengoperasikan instalasi daur ulang air limbah (*water recycle*) di Kantor Bintaro Sektor 7 Tangerang Selatan untuk pemanfaatan kembali air pada penyiraman taman. Instalasi daur ulang air limbah (*water recycle*) ini menghemat 257 m^3 pada tahun 2025 untuk kebutuhan penyiraman taman. Upaya teknis ini dilengkapi dengan kampanye penghematan air kepada seluruh PermataBankers melalui *e-mail blast* Sustainability Journey guna mendorong perubahan perilaku yang lebih berkelanjutan. **[303-1]**

In addition, the Bank also improves water efficiency through the application of technology and internal initiatives. The Bank installed automatic faucets at 3 main offices and at the Merdeka Bandung branch, and operated a wastewater recycling installation at the Bintaro Sector 7 Office in South Tangerang to reuse water for garden irrigation. This wastewater recycling installation saved 257 m^3 in 2025 for garden irrigation needs. These technical efforts were complemented by water-saving campaigns delivered to all PermataBankers through Sustainability Journey email blasts to encourage more sustainable behavior. **[303-1]**

Pemakaian Air [F.8][303-5]
Water Consumption

Uraian Description	Satuan Unit	2025	2024	2023
Pemakaian Air Water Consumption	m^3	102.589*)	49.169	86.750
Pendapatan Operasional Operating Income	Rp Triliun IDR Trillion	12,55	12,08**)	11,95**)
Intensitas Pemakaian Air Water Consumption Intensity	m^3/Rp Triliun m^3/IDR Trillion	8.174,42	4.070,28	7.259,41

Keterangan | Note:
*) Kenaikan konsumsi pemakaian air di tahun 2025 dikarenakan penambahan cakupan perhitungan penggunaan air dari 12 cabang menjadi 117 cabang.
In increase in water consumption in 2025 is due to the increase in the scope of water usage calculations from 12 branches to 117 branches.
**) Penyajian kembali yang disebabkan oleh reklasifikasi
Restatement due to reclassification

Pengelolaan **Limbah** [306-1][306-2]
Waste Management

Secara operasional, limbah yang dihasilkan Permata Bank terdiri atas limbah B3 dan non-B3. Limbah B3 meliputi tinta cartridge, sedangkan limbah non-B3 berasal dari aktivitas perkantoran dan domestik, seperti sampah umum, boks arsip yang dihancurkan, limbah cair, dan limbah kartu. Pengelolaan kedua jenis limbah tersebut dilaksanakan oleh pihak ketiga yang ditunjuk oleh pengelola gedung sesuai dengan ketentuan yang berlaku.

Berbagai inisiatif telah dilakukan untuk mengurangi jumlah limbah kartu di Permata Bank diantaranya:

1. WhatsApp *blast* notifikasi kartu yang dikembalikan.
2. Memperbaiki masalah *bug* pada alamat sehingga meminimalisir alamat pengiriman yang kosong dan *undefined* pada *debit card*.
3. Penambahan fitur *request card* pada Permata ME dengan alamat pengiriman dapat di edit oleh nasabah.
4. Optimalisasi penggunakan *Web Call Engine*.
5. Jenis kartu Priority & Prefferred diinfokan ke *Cab* untuk ditindaklanjuti.
6. Kartu Kredit staff yang di kembalikan diinformasikan melalui email.
7. Melakukan proses *trade-in* atau penggantian mesin ATM lama.
8. Melakukan pemetaan dan analisis data gangguan kartu tertelan.
9. Melakukan pemeliharaan preventif secara berkala terhadap *card reader*.
10. Mengurangi kebutuhan cetak ulang kartu nasabah.

Pada 2025, Bank melanjutkan implementasi program pemilahan sampah di Gedung WTC II, Bintaro dan Hayam Wuruk. Pemisahan sampah organik dan non-organik dilakukan dengan menyediakan dua jenis tempat sampah di setiap lantai, sebagai upaya meningkatkan kesadaran karyawan terhadap pengelolaan sampah sejak sumbernya serta mendukung terciptanya lingkungan kerja yang lebih nyaman dan tertata. [F.14]

Sepanjang tahun 2025, Permata Bank tidak mencatat adanya insiden tumpahan limbah ke lingkungan maupun pengaduan dari masyarakat dan pemangku kepentingan terkait dampak lingkungan. Sehubungan dengan pengelolaan limbah yang seluruhnya dilakukan oleh pihak ketiga melalui pengelola gedung, Bank belum memiliki data kuantitatif mengenai jumlah limbah yang dihasilkan. [F.15]

Operationally, waste generated by Permata Bank consists of hazardous (B3) and non-hazardous (non-B3) waste. Hazardous waste includes ink cartridges, while non-hazardous waste originates from office and domestic activities, such as general waste, destroyed archive boxes, wastewater, and card waste. The management of both waste types is carried out by third parties appointed by building management in accordance with applicable requirements.

Permata Bank implemented various initiatives to reduce card waste, including:

1. WhatsApp blast notifications for returned cards.
2. Fixing address bugs to minimize blank and undefined delivery addresses for debit cards.
3. Adding a card request feature in Permata ME that allows customers to edit the delivery address.
4. Optimizing the use of the Web Call Engine.
5. Informing branches of Priority and Preferred card types for follow-up.
6. Notifying returned staff credit cards via email.
7. Conducting trade-in or replacement of older ATM machines.
8. Mapping and analyzing data on swallowed card disruptions.
9. Conducting periodic preventive maintenance for card readers.
10. Reducing the need for customer card reprints.

In 2025, the Bank continued implementing its waste segregation program at the WTC II, Bintaro, and Hayam Wuruk buildings. Organic and non-organic waste is separated by providing two types of bins on each floor, as an effort to increase employee awareness of waste management at the source and to support a more comfortable and organized workplace. [F.14]

Throughout 2025, Permata Bank did not record any incidents of waste spills into the environment, nor any complaints from the community or stakeholders related to environmental impacts. As waste management is fully handled by third parties through building management, the Bank does not yet have quantitative data on the volume of waste generated. [F.15]

Limbah yang Dihasilkan Berdasarkan Jenis [F.13][306-3][306-4][306-5]
Waste Generated by Type

Uraian Description	Satuan Unit	2025	2024	2023
Limbah Non-B3 | Non-B3 Waste				
Jumlah Penggunaan Kertas Ramah Lingkungan (Tersertifikasi PEFC)*) [F.5] Total Use of Environmentally Friendly Paper (PEFC Certified)	Ton | Tons	41,38	50,76	47,51
Jumlah Limbah Kotak Arsip Amount of Archive Box Waste	Ton | Tons	104,19	2,98	161,95
Jumlah Limbah Kartu ATM | Amount of ATM Card Waste	Kg	114	153	255
Limbah B3 | B3 Waste				
Tinta *Cartridge* / Cartridge Ink	Ton | Tons	1,43	1,55	1,58

Keterangan | Notes:
*) Data hanya mencakup penggunaan kertas di kantor pusat dan kantor cabang di wilayah Jabodetabek.
Data only covers paper use at the head office and branch offices in the Jabodetabek area.

Pelestarian Lingkungan **dan Keanekaragaman Hayati** [F.9][F.10]
Environmental Preservation and Biodiversity

Aktivitas operasional Permata Bank dilaksanakan di area yang tidak bersinggungan dengan kawasan konservasi maupun wilayah dengan tingkat keanekaragaman hayati tinggi, sehingga tidak menimbulkan dampak langsung terhadap ekosistem sekitar. Kendati demikian, Bank tetap menunjukkan komitmen terhadap perlindungan lingkungan dan keanekaragaman hayati melalui pelaksanaan berbagai inisiatif keberlanjutan. Penjelasan lebih rinci mengenai upaya tersebut dapat ditemukan pada sub-bab Tanggung Jawab Lingkungan. [304-1]

Permata Bank's operational activities are carried out in areas that do not overlap with conservation zones or regions with high biodiversity value, and therefore do not create direct impacts on surrounding ecosystems. Nevertheless, the Bank continues to demonstrate its commitment to environmental protection and biodiversity through the implementation of various sustainability initiatives. Further details on these efforts are presented in the Environmental Responsibility sub-chapter. [304-1]

Pengelolaan **Energi dan Emisi**

Energy and Emissions Management

Sumber energi yang digunakan dalam operasional Permata Bank berasal dari pasokan listrik PLN serta bahan bakar minyak (BBM) untuk mendukung aktivitas pendukung tertentu. Perhitungan emisi gas rumah kaca (GRK) cakupan 1 dilakukan dengan berpedoman pada metodologi Greenhouse Gas Protocol (GHG) dengan menggunakan faktor emisi dari OJK. Dalam praktiknya, perhitungan ini mencakup emisi dari penggunaan kendaraan operasional dan pengoperasian genset, yang dihitung melalui konversi data biaya menjadi volume bahan bakar berdasarkan jenis BBM, jarak tempuh, serta durasi penggunaan, dengan penyesuaian pada masing-masing *cost center*.

Perhitungan emisi GRK cakupan 2 dilakukan dengan menggunakan faktor emisi dari Data Emisi GRK Kementerian Energi dan Sumber Daya Mineral (ESDM) Tahun 2021. Emisi cakupan 2 berdasar dari penggunaan listrik PLN dari 194 gedung, yang dihitung melalui data-data tagihan listrik yang dikonversi menjadi data dengan satuan kWh.

Di luar cakupan tersebut, Bank juga menghitung emisi GRK cakupan 3 operasional yang bersumber dari aktivitas perjalanan dinas. Emisi dari penggunaan transportasi umum seperti taksi *online*, kereta api, dan pesawat udara dihitung dengan mengalikan data penggunaan dengan faktor emisi dari regulator. Untuk perjalanan udara, perhitungan dilengkapi dengan penggunaan Carbon Emission Calculator milik ICAO guna memperoleh estimasi emisi yang lebih representatif.

Untuk emisi GRK cakupan 3 dari aktivitas pembiayaan (*Financed Emission*), perhitungan masih sebatas pemenuhan pelaporan pilot *bottom-up Climate Risk Management & Scenario Analysis* (CRMS) kepada OJK. Bank belum memiliki data emisi dari debitur sehingga perhitungan dilakukan menggunakan data perantara/ *proxy* yang direfleksikan kepada debitur. Emisi dari aktivitas pembiayaan yang dihitung langsung dari emisi debitur hanya dilakukan terhadap 10 debitur pada segmen korporasi yang diambil dari Laporan Keberlanjutan. Saat ini Bank fokus untuk meningkatkan kualitas data dan pengembangan metodologi perhitungan, serta peningkatan kemampuan SDM. Selain itu Bank juga sedang mempersiapkan prosedur perhitungan emisi dari aktivitas pembiayaan.

Selain itu, belum terdapat penghitungan atas emisi zat perusak ozon maupun emisi non-GRK signifikan lainnya. **[305-6][305-7] [FN-CB-410b.4]**

Energy used in Permata Bank's operations is sourced from PLN electricity supply and fuel (BBM) to support certain auxiliary activities. Scope 1 greenhouse gas (GHG) emissions are calculated in accordance with the Greenhouse Gas Protocol (GHG Protocol) methodology, using emission factors provided by Financial Services Authority. In practice, this calculation includes emissions from the use of operational vehicles and generator sets, estimated by converting cost data into fuel volumes based on fuel type, travel distance, and operating duration, with adjustments applied by each cost center.

Scope 2 GHG emissions are calculated using emission factors from the Ministry of Energy and Mineral Resources 2021 GHG Emissions Data. Scope 2 emissions are derived from PLN electricity consumption across 194 buildings, calculated based on electricity bills converted into kWh.

Beyond these scopes, the Bank also calculates operational Scope 3 GHG emissions arising from business travel activities. Emissions from the use of public transportation such as ride-hailing taxis, trains, and air travel are calculated by multiplying emission factors from regulator. For air travel, the calculation is supplemented by ICAO's Carbon Emissions Calculator to obtain a more representative emissions estimate.

For Scope 3 GHG financed emissions, the calculation is currently limited to meeting the reporting requirements of the bottom-up CRMS pilot submission to Financial Services Authority. The Bank does not yet have emissions data from borrowers, and therefore uses intermediary/proxy data applied to debtors. Financed emissions calculated directly from debtor emissions are only conducted for 10 debtors from corporate segment based on information disclosed in their Sustainability Reports. The Bank is currently focused on improving data quality, developing calculation methodologies, and strengthening human resource capabilities. In addition, the Bank is preparing procedures for calculating emissions from financing activities.

The Bank has not yet calculated ozone-depleting substance emissions or other significant non-GHG emissions. **[305-6][305-7] [FN-CB-410b.4]**

Pengurangan Emisi [F.11][305-1][305-2][305-3][305-4][FN-CB-410b.1]
Emission Reduction

Emisi GRK (tCO_2e) GHG Emissions (tCO_2e)	2025	2024	2023
Cakupan 1 | Scope 1			
Bahan bakar (Bensin & Solar) | Fuel (Gasoline and Diesel)	513,71	531,52	501,06
Cakupan 2 | Scope 2			
Listrik - PLN | Electricity - PLN	23.612,84	24.838,30	25.516,43
Cakupan 3 | Scope 3			
Kategori 6. Perjalanan Dinas | Category 6. Business Travel	1.154,03	1.158,51	1.310,56
Total emisi (GRK Cakupan 1 +2) | Total GHG emissions (Scope 1 + 2)	24.126,55	25.369,82	26.017,49
Total emisi (GRK Cakupan 1 +2+3) | Total GHG emissions (Scope 1 + 2 + 3)	25.280,58	26.528,33	27.328,05
Pendapatan Operasional (Rp triliun) | Operating Income (IDR Trillion)	12,55	12,08*)	11,95*)
Intensitas Emisi Cakupan 1 dan 2 per Pendapatan Operasional Scope 1 and 2 Emissions Intensity per Operating Income	1.922,43	2.100,15*)	2.177,20*)
Jumlah Karyawan | Number of Employees	6.841	6.972	7.372
Intensitas Emisi Cakupan 1 dan 2 per Karyawan Scope 1 and 2 Emissions Intensity per Employee	3,53	3,64	3,53

Keterangan:
*) Penyajian kembali yang disebabkan reklasifikasi
- Data yang disampaikan mencakup Kantor Pusat dan seluruh kantor cabang.
- Perhitungan emisi Gas Rumah Kaca (GRK) dilakukan menggunakan berbagai metodologi dan faktor emisi yang telah diakui oleh regulator. Emisi dari bahan bakar cair dihitung berdasarkan IPCC Guidelines for National Greenhouse Gas Inventories (2006), mencakup penggunaan diesel untuk genset serta bensin dan diesel untuk berbagai jenis kendaraan operasional. Emisi listrik dihitung menggunakan faktor emisi sistem ketenagalistrikan dari Keputusan Menter ESDM Tahun (2021) dengan perhitungan yang didasarkan pada faktor emisi grid listrik di lokasi geografis tempat listrik dikonsumsi. Emisi dari perjalanan dinas ditentukan menggunakan ICAO Carbon Emissions Calculator untuk penerbangan serta faktor konversi DEFRA 2023 untuk perjalanan menggunakan mobil dan kereta api.
- Tahun 2024 dipilih sebagai tahun baseline karena perhitungan emisi telah menggunakan metodologi yang diakui oleh regulator serta didukung oleh mekanisme pengumpulan data yang lebih akurat.

Notes:
*) Restatement due to reclassification
- Data presented covers the Head Office and all branch offices.
- GHG emissions are calculated using methodologies and emission factors recognized by the regulator. Emissions from liquid fuels are calculated based on the IPCC Guidelines for National Greenhouse Gas Inventories (2006), covering diesel use for generator sets as well as gasoline and diesel for various types of operational vehicles. Electricity emissions are calculated using the power system emission factor from the Ministry of Energy and Mineral Resources (ESDM) Ministerial Decree (2021), based on the grid emission factor in the geographic location where electricity is consumed. Business travel emissions are determined using the ICAO Carbon Emissions Calculator for flights and the DEFRA 2023 conversion factors for travel by car and rail.
- 2024 is selected as the baseline year because emissions calculations use methodologies recognized by the regulator and are supported by more accurate data collection mechanisms.

Penggunaan Energi [F.6][302-1][302-2][302-3]
Energy Consumption

Uraian Description	Satuan Unit	2025	2024	2023
Energi Konvensional (BBM) Unrenewable Energy (Fuel)	Liter Litre	124.639,47*)	111,325,44	108.009,94
	GJ	3.432,91	3.807,33	3.693,94
Listrik Electricity	kWh	27.163.892,66	28.493,033,33	29.257.244,44
	GJ	97.790,01	102.359,82	105.096,59
Energi Terbarukan dari Panel Surya (Tenaga Surya) yang Dihasilkan Renewable Energy from Solar Panels (Solar Power) Generated	GJ	211,21	215,08	229,49
Total Konsumsi Energi Total Energy Consumption	GJ	101.434,13	106.578,92	109.020,02
Pendapatan Operasional Operating Income	Rp Triliun IDR Trillion	12,55	12,08**)	11,95**)
Intensitas Energi Energy Intensity	GJ/Rp Triliun GJ/IDR Trillion	8.082,40	8.806,48**)	9.123,01**)

Keterangan:
*) Kenaikan liter bahan bakar disebabkan perluasan cakupan data termasuk penggunaan *shuttle bus*
**) Penyajian kembali disebabkan reklasifikasi
- Pemakaian bahan bakar dalam liter dikonversi ke GJ dengan menggunakan The Greenhouse Gas Protocol Initiative, 2004.
- Pemakaian listrik dari kWh dikonversi ke GJ dengan menggunakan The Greenhouse Gas Protocol Initiative, 2004.

Notes:
*) Increase in fuel consumption is due to enlargement of data scope including usage of shuttle bus
**) Restatement due to reclassification
- Fuel consumption in liters is converted into GJ using The Greenhouse Gas Protocol Initiative (2004).
- Electricity consumption in kWh is converted into GJ using The Greenhouse Gas Protocol Initiative (2004).

Bank menetapkan tahun 2024 sebagai tahun dasar pengukuran emisi guna menjadi rujukan dalam perencanaan program penurunan emisi. Berangkat dari *baseline* tersebut, Bank merancang sasaran pengurangan energi dan emisi pada kegiatan operasional internal serta aktivitas debitur. Pada tahun 2025, Bank menerapkan inisiatif-inisiatif penurunan emisi, seperti penggantian lampu LED, pengaturan AC, kampanye hemat energi, dan sosialisasi budaya keberlanjutan, sehingga penurunan emisi *scope* 1 dan *scope* 2 di 2025 mencapai 4,90%. [302-5]

Ke depan, upaya penurunan emisi akan terus dilakukan melalui inisiatif-inisiatif internal (termasuk dalam identifikasi sumber emisi utama), maupun skema *carbon credit* dan pembelian REC. Insisiatif-insiatif ini dilakukan untuk mencapai target *Net Zero Emission* (NZE) jangka menengah yaitu *Net Zero* Cakupan 1 & 2 dari aktivitas operasional pada 2030, dan untuk jangka panjang mencapai NZE dari aktivitas pembiayaan pada 2052. Bank saat ini sedang menyusun peta jalan dari NZE sebagai bagian dari strategi jangka menengah untuk menurunkan emisi operasional.

Bank set 2024 as the emissions measurement baseline year to serve as a reference for planning emissions reduction programs. Building on this baseline, the Bank designs energy and emissions reduction targets covering internal operational activities as well as debtors' activities. In 2025, the Bank implemented emissions reduction initiatives, such as replacing lights with LED, optimizing air-conditioning settings, conducting energy-saving campaigns, and socializing a sustainability culture, resulting in a 4.90% reduction in scope 1 and scope 2 emissions in 2025. [302-5]

Going forward, emissions reduction efforts will continue through internal initiatives (including the identification of key emissions sources), as well as through carbon credit schemes and the purchase of RECs. The Bank will also continue to strengthen sustainable operational practices. These efforts support the achievement of Permata Bank's medium-term NZE targets, namely Net Zero for Scope 1 and Scope 2 operational emissions by 2030, and its long-term target of achieving Net Zero Emissions from financing activities by 2052. The bank is currently developing a roadmap for NZE as part of its medium-term strategy to reduce operational emissions.

INISIATIF PENGURANGAN KONSUMSI ENERGI DAN EMISI GRK YANG DIHASILKAN [F.1][F.7][F.12][302-4][305-5]

Initiatives to Reduce Energy Consumption and Resulting GHG Emissions



Bank terus melakukan berbagai upaya untuk mengefisienkan penggunaan energi listrik guna menekan emisi dari aktivitas operasional. Sejumlah langkah penghematan energi dijalankan secara konsisten, antara lain:

- Melakukan kampanye penghematan energi melalui *digital signage*, *email blast* dan *dig* kepada seluruh karyawan
- Secara bertahap melakukan penggantian lampu Non LED menjadi lampu LED di seluruh gedung
- Melakukan penyesuaian waktu nyala lampu *signage*
- Penggantian kendaraan *Board* menjadi EV
- Penyesuaian waktu nyala peralatan listrik (AC, *lift*, lampu) lebih lambat 30 menit di gedung Bintaro sektor 7 Tangerang.

- Sertifikasi *green building* untuk Gedung Bintaro sektor 7 Tangerang Selatan dan Merdeka Bandung.
- Penerapan tempat sampah terpilah (organik & nonorganik) di gedung WTC II, Bintaro, Hayam Wuruk dan Merdeka
- Penggunaan *water recycle* di gedung Bintaro sektor 7 Tangerang
- Penggunaan solar panel di gedung Bintaro sektor 7 Tangerang

The Bank continues to pursue various efforts to improve electricity efficiency in order to reduce emissions from operational activities. A number of energy-saving measures are implemented on an ongoing basis, including:

- Conducting an energy-saving campaign through digital signage, email blasts, and digital displays for all employees.
- Gradually replacing non-LED lights with LED lights throughout the building.
- Adjusting signage light turn-on times.
- Replacing board vehicles with electric vehicles.
- Adjusting electrical equipment (AC, elevators, and lighting) turn-on times by 30 minutes in the Bintaro Sector 7 building in Tangerang.
- Green building certification for the Bintaro Sector 7 building in South Tangerang and Merdeka building in Bandung.
- Implementing separate waste bins (organic and non-organic) in the WTC II, Bintaro, Hayam Wuruk, and Merdeka buildings.
- Implementing water recycling in the Bintaro Sector 7 building in Tangerang.
- Implementing solar panels in the Bintaro Sector 7 building in Tangerang.

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Sehat
dan Sejahtera
Health and Well-being





Permata**Bankers**

PermataBankers



54,29%

PermataBankers adalah perempuan.
of PermataBankers are women.



28,60%

Perempuan dalam jajaran Direksi dan Dewan Komisaris.
of women in the Board of Directors and the Board of Commissioners.

Komposisi **Karyawan** [C.3][2-7][2-8]

Employee Composition

Jumlah karyawan Permata Bank pada tahun 2025 tercatat sebanyak 6.841 orang, atau turun 1,9% dibandingkan tahun sebelumnya. Sebanyak 50,8% dari total karyawan tersebut berperan langsung dalam pelayanan nasabah. Seluruh karyawan Bank merupakan pekerja permanen dan kontrak yang bekerja penuh waktu, tanpa karyawan paruh waktu maupun pekerja harian. Bank mempekerjakan 2.179 tenaga alih daya yang terdiri dari pengelola gedung, kurir, petugas keamanan, *contact center*, dan bagian administratif.

Permata Bank's total number of employees in 2025 was recorded at 6,841, a 1.9% decrease compared to the previous year. 50.8% of these employees played a direct role in customer service. All Bank employees are permanent and contract workers working full-time, with no part-time or casual employees. The bank employs 2,179 outsourced workers consisting of building management, couriers, security officers, contact center, and administrative staff.

Jumlah Karyawan Berdasarkan Jenis Kelamin [405-1]
Number of Employees Based on Gender

Uraian Description	2025		2024		2023	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Laki-Laki | Male	3.127	45,7	3.168	45,4	3.341	45,3
Perempuan | Female	3.714	54,3	3.804	54,6	4.031	54,7
Jumlah | Total	**6.841**	**100,0**	**6.972**	**100,0**	**7.372**	**100,0**

Jumlah Karyawan Berdasarkan Tingkat Pendidikan dan Jenis Kelamin
Number of Employees Based on Education Level and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
S3	4	0	4	0	3	0
S2	269	193	266	189	270	187
S1	2.451	2.888	2.435	2.913	2.528	3.047
Diploma	257	488	282	524	316	574
Sekolah Menengah Atas dan Bawah Senior and Junior High School	146	145	181	178	224	223
Jumlah **Total**	**3.127**	**3.714**	**3.168**	**3.804**	**3.341**	**4.031**
	6.841		**6.972**		**7.372**	

Jumlah Karyawan Berdasarkan Status Kepegawaian dan Jenis Kelamin
Number of Employees Based on Employment Status and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
Pekerja Tetap | Permanent Employee	2.905	3.535	2.910	3.605	3.017	3.790
Pekerja Tidak Tetap | Non-permanent Employee	222	179	258	199	324	241
Jumlah Total	**3.127**	**3.714**	**3.168**	**3.804**	**3.341**	**4.031**
	6.841		**6.972**		**7.372**	

Jumlah Karyawan Berdasarkan Jenjang Jabatan dan Jenis Kelamin [405-1]
Number of Employees Based on Position Level and Gender

Uraian Description	2025				2024	2023
	Laki-laki Male		Perempuan Female			
	Jumlah Total	%	Jumlah Total	%		
Executive-level (BoD, BoC, Committee)	15	71,4	6	28,6	21	20
Senior-level (Head Department/Division, Chief)	123	64,4	68	35,6	184	425
Mid-level (Supervisor, Manager, Unit Head)	1.112	53,5	966	46,5	2.094	2.973
Entry-level (Officer, Associate)	1.877	41,2	2.674	58,8	4.673	3.954
Jumlah Total	**3.127**	**45,7**	**3.714**	**54,3**	**6.972**	**7.372**
	6.841					

Jumlah Karyawan Berdasarkan Kelompok Jabatan, Usia, dan Jenis Kelamin [405-1]
Number of Employees Based on Age Group and Gender

Kelompok Usia Age Group	2025								2024	2023
	Entry-level		Mid-level		Senior-level		Executive-level			
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female		
18-24 tahun | years	94	128	0	0	0	0	0	0	205	245
25-34 tahun | years	879	1.166	214	163	0	0	0	0	2.486	2.813
35-44 tahun | years	592	924	575	453	49	23	0	0	2.632	2.601
45-54 tahun | years	312	456	319	349	70	42	3	2	1.616	1.664
>55 tahun | years	0	0	4	1	4	3	12	4	33	49
Jumlah Total	**1.877**	**2.674**	**1.112**	**966**	**123**	**68**	**15**	**6**	**6.972**	**7.372**
	6.841									

Jumlah Karyawan Berdasarkan Status Masa Kerja dan Jenis Kelamin
Number of Employees Based on Length of Service and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
<1 tahun | years	388	394	327	312	347	276
1-3 tahun | years	475	423	698	553	886	782
>3-5 tahun | years	649	555	495	465	514	478
>5-10 tahun | years	652	684	664	794	584	807
>10-15 tahun | years	525	795	515	844	479	798
>15-20 tahun | years	115	297	94	240	129	294
>20 tahun | years	323	566	375	596	402	596
Jumlah Total	**3.127**	**3.714**	**3.168**	**3.804**	**3.341**	**4.031**
	6.841		**6.972**		**7.372**	

REKRUTMEN DAN PERPUTARAN KARYAWAN
[401-1]

Prinsip kesetaraan dan keadilan bagi karyawan diterapkan secara konsisten, termasuk dalam proses rekrutmen, sebagaimana diatur dalam Kebijakan Rekrutmen serta Kebijakan Persamaan Harkat dan Martabat dalam Lingkungan Bekerja. Bank memberikan kesempatan yang setara kepada masyarakat untuk bergabung dengan Permata Bank. Pada tahun 2025, Bank merekrut 699 karyawan baru berstatus permanen yang tersebar di berbagai wilayah di Indonesia, dengan 61% berasal dari luar Jakarta. Sementara itu, sebanyak 774 karyawan meninggalkan Bank karena alasan pengunduran diri, pensiun, dan meninggal dunia. Dengan demikian, tingkat perputaran karyawan pada tahun 2025 mencapai 11,9%.

EMPLOYEE RECRUITMENT AND TURNOVER
[401-1]

The principles of equality and fairness for employees are applied consistently, including in the recruitment process, as set out in the Recruitment Policy and the Equality and Dignity in the Workplace Policy. The Bank provides equal opportunities for the public to join Permata Bank. In 2025, the Bank recruited 699. new permanent employees across various regions in Indonesia, with 61% coming from outside Jakarta. Meanwhile, 774 employees left the Bank due to resignation, retirement, and death. Accordingly, the employee turnover rate in 2025 was 11.9%

Jumlah Karyawan Baru Berdasarkan Kelompok Usia dan Jenis Kelamin
Number of New Employees by Age Group and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
< 30 tahun | years	195	230	122	153	115	127
30-50 tahun | years	144	129	146	113	170	104
> 50 tahun | years	1	0	0	1	1	0
Jumlah | Total	**340**	**359**	**268**	**267**	**286**	**231**

Jumlah Karyawan Baru Berdasarkan Wilayah dan Jenis Kelamin
Number of New Employees by Region and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
Aceh	1	0	0	2	0	1
Bali	13	21	9	16	2	5
Bangka Belitung	1	0	0	3	0	1
Banten	97	75	90	63	107	49
Jakarta	132	142	107	103	121	101
Jambi	0	0	0	0	-	-
Jawa Barat | West Java	28	27	16	19	15	17
Jawa Tengah | Central Java	7	18	5	10	1	11
Jawa Timur | East Java	17	28	12	17	12	12
Kalimantan Barat | West Kalimantan	4	3	3	2	3	2
Kalimantan Selatan | South Kalimantan	0	1	2	2	1	3
Kalimantan Timur | East Kalimantan	1	3	3	2	1	6
Kepulauan Riau	3	3	4	8	3	1
Lampung	0	0	0	0	1	0
Nusa Tenggara Barat | West Nusa Tenggara	2	1	0	1	0	0
Riau	2	2	2	2	0	2
Sulawesi Selatan | South Sulawesi	4	2	3	1	2	2
Sulawesi Tengah | Central Sulawesi	0	1	0	0	1	1
Sulawesi Tenggara | Southeast Sulawesi	0	1	0	0	0	1
Sulawesi Utara | North Sulawesi	1	0	0	0	0	0
Sumatra Barat | West Sumatra	0	1	0	0	0	0
Sumatra Selatan | South Sumatra	0	2	0	0	0	0
Sumatra Utara | North Sumatra	24	26	12	15	16	14
Yogyakarta	3	2	0	1	0	0
Jumlah | Total	**340**	**359**	**268**	**267**	**286**	**231**

Jumlah Karyawan Keluar Berdasarkan Kelompok Usia dan Jenis Kelamin
Number of Outgoing Employees by Age Group and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
< 30 tahun | years	67	106	73	115	105	134
30-50 tahun | years	187	232	216	252	284	216
> 50 tahun | years	89	93	86	85	82	84
Jumlah | Total	**343**	**431**	**375**	**452**	**471**	**434**

Jumlah Karyawan Keluar Berdasarkan Wilayah dan Jenis Kelamin
Number of Outgoing Employees by Region and Gender

Uraian Description	2025		2024		2023	
	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female	Laki-Laki Male	Perempuan Female
Aceh	0	3	1	0	-	1
Bali	15	14	6	8	8	16
Bangka Belitung	0	0	0	2	-	-
Banten	72	82	89	74	123	72
Jakarta	120	163	136	155	165	163
Jambi	2	0	0	2	-	1
Jawa Barat | West Java	43	43	30	60	35	34
Jawa Tengah | Central Java	9	19	18	17	16	13
Jawa Timur | East Java	37	28	29	45	52	34
Kalimantan Barat | West Kalimantan	3	5	4	9	3	14
Kalimantan Selatan | South Kalimantan	1	1	2	3	4	6
Kalimantan Timur | East Kalimantan	2	4	5	5	6	5
Kepulauan Riau	2	5	4	8	4	4
Lampung	5	3	5	2	3	2
Nusa Tenggara Barat | West Nusa Tenggara	2	2	0	3	-	1
Riau	3	1	3	7	1	6
Sulawesi Selatan | South Sulawesi	5	7	7	7	14	14
Sulawesi Tengah | Central Sulawesi	0	0	2	2	2	-
Sulawesi Tenggara | Southeast Sulawesi	1	1	2	0	1	-
Sulawesi Utara | North Sulawesi	0	0	1	4	1	-
Sumatra Barat | West Sumatra	1	0	0	3	-	2
Sumatra Selatan | South Sumatra	1	9	5	4	4	8
Sumatra Utara | North Sumatra	19	39	24	28	27	38
Yogyakarta	0	2	2	4	2	-
Jumlah | Total	**343**	**431**	**375**	**452**	**471**	**434**

Perputaran Karyawan[*)]
Employee Turnover



2025	2024	2023
11,9%	12,4%	12,9%

[*)] Tingkat *turnover* hanya mencakup perhitungan karyawan yang mengundurkan diri secara sukarela, sanksi pemutusan hubungan kerja, pensiun dan meninggal.
Turnover rate only includes the calculation of employees who voluntary resigned, termination of employment, retirement, and death.

Praktik **Ketenagakerjaan**
Employment Practices

KESETARAAN DAN KEBERAGAMAN KARYAWAN [F.18]

Permata Bank meyakini bahwa keberagaman latar belakang karyawan memperkaya sudut pandang dan meningkatkan kapasitas inovasi, yang pada akhirnya mendukung pertumbuhan bisnis. Sejalan dengan hal tersebut, Bank menerapkan prinsip keberagaman dan inklusivitas tanpa diskriminasi berdasarkan agama, ras, dan gender, serta mendorong keterwakilan lintas usia di tempat kerja. Komitmen terhadap keberagaman tercermin dalam penerapan prinsip keadilan gender yang terintegrasi dalam Kode Etik Karyawan dan Kebijakan Persamaan Harkat dan Martabat dalam Lingkungan Bekerja. Bank juga menjamin perlindungan hak pengidap HIV/AIDS melalui prosedur HIV/AIDS yang mengatur penanganan keadaan darurat, pencegahan infeksi, perlindungan kerahasiaan data, serta penegakan kebijakan tanpa toleransi terhadap pelecehan dan diskriminasi.

Sebagai bagian dari komitmen terhadap lingkungan kerja yang aman dan inklusif, Permata Bank menerapkan kebijakan pencegahan dan penanganan pelecehan di tempat kerja. Kebijakan ini mengatur definisi pelecehan, tata cara penanganan, serta mekanisme pelaporan yang dapat diakses oleh seluruh karyawan. Bank secara aktif mendorong pelaporan atas setiap dugaan pelecehan. Bank juga memiliki prosedur penanganan yang mencakup proses investigasi dan jalur eskalasi dengan melibatkan atasan dan pihak independen untuk menjamin objektivitas serta meminimalkan gangguan dalam penanganan kasus, termasuk perlindungan terhadap privasi pelapor. [406-1]

Dalam rangka mendukung pemberdayaan perempuan, Bank pun menjalankan Women Empowerment Program (WEP) dengan membentuk Steering Committee Women Empowerment. Komite ini bertugas mengembangkan berbagai inisiatif pemberdayaan perempuan Permata yang mencakup aspek ekonomi, sosial, dan kesehatan. Sebagai bagian dari implementasi program, Bank menyelenggarakan forum "Women Talk" dengan berbagai tema bahasan yang bertujuan memperluas wawasan dan pengetahuan untuk memperlengkapi perempuan Permata menjadi lebih berdaya. Dua tema yang diangkat pada semester pertama adalah "Embracing Menopause as a Woman's Journey"

EMPLOYEE EQUALITY AND DIVERSITY [F.18]

Permata Bank believes that a workforce with diverse backgrounds enriches perspectives and strengthens innovation capacity, which ultimately supports business growth. In line with this belief, the Bank applies diversity and inclusivity principles without discrimination based on religion, race, or gender, and promotes representation across age groups in the workplace. The Bank's commitment to diversity is reflected in the application of gender equity principles integrated into the Employee Code of Conduct and the Equal Dignity and Respect in the Workplace Policy. The Bank also safeguards the rights of employees living with HIV/AIDS through HIV/AIDS procedures that govern emergency response, infection prevention, data confidentiality protection, and enforcement of a zero-tolerance policy toward harassment and discrimination.

As part of its commitment to a safe and inclusive workplace, Permata Bank implements policies on the prevention and handling of workplace harassment. These policies set out the definition of harassment, handling procedures, and reporting mechanisms accessible to all employees. The Bank actively encourages reporting of any suspected harassment. The Bank also maintains handling procedures that include investigation processes and escalation pathways involving supervisors and independent parties to ensure objectivity and minimize disruption in case handling, including protection of the reporter's privacy. [406-1]

To support women's empowerment, the Bank implements the Women Empowerment Program (WEP) through the establishment of a Women Empowerment Steering Committee. The Committee is responsible for developing various Permata women's empowerment initiatives covering economic, social, and health aspects. As part of the program's implementation, the Bank held "Women Talk" forums with a range of themes aimed at broadening insights and knowledge to further empower women at Permata. In the first half of the year, the themes covered were "Embracing Menopause as a Woman's Journey" and "Kartini Trilogy Book Discussion", while in the second half the themes

dan “Bedah Buku Trilogi Kartini”, sedangkan pada semester kedua tema yang dibawakan adalah “Empowered Women, Empowering Mothers - Navigating Parenthood with Purpose” dan tema “Kesuburan Dimulai dari Dalam: Nutrisi, Stres, dan Keseimbangan Hormon pada Pria & Wanita” dan ditutup dengan kegiatan DEI yang melibatkan teman-teman disabilitas untuk dalam rangka mendorong terciptanya lingkungan yang setara dan inklusif dengan tema “Berkriya Dengan Hati”.

Keberagaman di lingkungan kerja Permata Bank ditunjukkan melalui keberadaan 7 karyawan disabilitas yang bekerja di berbagai fungsi, termasuk Telesales dan Divisi Bisnis. Untuk mendukung pengembangan kapasitas dan kemandirian, Bank menjalin kerja sama dengan lembaga vokasi dalam pelaksanaan program pengembangan karyawan disabilitas.

HAK ASASI MANUSIA (HAM), PEKERJA ANAK, DAN TENAGA KERJA PAKSA [F.19]

Permata Bank mengintegrasikan prinsip hak asasi manusia (HAM) ke dalam Prosedur Rekrutmen sebagai pedoman operasional, termasuk ketentuan mengenai pekerja anak dan tenaga kerja paksa. Implementasi kebijakan tersebut dilakukan dengan menetapkan usia minimum karyawan 18 tahun serta memastikan kepatuhan sejak proses rekrutmen. Dengan penerapan tersebut, sepanjang tahun 2025, tidak terdapat pekerja anak dan tenaga kerja paksa pelanggaran prinsip HAM di seluruh rantai bisnis Bank.

SERIKAT PEKERJA DAN PERJANJIAN KERJA BERSAMA [2-30]

Permata Bank membangun komunikasi dua arah dengan seluruh karyawan yang diwakili oleh serikat pekerja. Melalui forum ini, serikat pekerja dan manajemen secara aktif melakukan diskusi dua bulanan untuk membahas isu ketenagakerjaan dan mendukung terciptanya lingkungan kerja yang harmonis. Hingga akhir tahun 2025, jumlah anggota serikat pekerja mencapai 4.000 orang atau setara dengan 59% dari total karyawan.

Melalui proses diskusi yang berkelanjutan, manajemen dan serikat pekerja menyepakati Perjanjian Kerja Bersama (PKB) yang diperbarui secara berkala setiap dua tahun. PKB yang berlaku untuk periode 2025-2027 menjadi dasar pengaturan hak dan kewajiban hukum antara Bank dan PermataBankers, dengan cakupan 100% karyawan. Di samping itu, kedua pihak secara rutin menyelenggarakan pertemuan untuk membahas isu hubungan industrial yang berkembang dalam rangka menciptakan lingkungan kerja yang nyaman dan harmonis.

included “Empowered Women, Empowering Mothers - Navigating Parenthood with Purpose” and “Fertility Starts from Within: Nutrition, Stress, and Hormonal Balance in Men and Women”. The series concluded with a DEI activity involving persons with disabilities to promote an equal and inclusive environment under the theme “Creating with Heart”.

Workplace diversity at Permata Bank is also reflected in the presence of 7 employees with disabilities across various functions, including Telesales and the Business Division. To support capability development and independence, the Bank partners with vocational institutions in implementing development programs for employees with disabilities.

HUMAN RIGHTS, CHILD LABOR, AND FORCED LABOR [F.19]

Permata Bank integrates human rights principles into the Bank’s Recruitment Procedure as an operational guideline, including provisions on child labor and forced labor. The Bank implements this policy by setting a minimum employee age of 18 and ensuring compliance starting from the recruitment process. With these measures in place, throughout 2025 there were no violations related to child labor or forced labor and no breaches of human rights principles across the Bank’s business chain.

LABOR UNIONS AND COLLECTIVE LABOR AGREEMENTS [2-30]

Permata Bank encourages two-way communication with all employees through the labor union as employee representative. Through this forum, the labor union and management actively hold bi-monthly discussions to address employment-related matters and support a harmonious workplace. As of the end of 2025, labor union membership totaled 4,000 people, representing 59% of total employees.

Through ongoing dialogue, management and the labor union agree on a Collective Labor Agreement (CLA), which is updated every two years. The CLA in effect for the 2025-2027 period serves as the basis for regulating the legal rights and obligations between the Bank and PermataBankers, covering 100% of employees. In addition, both parties routinely hold meetings to discuss evolving industrial relations matters to foster a comfortable and harmonious work environment.

KESEJAHTERAAN KARYAWAN

Bank menerapkan kebijakan remunerasi yang kompetitif untuk memastikan karyawan merasa dihargai dan termotivasi dalam memberikan kinerja terbaik. Kesetaraan rasio gaji pokok antara karyawan laki-laki dan perempuan juga diterapkan, dengan tingkat remunerasi yang berada di atas UMR yang ditetapkan. Pemberian remunerasi berbasis kinerja (*pay for performance*) dilakukan dengan mempertimbangkan beberapa aspek sebagai berikut: [405-2]

- Kinerja keuangan Bank;
- Kompetensi dan kinerja karyawan (*meritocracy*);
- Asas kelayakan dan kepantasan sesuai dengan posisi/jabatan;
- Praktik remunerasi yang berlaku di pasar; serta
- Kesetaraan internal.

Permata Bank memastikan kesetaraan rasio gaji pokok antara karyawan laki-laki dan perempuan. Selain upah, Bank juga memberikan berbagai bentuk remunerasi dan tunjangan lainnya, antara lain: [405-2]

EMPLOYEE WELFARE

The Bank implements a competitive remuneration policy to ensure employees feel valued and motivated to deliver their best performance. The Bank also maintains equality in base salary ratios between male and female employees, with remuneration levels above the applicable minimum wage. Performance-based remuneration (pay for performance) is provided by taking into account the following aspects: [405-2]

- The Bank's financial performance;
- Employee competencies and performance (meritocracy);
- Appropriateness and fairness in line with position/role;
- Market competitiveness in remuneration practice; and
- Internal equity.

Permata Bank ensures equal base salary ratios between male and female employees. In addition to wages, the Bank also provides various other forms of remuneration and benefits, including: [405-2]

Tunjangan dan Remunerasi bagi Karyawan Tetap dan Karyawan Kontrak [401-2]
Benefits and Remuneration for Permanent and Contract Employees

Jenis Tunjangan Type of Allowance	Karyawan Tetap Permanent Employees	Karyawan Kontrak Contract Employees
Tunjangan Transportasi | Transportation Allowance	✓	✓
Tunjangan Hari Raya | Holiday Allowance	✓	✓
Tunjangan Akhir Tahun | End of Year Allowance	✓	✓
Tunjangan Cuti | Leave Allowance	✓	X
Tunjangan Lembur | Overtime Allowance	✓	✓
Tunjangan Shift | Shift Allowance	✓	✓
Tunjangan Teller*) | Teller Allowance	✓	X

Keterangan | Note:
*) Seluruh *teller* merupakan karyawan tetap.
All tellers are permanent employees.

Perbandingan Upah Karyawan Baru di Tingkat Terendah dengan Standar Upah Minimum Regional (UMR) Tahun 2025*) [F.20]
Comparison of New Employee Wages at the Lowest Level with the Regional Minimum Wage (UMR) Standard in 2025



114%



114%

*) Rata-rata di berbagai wilayah.
Average across regions.

CUTI KARYAWAN

Karyawan perempuan memperoleh hak cuti melahirkan selama 3 bulan dan cuti keguguran hingga 1,5 bulan, sementara karyawan laki-laki berhak atas cuti ayah selama 5 hari serta cuti keguguran selama 3 hari. Bank memastikan bahwa pengambilan cuti tidak mengakibatkan hilangnya status maupun hak karyawan. Sepanjang tahun 2025, tercatat 249 karyawan, terdiri dari 132 perempuan dan 117 laki-laki, telah memanfaatkan hak cuti melahirkan dan cuti ayah, dengan tingkat kembali bekerja sebesar 100%. [401-3]

Permata Bank memberikan fleksibilitas pengaturan cuti melalui pemberian cuti di luar tanggungan (*unpaid leave*) berdasarkan ketentuan tertentu, tanpa menghilangkan manfaat asuransi kesehatan dan manfaat lainnya. Bank juga menyediakan cuti khusus, termasuk cuti ibadah, cuti ulang tahun yang dapat diambil satu hari pada hari ulang tahun karyawan, serta cuti CSER bagi karyawan yang terlibat dalam kegiatan tanggung jawab sosial dan lingkungan.

EMPLOYEE LEAVE

Female employees are entitled to 3 months of maternity leave and up to 1.5 months of miscarriage leave, while male employees are entitled to 5 days of paternity leave and 3 days of miscarriage leave. The Bank ensures that taking leave does not result in the loss of an employee's status or rights. Throughout 2025, there were 249 employees, consisting of 132 women and 117 men, utilized maternity and paternity leave entitlements, with a 100% return-to-work rate. [401-3]

Permata Bank provides flexibility in leave arrangements through unpaid leave, subject to certain conditions, without eliminating health insurance coverage and other benefits. The Bank also provides special leave, including religious leave, birthday leave that may be taken as one day on the employee's birthday, and CSER leave for employees involved in social and environmental responsibility activities.

SURVEI KETERIKATAN KARYAWAN [2-16][2-26]

Permata Bank melakukan evaluasi atas strategi pengelolaan PermataBankers melalui pengukuran tingkat pengalaman karyawan yang dilaksanakan melalui Voice of PermataBankers Survey oleh konsultan global independen. Pada tahun 2025, 82% karyawan menyebut Permata Bank sebagai "Great Place To Work", dan 75% karyawan menyatakan memiliki pengalaman kerja positif.

EMPLOYEE ENGAGEMENT SURVEY [2-16][2-26]

Permata Bank evaluates its management strategy for PermataBankers by measuring employee experience levels through the Voice of PermataBankers Survey conducted by an independent global consultant. By 2025, 82% of employees will call Permata Bank a "Great Place to Work," and 75% will report having a positive work experience.

PENGADUAN MASALAH KETENAGAKERJAAN [2-26][FN-CB-510a.2]

Permata Bank menerapkan prosedur Penanganan Keluh Kesah untuk memastikan setiap permasalahan karyawan ditangani secara langsung, adil, dan objektif. PermataBankers dapat menyampaikan keluhan ketenagakerjaan secara informal melalui diskusi dengan atasan. Apabila belum terselesaikan, keluhan dapat diteruskan kepada Direktorat People & Culture dan/atau melalui serikat pekerja untuk disampaikan kepada Direktorat People & Culture dengan dukungan advokasi dari serikat pekerja sesuai ketentuan peraturan perundang-undangan. Selain mekanisme informal, Bank juga menyediakan saluran formal melalui *whistleblowing system* (WBS) yang dapat diakses melalui surat elektronik, telepon, maupun *e-form* pada situs *web* Permata Bank.

LABOR-RELATED GRIEVANCES [2-26] [FN-CB-510a.2]

Permata Bank implements a Grievance Handling procedure to ensure that employee issues are addressed promptly, fairly, and objectively. PermataBankers may raise employment-related grievances informally through discussions with their supervisors. If it has not been resolved, the complaint can be forwarded to the People & Culture Directorate and/or through the labor union to be submitted to the People & Culture Directorate supported by the labor union advocacy in accordance with applicable laws and regulations. In addition to informal mechanisms, the Bank also provides formal channels through the whistleblowing system (WBS), accessible via email, telephone, or an e-form on Permata Bank's website.

PENGEMBANGAN KOMPETENSI DAN KARIER PERMATABANKERS [F.22][401-2]

Untuk mendukung pencapaian kinerja unggul, Permata Bank mengusung Employee Value Proposition (EVP) Learn, Grow, and Make a Difference sebagai landasan dalam pengembangan PermataBankers. Bank pun menerapkan strategi pengembangan kompetensi yang terstruktur guna memastikan pencapaian kinerja yang berkelanjutan.

Pengembangan dan pelaksanaan program pelatihan di Permata Bank dikoordinasikan oleh Direktorat People & Culture dengan mengacu pada kerangka manajemen talenta dan strategi Bank. Dalam pelaksanaannya, Direktorat People & Culture bekerja sama dengan unit kerja terkait untuk melakukan analisis kebutuhan pelatihan sehingga program yang diselenggarakan dapat mendukung penguatan kompetensi yang sesuai dengan kebutuhan Bank.

Dalam rangka membangun kapabilitas SDM yang berkelanjutan, Bank memastikan kesetaraan kesempatan kerja dan mendorong PermataBankers untuk mengambil inisiatif dalam pengembangan diri, baik *soft skill* maupun *hard skill*. Inisiatif tersebut mencakup penilaian kompetensi, perencanaan pengembangan individu, serta koordinasi dengan atasan agar rencana pengembangan dapat diimplementasikan secara optimal. [F.18]

COMPETENCY AND CAREER DEVELOPMENT OF PERMATABANKERS [F.22][401-2]

To support strong performance, Permata Bank adopts the Employee Value Proposition (EVP) "Learn, Grow, and Make a Difference" as the foundation for PermataBankers' development. The Bank also implements a structured competency development strategy to support sustainable performance.

The development and implementation of training programs at Permata Bank are coordinated by the People & Culture Directorate, guided by the Bank's talent management framework and strategy. In its implementation, the People & Culture Directorate collaborates with relevant work units to conduct training needs analysis so that the programs implemented can support competency development that aligns with the Bank's needs.

To build sustainable HR capabilities, the Bank ensures equal employment opportunities and encourages PermataBankers to take initiative in self-development, both soft skills and hard skills. These initiatives include competency assessments, individual development planning, and coordination with supervisors to ensure development plans are implemented effectively. [F.18]

Kerangka Pembelajaran dan Pengembangan PermataBankers
PermataBankers Learning and Development Framework

Build Extraordinary Team and Employer of Choice

Technical Skills	Soft Skills	Leadership	
Mandatory Certification RMC, WPPE, AAJI, WMC, SPPUR, etc **Professional Certification** CISA, CIA, CEH, CAMS, CDPO, etc **Business Capabilities** – Sales & Services – Product Knowledge **Digital Capabilities** – Cyber Security – Software Engineering – IT Infrastructure & Operation – Product & Data Management – AI; Digital Marketing	**Thinking Capabilities** – Strategic Thinking – Scenario Planning – Problem Solving & Decision Making – Customer Centric – Vision to Action **Business Communication** – Empathic Listening – Impactful Communication – Presentation Skills **Execution Excellence** – Process Improvement – Project Management – Change Management	**Leadership Program** – Leaders League – Enterprise Leadership (ELP) – Business Leadership (BLP) – Team Leadership (TLP) – Self Leadership (SLP) **Talent Program** – Bangkok Bank Group Leadership Program (BBGLA) – Middle Management Leadership Program (MMLA) – Emerging Leader Leadership Academy (ELLA) – First Level Leadership Academy (FLLA)	**Trainee/Class Program** – Trainee Program for RMs, Operation, Internal Audit **Leader Inspires Leader** – Leadership sharing session from C-suite level non-banking industry related to leadership topics **Leaders Insight Forum** – Business Leadership sharing session, business related topics by external/internal speakers
CULTURE	I-PRICE Values; Mandatory E-Learning; Culture Program; NEOP		
ENABLER	Digital Learning Platform; Learning System		

Permata Bank memfokuskan pengembangan kepemimpinan pada penguatan kompetensi yang sejalan dengan nilai-nilai I-PRICE dan sembilan Kompetensi Kepemimpinan Permata Bank. Dalam mendukung pengembangan karier, Bank menerapkan sistem mutasi dan rotasi sebagai bagian dari pengelolaan talenta. Sepanjang tahun 2025, sebanyak 140 PermataBankers berpartisipasi dalam program akselerasi. Selain itu, Bank mengisi 72% posisi pejabat eksekutif melalui promosi internal sebagai wujud komitmen terhadap pengembangan talenta dari dalam.

Permata Bank focuses its leadership development on strengthening competencies aligned with the Bank's I-PRICE values and its nine Permata Bank Leadership Competencies. To support career development, the Bank implements a transfer and rotation system as part of its talent management. Throughout 2025, 140 PermataBankers participated in the acceleration program. Furthermore, the Bank filled 72% of its executive officer position through internal promotions, demonstrating its commitment to developing talent from within.

Sembilan Kompetensi Kepemimpinan Permata Bank | Permata Bank's Nine Leadership Competencies



Permata Bank menyediakan pengalaman pembelajaran yang terpadu melalui Permata Learning (PEARL) sebagai platform pengembangan kompetensi karyawan. PEARL mengintegrasikan berbagai sarana pembelajaran, termasuk pelatihan dan seminar, konten video, gamifikasi, serta kegiatan *coaching* dan *mentoring*. Sejalan dengan transformasi digital, Bank juga meningkatkan kapabilitas pembelajaran daring melalui pemanfaatan *learning studio*.

Permata Bank provides an integrated learning experience through Permata Learning (PEARL) as the employee competency development platform. PEARL integrates various learning channels, including training and seminars, video content, gamification, as well as coaching and mentoring activities. In line with digital transformation, the Bank also enhances online learning capabilities through the use of learning studio.

Sepanjang tahun 2025, seluruh PermataBankers (100%) mengikuti program pengembangan kompetensi dengan rata-rata jam pelatihan sebesar 74 jam per orang, meningkat dari 71 jam per orang pada tahun 2024. Program tersebut dilaksanakan melalui kombinasi pembelajaran daring dan tatap muka, termasuk kelas onsite, aplikasi, dan media sosial. Untuk mendukung pelaksanaan program, Permata Bank mengalokasikan anggaran pelatihan sebesar Rp65,1 miliar dengan realisasi Rp69,1 miliar, atau meningkat 6% dibandingkan tahun 2024.

Throughout 2025, all PermataBankers (100%) participated in competency development programs with an average of 74 hours of training per person, up from 71 hours per person in 2024. The program was implemented through a combination of online and face-to-face learning, including on-site classes, applications, and social media. To support the program's implementation, Permata Bank allocated a training budget of IDR 65.1 billion, with realization of IDR 69.1 billion, a 6% increase compared to 2024.

Jumlah Jam Pelatihan Berdasarkan Jenis Pelatihan Tahun 2025 [404-1]
Number of Training Hours by Type of Training in 2025

Program Pelatihan Traning Program	Peserta Pelatihan (Orang) Training Participant (People)	Total Jam Pelatihan (Jam) Total Training Hours (Hours)
Sertifikasi | Certification	4.466	21.358
Class Program	2.980	18.817
Kepemimpinan | Leadership	3.054	19.847
Soft Skills	17.807	58.353
Technical Skills	212.482	385.164
Jumlah | Total	**240.789**	**503.539**

Rata-Rata Jam Pelatihan Tahun 2025 [404-1]
Average Training Hours in 2025

Keterangan Description	Jumlah Jam Pelatihan (Jam) Total Training Hours (Hours)	Jumlah Karyawan (Orang) Total Employee (People)	Rata-rata Jam Pelatihan (Jam/Orang) Average Training Hours (Hours/Person)
Berdasarkan Jenis Kelamin | Based on Gender			
Laki-Laki | Male	207.727	3.117	67
Perempuan | Female	295.786	3.712	80
Berdasarkan Tingkat Jabatan | Based on Position Level			
Direksi | Board of Directors	526	9	58
Head Department	13.760	191	72
Supervisor	142.157	2.078	68
Officer	347.071	4.551	76

PERMATA LEARNING WEEK (PLW)



Permata Learning Week (PLW) kembali diselenggarakan pada 5 – 7 Agustus 2025 sebagai bagian dari penguatan budaya pembelajaran di Permata Bank. dengan tema "Thrive for Excellence – Leveraging AI to Unlock Potential". Program ini mencakup 17 sesi pembelajaran yang diikuti oleh 3.721 PermataBankers dengan tingkat partisipasi 18.614 meningkat 47% dari tahun sebelumnya. PLW mengangkat topik keberlanjutan, *artificial intelligence* (AI) dan *well-being*, serta dilengkapi berbagai aktivitas interaktif, termasuk *AI Photobooth*, *Aura Reading*, *Tarot*, *Art & Crafts*, *Cooking Class*, dan *standing booth*. Seluruh sesi pembelajaran tersedia di platform PEARL.

PERMATA LEARNING WEEK (PLW)



Permata Learning Week (PLW) was held again on August 5 – 7, 2025 as part of strengthening the learning culture at Permata Bank. With the theme "Thrive for Excellence - Leveraging AI to Unlock Potential". This program included 17 learning sessions attended by 3,721 PermataBankers with a participation rate of 18,614, an increase of 47% from the previous year. PLW raised the topics of sustainability, artificial intelligence (AI) and well-being, and was equipped with various interactive activities, including AI Photobooth, Aura Reading, Tarot, Arts & Crafts, Cooking Class, and standing booths. All learning sessions are available on the PEARL platform.

SUSTAINABLE LEARNING SERIES

Permata Bank menyelenggarakan berbagai program pengembangan kompetensi yang mencakup pemahaman atas karakteristik produk dan/atau jasa keuangan berkelanjutan serta pengelolaan risikonya. Upaya tersebut dilaksanakan melalui pelatihan, webinar, dan program pembelajaran lainnya yang tergabung dalam Sustainable Learning Series. Adapun tema kegiatan yang diselenggarakan antara lain:

- How to Improving of Good Quality Sustainability Report
- Introduction to Sustainable Finance
- Sustainability Series - Green Financing
- Renewable Energy Projects
- Atomic Green Habits: Shaping Excellence for A Sustainable Tomorrow
- Banking on Net Zero: Turning Climate Risk into Opportunity for Strategic Growth

Sepanjang tahun 2025, Permata Bank memperkuat pemahaman karyawan mengenai keuangan berkelanjutan melalui penyediaan perangkat *self-learning* pada platform pembelajaran digital. Bank merilis video *e-learning* ke 6 di Permata Learning (PEARL) yang membahas topik keuangan berkelanjutan dan penerapan aspek LST, yaitu Sustainable Finance Implementation in Permata Bank. Di samping itu, Bank juga menyampaikan 30 *email blast* Sustainability Journey kepada karyawan sebagai media edukasi berkelanjutan.

SUSTAINABLE LEARNING SERIES

Permata Bank provides various competency development programs that build understanding of the characteristics of sustainable financial products and/or services and their risk management. These efforts are delivered through training, webinars, and other learning programs under the Sustainable Learning Series. Activity themes conducted include:

- How to Improving of Good Quality Sustainability Report
- Introduction to Sustainable Finance
- Sustainability Series - Green Financing
- Renewable Energy Projects
- Atomic Green Habits: Shaping Excellence for A Sustainable Tomorrow
- Banking on Net Zero: Turning Climate Risk into Opportunity for Strategic Growth

Throughout 2025, Permata Bank strengthened employees' understanding of sustainable finance by providing self-learning materials on its digital learning platform. The Bank released its sixth e-learning video on Permata Learning (PEARL), which discusses sustainable finance and the implementation of ESG, titled Sustainable Finance Implementation in Permata Bank. In addition, the Bank delivered 30 Sustainability Journey email blasts to employees as a continues education channel.



PROGRAM PENSIUN [201-3][404-2]

Permata Bank menerapkan program pensiun dengan skema iuran tetap, di mana Bank memberikan kontribusi sebesar 9% dari gaji pokok karyawan untuk premi pensiun. Selain itu, PermataBankers diberikan fleksibilitas untuk mengelola iuran kontribusi dana pensiun secara mandiri melalui sistem dan mekanisme yang disediakan Bank sesuai dengan kebutuhan masing-masing. Bank juga menyediakan program manfaat pensiun bagi karyawan yang memasuki masa pensiun normal, yang mencakup pelatihan pra-pensiun, fasilitas cuti hingga satu minggu per bulan, serta tambahan uang manfaat pensiun. Pada tahun 2025, program pelatihan menjelang pensiun telah diikuti oleh 157 PermataBankers dengan materi pengembangan *soft skills* dan *technical skills* pasca masa pensiun.

PENSION PROGRAM [201-3][404-2]

Permata Bank implements a defined contribution pension program under which the Bank contributes 9% of an employee's base salary toward pension premiums. In addition, PermataBankers are provided flexibility to manage their pension contributions independently through the systems and mechanisms provided by the Bank, based on individual needs. The Bank also provides a retirement benefits program for employees entering normal retirement, which includes pre-retirement training, leave facilities of up to one week per month, and additional retirement benefit payments. In 2025, the pre-retirement training program was attended by 157 PermataBankers, covering soft skills and technical skills development for the post-retirement period.

PENILAIAN KINERJA YANG ADIL [404-3]

Permata Bank membangun lingkungan kerja yang adil dan transparan melalui penerapan sistem penilaian kinerja yang objektif. Proses penilaian kinerja dilakukan secara konstruktif dengan menetapkan *key performance indicator* (KPI) di tingkat korporat yang kemudian diturunkan secara berjenjang menjadi *individual performance objective* (IPO) bagi setiap karyawan. KPI yang ditetapkan termasuk juga KPI *bankwide* terkait Keberlanjutan. Setiap pimpinan bertanggung jawab memastikan keselarasan antara target individu dan target unit kerja. Hasil pencapaian KPI dan IPO dikomunikasikan kepada karyawan sebagai bagian dari evaluasi kinerja yang dilakukan secara berkala, disertai dengan peran pimpinan sebagai mentor melalui pemberian bimbingan dan umpan balik.

Permata Bank menetapkan *final performance rating* sebagai hasil akhir evaluasi kinerja yang digunakan sebagai acuan dalam pengambilan keputusan terkait promosi, rotasi, dan remunerasi. PermataBankers diberikan kesempatan untuk menyampaikan keberatan atas hasil penilaian yang diterima. Sebagai tindak lanjut, Bank menyusun program Bimbingan & Pembinaan Kinerja (BPK) dengan jangka waktu 4-11 bulan berdasarkan hasil evaluasi tersebut. Pada akhir tahun 2025, penilaian kinerja telah dilakukan terhadap 92,4% dari total karyawan.

FAIR PERFORMANCE ASSESSMENT [404-3]

Permata Bank builds a fair and transparent workplace through the implementation of an objective performance appraisal system. The performance appraisal process is conducted constructively by establishing corporate-level key performance indicators (KPIs), which are then cascaded into individual performance objectives (IPOs) for each employee. The established KPIs also include bank-wide KPIs related to Sustainability. Each leader is responsible for ensuring alignment between individual targets and work unit targets. KPI and IPO achievement results are communicated to employees as part of periodic performance evaluations, supported by leaders' roles as mentors through guidance and feedback.

Permata Bank determines a final performance rating as the final outcome of the performance evaluation, which serves as a reference for decisions related to promotion, rotation, and remuneration. PermataBankers are provided the opportunity to raise objections to their assessment results. As a follow-up, the Bank implements a Performance Guidance and Development program (BPK) with a duration of 4-11 months based on the evaluation results. As of the end of 2025, performance evaluations were conducted for 92.4% of total employees.

Evaluasi Kinerja PermataBankers
Performance Evaluation of PermataBankers

Keterangan Description	2025			2024			2023		
	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total	Laki-laki Male	Perempuan Female	Jumlah Total
Total karyawan yang direviu (orang) Total employees reviewed (people)	2.829	3.494	6.323	2.871	3.544	6.415	2.993	3.758	6.751
Total karyawan per 31 Desember (orang) Total employees as of 31 December (people)	3.127	3.714	6.841	3.168	3.804	6.972	3.341	4.031	7.372
Persentase karyawan yang direviu (%) Percentage of employees reviewed (%)	90,5	94,1	92,4	90,6	93,2	92,0	89,6	93,2	91,6

Keselamatan dan **Kesehatan Kerja (K3)** [F.21]

Occupational Health and Safety (OHS)

Sistem Manajemen Kesehatan **dan Keselamatan K3 (SMK3)** [403-1][403-8]

Occupational Health and Safety Management System (OHSMS)

Permata Bank telah menerapkan Sistem Manajemen Kesehatan dan Keselamatan Kerja (SMK3) yang mencakup seluruh (100%) PermataBankers sebagaimana diatur dalam Kebijakan Kesehatan, Keselamatan Kerja, dan Lingkungan (K3L). Penerapan SMK3 bertujuan untuk mewujudkan lingkungan kerja yang layak, aman, dan nyaman bagi karyawan, nasabah, mitra, serta pemangku kepentingan lainnya. Implementasi SMK3 dikelola oleh Departemen Security, Safety & Support Management (SSSM) di bawah Divisi Corporate Real Estate Services (CRES) dalam Direktorat Finance and Sharia Business Unit.

Permata Bank implements an Occupational Health and Safety Management System (OHSMS) covering all (100%) PermataBankers, as set out in the Occupational Health, Safety, and Environment Policy. The implementation of OHSMS aims to create a proper, safe, and comfortable working environment for employees, customers, partners, and other stakeholders. OHSMS implementation is managed by the Security, Safety and Support Management (SSSM) Department under the Corporate Real Estate Services (CRES) Division within the Finance and Sharia Business Unit Directorate.

Identifikasi **Risiko K3** [403-2]

OHS Risk Identification

Permata Bank melaksanakan pengelolaan K3 sesuai dengan Kebijakan K3L melalui identifikasi bahaya dan ancaman kerja, penilaian dan penanganan risiko K3, keamanan (*security*), serta kelangsungan usaha (*business continuity planning*/BCP). Penerapan ini mendukung pencegahan kecelakaan kerja, penyakit akibat kerja, dan kerusakan lingkungan. Selama periode pelaporan, identifikasi bahaya dilakukan melalui Building Risk Assessment (BRA) dan HSE Management Audit (HMA) di 16 kantor cabang utama. Bank mencatat 41 temuan BRA, 4 temuan HMA dan seluruhnya (100%) telah diselesaikan di akhir tahun 2025.

Permata Bank manages occupational health and safety (OHS) in accordance with its OHS and Environment (HSE) Policy through the identification of workplace hazards and threats, OHS risk assessment and mitigation, security, and business continuity planning (BCP). This implementation supports the prevention of workplace accidents, occupational diseases, and environmental damage. During the reporting period, hazard identification was conducted through Building Risk Assessments (BRAs) and HSE Management Audits (HMAs) at 16 main branch offices. The Bank recorded 41 BRAs findings and 4 HMAs findings, with all (100%) completed by the end of 2025.

Risiko-Risiko K3 yang Teridentifikasi Tahun 2025
Identified OHS Risks for 2025

Jenis Aktivitas Activity Type	**Potensi Risiko** Risk Potential	**Mitigasi Risiko** [403-7]	Risk Mitigation
Pekerjaan di gedung perkantoran Work in an office building	Jatuh dari gedung tinggi Falling from a height	• Memastikan peralatan yang digunakan berfungsi dengan baik. • Menerapkan standar keselamatan. • Menggunakan APD yang sesuai. • Memastikan operator yang bertugas memiliki sertifikasi dari Kemnaker (ketinggian, sio, dan lainnya).	• Ensure all equipment is in proper working condition. • Comply with safety standards. • Use appropriate personal protective equipment (PPE). • Verify that all operators hold valid certifications from the Ministry of Manpower (e.g., working at heights, SIO certification).
	Kebakaran gedung Building fire	• Pelaksanaan *fire drill*. • Pelatihan atau *sharing* terkait K3, pelatihan penggunaan APAR dan tanggap darurat.	• Conduct fire drills. • Provide training and sharing sessions on OHS, practice using APAR and emergency response preparedness.

Risiko-Risiko K3 yang Teridentifikasi Tahun 2025
Identified OHS Risks for 2025

Jenis Aktivitas Activity Type	Potensi Risiko Risk Potential	Mitigasi Risiko [403-7]	Risk Mitigation
Proyek pembangunan atau renovasi gedung Building construction or renovation projects	Kecelakaan kerja pada kontraktor atau vendor Work-related accidents involving contractors or vendors	• Memiliki dan menerapkan *Contractor Safety Management System*. • Pengelolaan kontraktor/vendor terkait pekerjaan berbahaya di area masing-masing. • Penerapan standar K3 di lokasi kerja.	• Implement and adhere to a Contractor Safety Management System (CSMS). • Manage contractors/vendors involved in hazardous work in designated areas. • Enforce OHS standards on-site.
	Kerusakan gedung Building damage	• Melaksanakan asesmen struktur untuk cabang milik sesuai periode jatuh tempo. Pada tahun 2025, asesmen struktur telah dilaksanakan di 2 kantor cabang milik yang sudah berumur di atas 25 tahun. • Melaksanakan *Initial Building Assessment* (IBA), *layout approval*, HSE *design review*, dan *on site review* untuk pelaksanaan proses kajian dan memberikan masukan terkait standar K3 mulai dari tahap pencarian lokasi kantor, persetujuan *layout*, *design* hingga proses *testing* dan *commissioning*.	• Perform structural assessments for owned branches based on scheduled deadlines. By 2025, structural assessments were completed for 2 branches older than 25 years. • Conduct Initial Building Assessments (IBA), layout approvals, HSE design reviews, and on-site evaluations to guide the implementation process. Provide feedback on OHS standards starting from the office location selection, layout approval, design review, and testing and commissioning stages.
Pekerjaan instalasi *electrical* Electrical installation work	*Electric shock & fire incident*	• Memastikan LOTO sudah dijalankan. • Menerapkan standar keselamatan. • Penyediaan APAR. • Menggunakan APD yang sesuai. • Memastikan operator yang bertugas memiliki sertifikasi Kemnaker	• Ensure compliance with Lockout/Tagout (LOTO) procedures. • Adhere to established safety standards. • Provide adequate fire extinguishers (APAR). • Use appropriate PPE. • Confirm that operators hold valid Ministry of Manpower certifications.

Media **Komunikasi K3** [403-3]
OHS Communication Media

Permata Bank menyampaikan informasi K3L kepada seluruh karyawan melalui berbagai saluran komunikasi yang tersedia. Penyediaan media komunikasi ini bertujuan untuk memperkuat pemahaman, kesadaran, dan kinerja karyawan dalam penerapan K3L. Media komunikasi yang digunakan, antara lain:

1. **CRES News**
   Sepanjang tahun 2025, Permata Bank telah mengirimkan 7 CRES News kepada seluruh PermataBankers. Informasi tersebut disampaikan melalui surat elektronik sebagai media komunikasi K3L guna meningkatkan pemahaman dan kepedulian karyawan terhadap penerapan K3L. Topik yang diangkat meliputi:
   - Mini Medical Check Up (MCU) – dalam rangka Program Bulan K3 Nasional
   - Jaga Kesehatan Selama Bekerja
   - Jaga Kebersihan di Area Kerja
   - Hati-Hati Saat Naik dan Turun Tangga
   - Memilah Sampah, Langkah Kecil Berdampak Besar Untuk Bumi
   - Kenali dan Pilah Sampahmu (3 kali penayangan)
   - *Earth Hour* 2025, 1 Jam Untuk Bumi

Permata Bank communicates OHS and Environment (HSE) information to all employees through various available communication channels. These channels are provided to strengthen employees' understanding, awareness, and performance in implementing HSE. The communication media used include:

1. **CRES News**
   Throughout 2025, Permata Bank distributed 7 editions of CRES News to all PermataBankers. The information was delivered via email as an HSE communication channel to enhance employees' understanding and awareness of HSE implementation. Topics covered included:
   - Mini Medical Check-Up (MCU) – as part of the National Occupational Health and Safety Month Program
   - Maintain Health While Working
   - Maintain Cleanliness in the Work Area
   - Be Careful When Climbing and Descending Stairs
   - Separating Waste: Small Steps with a Big Impact for the Earth
   - Recognize and Sort Your Waste (3 screenings)
   - Earth Hour 2025, 1 Hour for the Earth

2. **Kampanye Digital**
   Penyampaian informasi K3L juga dilakukan melalui media *digital signage* yang terpasang di Kantor Pusat WTC II & Kantor Operasional Bintaro.

Selain kedua media tersebut, PermataBankers dapat melaporkan insiden atau potensi bahaya terkait pekerjaan melalui formulir pelaporan insiden.

Permata Bank menyediakan wadah kolaboratif antara manajemen dan PermataBankers melalui Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3) atau Komite K3 untuk mengoptimalkan penerapan K3. Pada tahun 2025, Komite K3 beranggotakan 124 orang yang tersebar di 10 kantor utama dan dipimpin oleh Manajemen. Komite ini secara rutin menyelenggarakan pertemuan kuartalan sebagai sarana partisipasi dan konsultasi PermataBankers dalam pengembangan, implementasi, serta evaluasi SMK3. Setiap hasil diskusi dilaporkan kepada pihak berwenang guna memastikan kesesuaian pelaksanaan program K3 dengan prosedur yang berlaku. [403-4]

2. **Digital Campaigns**
   HSE information is also conveyed through digital signage installed at the WTC II Main Office & Bintaro Operational Office.

In addition to these two channels, PermataBankers can report incidents or potential work-related hazards through an incident reporting form.

Permata Bank provides a collaborative forum between management and PermataBankers through the Occupational Safety and Health Committee, or K3 Committee, to optimize HSE implementation. In 2025, the K3 Committee consisted of 124 members across 10 main offices and was led by Management. The Committee routinely held quarterly meetings as a forum for PermataBankers' participation and consultation in the development, implementation, and evaluation of the OHSMS. The outcomes of discussions were reported to the authorized parties to ensure alignment of the HSE program implementation with applicable procedures. [403-4]

Pelatihan **K3** [403-5]
OHS Training

Permata Bank meningkatkan pemahaman dan kesadaran K3 melalui penyelenggaraan pelatihan K3 bagi PermataBankers, termasuk pelatihan wajib bagi petugas tertentu sesuai dengan penunjukan di masing-masing kantor. Materi K3 juga dikembangkan dalam bentuk modul *e-learning* yang dapat diakses melalui portal internal Permata Bank dan platform PEARL. Pada tahun 2025, Bank melaksanakan simulasi evakuasi secara terbatas serta pelatihan Tanggap Darurat di 185 kantor cabang.

Permata Bank enhances OHS understanding and awareness by providing OHS training for PermataBankers, including mandatory training for designated officers based on their assignments at each office. OHS materials are also developed in the form of e-learning modules accessible through Permata Bank's internal portal and the PEARL platform. In 2025, the Bank conducted limited evacuation drills and Emergency Response training at 185 branch offices.

Pelatihan K3 yang Dilaksanakan Tahun 2025
OHS Training Conducted in 2025

Topik Pelatihan	Jumlah Peserta (Orang) Total Participants (People)	Training Topic
E-Learning HSE	5.656	HSE E-Learning
E-Learning P3K	426	First Aid E-Learning
Sertifikasi Peran Petugas Kebakaran	2	Fire Fighting Personnel Certification

Peningkatan **Kualitas Kesehatan** [403-6]

Health Quality Improvement

Permata Bank menyelenggarakan berbagai program kesehatan sebagai bagian dari upaya peningkatan kualitas kesehatan PermataBankers, di samping komitmen dalam menciptakan lingkungan kerja yang aman dan layak. Program yang dilaksanakan meliputi:

1. **Program Bulan K3 Nasional**
   - ***Desktop Wallpaper***
     Merupakan kampanye Bulan K3 Nasional melalui desktop wallpaper di seluruh PC/Laptop karyawan pada tanggal 13-17 Januari 2025 dengan tema "Penguatan Kapasitas Sumber Daya Manusia Dalam Mendukung Penerapan SMK3 untuk Meningkatkan Produktivitas" .
   - **CRES News**
     Merupakan kampanye Bulan K3 Nasional melalui *email* berupa ajakan kepada staf untuk menjaga kesehatan selama bekerja, makanan sehat, dan ajakan untuk pemeriksaan kesehatan gratis di Kantor Pusat WTC II dan Kantor Operasional Bintaro.
   - **Pemeriksaan/inspeksi K3 di Kantor Pusat**
     Merupakan kampanye Bulan K3 Nasional dengan cara sosialisasi online kepada kapten lantai di 12 gedung utama untuk melakukan pemeriksaan K3 di area kerja masing-masing.
   - **Senam Pekerja Sehat**
     Merupakan kampanye Bulan K3 Nasional berupa ajakan kepada staf di Kantor Bintaro untuk menjaga kesehatan dengan melakukan olahraga senam pekerja sehat.
   - **Webinar K3**
     Dilaksanakan pada tanggal 10 Februari 2025 oleh pembicara dari Pejabat Departemen Tenaga Kerja Provinsi Banten dan dokter Pulmonologi (Paru-Paru) dengan tema "Penguatan Kapasitas Sumber Daya Manusia Dalam Mendukung Penerapan SMK3 untuk Meningkatkan Produktivitas". Kegiatan ini diikuti oleh Direksi dan staf dari seluruh Indonesia. Dalam webinar ini, staff juga dapat memperoleh informasi terkait program Kemenaker pada bulan K3 Nasional tahun 2025, trik agar produktivitas tinggi dengan tetap sehat dan bugar saat bekerja, bagaimana melindungi diri dan keluarga agar tidak tertular virus HMPV yang sedang marak.

2. ***Earth Hour***
   Pada periode Maret 2025, Permata Bank mengajak seluruh PermataBankers untuk berpartisipasi dalam program Earth Hour dengan mematikan lampu selama 1 jam. Partisipasi dilakukan dengan penyampaian imbauan melalui surat elektronik kepada karyawan untuk mematikan listrik di rumah, serta kepada kantor cabang untuk mematikan lampu *signage* selama kurang lebih satu jam, yaitu pukul 20.30–21.30 waktu setempat.

Permata Bank provides various health programs as part of its efforts to enhance the well-being of PermataBankers, alongside its commitment to creating a safe and healthy workplace. Programs implemented include:

1. **National OHS Month Program**
   - **Desktop Wallpaper**
     A national OHS Month campaign by arranging "Strengthening Human Resource Capacity in Supporting the Implementation of OHS Management System (SMK3) to Increase Productivity" themed desktop wallpaper on all employee PCs/Laptops on 13-17 January, 2025.
   - **CRES News**
     A National OHS Month campaign delivered via email, encouraging staff to maintain their health while working, choose healthy foods, and participate in free health checks at the WTC II Main Office and Bintaro Operational Office.
   - **OHS Inspections at Head Office**
     A National OHS Month campaign conducted through online socialization to floor captains across 12 main buildings to carry out OHS inspections in their respective work areas.
   - **Healthy Worker Exercise Program**
     A National OHS Month campaign inviting staff at the office of Bintaro to maintain their health by participating in healthy worker exercise sessions.
   - **OHS Webinar**
     Held on February 10, 2025, by speakers from the Banten Province Department of Manpower and a Pulmonologist, the theme was "Strengthening Human Resource Capacity in Supporting the Implementation of Occupational Health and Safety Management System (SMK3) to Increase Productivity." This activity was attended by Directors and staff from across Indonesia. In this webinar, staff also received information regarding the Ministry of Manpower's program for National Occupational Health and Safety Month 2025, tricks for high productivity while staying healthy and fit at work, and how to protect themselves and their families from contracting the rampant HMPV virus.

2. **Earth Hour**
   In March 2025, Permata Bank invited all PermataBankers to participate in the Earth Hour program by turning off their lights for one hour. Participation was carried out by sending an email to employees to turn off the electricity at home, and to branch offices to turn off their signage lights for approximately one hour, from 8:30–9:30 PM local time.

3. **Kantin Sehat**
   Permata Bank melaksanakan penyuluhan higiene sanitasi pangan sehat bagi penyedia makanan di kantin Kantor Bintaro (Tangerang Selatan) dan Kantor Hayam Wuruk (Jakarta) sebanyak 2 kali di tahun 2025.

3. **Healthy Canteen**
   Permata Bank conducted healthy food hygiene and sanitation outreach for food providers at the Bintaro Office (South Tangerang) and the Hayam Wuruk Office (Jakarta) twice in 2025.

WORK-LIFE BALANCE

Permata Bank mendorong penerapan *work-life balance* bagi karyawan melalui penyelenggaraan program olahraga Permata Olympics. Program ini bertujuan untuk mendukung peningkatan efektivitas dan produktivitas kerja sekaligus mendorong penerapan gaya hidup sehat dan seimbang, baik di lingkungan kerja maupun kehidupan pribadi. Pada tahun 2025, program Permata Olympics diikuti oleh 1.922 PermataBankers.

WORK-LIFE BALANCE

Permata Bank promotes work-life balance for employees through the Permata Olympics sports program. The program aims to support improved work effectiveness and productivity while encouraging a healthy and balanced lifestyle, both in the workplace and in employees' personal lives. In 2025, the Permata Olympics program was attended by 1,922 PermataBankers.

Promosi **Kesehatan** [403-7]
Health Promotion

Permata Bank menyediakan skema Flexible Benefit yang memungkinkan PermataBankers memilih dan memperoleh manfaat kesehatan secara fleksibel sesuai dengan kebutuhan masing-masing. Hingga tahun 2025, sebanyak 1.924 karyawan dengan total 5.611 peserta asuransi telah melakukan penyesuaian manfaat kesehatan. Selain itu, Bank meningkatkan akses layanan kesehatan melalui penyesuaian limit asuransi serta pemanfaatan layanan Telehealth untuk konsultasi kesehatan.

Bank juga menyediakan berbagai fasilitas kesehatan untuk mendukung kesejahteraan karyawan, antara lain tas dan obat-obatan P3K di seluruh kantor cabang, layanan dokter melalui klinik, serta ketersediaan alat P3K seperti tandu, tabung oksigen, dan kursi roda. Selain itu, ruang menyusui disediakan di 3 Kantor Utama, yaitu Hayam Wuruk, WTC II, dan Bintaro. Bank juga memberikan fasilitas *medical check-up* (MCU) bagi karyawan tetap dengan masa kerja minimal satu tahun.

Permata Bank menyelenggarakan program Permata ReCharge, yaitu sebuah program kesejahteraan karyawan yang *holistic* dan berlangsung secara terus menerus selama 12 bulan untuk membantu mencapai peningkatan kesehatan karyawan sebagai pribadi, baik dari segi fisik, mental dan keuangan dalam menciptakan lingkungan kerja yang positif dan produktif.

Program ini diikuti oleh 500 karyawan. Dalam program ini para peserta dapat melakukan konsultasi langsung dengan para *coach* di bidang nutrisi, *physical coach*, *financial coach*, dan psikolog. Para peserta ditantang untuk mengkonsumsi makanan sehat, rutin berolahraga, aktif bergerak, serta diajak untuk merawat dan memelihara kesehatan mental.

Permata Bank provides a Flexible Benefit scheme that enables PermataBankers to select and access health benefits flexibly based on individual needs. As of 2025, 1,924 employees, covering a total of 5,611 insurance participants, have adjusted their health benefit selections. The Bank also enhances access to health services through adjustments to insurance limits and the use of Telehealth services for health consultations.

The Bank also provides various health facilities to support employee well-being, including first-aid kits and medicines at all branch offices, doctor services through clinics, and the availability of first-aid equipment such as stretchers, oxygen cylinders, and wheelchairs. In addition, nursing rooms are available at 3 main offices, namely Hayam Wuruk, WTC II, and Bintaro. The Bank also provides medical check-up (MCU) facilities for permanent employees with a minimum tenure of one year.

Permata Bank organizes the Permata ReCharge program, a holistic employee wellbeing initiative conducted continuously for 12 months to help improve employees' overall health physically mentally and financially while fostering a positive and productive work environment.

The program was attended by 500 employees. In this program participants were able to consult directly with coaches in nutrition, physical training, financial planning, and psychology. Participants were challenged to consume healthy food, exercise regularly, stay physically active and were encouraged to care for, and maintain their mental health.

Kecelakaan **Kerja** [403-9]
Work Accidents

Per 31 Desember 2025, tercatat 2 insiden kecelakaan kerja di lingkungan Bank, yang seluruhnya bersifat ringan. Evaluasi menyeluruh juga telah dilakukan oleh Permata Bank untuk mengidentifikasi penyebab dan merumuskan rekomendasi perbaikan atas insiden kecelakaan kerja guna mencegah kejadian serupa di masa mendatang.

As of 31 December 2025, 2 workplace accident incidents were recorded within the Bank, all of which were minor. Permata Bank also conducted a comprehensive evaluation to identify root causes and formulate corrective action recommendations to prevent similar incidents in the future.

Tingkat Kecelakaan Kerja Karyawan
Employee Workplace Accidents

Kategori Kecelakaan Accident Category	2025	2024	2023
Ringan | Minor	2	3	0
Sedang/Berat | Moderate/Severe	0	0	0
Fatal	0	0	0

Rantai Pasok
yang Bertanggung Jawab
Responsible Supply Chain

Pelibatan **Pemasok Lokal** [204-1]
Local Supplier Engagement

Permata Bank memastikan keterlibatan aktif pemasok lokal dalam rantai pasoknya, yang didefinisikan sebagai pihak yang beroperasi di Indonesia atau wilayah tertentu di dalam negeri. Bank mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam proses pengadaan sebagai bagian dari komitmen jangka panjang dalam mendorong praktik bisnis yang berkelanjutan di seluruh ekosistem vendor.

Permata Bank ensures the active involvement of local suppliers in its supply chain, defined as parties operating in Indonesia or specific domestic regions. The Bank integrates environmental, social, and governance (ESG) aspects into its procurement process as part of its long term commitment to promoting sustainable business practices across its vendor ecosystem.

Implementasi kebijakan ini diperkuat melalui pencantuman standar LST dalam Letter of Integrity (LoI) dan Code of Conduct (CoC) yang wajib ditandatangani oleh seluruh vendor Permata Bank, baik vendor baru maupun vendor lama. Langkah ini dilakukan untuk memastikan kepatuhan yang konsisten terhadap prinsip-prinsip etika, tata kelola, dan keberlanjutan.

The implementation of this policy is reinforced by the inclusion of ESG standards in the Letter of Integrity (LoI) and the Code of Conduct (CoC), which must be signed by all Permata Bank vendors, both new and existing. This step is taken to ensure consistent compliance with ethical governance and sustainability principles.

Selain itu, Permata Bank menyelenggarakan dua kegiatan komunikasi dan edukasi keberlanjutan pada 30 Juni 2025 dan 18 November 2025. Kegiatan ini merupakan forum dialog dan pembelajaran yang bertujuan untuk meningkatkan pemahaman vendor terhadap penerapan standar LST dan mendukung upaya perbaikan berkelanjutan di lingkungan pemasok.

In addition, Permata Bank conducted two sustainability communication and education sessions on 30 June 2025 and 18 November 2025. These activities served as dialogue and learning forums aimed at enhancing vendors' understanding of ESG standards implementation and supporting continuous improvement efforts within the supplier environment.



Melalui rangkaian inisiatif tersebut, Permata Bank menegaskan komitmennya untuk memperkuat praktik pengadaan yang bertanggung jawab serta mendorong vendor agar berperan aktif dalam menjaga keberlanjutan operasional.

Through this series of initiatives, Permata Bank reaffirms its commitment to strengthening responsible procurement practices and encouraging vendors to play an active role in maintaining operational sustainability.

Pengadaan Barang dan Jasa
Procurement of Goods and Services

Jenis Pemasok Supplier Type	2025		2024		2023	
	Jumlah Pemasok Number of Suppliers	Nilai Pengadaan (Rp Miliar) Procurement Value (IDR Billion)	Jumlah Pemasok Number of Suppliers	Nilai Pengadaan (Rp Miliar) Procurement Value (IDR Billion)	Jumlah Pemasok Number of Suppliers	Nilai Pengadaan (Rp Miliar) Procurement Value (IDR Billion)
Lokal | Local	355	4.769	407*)	4.842*)	381*)	4.130*)
Luar Negeri | International	20	384	19*)	99*)	19*)	82*)
Jumlah | Total	**375**	**5.153**	**426*)**	**4.914*)**	**400**	**4.212*)**

*) Penyajian kembali informasi karena adanya penyesuaian perhitungan
Restatement of information due to calculation adjustments

Asesmen **LST Pemasok** [413-2]
Supplier ESG Assessment

Permata Bank menerapkan standar keberlanjutan sebagai bagian dari persyaratan kerja sama dengan pemasok. Bank memastikan bahwa seluruh pemasok memenuhi kriteria sosial dan lingkungan yang bertanggung jawab, termasuk menjalankan kegiatan usaha tanpa menimbulkan dampak negatif terhadap lingkungan serta menghormati hak asasi manusia (HAM) bagi seluruh pekerja.

Permata Bank applies sustainability standards as part of its partnership requirements with suppliers. The Bank ensures that all suppliers meet responsible social and environmental criteria, including conducting business activities without causing negative environmental impacts and respecting human rights for all workers.

Komitmen ini ditetapkan melalui Letter of Integrity (LoI) dan Code of Conduct (CoC), yang wajib ditandatangani sebelum kerja sama dimulai. Melalui dokumen ini, pemasok diwajibkan untuk menjalankan usaha secara berintegritas, menerapkan praktik tata kelola yang baik, serta bertanggung jawab terhadap pemangku kepentingan, masyarakat, dan lingkungan.

This commitment is formalized through the Letter of Integrity (LoI) and the Code of Conduct (CoC), which must be signed prior to the commencement of any partnership. Through these documents suppliers are required to conduct business with integrity implement good governance practices and act responsibly toward stakeholders communities and the environment.

Selain itu, pemasok juga harus mematuhi ketentuan mengenai larangan pekerja anak dan tenaga kerja paksa, menjaga kesetaraan dan keadilan, mengikuti kebijakan antisuap, dan menerapkan sistem keselamatan dan kesehatan kerja (K3). Persyaratan ini menjadi bagian dari komitmen Permata Bank untuk menjaga rantai pasok yang berkelanjutan dan beretika.

In addition suppliers must comply with provisions prohibiting child labor and forced labor uphold equality and fairness adhere to anti bribery policies and implement occupational health and safety OHS systems. These requirements form part of Permata Bank's commitment to maintaining a sustainable and ethical supply chain.

Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan [F.26]

Innovation and Development of Sustainable Finance Products and/or Services

Dalam mendukung peningkatan layanan dan efisiensi operasional, Permata Bank terus mendorong pengembangan digital di seluruh lini bisnis. Inovasi digital juga dimanfaatkan dalam pengembangan produk keuangan berkelanjutan guna menyediakan layanan keuangan yang inklusif, adil, formal, dan bertanggung jawab bagi nasabah serta masyarakat Indonesia. Berbagai produk digital Permata Bank dapat diakses melalui QR Pay, API *banking, mobile banking, internet banking* PermataNet, *digital value chain, model branch*, dan *super app* Permata ME.

To support service improvements and operational efficiency, Permata Bank continues to drive digital development across all business lines. Digital innovation is also leveraged in the development of sustainable financial products to provide inclusive, fair, formal, and responsible financial services for customers and the Indonesian public. Permata Bank's digital products can be accessed through QR Pay, API banking, mobile banking, PermataNet internet banking, digital value chain, model branches, and the Permata ME super app.

Produk dan layanan digital Permata Bank dikembangkan sesuai dengan fungsi dan kebutuhan pengguna. Salah satunya adalah *application programming interface* (API) *banking* atau PermataAPI, yang dimanfaatkan oleh Lembaga Keuangan Syariah, termasuk Bank Pembiayaan Rakyat Syariah (BPRS), untuk memberikan kemudahan transaksi kepada UMKM dan Perorangan Berpenghasilan Rendah (PBR) secara lebih digital dan efisien. Selain itu, Permata ME menghadirkan lebih dari 200 fitur layanan keuangan dengan konsep "phygital" yang mengintegrasikan layanan digital dan fisik. Dukungan terhadap UMKM juga diperkuat melalui pemanfaatan produk digital PermataQR.

Permata Bank's digital products and services are developed in line with user functions and needs. One example is application programming interface (API) banking, or PermataAPI, which is utilized by Sharia Financial Institutions, including Sharia Rural Banks (BPRS), to provide convenience in conducting transactions to MSMEs and Low-Income Individuals in a more digital and efficiently. In addition, Permata ME provides more than 200 financial service features under a "phygital" concept that integrates digital and physical services. Support for MSMEs is also strengthened through the use of PermataQR digital products.

Segmen Commercial Banking turut mengembangkan versi terbaru Permata eBusiness yang memberikan kemudahan akses saldo rekening serta pelaksanaan berbagai transaksi perbankan, seperti pemindahbukuan, SKN, RTGS, BI-FAST, domestik transfer, remitansi, dan pengelolaan rekening. Per akhir tahun 2025, Permata ME mencatat peningkatan jumlah pengguna sebesar 10% diikuti dengan pengembangan baru berupa fitur QRIS Tap berbasis NFC, QRIS Cross Border Jepang, fitur kelola limit transaksi kartu debit, dan fitur keamanan penguncian rekening secara mandiri.

The Commercial Banking segment also developed the latest version of Permata eBusiness, providing easier access to account balances and enabling various banking transactions such as internal transfers, SKN, RTGS, BI FAST, domestic transfers, remittances, and account management. As of the end of 2025 Permata ME recorded a 10 percent increase in the number of users, followed by new enhancements including the NFC based QRIS Tap feature QRIS Cross Border Japan debit card transaction limit management and a self service account locking security feature.

Per akhir tahun 2025, jumlah pengguna Permata e-Business mencapai 1.776 pengguna, dengan volume transaksi mencapai Rp14,7 Triliun per bulan.

By the end of 2025, the number of Permata e-Business users will reach 1,776, with a transaction volume of IDR 14.7 trillion per month.

Kinerja Perbankan Digital
Digital Banking Performance

Uraian	Satuan Unit	2025	2024	2023
Jumlah Pengguna | Number of Users				
Permata ME	Pengguna Users	1.949.539	1.764.339*)	1.515.045*)
Jumlah Pembukaan Rekening Tabungan melalui Permata ME Savings Account Openings via Permata ME		324.651	364.931*)	419.014*)
PermataNet		358.834	348.868	326.508
PermataAPI		193	171	192
Jumlah Frekuensi Transaksi | Total Transactions				
Permata ME	Transaksi Transactions	380.648.543	399.052.337	356.117.162
PermataNet		10.532.022	17.059.243	18.189.213
PermataAPI		112.969.147	89.148.674	32.004.765

*) Penyajian kembali informasi karena adanya penyesuaian perhitungan
Restatement of information due to calculation adjustments

Dalam mengembangkan produk dan layanan digital, Permata Bank memastikan kepatuhan terhadap prosedur dan kebijakan internal, ketentuan perbankan yang berlaku, serta persetujuan dari OJK dan Bank Indonesia. Upaya tersebut dilakukan untuk menjaga dan melindungi ketersediaan, integritas, dan kerahasiaan informasi dari berbagai potensi gangguan, baik internal maupun eksternal.

In developing digital products and services, Permata Bank ensures compliance with internal procedures and policies, applicable banking regulations, and required approvals from Financial Services Authority and Bank Indonesia. These efforts are undertaken to safeguard and protect the availability, integrity, and confidentiality of information from potential disruptions, both internal and external.

Dampak atas **Produk dan Layanan** [F.28][413-2]

Impact of Products and Services

Melalui penyediaan berbagai produk dan layanan keuangan, Permata Bank berupaya memberikan dampak positif bagi peningkatan inklusi keuangan dan pertumbuhan ekonomi. Layanan digital dan keuangan mikro memungkinkan Bank menjangkau masyarakat yang sebelumnya belum memiliki akses ke layanan perbankan formal. Di sisi lain, pembiayaan usaha mikro kepada UMKM berperan dalam menciptakan lapangan kerja dan menekan kesenjangan sosial. Pengembangan produk *green bonds* serta digitalisasi layanan perbankan juga mendukung upaya pengurangan emisi karbon dengan menurunkan kebutuhan aktivitas perbankan secara fisik.

Through the provision of a range of financial products and services, Permata Bank seeks to deliver positive impacts on financial inclusion and economic growth. Digital services and microfinance enable the Bank to reach communities that previously lacked access to formal banking services. In addition, micro-business financing for MSMEs supports job creation and helps reduce social inequality. The development of green bond products and the digitalization of banking services also support emissions reduction efforts by lowering the need for physical banking activities.

Sejalan dengan itu, bank juga menyadari bahwa produk dan layanan berpotensi memberikan dampak negatif seperti risiko penipuan dan kebocoran data nasabah. Untuk memitigasinya Bank membekali nasabah dengan edukasi keamanan layanan digital digital sebanyak 41 kali yang terdiri dari 29 kali edukasi melalui akun *social media* resmi Bank dan 12 kali edukasi yang dikirimkan melalui *email blast* dan *push notifications* di tahun 2025.

In line with this the Bank also recognizes that its products and services may pose potential negative impacts such as fraud risk and customer data breaches. To mitigate these risks the Bank provided digital service security education 41 times consisting of 29 educational communications through the Bank's official social media accounts and 12 educational messages delivered via email blasts and push notifications in 2025.

Pemasaran dan **Pelabelan** [F.17][417-1][417-2][417-3]

Marketing and Labeling

Permata Bank memastikan akses informasi produk dan layanan yang setara dan mudah bagi nasabah melalui berbagai kanal, termasuk situs resmi, kantor cabang, Permata ME, *call center*, dan media sosial. Selain itu, Bank juga berupaya menyajikan dokumen resmi, seperti brosur, ringkasan informasi produk dan layanan, dan kontrak perjanjian dengan bahasa yang sederhana dan mudah dipahami. Seluruh komunikasi pemasaran ditelaah terlebih dahulu oleh Compliance, Legal, dan Marketing Communication.

Permata Bank ensures equal and convenient access to information on products and services for customers through multiple channels, including the official website, branch offices, Permata ME, the call center, and social media. The Bank also strives to present official documents, such as brochures, product and service information summaries, and agreement contracts, in clear and easy-to-understand language. All marketing communications are reviewed in advance by Compliance, Legal, and Marketing Communication.

Sepanjang tahun 2025, Permata Bank tidak mencatat adanya insiden ketidakpatuhan terkait informasi produk maupun komunikasi pemasaran. Hal ini didukung oleh pelatihan yang diberikan kepada Tim Penjualan agar mampu menjelaskan biaya, risiko, manfaat, serta syarat dan ketentuan produk secara jelas kepada nasabah, dengan mengacu pada Ringkasan Informasi Produk dan Layanan (RIPLAY), baik RIPLAY Umum dan juga RIPLAY Personal.

Throughout 2025, Permata Bank did not record any non-compliance incidents related to product information or marketing communications. This is supported by training provided to the Sales Team to ensure they can clearly explain product fees, risks, benefits, and terms and conditions to customers, with reference to the Product and Service Information Summary (RIPLAY), including both the General RIPLAY and the Personal RIPLAY.

Evaluasi **Keamanan Produk** [F.27][F.29]

Product Safety Evaluation

Permata Bank memastikan seluruh produk dan layanan digital memenuhi ketentuan regulator sebelum dipasarkan, di mana berdasarkan *risk assessment* sesuai dengan ketentuan Bank Indonesia, dilakukan audit keamanan TI, untuk tingkat risiko sedang dan tinggi. Evaluasi dilakukan melalui proses penilaian risiko (*risk assessment*), audit keamanan TI, pengujian keamanan (*penetration testing*), evaluasi proses dan prosedur operasional standar, serta Security Operation Center (SOC) yang beroperasi secara berkelanjutan selama 24 jam sehari dan 7 hari seminggu. Di samping itu, pengujian keamanan TI juga melibatkan pihak ketiga independen yang merupakan anggota Self-Regulatory Organization (SRO) atau Asosiasi Sistem Pembayaran Indonesia (ASPI) yang ditunjuk oleh Bank Indonesia.

Permata Bank juga menerapkan standar keamanan dan perizinan Bank Indonesia dan OJK dalam pengelolaan produk dan layanan baru, termasuk kewajiban kepemilikan laporan perizinan dan tidak adanya temuan terbuka dari *penetration test* serta audit TI. Layanan yang telah memperoleh izin dimonitor sesuai prosedur SLA TI dan mekanisme *change management*, yang mensyaratkan pelaksanaan *security acceptance test* sebelum digunakan atau dilakukan perubahan. Dengan mekanisme tersebut, sepanjang tahun 2025, tidak terdapat produk dan layanan keuangan yang ditarik dari program penjualan.

Permata Bank ensures that all digital products and services comply with regulatory requirements before being launched to the market. Based on risk assessments in accordance with provisions issued by Bank Indonesia, IT security audits are conducted for products classified as medium and high risk. Evaluations are carried out through risk assessment processes, IT security audits, penetration testing, reviews of operational processes and standard operating procedures, and continuous monitoring by the Security Operation Center (SOC) operating 24 hours a day 7 days a week. In addition IT security testing also involves independent third parties that are members of a Self Regulatory Organization (SRO) or the Asosiasi Sistem Pembayaran Indonesia appointed by Bank Indonesia.

Permata Bank also applies Bank of Indonesia and Financial Services Authority security standards and licensing requirements in managing new products and services, including the requirement to hold the relevant licensing documentation and to have no open findings from penetration testing and IT audits. Licensed services are monitored in accordance with IT SLA procedures and change management mechanisms, which require a security acceptance test to be conducted before use or before any changes are implemented. With these mechanisms in place, throughout 2025 no financial products or services were withdrawn from sales programs.

Pelayanan Optimal
bagi Kepuasan Nasabah
Optimal Service for Customer Satisfaction

Layanan Keuangan **yang Inklusif**
Inclusive Financial Services

Bank mendorong peningkatan kesejahteraan ekonomi masyarakat melalui penyediaan layanan keuangan yang inklusif. Salah satu inisiatif yang dijalankan adalah penyaluran pembiayaan inklusif makroprudensial kepada segmen tertentu, termasuk pelaku Usaha Mikro, Kecil, dan Menengah (UMKM), pelaku ekonomi formal, serta pensiunan dengan tingkat pendapatan relatif rendah.

The Bank promotes the improvement of community economic welfare through the provision of inclusive financial services. One of the initiatives implemented is the distribution of macroprudential inclusive financing to specific segments including Micro Small and Medium Enterprises (MSMEs) formal sector workers and retirees with relatively low income levels.

Pada tahun 2025, Unit Usaha Syariah (UUS) berhasil mencapai Rasio Pembiayaan Inklusif Makroprudensial (RPIM) sebesar 10.94% yang didukung dari pemberian pembiayaan kepada UMKM secara langsung sebesar Rp418 Miliar, Pembiayaan Kepada Perorangan Berpenghasilan Rendah (PBR) sebesar Rp243 Miliar, Pembiayaan modal kerja kepada Lembaga Jasa Keuangan (LJK) non-Bank yang mendukung UMKM sebesar Rp1,8 Triliun dan Surat Berharga Pembiayaan Inklusif sebesar Rp99 Miliar. Jumlah tersebut menegaskan komitmen UUS di dalam mendukung layanan keuangan yang inklusif kepada seluruh nasabah.

In 2025, the Sharia Business Unit (SBU) successfully achieved a Macroprudential Inclusive Financing Ratio of 10.94% supported by direct financing to MSMEs amounting to IDR 418 billion, financing to low-income individuals amounting to IDR 243 billion, working capital financing to non-bank financial services institutions supporting MSMEs amounting to IDR 1.8 trillion and Inclusive Financing Securities amounting to IDR 99 billion. This amount confirms SBU's commitment to supporting inclusive financial services to all customers.

Berdasarkan RAKB 2025, Permata Bank menyediakan produk-produk keuangan inklusif yaitu pembiayaan inklusif makro prudensial berupa peningkatan pembiayaan langsung kepada UMKM, PBR, LJK non-Bank yang mendukung UMKM, serta berkontribusi dalam investasi surat berharga yang merupakan sumber dana untuk program pengembangan UMKM, PBR, dan/atau pembiayaan inklusif.

Based on the 2025 Sustainable Finance Action Plan, Permata Bank provides inclusive finance products, namely macroprudential inclusive financing, including increased direct financing to MSMEs and low-income individuals, financing to non-bank financial institutions that support MSMEs, and investments in securities that serve as funding sources for MSME and low-income individual development programs and/or inclusive financing.

Keamanan **Siber**
Cybersecurity

Seiring meningkatnya digitalisasi perbankan, Permata Bank memperkuat pengelolaan keamanan siber melalui penerapan kontrol internal yang efektif dan sesuai dengan ketentuan yang berlaku. Bank berupaya memitigasi risiko keamanan informasi yang dapat berdampak pada sistem, proses, sumber daya manusia, dan pihak ketiga, serta memastikan risiko tersebut tetap berada dalam batas yang terkendali.

Sebagai wujud komitmen terhadap ketahanan siber, Bank memiliki Cyber Security Program, yang berfokus pada penguatan Tata Kelola, Kapabilitas serta keamanan dan ketahanan siber (KKS) sebagai bagian dari upaya menjaga keberlangsungan layanan, perlindungan data, dan stabilitas operasional perusahaan. Program ini secara berkala di bahas pada *IT Steering Committee* (ITSC) Selain itu, Bank telah memperoleh sertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi pada lingkup Pengembangan dan Operasional Core Banking System. Bank juga melakukan penilaian tahunan atas tingkat maturitas ketahanan dan keamanan siber berdasarkan SEOJK Nomor 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum, dan PADG 24 Tahun 2024 tentang Keamanan Sistem Informasi dan Ketahanan Siber bagi Penyelenggara Sistem Pembayaran dengan hasil yang dilaporkan kepada OJK dan Bank Indonesia.

Pengelolaan risiko keamanan siber didelegasikan kepada Unit Kerja Information Security Risk Management di bawah Direktorat Risiko sebagai Lini Pertahanan Kedua, yang bekerja sama dengan Departemen Cyber Security Operations dan Technology Risk Governance & PMO di bawah Direktorat Technology sebagai Lini Pertahanan Pertama. Kedua unit secara proaktif melakukan identifikasi, pemantauan, dan evaluasi risiko keamanan informasi, serta melaporkan potensi maupun insiden kepada Komite Risiko. Risiko keamanan siber diintegrasikan dengan risiko lainnya dan dikelola melalui kerangka *enterprise risk management framework* yang diturunkan ke dalam *risk type framework*, termasuk risiko keamanan informasi.

As banking digitalization continues to expand, Permata Bank strengthens cybersecurity management by implementing effective internal controls in line with applicable requirements. The Bank seeks to mitigate information security risks that may affect systems, processes, human resources, and third parties, and to ensure these risks remain within controlled limits.

As a manifestation of its commitment to cyber resilience, the Bank has established a Cyber Security Program focused on strengthening governance capabilities as well as cyber security and resilience as part of its efforts to ensure service continuity data protection and operational stability. The program is regularly discussed at the IT Steering Committee (ITSC). In addition the Bank has obtained ISO 27001:2022 Information Security Management System certification covering the development and operations of the Core Banking System. The Bank also conducts an annual assessment of its cyber resilience and security maturity level in accordance with SEOJK Number 29/SEOJK.03/2022 concerning Cyber Resilience and Security for Commercial Banks issued by Otoritas Jasa Keuangan and PADG 24 of 2024 concerning Information System Security and Cyber Resilience for Payment System Providers issued by Bank Indonesia with the results reported to Financial Services Authority and Bank of Indonesia.

Cybersecurity risk management is delegated to the Information Security Risk Management unit under the Risk Directorate as the Second Line of Defense, working in coordination with the Cyber Security Operations Department and Technology Risk Governance & PMO under the Technology Directorate as the First Line of Defense. Both units proactively identify, monitor, and evaluate information security risks, and report potential issues and incidents to the Risk Committee. Cybersecurity risk is integrated with other risks and managed through the enterprise risk management framework, which is cascaded into the risk type framework, including information security risk.



TUJUH DOMAIN UTAMA PENGELOLAAN KEAMANAN INFORMASI PERMATA BANK

Seven Main Domains of Permata Bank's Information Security Management



1. **Tata Kelola**
   Pengawasan terhadap seluruh pemangku kepentingan keamanan informasi, termasuk Direksi dan manajemen, dalam pengembangan dan penerapan program keamanan informasi yang efektif. Domain ini didukung oleh kebijakan dan prosedur yang komprehensif untuk memastikan akuntabilitas dan mekanisme pengawasan yang tepat
2. **Identifikasi**
   Mencakup penerapan program manajemen risiko, proses penilaian risiko, serta fungsi audit untuk mengelola risiko keamanan informasi dan menilai efektivitas pengendalian utama.
3. **Perlindungan**
   Berfokus pada upaya pencegahan pelanggaran keamanan informasi terhadap aset-aset informasi Bank.
4. **Deteksi**
   Meliputi deteksi ancaman dan kerentanan, aktivitas ganjil, dan deteksi peristiwa yang memperingatkan adanya kejanggalan dalam jaringan dan sistem yang menunjukkan bahwa suatu insiden telah atau mungkin akan terjadi.
5. **Respons & Pemulihan**
   Mencakup proses penetapan, identifikasi, dan analisis peristiwa keamanan, penentuan prioritas penanganan atau mitigasi, serta pelaporan kepada pemangku kepentingan yang tepat. Meliputi perencanaan dan pengujian untuk memelihara dan memulihkan operasi yang sedang berlangsung selama dan setelah insiden keamanan informasi.
6. **Kesadaran Situasi**
   Mencakup proses identifikasi, analisis, dan pemahaman ancaman keamanan informasi secara efektif, termasuk mekanisme berbagi informasi baik secara internal maupun dengan pihak ketiga yang tepat.
7. **Manajemen Risiko Pihak Ketiga**
   Melibatkan pengembangan dan pemeliharaan program komprehensif untuk mengawasi dan mengelola koneksi eksternal dan hubungan pihak ketiga dengan akses ke aset teknologi dan informasi.

1. **Governance**
   Oversight of all information security stakeholders, including the Board of Directors and management, in developing and implementing an effective information security program. This domain is supported by comprehensive policies and procedures to ensure accountability and adequate oversight mechanisms across the organization.
2. **Identification**
   Covers the implementation of risk management programs, risk assessment processes, and audit functions to manage information security risks and assess the effectiveness of key controls.
3. **Protection**
   Focused on preventing information security breaches through Bank's information assets.
4. **Detection**
   Includes the detection of threats and vulnerabilities, abnormal activities, and events indicating potential or actual security incidents across networks and systems.
5. **Response and Recovery**
   Covers the processes for establishing, identifying, and analyzing security events, prioritizing response or mitigation actions, and reporting to relevant stakeholders. This domain also includes planning and testing to maintain and restore operational continuity during and after information security incidents.
6. **Situational Awareness**
   Includes processes to identify, analyze, and understand information security threats effectively, including information-sharing mechanisms both internally and with relevant third parties.
7. **Third-Party Risk Management**
   Includes developing and maintaining a comprehensive program to oversee and manage relationships with third parties that have access to the Bank's technology and information assets.

SECURITY AWARENESS

Permata Bank meningkatkan kesadaran karyawan terhadap keamanan siber melalui penerapan kebijakan, komunikasi berkala, serta kegiatan sharing dan seminar keamanan informasi. Upaya ini diperkuat melalui kerja sama dengan Unit HR dalam penyampaian *security awareness* melalui surat elektronik, *e-learning*, dan pelatihan daring. Bank juga melakukan sosialisasi keamanan informasi secara berkala dan menyampaikan hasilnya kepada Komite Risiko.

SECURITY AWARENESS

Permata Bank enhances employee awareness of cyber security through the implementation of policies regular communications and information security sharing sessions and seminars. These efforts are strengthened through collaboration with the HR Unit in delivering security awareness via email e-learning and online training. The Bank also conducts periodic information security awareness programs and reports the results to the Risk Committee.

PENINGKATAN *SECURITY AWARENESS* DAN KAPASITAS SDM TERKAIT KEAMANAN SIBER

Permata Bank memastikan seluruh PermataBankers, termasuk Direksi dan Dewan Komisaris, memiliki pemahaman yang memadai mengenai keamanan siber. Untuk mendukung hal tersebut, Bank menyediakan publikasi materi serta pelatihan *information security awareness* yang diwajibkan bagi seluruh karyawan melalui portal *e-learning* Permata Bank. Unit Kerja Information Security Risk Management ditetapkan sebagai pihak yang bertanggung jawab dalam perumusan, pelaksanaan, dan pemantauan program peningkatan *security awareness*. Adapun program *security awareness* yang dilaksanakan antara lain:

- Publikasi materi *security awareness* melalui surat elektronik, *digital signage,* dan *desktop wallpaper*.
- Modul *e-learning security awareness* dan modul khusus *phishing awareness*.
- *Phishing simulation* yang dilakukan secara berkala.

Di samping program *security awareness*, Permata Bank juga memfasilitasi karyawan pada unit kerja terkait keamanan siber untuk mengikuti pelatihan dan sertifikasi yang mendukung pelaksanaan tugasnya. Program pelatihan yang diberikan antara lain:

- Pelatihan *softskill* atau *hardskill* sesuai ILDP secara berkala.
- Pelatihan dan sertifikasi sesuai kebutuhan di masing-masing unit kerja, seperti CISA, CISM, CRISC, CISSP, ISO 27001, CEH, Cloud Security, Artificial Intelligence, dan Digital Forensik.

ENHANCING SECURITY AWARENESS AND EMPLOYEE CAPACITY IN CYBERSECURITY

Permata Bank ensures that all PermataBankers, including the Board of Directors and the Board of Commissioners, have an adequate understanding of cybersecurity. To support this, the Bank provides publications and information security awareness training that is mandatory for all employees through Permata Bank's e-learning portal. The Information Security Risk Management unit is designated as the party responsible for designing, implementing, and monitoring the security awareness enhancement program. Security awareness programs implemented include:

- Publishing security awareness materials via email, digital signage, and desktop wallpapers.
- Security awareness e-learning modules and specialized phishing awareness modules.
- Periodic phishing simulations.

In addition to security awareness programs, Permata Bank also facilitates employees in cybersecurity-related units to participate in training and certifications that support their roles. Training programs include:

- Periodic soft-skill and hard-skill training in line with the ILDP.
- Training and certifications aligned with the needs of each work unit such as CISA, CISM, CRISC, CISSP, ISO 27001, CEH, Cloud Security, Artificial Intelligence, and Digital Forensics.

AUDIT KEAMANAN INFORMASI

Dalam kerangka *Three Lines of Defense*, Satuan Kerja Audit Internal (SKAI) berperan sebagai Lini Pertahanan Ketiga yang memberikan assurance independen atas efektivitas pengendalian internal Bank, termasuk risiko siber. SKAI menilai kepatuhan manajemen dalam mengidentifikasi, menilai, dan mengelola risiko, serta mengevaluasi kecukupan desain kontrol berdasarkan Ketentuan Internal dan Ketentuan Regulator yang berlaku. Audit atas keamanan informasi dilakukan atas aspek pengelolaan infrastruktur TI, keamanan data, dan risiko siber. Rencana Kerja Tahunan SKAI ditetapkan dengan persetujuan dari Direktur Utama, Komite Audit, dan Dewan Komisaris, dengan prioritas berdasarkan risiko dari masing-masing proses dan audit wajib yang diatur oleh Regulator.

INFORMATION SECURITY AUDIT

Within the Three Lines of Defense framework, the Internal Audit Unit serves as the Third Line of Defense, providing independent assurance on the effectiveness of the Bank's internal controls, including cybersecurity risk. Internal Audit Unit assesses management's compliance in identifying, assessing, and managing risks, and evaluates the adequacy of control design based on Internal Audit requirements. Audits of IT implementation are also conducted as part of the cybersecurity risk assessment. The Internal Audit Unit Annual Work Plan is determined with the approval of the President Director, Audit Committee, and Board of Commissioners with priorities based on the risks of each process and mandatory audits regulated by the Regulator.

Keamanan **Data Pribadi Nasabah** [FN-CB-230a.1][FN-CB-230a.2][203-1]

Customer Personal Data Security

Transformasi digital di sektor perbankan membawa peluang sekaligus tantangan baru, khususnya meningkatnya risiko keamanan data pribadi. Permata Bank memahami bahwa risiko ini dapat berdampak pada reputasi dan tingkat kepercayaan nasabah, serta berpotensi menimbulkan kerugian finansial dan

Digital transformation in the banking sector presents both opportunities and new challenges, particularly the increasing risk to data and information security. Permata Bank recognizes that these risks may affect reputation and customer trust and may also result in financial losses and potential litigation. As threats

potensi gugatan hukum. Seiring dengan semakin beragamnya ancaman, termasuk phishing, Bank memperkuat pengamanan melalui penerapan kepatuhan dan regulasi, serta keamanan berlapis yang mencakup pengendalian teknologi, proses operasional, dan peningkatan kesadaran sumber daya manusia.

Sebagai bentuk kepatuhan terhadap UU Pelindungan Data Pribadi (UU PDP), Permata Bank memberlakukan Kebijakan Perlindungan Data. Bank juga menyediakan Pemberitahuan Privasi yang dapat diakses oleh publik dan nasabah melalui situs web dan aplikasi Permata ME. Upaya ini diperkuat dengan strategi keamanan siber yang mencakup modernisasi infrastruktur teknologi, peningkatan ketahanan sistem, pengelolaan akses, pemantauan layanan, serta penguatan kontrol keamanan.

Permata Bank telah menerapkan Prosedur Pemerolehan Persetujuan Eksplisit dari Subjek Data Pribadi yang mengatur pengumpulan dan pemrosesan data pribadi, termasuk pemenuhan hak nasabah untuk mengakses, memperbaiki, memperbarui, serta meminta penghapusan data. Penerapan prosedur ini didukung oleh penggunaan teknologi keamanan serta *playbook* dan proses yang efektif untuk mempercepat identifikasi dan respons terhadap potensi ancaman keamanan data.

Dalam rangka meningkatkan perlindungan data, Bank terus memperkuat kapabilitas teknologi pada layanan *mobile banking, internet banking*, Permata e-Business, situs web Permata Bank, dan API sesuai *Cyber Security Roadmap*. Pengembangan teknologi deteksi juga menjadi prioritas guna meningkatkan visibilitas dan kemampuan proteksi terhadap serangan siber.

Permata Bank mewajibkan seluruh karyawan untuk menjaga kerahasiaan data dan informasi, baik data internal Bank maupun data pribadi nasabah, sebagaimana diatur dalam Kode Etik Perilaku Karyawan. Setiap pelanggaran terhadap ketentuan kerahasiaan data tersebut akan ditangani oleh Direktorat Hukum dan Kepatuhan. Sepanjang tahun 2025, tidak tercatat adanya kasus pelanggaran privasi nasabah, kebocoran data, maupun pelanggaran hukum atau surat perintah dari otoritas berwenang terkait perlindungan data pribadi. [418-1]

PELATIHAN DAN *AWARENESS* KEAMANAN DATA

Permata Bank menyelenggarakan pelatihan dan edukasi bagi karyawan guna meningkatkan kapabilitas dalam menjaga kerahasiaan data nasabah. Sepanjang tahun 2025, Bank menyelenggarakan 10 sesi pelatihan terkait keamanan informasi dan 34 sesi pelatihan Perlindungan Data Pribadi dengan lebih dari 3.700 karyawan terundang untuk menghadiri sesi pelatihan ini dari seluruh Direktorat. Selain itu, Bank melakukan publikasi Pemberitahuan Privasi kepada nasabah yang menjelaskan pengaturan pelindungan data pribadi dalam penggunaan produk dan layanan perbankan. Pemberitahuan Privasi disampaikan melalui situs web perusahaan, aplikasi Permata ME, serta pemberitahuan langsung kepada nasabah, baik melalui surat fisik maupun surat elektronik.

continue to evolve, including phishing, the Bank strengthens protection through a layered security approach that covers technology controls, operational processes, and enhanced human capital awareness.

As part of compliance with Indonesia's Personal Data Protection Law, Permata Bank implements a Data Protection Policy. The Bank also provides a Privacy Notice that is accessible to the public and customers through the website and the Permata ME application. These efforts are reinforced through a cybersecurity strategy that includes modernization of technology infrastructure, improved system resilience, access management, service monitoring, and strengthened security controls.

Permata Bank implements an Explicit Consent Acquisition Procedure for Personal Data Subjects, governing the collection and processing of personal data, including fulfillment of customers' rights to access, correct, update, and request deletion of their data. This procedure is supported by security technologies as well as effective playbooks and processes to accelerate identification and response to potential data security threats.

To enhance data protection, the Bank continues to strengthen technology capabilities across its mobile banking, internet banking, Permata e-Business, Permata Bank website, and API services in line with its Cyber Security Roadmap. The development of detection technologies is also prioritized to improve visibility and protection capabilities against cyberattacks.

Permata Bank requires all employees to maintain the confidentiality of data and information, including internal Bank data and customers' personal data, as set out in the Employee Code of Conduct. Any violations of these data confidentiality provisions are handled by the Legal and Compliance Directorate. Throughout 2025, there was no record of any cases concerning customer privacy breaches, data leakage, or legal violations or orders from authorized authorities related to personal data protection. [418-1]

DATA SECURITY TRAINING AND AWARENESS

Permata Bank conducts training and education programs for employees to enhance their capabilities in safeguarding the confidentiality of customer data. Throughout 2025, the Bank held 10 training sessions related to information security and 34 training sessions on Personal Data Protection with more than 3,700 employees invited to attend these training sessions from all Directorates. In addition, the Bank publishes a Privacy Notice for customers that explains personal data protection arrangements in the use of banking products and services. The Privacy Notice is communicated through the Company's website, the Permata ME application, and direct notifications to customers, either through physical letters or email.

Komunikasi dan **Kepuasan Nasabah**
Customer Communication and Satisfaction

PENANGANAN KELUHAN NASABAH
[F.24][2-25][2-26]

Sebagai bagian dari komitmen untuk memberikan layanan terbaik bagi nasabah, Permata Bank memiliki Divisi Service Excellence & Customer Care Management yang terdiri dari Contact Center (Permata Tel) yang melayani kebutuhan informasi, permintaan, dan keluhan nasabah dan non-nasabah melalui telepon, surel, dan media sosial; Customer Care Center (CCC) yang fokus pada penyelesaian kebutuhan dan keluhan nasabah dan non-nasabah secara cepat dan tepat; Client Services Group (CSG) yang melayani kebutuhan, informasi, permintaan, dan keluhan dari nasabah non-individu (nasabah korporat dan komersil); dan CX Office yang fokus pada pengalaman nasabah secara menyeluruh saat bertransaksi dengan Permata Bank, yang mana meliputi eksekusi dan pengawasan akan survei kepuasan pelanggan dan tindak lanjut dari hasil survei yang diterima, baik yang diadakan oleh internal Permata Bank maupun eksternal.

Permata Bank juga berpartisipasi dalam program OJK melalui pemanfaatan kanal pelaporan transaksi terindikasi penipuan pada situs *Inter-Agency Standing Committee* (IASC) sehingga laporan nasabah dapat ditindaklanjuti secara lebih efektif.

Pada tahun 2025, untuk mewujudkan komitmen Permata Bank untuk memberikan pengalaman bertransaksi yang menyenangkan, Permata Bank menggunakan metode pengukuran *net promoter score* (NPS), yang berfokus akan rasio dari jumlah nasabah yang akan merekomendasikan Permata Bank pada orang lain (dengan skor 9 dan 10) dan jumlah nasabah yang tidak akan merekomendasikan (dengan skor 0 - 6). Perhitungan NPS ini dilakukan secara masif, tersetruktur, dan terencana pada semua titik interaksi nasabah, mulai dari Permata Tel, Permata ME, PermataNet, hingga layanan offline pada cabang dan RM Permata Bank.

Selain metode pengukuran, manajemen Permata Bank juga menunjukkan komitmen secara nyata dengan pencanangan *Customer Advocacy Committee* (CAC) Komite ini dibangun dengan 2 tujuan utama, yaitu:
1. Membangun transparansi proses dan hasil dari setiap pemangku kepentingan yang terlibat, dalam rangka menjadi pemimpin dari NPS pada industri perbankan di Indonesia.
2. Menjadi sebuah wadah kolaborasi dari seluruh pemangku kepentingan dalam Permata Bank untuk melakukan penilaian, perbaikan, dan peningkatan berbagai macam layanan dan produk perbankan yang bermula dari suara nasabah.

CUSTOMER COMPLAINT HANDLING
[F.24][2-25][2-26]

Permata Bank provides an integrated customer service and complaint handling mechanism to ensure optimal fulfillment of customer rights. Requests for information, service requests, and complaints from customers and non-customers are handled through the Contact Center (Permata Tel) via multiple communication channels, including telephone, email, and social media. Meanwhile, satisfaction surveys and complaint resolution are managed by the Customer Care Center (CCC) to ensure issues are addressed promptly and appropriately. Client Services Group (CSG) which serves the needs, information, requests, and complaints of non-individual customers (corporate and commercial customers); and CX Office which focuses on the overall customer experience when transacting with Permata Bank, which includes the execution and supervision of customer satisfaction surveys and follow-up of the survey results received, both conducted internally by Permata Bank and externally.

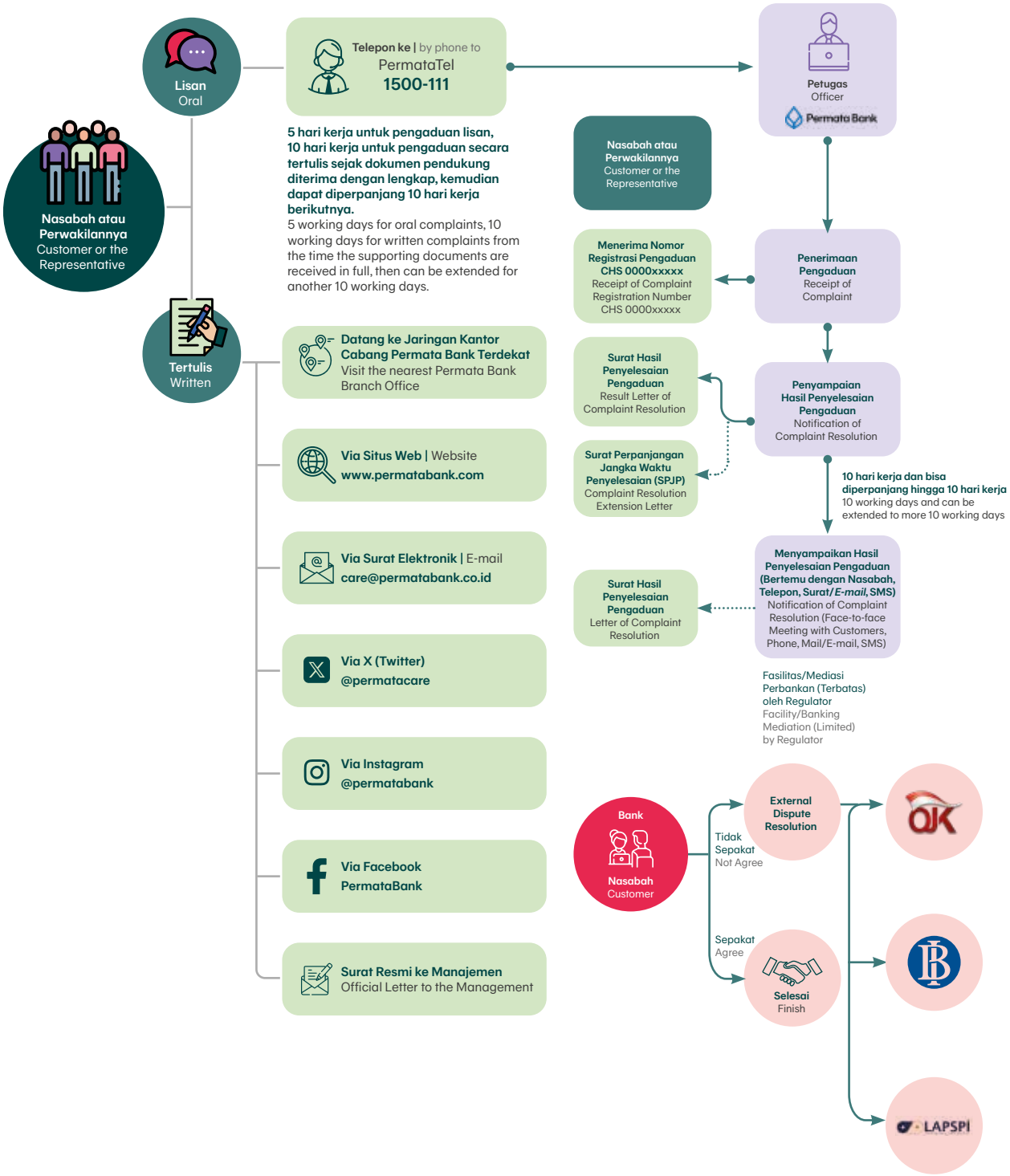
To strengthen the national complaint system, Permata Bank participates in Financial Services Authority programs by using the reporting channel for transactions suspected of fraud on the Inter-Agency Standing Committee (IASC) website, enabling customer reports to be followed up more effectively.

In 2025, to realize Permata Bank's commitment to providing a pleasant transaction experience, Permata Bank will use the net promoter score (NPS) measurement method, which focuses on the ratio of the number of customers who would recommend Permata Bank to others (with a score of 9 and 10) to the number of customers who would not (with a score of 0-6). This NPS calculation is carried out in a massive, structured, and planned manner at all customer interaction points, from Permata Tel, Permata ME, PermataNet, to offline services at Permata Bank branches and RMs.

In addition to this measurement method, Permata Bank management also demonstrated its commitment by establishing a Customer Advocacy Committee (CAC). This committee was established with 2 main objectives:
1. To build transparency in the processes and results of all stakeholders involved, in order to become a leader in NPS in the Indonesian banking industry.
2. To serve as a collaborative platform for all Permata Bank stakeholders to assess, improve, and enhance various banking services and products, starting from customer feedback.

Alur Pengaduan Nasabah Permata Bank
Permata Bank Customer Complaint Flow

*) Maks. 20 hari kerja
Max. 20 working days



Sepanjang tahun 2025, Permata Bank menerima sebanyak 30.201 keluhan nasabah, dan 98% di antaranya telah diselesaikan. Adapun sisanya masih dalam proses penanganan hingga akhir tahun 2025. Keluhan nasabah umumnya terkait dengan layanan e-banking, aplikasi mobile dan kendala transaksi. Pada periode yang sama, Bank tidak menerima pengaduan dari masyarakat yang berkaitan dengan isu lingkungan maupun sosial. [F.16]

Throughout 2025, Permata Bank received a total of 30,201 customer complaints, of which 98% had been resolved. The remaining cases were still in process as of the end of 2025. Customer complaints were generally related to e-banking services mobile applications and transaction issues. During the same period the Bank did not receive any public complaints related to environmental or social issues. [F.16]

Jumlah Keluhan Nasabah Tahun 2025
Customer Complaints in 2025

No.	Jenis Transaksi Keuangan Type of Financial Transcation	Selesai Resolved		Dalam Proses in Process		Jumlah Pengaduan Total Complaints
		Jumlah Total	%	Jumlah Total	%	
1.	*Electronic Banking* (Permata ME)	18.990	100	7	1	18.897
2.	Kredit/Pembiayaan Konsumsi | Loans/Consumer Financing	177	99	1	1	178
3.	Tabungan | Savings Accounts	14	100	0	0	14
4.	Kartu Kredit | Credit Cards	3.320	90	375	10	3.695
5.	Layanan Cabang | Branch Services	-	-	-	-	-
6.	*Virtual Account*	-	-	-	-	-
7.	Kartu ATM/ Kartu Debit | ATMs/Debit Cards	7.075	98	121	2	7.196
8.	Kredit/Pembiayaan Modal Kerja Loans/Working Capital Financing	4	100	0	0	4
9.	Kliring | Clearing	176	100		0	176
10.	*Bancassurance*	16	100	0	0	16
11.	Produk Lainnya | Others	25	100	0	0	25
Jumlah | Total		**29.697**	**98**	**504**	**2**	**30.201**

SURVEI KEPUASAN PELANGGAN [F.30]

Permata Bank melakukan pengukuran kepuasan nasabah melalui survei yang dilaksanakan oleh pihak ketiga dengan menggunakan metode *net promoter score* (NPS) sebagai indikator tingkat kepuasan terhadap produk dan layanan Bank.

CUSTOMER SATISFACTION SURVEY [F.30]

Permata Bank measures customer satisfaction through surveys conducted by a third party using the net promoter score (NPS) method as an indicator of customer satisfaction with the Bank's products and services.

Survei Kepuasan Pelanggan (Skala -100 sampai 100)
Customer Satisfaction Survey (Scale of -100 to 100)



2025	2024	2023
38	38	36

Pemberdayaan Masyarakat **untuk Berdikari** [F.23][F.25][413-1]

Community Empowerment for Self-Reliance

Permata Bank berkomitmen untuk berkontribusi bagi bumi dan masyarakat Indonesia, melalui pelaksanaan program-program Tanggung Jawab Sosial dan Lingkungan yang diharapkan dapat memberikan dampak positif lebih luas kepada masyarakat, nasabah dan komunitas dalam mendukung terciptanya ekonomi yang berkelanjutan di masyarakat.

Seluruh pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL) tersebut dikelola melalui Unit Corporate Social & Environmental Responsibility (CSER) "Permata Hati" di bawah Direktorat Corporate Affairs and Sustainability, Divisi Corporate Communication. Program-program Permata Hati dikembangkan berdasarkan tiga pilar utama, yaitu:

1. Pendidikan (*Education*)
2. Pemberdayaan (*Empowerment*)
3. Peningkatan Fasilitas dan Inklusi (*Enhancement*)

Unit CSER menjalin kolaborasi dengan mitra strategis dan berbagai pemangku kepentingan untuk memperkuat strategi dan pelaksanaan program agar memberikan dampak yang lebih luas bagi masyarakat. Kolaborasi tersebut diarahkan untuk:

- Meningkatkan kesadaran dan mendorong inisiatif kegiatan yang selaras dengan prinsip lingkungan, sosial, dan tata kelola (LST).
- Menegaskan komitmen terhadap pelestarian lingkungan guna mendukung terciptanya bumi yang sehat dan peningkatan kesejahteraan manusia.
- Mendorong literasi keuangan berkelanjutan melalui edukasi kepada masyarakat dan penguatan sinergi dengan komunitas demi membangun generasi masa depan yang berkelanjutan.

Permata Bank is committed to contributing to the earth and Indonesian society through the implementation of Social and Environmental Responsibility programs that are expected to have a broader positive impact on the community, customers, and communities in supporting the creation of a sustainable economy in society.

All implementation of the Social and Environmental Responsibility program is managed through the Corporate Social & Environmental Responsibility (CSER) Unit "Permata Hati" under the Directorate of Corporate Affairs and Sustainability, Corporate Communication Division. Permata Hati programs are developed based on three main pillars, namely:

1. Education
2. Empowerment
3. Facilities Enhancement and Inclusion

The CSER Unit collaborates with strategic partners and various stakeholders to strengthen program strategy and implementation in order to deliver broader impacts for the community. These collaborations are aimed at:

- Increasing awareness and encouraging initiatives aligned with ESG principles.
- Reinforcing the Bank's commitment to environmental conservation to support a healthier planet and improved human well-being.
- Promoting sustainable financial literacy through public education and stronger collaboration with communities to build a more sustainable future generation.

Tanggung Jawab **Sosial**

Social Responsibility

BANKING FOR STUDENTS

Permata Bank menjalankan Program Banking for Students sebagai upaya edukasi keuangan bagi pelajar, dengan fokus pada peningkatan pemahaman mengenai pengelolaan keuangan yang bertanggung jawab dan berkelanjutan sejak dini.

1. **Permata Bankir Cilik**
   Pada tahun ke-11 pelaksanaannya kali ini, program Permata Bankir Cilik terus menjadi salah satu inisiatif literasi keuangan Permata Bank yang bertujuan menumbuhkan budaya menabung sejak dini sekaligus meningkatkan kepedulian

BANKING FOR STUDENTS

Permata Bank implements the Banking for Students Program as part of its financial education initiatives for students, focusing on fostering responsible and sustainable financial management awareness from an early age.

1. **Permata Bankir Cilik**
   Now in its 11th year, Permata Bankir Cilik continues to serve as one of the Bank's key financial literacy initiatives aimed at cultivating a saving culture from an early age while enhancing environmental awareness at the elementary school level.

terhadap lingkungan di tingkat Sekolah Dasar. Program ini melahirkan para "Duta Menabung" yang dipilih dari siswa kelas 4 dan 5 di sekolah terpilih untuk menjadi generasi cerdas finansial yang berani, kreatif, dan berjiwa pemimpin, serta menyayangi lingkungan.

The program nurtures "Saving Ambassadors," selected from 4th and 5th grade students in selected schools, to become financially smart, courageous, creative, environmentally conscious, and strong future leaders.





Permata Bankir Cilik tahun 2025, turut beradaptasi dengan menerapkan konsep belajar *mindful, meaningful, joyful* kepada siswa dalam mengasah 6 literasi dasar (baca tulis, numerasi, keuangan, digital, sains, budaya, dan kewarganegaraan).

In 2025, Permata Bankir Cilik adopted a mindful, meaningful, and joyful learning approach to strengthen 6 foundational literacies: reading and writing, numeracy, financial, digital, scientific, cultural, and civic literacy.

Pembelajaran berbasis proyek (*project-based learning*) lintas bidang studi juga masih menjadi bagian program tahun ini. Di sisi lain, program Permata Bankir Cilik tetap konsisten memasukkan pembangunan karakter dan penanaman nilai-nilai keberanian, kreativitas, serta jiwa kepemimpinan bagi para siswa. Dalam pelaksanaannya, peserta dibekali kebiasaan pengelolaan keuangan sederhana melalui penulisan jurnal keuangan dengan konsep 3-*in* (Tabung-*in*, Jajan-*in*, dan Bagi-*in*), serta pembelajaran menabung secara konsisten dalam kehidupan sehari-hari. Program ini juga memperkenalkan dunia perbankan melalui tur virtual ke Museum Bank Indonesia dan kunjungan ke kantor cabang Permata Bank sehingga peserta memperoleh pemahaman mengenai fungsi dan aktivitas perbankan, termasuk peran mesin ATM, *Customer Service*, dan *Teller*.

Project based learning across subjects remained a core component of the program. Character development was also consistently emphasized, instilling values of courage, creativity, and leadership. Participants were introduced to simple financial management habits through financial journaling using the 3 in concept: Save in, Spend in, and Share in, while practicing consistent saving habits in daily life. The program also introduced students to the banking world through a virtual tour of Bank Indonesia Museum and visits to Permata Bank branch offices, enabling participants to understand banking functions and activities, including the roles of ATMs, Customer Service officers, and Tellers.

Program ini diselenggarakan bersama PiBo, platform literasi anak dan pelopor perpustakaan digital anak Indonesia, dengan kurikulum yang dirancang secara komprehensif dan interaktif. Kurikulum tersebut mencakup penguatan literasi keuangan, literasi baca tulis, literasi digital, keterampilan komunikasi, serta wawasan lingkungan.

The program was conducted in collaboration with PiBo, a children's literacy platform and pioneer of Indonesia's digital children's library, featuring a comprehensive and interactive curriculum covering financial literacy, reading literacy, digital literacy, communication skills, and environmental awareness.

Setiap tahun, Permata Bankir Cilik memasukkan materi pengayaan dari sebuah topik spesifik untuk membangun kepedulian siswa terhadap isu-isu yang hangat dalam lingkungan masyarakat. Tahun ini, tema Pengelolaan Sampah, turut memperkaya materi Permata Bankir Cilik 2025 melalui kelas edukasi dan praktik. Harapannya, para siswa dapat tanggap dan aktif menjalankan hidup hijau dan menjaga kelestarian Bumi sejak dini.

Each year, the program incorporates a specific enrichment theme to raise awareness of current societal issues. In 2025, the theme Waste Management" enriched the curriculum through educational classes and practical activities, encouraging students to actively adopt green lifestyles and protect the Earth from an early age.

Pada tahun 2025, program Permata Bankir Cilik diikuti oleh 180 siswa dari 16 Sekolah Dasar Negeri dan 2 Sekolah Dasar Luar Biasa di Provinsi Banten, Jawa Barat, Jawa Tengah,

In 2025, Permata Bankir Cilik was attended by 180 students from 16 public elementary schools and 2 special needs elementary schools across Banten, West Java, Central Java,

DI Yogyakarta, dan Jawa Timur yang diselenggarakan secara daring. Setiap sekolah mengirimkan rata-rata 10 siswa kelas 4 dan 5 beserta 1 guru pendamping. Seluruh peserta, baik siswa maupun guru, memperoleh *Starter Kit* yang terdiri dari lembar kerja, panduan informasi, seragam, serta akses berlangganan perpustakaan digital PiBo selama program berlangsung.

DI Yogyakarta, and East Java Provinces, conducted online. Each school sent approximately 10 students from grades 4 and 5 along with 1 accompanying teacher. All participants received a Starter Kit consisting of worksheets, information guides, uniforms, and digital library subscription access to PiBo during the program period.

2. **Pemberdayaan Tenaga Pengajar**
Pada tahun 2025, Permata Hati berperan aktif dalam mendukung pengembangan kompetensi guru agar dapat memberikan edukasi yang lebih efektif kepada murid. Dukungan ini diwujudkan melalui pelaksanaan dua kegiatan sebagai berikut:

2. **Teacher Empowerment**
In 2025, Permata Hati actively supported teacher competency development to enhance effective student education through two initiatives:

a) **Pra-program Permata Bankir Cilik**
Guru diposisikan sebagai penggerak utama peningkatan literasi keuangan di sekolah. Oleh karena itu, sebelum program Permata Bankir Cilik dilaksanakan, Permata Bank terlebih dahulu memberikan pelatihan khusus bagi guru agar mampu mengintegrasikan literasi keuangan ke dalam proses pembelajaran formal secara inovatif, kreatif yang efektif, dan menyenangkan. Pada tahun 2025, pelatihan daring ini diikuti oleh 18 orang guru.

a) **Pre Program for Permata Bankir Cilik**
Teachers were positioned as the primary drivers of financial literacy improvement in schools. Prior to the implementation of Permata Bankir Cilik, Permata Bank provided specialized training to enable teachers to integrate financial literacy into formal learning processes in innovative, creative, effective, and engaging ways. In 2025, 18 teachers participated in this online training.

b) **Program Guru Permata Finansial**
Dalam rangka mendorong pengembangan metode pembelajaran literasi anak yang inovatif, Permata Hati berkolaborasi dengan PiBo mengadakan rangkaian program literasi finansial praktis yang relevan di era digital bagi para guru di kota Serang, Banten dan Sukabumi, Jawa Barat. Program ini diadakan untuk meningkatkan keterampilan pengelolaan finansial pribadinya dan menjadi teladan bagi siswa mereka, sekaligus untuk mendukung inisiatif Gerakan Nasional Cerdas Keuangan (GENCARKAN) dari Otoritas Jasa Keuangan (OJK).

b) **Guru Permata Finansial Program**
In order to encourage the development of innovative child literacy learning methods, Permata Hati collaborated with PiBo to conduct a series of practical financial literacy programs relevant to the digital era for teachers in the cities of Serang, Banten and Sukabumi, West Java. This program was held to improve their personal financial management skills and to become role models for their students, while also supporting the National Financial Literacy Movement initiated by Otoritas Jasa Keuangan.

Program ini berjalan secara intensif selama 3 bulan, berisi pembekalan terkait perencanaan keuangan peribadi, serta penerapan pembelajaran konsep-konsep keuangan sederhana yang bisa disampaikan kepada siswa melalui buku cerita dan inovasi media digital.

This program ran intensively for 3 months, providing training related to personal financial planning and the application of simple financial concepts that can be delivered to students through storybooks and digital media innovations.

Guru Permata Finansial diikuti oleh 24 guru Sekolah Dasar (SD), yang ditargetkan dapat meneruskan ilmu keuangan sederhana melalui cerita dan media digital kepada 600 siswa kelas 3 – 4 SD di sekolah mereka masing-masing.

Guru Permata Finansial was attended by 24 Elementary School teachers, who are expected to pass on simple financial knowledge through storytelling and digital media to 600 grade 3 – 4 students in their respective schools.

3. **Program Employee Volunteer (EVO)**
Permata Bank membuka ruang partisipasi bagi PermataBankers untuk terlibat dalam kegiatan sosial dan lingkungan melalui skema Employee Volunteer (EVO). Melalui skema ini, karyawan dapat mengajukan inisiatif program secara mandiri maupun berkontribusi dalam kegiatan sosial yang terintegrasi dalam agenda rutin outing di masing-masing unit, departemen, divisi, dan direktorat.

3. **Employee Volunteer Program**
Permata Bank opens opportunities for PermataBankers to participate in social and environmental activities through the Employee Volunteer scheme. Through this scheme, employees can independently propose program initiatives or contribute to social activities integrated into routine outing agendas in each unit, department, division, and directorate.





Dalam pelaksanaannya, para EVO terlibat langsung dalam berbagai aktivitas, antara lain edukasi literasi keuangan di sekolah, dukungan perbaikan fasilitas pendidikan, serta kegiatan pelestarian lingkungan. Kegiatan lingkungan tersebut meliputi penanaman pohon di area sekolah, konservasi lingkungan seperti penghijauan, penanaman terumbu karang, pelepasan anak penyu (tukik), hingga kegiatan pengambilan sampah secara massal. Selain itu, EVO juga berperan sebagai tenaga pengajar dalam program edukasi keuangan BANGGA untuk pemberdayaan UMKM serta berbagai program lain yang relevan. Sepanjang tahun 2025, sebanyak 3.720 PermataBankers berpartisipasi sebagai EVO.

In its implementation, volunteers are directly involved in various activities, including financial literacy education in schools, support for improving educational facilities, and environmental conservation activities. Environmental activities include tree planting in school areas, environmental conservation such as greening, coral reef planting, sea turtle hatchling release, and mass waste collection activities. In addition, volunteers also act as educators in the BANGGA financial education program for MSME empowerment and other relevant programs. Throughout 2025, a total of 3,720 PermataBankers participated as volunteers.

Partisipasi EVO diapresiasi melalui pemberian Poin Senyum sesuai dengan jenis dan tingkat keterlibatan kegiatan. Seluruh Poin Senyum yang terkumpul akan diakumulasikan, di mana setiap 15 poin dikonversikan menjadi 1 beasiswa pendidikan bagi satu anak kurang mampu setiap tahunnya.

Volunteer participation is appreciated through the awarding of Smile Points according to the type and level of involvement in activities. All accumulated Smile Points are converted, where every 15 points are converted into 1 educational scholarship for one underprivileged child each year.

4. Permata CERITA (Cinta dan Edukasi daRI kiTA)

Sebagai program unggulan Permata Hati, CERITA dirancang untuk memperluas literasi keuangan bagi siswa usia sekolah, mulai dari TK hingga SMA, termasuk Sekolah Luar Biasa (SLB). Program ini dilaksanakan secara serentak di berbagai kantor cabang Permata Bank di Indonesia dengan melibatkan ratusan hingga ribuan EVO sebagai penggerak utama kegiatan.

4. Permata CERITA

As a flagship program of Permata Hati, CERITA is designed to expand financial literacy for school age students, from kindergarten to senior high school, including Special Needs Schools. This program is conducted simultaneously across various Permata Bank branch offices in Indonesia by involving hundreds to thousands of volunteers as the main drivers of activities.





Melalui CERITA, Permata Bank mendorong pembentukan budaya menabung dan peningkatan kesadaran keuangan sejak dini dengan memperkenalkan pengetahuan dasar mengenai uang, perbankan, serta pentingnya pelestarian lingkungan. Program ini sekaligus menjadi bentuk dukungan Bank terhadap Gerakan Nasional Cerdas Keuangan (GENCARKAN) yang diinisiasi OJK.

Through CERITA, Permata Bank encourages the formation of a saving culture and increased financial awareness from an early age by introducing basic knowledge about money, banking, and the importance of environmental preservation. This program also serves as the Bank's support for the National Financial Literacy Movement initiated by Financial Services Authority.

Pelaksanaan CERITA dihadiri oleh Direksi dan pejabat Permata Bank, serta perwakilan OJK, Bank Indonesia (BI), Kementrian Pendidikan Dasar dan Menengah (Kemendikdasmen), dan pemerintah daerah. Selain edukasi literasi keuangan, Bank turut menyalurkan bantuan prasarana sekolah dan lingkungan, meliputi perbaikan ruang kelas, sarana olahraga, perpustakaan, alat bantu ajar, penanaman apotek hidup dan pohon, serta penyediaan tempat sampah. Program CERITA diselenggarakan secara serentak di 23 kota pada 10 Oktober 2025, dengan melibatkan lebih dari 500 EVO dan menjangkau 2.485 siswa penerima manfaat.

The implementation of CERITA was attended by the Board of Directors and officials of Permata Bank, as well as representatives from Financial Services Authority, Bank Indonesia, the Ministry of Primary and Secondary Education, and local governments. In addition to financial literacy education, the Bank also distributed assistance for school and environmental infrastructure, including classroom improvements, sports facilities, libraries, teaching aids, planting medicinal plants and trees, and providing waste bins. The CERITA program was held simultaneously in 23 cities on 10 October 2025, involving more than 500 volunteers and reaching 2,485 beneficiary students.

AKTIVITAS UNIT PENGELOLA ZAKAT DAN DANA KEBAJIKAN (UPZDK)

Permata Bank melalui unit usahanya, yaitu Unit Usaha Syariah (UUS), bekerja sama dengan berbagai mitra dalam pelaksanaan berbagai program tanggung jawab sosial melalui Unit Pengelola Zakat dan Dana Kebajikan (UPZDK). Pada tahun 2025, UPZDK menyalurkan dana sebesar Rp17 Miliar yang diberikan kepada 32.121 penerima manfaat yang terbagi dalam asnaf Miskin, Fisabilillah, Gharimin, dan Mualaf serta 26 lembaga/yayasan. Adapun pelaksanaan kegiatan UPZDK terbagi ke dalam 6 pilar program, antara lain:

1. **Pendidikan**
   UPZDK secara aktif dan berkelanjutan dalam upaya memperluas akses dan kualitas pendidikan melalui pemberian program beasiswa kepada mahasiswa di berbagai perguruan tinggi negeri/swasta yang memiliki kendalan dalam finansial, pemberian beasiswa ekonomi penyediaan ruang belajar yang inklusif kepada anak-anak prasejahtera, pemberian dukungan untuk sertifikasi para guru yang memadai dan berbagai program yang dilaksanakan sebagai bentuk komitmen untuk membantu para penerima manfaat dapat melanjutkan pendidikan, meningkatkan kompetensi, serta mendorong terwujudnya kemandirian dan peningkatan kulitas sumber daya manusia.

2. **Kesehatan**
   UPZDK berkomitmen dalam membantu pemenuhan hak dasar kesehatan masyarakat melalui akses layanan kesehatan bagi masyarakat kurang mampu melalui kerja sama dengan berbagai mitra ataupun rumah sakit. Bantuan diberikan melalui pemberian obat-obatan gratis, khitanan massal, penyediaan ambulance gratis, serta pemberian bantuan Kesehatan lainnya sesuai dengan kebutuhan penerima manfaat. Melalui program kesehatan, diharapkan dapat memberikan manfaat, meringankan beban biaya pengobatan, serta mendukung peningkatan kualitas hidup dan kesejahteraan penerima manfaat.

UPZDK ACTIVITIES

Through its business unit, the Sharia Business Unit (SBU), Permata Bank partners with various organizations to implement social responsibility programs through the Zakat and Benevolent Funds Management Unit (UPZDK). In 2025, UPZDK disbursed IDR 17 billion to 32,121 beneficiaries across the asnaf categories of Miskin, Fisabilillah, Gharimin, and Mualaf, as well as 26 institutions/foundations. UPZDK activities are implemented under 6 program pillars, as follows:

1. **Education**
   UPZDK actively and continuously expands access to and improves the quality of education through scholarship programs for students at various public and private universities facing financial constraints, economic scholarships and the provision of inclusive learning spaces for underprivileged children, support for adequate teacher certification, and other programs. These efforts reflect a commitment to helping beneficiaries continue their education, enhance competencies, and promote independence and improved human capital quality.

2. **Health**
   UPZDK is committed to supporting the fulfillment of basic health rights by providing access to health services for underprivileged communities through cooperation with various partners and hospitals. Assistance includes free medicines, mass circumcision programs, free ambulance services, and other health support tailored to beneficiary needs. Through these health programs, UPZDK aims to deliver benefits, ease the burden of medical costs, and support improvements in beneficiaries' quality of life and well-being.





3. Pemberdayaan Ekonomi

UPZDK melaksanakan berbagai kegiatan pemberdayaan ekonomi untuk meningkatkan kesejahteraan dan kualitas hidup masyarakat. Kegiatan yang dilaksanakan antara lain:

a. Pemberdayaan Sektor Peternakan
   UPZDK melalui kerjasama dengan mitra pada sektor peternakan yang terencana sebagai bentuk upaya dalam meningkatkan produktifitas, melalui dukungan permodalan 236 bibit domba, sarana kandang dan mesin produksi pengolahan kotoran serta olahan daging domba, dengan penguatan kelembagaan, dukungan permodalan, dan pendampingan pelatihan yang memadai.
b. Pemberdayaan Sektor Pertanian
   UPZDK mendukung ketahanan pangan melalui sektor pertanian yang melibatkan para petani prasejahtera dalam mengelola lahan pertanian yang terintegrasi dengan peningkatan kapasitas, produktifitas, dan kemandirian petani melalui penguatan sumber daya, pengetahuan dan akses ekonomi guna meningkatkan produksi hasil pertanian serta penghasilan para petani.
c. Pemberdayaan Disabilitas
   Pemberdayaan disabilitas merupakan program peningkatan kemandirian ekonomi bagi penyandang disabilitas melalui pengembangan usaha peternak ayam petelur. Dukungan yang diberikan sarana dan prasaran produksi serta pemasaran dan pendampingan guna meningkatkan kualitas hidup difabel melalui penyediaan kesempatan kerja.
d. Ekonomi Wisata
   Pemberdayaan melalui ekonomi wisata dengan mengoptimalkan potensi wisata lokal sebagai sumber pendapatan masyarakat melalui pendampingan pelaku usaha, penyediaan infrastruktur wisata, pengelolaan destinasi, serta pengembangan produk wisata berbasis potensi kearifan lokal.

3. Economic Empowerment

UPZDK carries out various economic empowerment activities to improve community welfare and quality of life, including:

a. Livestock Sector Empowerment
   UPZDK, in collaboration with planned livestock-sector partners, supports productivity improvement through capital support in the form of 236 sheep seedlings, livestock housing facilities, and production machinery for processing manure and sheep meat products, supported by institutional strengthening, capital support, and adequate training and mentoring.

b. Agricultural Sector Empowerment
   UPZDK supports food security through agricultural programs involving underprivileged farmers in managing agricultural land, integrated with improvements in farmers' capacity, productivity, and independence through strengthened resources, knowledge, and economic access to increase agricultural output and farmer income.
c. Disability Empowerment
   Disability empowerment is an economic independence program for persons with disabilities through the development of a laying-hen farming business. Support includes production facilities and infrastructure, marketing support, and mentoring to improve quality of life through employment opportunities.

d. Tourism Economy
   Empowerment through the tourism economy optimizes local tourism potential as a community income source through business actor mentoring, provision of tourism infrastructure, destination management, and development of tourism products based on local wisdom.

e. Pelatihan Keterampilan Pekerjaan
Memberikan pelatihan dan pendampingan kepada dhuafa, pemuda yang putus sekolah dan yang tidak memiliki pekerjaan di wilayah Jabodetabek agar memiliki keterampilan perawatan dan service AC disertai penguatan keterampilan pemasaran guna membuka peluang kerja dan memperoleh penghasilan mandiri secara berkelanjutan.

f. Pemberdayaan UMKM
Pemberdayaan UMKM merupakan pemberian bantuan modal usaha bagi mahasiswa dhuafa yang memiliki jiwa wirausaha yang bekerja sama dengan perguruan tinggi negeri/swasta untuk kemandirian finansial mahasiswa, pemberian bantuan modal usaha kepada masyarakat umum yang kurang mampu untuk memulai usaha maupun yang sudah berjalan dengan pelatihan dan pendampingan secara berkala untuk meningkatkan kapasitas dan daya saing serta kemandirian usaha.

4. Infrastruktur dan Fasilitas

UPZDK melakukan pembangunan dan perbaikan infrastruktur maupun fasilitas di berbagai daerah, antara lain:

a. Sumur bor dan Mandi Cuci Kakus (MCK)
UPZDK membangun 7 fasilitas sumur bor dan mandi cuci kakus (MCK) di wilayah yang kesulitan air bersih, sebagai bentuk perhatian UPZDK dalam memberikan kebutuhan dasar hidup penerima manfaat.

b. Renovasi dan Pembangunan Masjid
Sebagai dukungan UPZDK dalam pembinaan umat dan memperkuat peran masjid/mushola sebagai pusat kegiatan ibadah dan pendidikan.

c. Fasilitas Tempat Ibadah dan Pendidikan
UPZDK berperan aktif dalam memberikan bantuan fasilitas berupa sarana dan prasarana guna menunjang kegiatan ibadah sebagai pusat keagamaan serta fasilitas pendidikan dalam meningkatkan proses pembelajaran yang lebih baik.

d. Perbaikan dan Pembangunan Jembatan
UPZDK perbaikan dan pembangunan 4 Jembatan Permata, yaitu Jembatan Leuwitepungan, Cisarakan, Cibaregbeg di Kab. Cianjur, Jawa Barat, dan Jembatan Bantarkalapa di Kab. Lebak, Banten.

e. Job Skills Training
Provides training and mentoring for dhuafa, out-of-school youth, and unemployed individuals in the Jabodetabek area, focusing on air-conditioning maintenance and servicing skills, complemented by marketing skills development to create sustainable employment opportunities and independent income.

f. MSME Empowerment
MSME empowerment includes business capital assistance for dhuafa university students with entrepreneurial potential, in collaboration with public and private universities to support students' financial independence, as well as business capital assistance for underprivileged community members to start or grow businesses, supported by periodic training and mentoring to strengthen capacity, competitiveness, and business independence.

4. Infrastructure and Facilities

UPZDK carries out infrastructure and facilities development and improvement in various areas, including:

a. Bore Wells and Sanitation Facilities (MCK)
UPZDK built 7 bore well and sanitation (MCK) facilities in areas facing clean water scarcity to support beneficiaries' basic needs.

b. Mosque Renovation and Construction
As part of UPZDK's efforts to support community development and strengthen mosques/prayer rooms as centers for worship and education.

c. Worship and Educational Facilities
UPZDK actively provides facilities and infrastructure to support worship activities as religious centers, as well as educational facilities to improve learning processes.

d. Bridge Improvement and Construction
UPZDK repaired and built 4 Permata Bridges: Leuwitepungan, Cisarakan, Cibaregbeg Bridges in Cianjur Regency, West Java, and Bantarkalapa Bridge in Lebak Regency, Banten.





Keberadaan 4 Jembatan Permata bertujuan membantu meningkatkan aksesbilitas dan konektivitas antar desa, mendukung mobilitas masyarakat terhadap fasilitas pendidikan, kesehatan, sarana sosial lainnya, dan meningkatkan keselamatan masyarakat, serta mendorong pemerataan pembangunan wilayah yang berkelanjutan.

These 4 Permata Bridges aim to improve accessibility and connectivity between villages, support community mobility to education, health facilities and other social infrastructure, enhance community safety, and promote more equitable and sustainable regional development.

5. **Sosial Lainnya**
   UPZDK memberikan berbagai bantuan sosial untuk membantu penerima manfaat seperti bantuan tunai berupa santunan kepada anak yatim piatu, berbagi makanan buka puasa dan takjil bagi lingkungan sekitar, bantuan sembako bagi penerima manfaat yang kesulitan dalam pemenuhan kebutuhan dasar, pemberian tunjangan/insentif kepada guru yang belum memperoleh tingkat kesejahteraan, dan bantuan pemberian sedekah daging kurban kepada para penerima manfaat dan masyarakat di sekitar lingkungan Permata Bank Syariah.

5. **Other Social Programs**
   UPZDK provides various forms of social assistance, including cash support for orphans, food distribution for iftar and takjil to surrounding communities, staple food assistance for beneficiaries facing difficulty meeting basic needs, allowances/incentives for teachers with limited welfare levels, and the distribution of qurban meat donations to beneficiaries and communities around Permata Bank Syariah.

6. **Kebencanaan dan Kemanusiaan**
   Melalui kerjasama dengan Mitra Kolaborasi, UPZDK memberikan bantuan tanggap darurat bencana di wilayah Aceh, Sumatera Utara, dan Sumatera Barat yang terdampak banjir bandang & longsor yang mengakibatkan masyarakat kehilangan/rusaknya tempat tinggal dan harta benda, kekurangan makanan dan minuman, fasilitas air bersih serta kebutuhan dasar lainnya. UPZDK memberikan bantuan berupa dapur umum, makanan siap saji, hygiene kit, perlengkapan ibu dan wanita, perlengkapan kebersihan, dan pembangunan sumur untuk mendapatkan air bersih sebagai bentuk kepedulian dan dukungan kepada masyarakat Sumatera yang terdampak bencana.

6. **Disaster and Humanitarian Assistance**
   In cooperation with collaborative partners, UPZDK provided emergency disaster response assistance in Aceh, North Sumatra, and West Sumatra, which were affected by flash floods and landslides resulting in loss and damage to homes and property, shortages of food and drinking water, limited clean water facilities, and other basic needs. Assistance included public kitchens, ready-to-eat meals, hygiene kits, supplies for mothers and women, cleaning supplies, and the construction of wells to provide clean water, as a form of care and support for disaster-affected communities in Sumatra.

Penyaluran dana Zakat dan dana Kebajikan melalui program-program tersebut, diharapkan dapat memberikan manfaat nyata kepada penerima manfaat dan juga sebagai bentuk syiar dari Permata Bank melalui Unit Usaha Syariah yang terus berkomitmen untuk memberikan pelayanan perbankan terbaik kepada nasabah, termasuk mengemban tugas sosial kepada masyarakat dalam mendukung pertumbuhan yang berkelanjutan.

The distribution of zakat and benevolent funds through these programs is expected to deliver tangible benefits to beneficiaries and serve as part of Permata Bank's social mission through the Sharia Business Unit, which remains committed to providing the best banking services to customers while fulfilling social responsibilities in support of sustainable growth.

PEMBERDAYAAN USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) [413-1]

Permata Bank menjalankan pemberdayaan Usaha Mikro, Kecil, dan Menengah (UMKM) bagi penyandang disabilitas melalui program BANGGA, yang berfokus pada pelatihan dan pendampingan kewirausahaan. Program ini diinisiasi bersama mitra strategis Precious One, sebuah yayasan kriya inklusif yang memberdayakan penyandang disabilitas, khususnya Teman Tuli, dan telah dilaksanakan secara berkelanjutan sejak tahun 2021. Inisiatif BANGGA sejalan dengan komitmen *diversity, equity, and inclusion* (DEI) Permata Bank dalam menciptakan kesempatan yang setara untuk berkarya, bersaing, dan hidup sejahtera bagi seluruh individu, khususnya penyandang disabilitas.

MICRO, SMALL, AND MEDIUM ENTERPRISE (MSME) EMPOWERMENT [413-1]

Permata Bank empowers MSMEs for persons with disabilities through the BANGGA program, which focuses on entrepreneurship training and mentoring. The program is initiated together with a strategic partner, Precious One, an inclusive craft foundation that empowers persons with disabilities, particularly the Deaf Community, and has been implemented on an ongoing basis since 2021. The BANGGA initiative aligns with Permata Bank's diversity, equity, and inclusion (DEI) commitment to create equal opportunities to contribute, compete, and thrive for all individuals, especially persons with disabilities.

Program BANGGA dilaksanakan secara daring selama kurang lebih dua bulan dan membekali peserta dengan berbagai materi kewirausahaan yang dapat langsung diterapkan dalam pengembangan usaha. Melalui program ini, peserta dari berbagai daerah di Indonesia didorong untuk meningkatkan kualitas produk dan jasa agar mampu bersaing secara berkelanjutan.

Sejak pertama kali dijalankan, program BANGGA Reguler telah dilaksanakan dalam 10 *batch*, sementara BANGGA MAJU sebagai program lanjutan telah terlaksana dalam 2 *batch*. Pada akhir program, Bank memberikan dukungan tambahan berupa fasilitas produksi kepada peserta terpilih. Hingga akhir 2025, program ini telah memberdayakan 340 wirausaha disabilitas.

The BANGGA program is delivered online for approximately two months and equips participants with entrepreneurship materials that can be applied directly to business development. Through this program, participants from various regions across Indonesia are encouraged to improve the quality of their products and services to remain competitive in a sustainable manner.

Since its launch, the BANGGA Regular program has been delivered in 10 batches, while BANGGA MAJU, as an advanced program, has been delivered in 2 batches. At the end of the program, the Bank provides additional support in the form of production facilities to selected participants. As of the end of 2025, the program has empowered 340 entrepreneurs with disabilities.

KELAS VOKASI INKLUSIF

Sebagai bagian dari komitmen berkelanjutan untuk meningkatkan kualitas pendidikan dan kehidupan yang lebih inklusif, Permata Bank melalui Permata Hati mengembangkan program pelatihan vokasi digital, khususnya untuk keterampilan pemasaran *online* (afiliator) bagi sahabat disabilitas. Program ini dilaksanakan bersama Dayalima Rekrutmen, konsultan manajemen dan pengembangan sumber daya manusia yang berpengalaman dalam pendampingan talenta disabilitas. Inisiatif tersebut dirancang untuk menjawab keterbatasan akses dan peluang kerja di sektor digital dengan membekali peserta keterampilan digital yang relevan untuk berkarier maupun berwirausaha.

INCLUSIVE VOCATIONAL CLASS

As part of its ongoing commitment to improving the quality of education and fostering a more inclusive life, Permata Bank through Permata Hati developed a digital vocational training program, specifically focused on online marketing skills as affiliates for persons with disabilities. The program was implemented in collaboration with Dayalima Rekrutmen, a management and human resource development consultancy experienced in mentoring talent with disabilities. This initiative was designed to address limited access and employment opportunities in the digital sector by equipping participants with relevant digital skills for career development or entrepreneurship.





Pelatihan yang dilaksanakan selamat satu minggu di kota Surabaya ini diikuti oleh 20 sahabat disabilitas dari berbagai area di pulau Jawa, dan dilanjutkan dengan pendampingan selama satu bulan untuk semua peserta.

Selain itu, Permata Hati juga berkolaborasi dengan Center of Disability Indonesia (CODI) dalam menyelenggarakan sebuah pelatihan vokasi dengan fokus keterampilan perhotelan di Jakarta, diikuti oleh 30 peserta disabilitas dari area Jabodetabek selama satu minggu. Lima peserta terpilih kemudian mendapatkan kesempatan untuk melakukan praktik kerja selama 6 bulan di Jakarta.

The one week training program, held in Surabaya, was attended by 20 participants with disabilities from various areas across Java Island, followed by one month of mentoring for all participants.

In addition, Permata Hati collaborated with Center of Disability Indonesia in organizing a vocational training program focused on hospitality skills in Jakarta. The program was attended by 30 participants with disabilities from the Greater Jakarta area for one week. Five selected participants were subsequently given the opportunity to undertake a 6 month internship program in Jakarta.

LITERASI KEUANGAN [203-2][FN-CB-240a.4]

Dalam rangka meningkatkan kemampuan masyarakat dalam mengambil keputusan keuangan yang tepat serta mendorong perilaku pengelolaan keuangan yang bertanggung jawab, Permata Bank secara aktif menyelenggarakan kegiatan edukasi literasi dan inklusi keuangan. Kegiatan-kegiatan tersebut dilaksanakan oleh departemen-departemen/unit-unit bisnis serta Unit CSER dilakukan berkolaborasi bersama mitra, pelaku unit jasa keuangan (PUJK) lain, dan komunitas. Pelaksanaan program ini mengacu pada regulasi yang berlaku.



Pada tahun 2025, Permata Bank telah merealisasikan lebih dari 300 kegiatan edukasi literasi dan inklusi yang dilakukan dalam skala nasional maupun lokal area/cabang. Bank juga mensupport Gerakan Nasional Cerdas Keuangan (GENCARKAN) yang diinisiasi oleh OJK, melalui berbagai kegiatan yang dilakukan unit – unit bisnis dan kantor – kantor cabang. Permata Bank ditunjuk sebagai Campaign Manager oleh OJK untuk mengadakan Literasi Keuangan di 6 area dengan tingkat literasi rendah, seperti Kabupaten Serang, Kabupaten Kutai Timur, Kota Serang, Kota Sukabumi, Kabupaten Gresik, dan Kota Medan.

Kegiatan yang dilakukan seperti Permata Bankir Cilik, Permata CERITA, Guruku: Permata Finansial di Kota Sukabumi dan Kota Serang, Edukasi Keuangan ke kampus UIN di Kota Serang, kepada atlit layar di Anyer, serta sosialisasi pembayaran digital kepada petani di Sangatta, Kabupaten Kutai Timur.

FINANCIAL LITERACY [203-2][FN-CB-240a.4]

In order to enhance the public's ability to make sound financial decisions and promote responsible financial management behavior, Permata Bank actively organizes financial literacy and inclusion education activities. These activities are carried out by various departments and business units, as well as the CSER Unit, in collaboration with partners, other financial services institutions, and communities. The implementation of these programs refers to applicable regulations.



In 2025, Permata Bank carried out more than 300 financial literacy and inclusion education activities conducted at both national and local branch levels. The Bank also supported the National Financial Literacy Movement (GENCARKAN), initiated by Financial Services Authority, through various programs delivered by business units and branch offices. In addition, Permata Bank was appointed by Financial Services Authority as a Campaign Manager to conduct financial literacy programs across 6 areas with low literacy capability, such as Serang Regency, East Kutai Regency, Serang, Sukabumi, Gresik Regency, and Medan.

The activities conducted included Permata Bankir Cilik, Permata CERITA, and "Guruku: Permata Finansial" in Sukabumi and Serang, financial education sessions at UIN University in Serang, financial education for sailing athletes in Anyer, and digital payment socialization for farmers in Sangatta, East Kutai Regency.

Tanggung Jawab **Lingkungan**
Environmental Responsibility

PELESTARIAN LINGKUNGAN DAN KEANEKARAGAMAN HAYATI [F.9][F.10]

Permata Bank menjalankan berbagai inisiatif untuk mendukung pelestarian lingkungan dan keanekaragaman hayati. Sejak tahun 2022, melalui Permata Hati, Bank telah mengintegrasikan tema lingkungan ke dalam sejumlah program unggulan, antara lain: [304-1]

Program Permata Bankir Cilik

Pada tahun 2025, tema "Pengelolaan Sampah", turut memperkaya materi Permata Bankir Cilik 2025 melalui kelas edukasi dan praktik. Harapannya, para siswa dapat tanggap dan aktif menjalankan hidup hijau dan menjaga kelestarian Bumi sejak dini. Materi tersebut mencakup pengenalan dan praktik pengelolaan lingkungan, seperti bank sampah, daur ulang, serta pengelolaan limbah makanan. Pendekatan ini diharapkan dapat meningkatkan pemahaman siswa atas dampak lingkungan dari aktivitas sehari-hari sekaligus mendorong penerapan solusi yang berkelanjutan.

Program Employee Volunteer (EVO)

PermataBankers secara aktif dilibatkan dalam berbagai kegiatan pelestarian lingkungan melalui program EVO, seperti donasi di sekitar sekolah, penanaman pohon dan terumbu karang, aksi bersih lingkungan secara massal, hingga pelepasan tukik (anak penyu) ke lepas pantai. Keterlibatan ini merupakan bagian dari kebijakan yang berlaku sejak tahun 2024, di mana setiap kegiatan outing diwajibkan untuk mencakup unsur tanggung jawab sosial dan lingkungan.

Program CERITA

Untuk menanamkan kesadaran mengenai tanggung jawab manusia dalam menjaga lingkungan dan keberlanjutan ekosistem, sejak tahun 2024 program ini juga menyelipkan edukasi lingkungan di dalam aktivitas pengajarannya. Pada tahun 2025 ini, EVO di masing-masing kota diberikan kebebasan untuk memilih materi ajar yang telah disiapkan, yaitu Story Telling berjudul "Ketika Gani Si Anak Gajah Tersesat" tentang pelestarian gajah yang terancam punah yang dilengkapi dengan boneka tangan sebagai alat peraga Kakak EVO, atau permainan papan Gajah Tangga raksasa, yang mengajak anak-anak bermain sambal belajar mengenai fakta-fakta terkait isu gajah yang terancam punah, serta apa yang bisa manusia lakukan untuk melindungi satwa dan lingkungan.

ENVIRONMENTAL PRESERVATION AND BIODIVERSITY [F.9][F.10]

Permata Bank implements various initiatives to support environmental conservation and biodiversity. Since 2022, through Permata Hati, the Bank has integrated environmental themes into several flagship programs, including: [304-1]

Permata Bankir Cilik Program

In 2025, Permata Bankir Cilik 2025 also enriches its theme, "Waste Management" through educational and practical classes. This program hopes to nurture student to become environmentally responsive, active in living a green lifestyle, and preserving the Earth since an early age. The material includes an introduction to and practice of environmental management, such as waste banks, recycling, and food waste management. This approach is expected to increase students' understanding of the environmental impact of daily activities while encouraging the implementation of sustainable solutions.

Employee Volunteer (EVO) Program

PermataBankers are actively involved in various environmental conservation activities through the EVO program, such as donations in and around school areas, tree and coral reef planting, large-scale environmental clean-up actions, and the release of baby turtles (hatchlings) into the open sea. This involvement forms part of a policy in effect since 2024, under which every outing activity is required to incorporate elements of social and environmental responsibility.

CERITA Program

To instil awareness of human responsibility in protecting the environment and ensuring ecosystem sustainability, since 2024 this program has delivered environmental conservation education through the story "When Gani the Baby Elephant Gets Lost", presented by EVOs. The story tells of a young elephant that wanders into a residential area after its forest habitat is disrupted by human activities. Through this storytelling approach, children are encouraged to understand the impact of daily activities on the environment, as well as the importance of each individual's role in preserving the environment and sustaining surrounding ecosystems.

PROGRAM KONSERVASI GAJAH DI BUKIT TIGAPULUH, JAMBI [304-3]

Permata Bank bersama WWF Indonesia (Yayasan yang bergerak di bidang konservasi satwa, lingkungan hidup, dan pelestarian keanekaragaman hayati untuk kesejahteraan generasi masa kini dan masa mendatang) meluncurkan Program #DenganHati

ELEPHANT CONSERVATION PROGRAM IN BUKIT TIGAPULUH, JAMBI [304-3]

Permata Bank, in collaboration with WWF Indonesia (a foundation specializing in wildlife conservation, the environment, and biodiversity preservation for the well-being of present and future generations), launched the #DenganHati for Bukit Tigapuluh

untuk Bukit Tigapuluh sebagai upaya nyata dalam mendukung konservasi ekosistem sosial dan lingkungan hidup di kawasan Bukit Tigapuluh, Jambi. Program ini dilaksanakan di Dusun Simerantihan, Desa Suo-Suo, Kabupaten Tebo, dan menjadi bagian dari kontribusi Bank terhadap pencapaian 7 Tujuan Pembangunan Berkelanjutan (TPB) serta kepedulian terhadap perubahan iklim.

Program as a concrete effort to support social and environmental ecosystem conservation in the Bukit Tigapuluh area of Jambi. The program is implemented in Simerantihan Hamlet, Suo-Suo Village, Tebo Regency, and is part of the Bank's contribution to achieving the 7 Sustainable Development Goals (SDGs) and addressing climate change.

Program ini bertujuan menjaga keberlanjutan ekosistem Bukit Tigapuluh melalui konservasi Gajah Sumatra, dengan pendekatan yang menghargai dan melindungi proses alam sebagai fondasi penyelesaian tantangan sosial, lingkungan, dan ekonomi. Inisiatif ini juga diharapkan dapat mendukung kelangsungan hidup masyarakat adat setempat, yaitu Suku Talang Mamak dan Suku Anak Dalam, agar dapat hidup berdampingan secara harmonis dengan satwa di Bukit Tigapuluh.

This program aims to maintain the sustainability of the Bukit Tigapuluh ecosystem through Sumatran Elephant conservation, using an approach that respects and protects natural processes as a foundation for addressing social, environmental, and economic challenges. This initiative is also expected to support the survival of local indigenous communities, namely the Talang Mamak and Anak Dalam tribes, so they can live in harmony with wildlife in Bukit Tigapuluh.

Sebagai tindak lanjut dari Program #DenganHati untuk Bukit Tigapuluh, Permata Bank meluncurkan inisiatif "Adopt a Tree" yang mengajak nasabah dan masyarakat umum untuk berpartisipasi dalam upaya rehabilitasi lahan gundul melalui donasi pohon di kawasan Bukit Tigapuluh. Dalam pelaksanaannya, Permata Bank bersama WWF Indonesia menyediakan laman web khusus sebagai sarana bagi masyarakat untuk menyampaikan kontribusi penanaman pohon, yang dilengkapi dengan kemudahan pembayaran melalui aplikasi perbankan.

As a follow-up to the #DenganHati for Bukit Tigapuluh Program, Permata Bank launched the "Adopt a Tree" initiative, inviting customers and the general public to participate in efforts to rehabilitate deforested land by donating trees in the Bukit Tigapuluh area. Permata Bank, in collaboration with WWF Indonesia, has created a dedicated website for the public to submit tree-planting contributions, with easy payment options available through its banking app.

Melalui implementasi Program #DenganHati untuk Bukit Tigapuluh dan inisiatif Adopt a Tree, Permata Bank berupaya memberikan kontribusi terhadap pencapaian 7 TPB, yaitu Tujuan 1 (Tanpa Kemiskinan), Tujuan 4 (Pendidikan Berkualitas), Tujuan 8 (Pekerjaan Layak dan Pertumbuhan Ekonomi), Tujuan 10 (Berkurangnya Kesenjangan), Tujuan 12 (Konsumsi dan Produksi yang Bertanggung Jawab), Tujuan 13 (Penanganan Perubahan Iklim), serta Tujuan 15 (Ekosistem Daratan).

Through the implementation of the #DenganHati for Bukit Tigapuluh Program and the Adopt a Tree initiative, Permata Bank strives to contribute to the achievement of the 7 SDGs, namely Goal 1 (No Poverty), Goal 4 (Quality Education), Goal 8 (Decent Work and Economic Growth), Goal 10 (Reduced Inequality), Goal 12 (Responsible Consumption and Production), Goal 13 (Addressing Climate Change), and Goal 15 (Terrestrial Ecosystems).





Berbagi Ruang

Bertepatan dengan Hari Gajah Sedunia (World Elephant Day) pada 12 Agustus 2025, Permata Bank meluncurkan Film Dokumenter "Berbagi Ruang untuk Bukit Tigapuluh". Karya ini hasil kolaborasi dengan WWF Indonesia dan KITE Entertainment, sebagai upaya membangun kesadaran publik akan pentingnya peran masyarakat dalam menjaga jalur pergerakan alami atau koridor hidupan liar Gajah Sumatra di kawasan hutan. Upaya tersebut diharapkan dapat menciptakan ekosistem yang

Sharing Space

Coinciding with World Elephant Day on 12 August 2025, Permata Bank launched a documentary film "Berbagi Ruang untuk Bukit Tigapuluh" (Sharing Space for Bukit Tigapuluh). This documentary is a collaboration piece with WWF Indonesia and KITE Entertainment, aimed at raising public awareness on the importance of community involvement in protecting natural movement pathways or wildlife corridors of the Sumatran elephant within forest areas. These efforts are expected to help create a

seimbang, dimana manusia bisa hidup berdampingan dengan satwa yang dikenal sebagai penjaga hutan di Bukit Tigapuluh, Jambi.

Peluncuran film dokumenter tersebut, diselenggarakan di XXI Epicentrum, Kuningan, Jakarta Selatan, dihadiri oleh Menteri Kehutanan Republik Indonesia, Raja Juli Antoni, yang mendukung upaya edukasi dan konservasi Gajah di berbagai pelosok Indonesia, termasuk di Bukit Tigapuluh, Jambi. Film dokumenter tersebut selanjutnya dapat disaksikan oleh Masyarakat melalui kanal Youtube Permata Bank.



Giving Back to Society – 1 Misi Hijaukan Bumi

Melalui kampanye Giving Back to Society - 1 Misi Hijaukan Bumi, Permata Bank telah mengintegrasikan gaya hidup sehat dengan mengajak internal karyawan Permata Bank untuk sebanyak mungkin melangkah, dan mencatat pencapaian langkah mereka di Program *Move for Elephants*. Selama periode 21 November-21 Desember 2025, sebanyak 1.566 peserta PermataBankers berhasil mengumpulkan lebih dari 146 juta langkah, yang dikonversikan setara dengan 1.461 pohon akan ditanam di habitat gajah Sumatra yang terancam punah di Bukit Tigapuluh, Jambi, melalui kolaborasi dengan WWF Indonesia.



Kampanye yang dijalankan dalam rangkaian memperingati Ulang Tahun Permata Bank ke-23, sebagai bagian dari program besar konservasi ekosistem DenganHati untuk Bukit Tigapuluh dalam mendukung pengembangan kegiatan ekonomi berkelanjutan berbasis lingkungan dan masyarakat. Kampanye di tahun 2025 ini ditutup dengan mengadakan Tour de Kebun Raya yang diselenggarakan pada hari Sabtu, 13 Desember 2025 di Kebun Raya Bogor.

balanced ecosystem where humans can coexist harmoniously with elephants, widely known as the forest guardians of Bukit Tigapuluh, Jambi.

The documentary premiere was held at XXI Epicentrum, Kuningan, South Jakarta, and attended by the Minister of Forestry of the Republic of Indonesia, Raja Juli Antoni, who expressed his support for elephant conservation and educational initiatives across Indonesia, including in Bukit Tigapuluh, Jambi. The documentary is available for public viewing through Permata Bank's YouTube channel.



Giving Back to Society – 1 Mission to Green the Earth

Through the Giving Back to Society – 1 Mission to Green the Earth campaign, Permata Bank integrated healthy living by encouraging employees to walk and record their steps through the Move for Elephants program. During the period of 21 November–21 December 2025, a total of 1,566 PermataBankers collectively recorded more than 146 million steps. This achievement was converted into 1,461 trees, which will be planted in the threatened habitat of the Sumatran elephant in Bukit Tigapuluh, Jambi, in collaboration with WWF Indonesia.



This campaign was part of the series of activities commemorating Permata Bank's 23rd Anniversary and serves as a key initiative under the broader DenganHati for Bukit Tigapuluh ecosystem conservation program, which supports the development of environmentally and community-based sustainable economic activities. The 2025 campaign concluded with the Tour de Kebun Raya, held on Saturday, 13 December 2025, at the Bogor Botanical Gardens.

Beasiswa **dan Donasi**
Scholarships and Donations

Pada tahun 2025, Permata Bank menyalurkan program beasiswa dan donasi yang dilaksanakan melalui tiga subprogram, yaitu:

1. **Beasiswa Poin Senyum**
   Permata Bank menginisiasi program Beasiswa Poin Senyum sebagai wujud komitmen berkelanjutan dalam mendukung akses pendidikan bagi anak-anak yang membutuhkan. Melalui program ini, partisipasi PermataBankers sebagai *Employee Volunteer* (EVO) dalam kegiatan TJSL dikonversikan menjadi kontribusi tidak langsung berupa beasiswa pendidikan selama satu tahun bagi satu penerima manfaat. Penyaluran Beasiswa Poin Senyum dilakukan melalui sejumlah yayasan dan organisasi pendidikan, antara lain Hoshizora Foundation, Yayasan Nara Kreatif, Red Nose Foundation, Inspiration Factory, SOS Village, serta serikat pekerja untuk putra-putri PermataBankers yang membutuhkan.

In 2025, Permata Bank distributed scholarship and donation programs implemented through three sub-programs, namely:

1. **Poin Senyum Scholarship**
   Permata Bank initiated the Poin Senyum Scholarship Program as a manifestation of its ongoing commitment to supporting access to education for children in need. Through this program, the participation of PermataBankers as Employee Volunteers (EVOs) in CSER activities is converted into an indirect contribution in the form of a one-year educational scholarship for each beneficiary. The Poin Senyum Scholarship is distributed through a number of foundations and educational organisations, including the Hoshizora Foundation, Yayasan Nara Kreatif, Red Nose Foundation, Inspiration Factory, as well as the labor union for the children of PermataBankers in need.



Pada tahun 2025, Permata Hati menyalurkan beasiswa dengan total nilai Rp1 miliar kepada 773 penerima manfaat dari jenjang SD, SMP, SMA, hingga perguruan tinggi yang tersebar di Jakarta dan sekitarnya serta Yogyakarta.

In 2025, Permata Hati distributed scholarships with a total value of IDR 1 billion to 773 beneficiaries across primary, junior secondary, senior secondary, and tertiary education levels, located in Jakarta and surrounding areas as well as Yogyakarta.

2. **Donasi: Hari Donasi *Online* Nasional (Hardolnas)**
Bagi Permata Bank, bulan Ramadan dimaknai sebagai momentum untuk memperkuat kepedulian sosial. Dalam semangat tersebut, Bank bekerja sama dengan platform penggalangan dana Kitabisa.com mengajak PermataBankers dan masyarakat luas untuk berpartisipasi dalam program Hari Donasi Online Nasional (Hardolnas). Program ini berhasil menghimpun dana sebesar Rp168.997.747 dalam kurun waktu dua minggu. Seluruh dana yang terkumpul dialokasikan untuk membantu pembangunan fasilitas tambahan di SDN 167-VIII Kelas Jauh Dusun Simerantihan, Bukit Tigapuluh, termasuk dua bilik toilet, sebuah area serbaguna, dan sebuah ruangan yang akan difungsikan sebagai perpustakaan.

2. **Donations: National Online Donation Day (Hardolnas)**
For Permata Bank, the month of Ramadan is regarded as a momentum to strengthen social awareness and solidarity. In this spirit, the Bank collaborated with the fundraising platform Kitabisa.com to invite PermataBankers and the wider community to participate in the National Online Donation Day (Hardolnas) program. The program raised IDR 168,997,747 in two weeks. All funds raised were allocated to help build additional facilities at SDN 167-VIII Kelas Jauh, Simerantihan Hamlet, Bukit Tigapuluh, including two toilet stalls, a multipurpose area, and a room that will function as a library.



3. **Program Pemberian Kaki Prostesis**
Untuk meningkatkan kemandirian dan produktivitas penyandang disabilitas, Permata Hati dan Unit Usaha Syariah Permata Bank menyalurkan bantuan alat bantu berupa kaki palsu dengan bekerja sama dengan sejumlah mitra seperti DARE Foundation dan Puspadi Bali, kepada penerima yang menjadi tulang punggung keluarga. Program ini ditujukan bagi mereka yang membutuhkan dukungan mobilitas dalam kehidupan sehari-hari dan dilaksanakan pada tahun 2025 di Jawa, Sumatra, Bali, dan Lombok, dengan total 51 penerima manfaat.

3. **Prosthetic Leg Assistance Program**
To enhance the independence and productivity of persons with disabilities, Permata Hati and Permata Bank's Sharia Business Unit provided assistive devices in the form of prosthetic legs by collaborating with several partners such as the DARE Foundation and Puspadi Bali. This assistance is provided to beneficiaries who are the primary breadwinners of their families. This program was intended for individuals requiring mobility support in their daily lives and was implemented in 2025 across Java, Sumatra, Bali, and Lombok, with a total of 51 beneficiaries.

BANTUAN BENCANA

Menanggapi bencana yang terjadi di Aceh, Sumatera Utara, dan Sumatera Barat, Permata Hati berkolaborasi dengan Unit Pelayanan Zakat dan Dana Kebajikan (UPZDK) Permata Bank Syariah, dan serikat pekerja, berhasil mengumpulkan dan menyalurkan bantuan senilai lebih dari Rp1,9 miliar disalurkan untuk mendukung pemulihan masyarakat terdampak bencana di Aceh dan sejumlah wilayah Sumatra.



Bantuan ini disalurkan melalui beberapa mitra, antara lain:

1. **BAZNAS RI**
   Penyaluran bantuan melalui UPZDK Permata Bank Syariah senilai Rp1,4 miliar kepada BAZNAS RI untuk mendukung penanganan bencana di berbagai wilayah di Sumatra. Penyerahan bantuan telah dilakukan secara simbolis oleh Bapak Rudy Basyir Ahmad selaku Direktur Keuangan & Unit Usaha Syariah Permata Bank.

2. **Dompet Dhuafa**
   Penyaluran bantuan melalui UPZDK Permata Bank Syariah senilai Rp300 juta kepada Dompet Dhuafa, dalam bentuk dukungan logistik, penggerakkan relawan, tenaga medis, dan tim respon cepat yang bekerja langsung di wilayah terdampak sejak fase awal darurat hingga masa pemulihan.

3. **Human Initiative (HI)**
   Penyaluran bantuan senilai Rp100 juta dari hasil penggalangan dana melalui partisipasi karyawan, program Permata Hati, UPZDK Permata Bank Syariah, dan SPBP kepada Human Initiative. Dana ini akan digunakan untuk memenuhi kebutuhan dasar di tiga wilayah prioritas: Pidie Jaya (Aceh), Langkat (Sumatra Utara), dan Kota Padang (Sumatra Barat). Penyaluran bantuan dilakukan bersama mitra Human Initiative, dengan fokus pada distribusi bahan makanan dan keperluan kebersihan.

DISASTER RELIEF

In response to disasters in Aceh, North Sumatra, and West Sumatra, Permata Hati, in collaboration with the Zakat and Benevolent Funds Service Unit (UPZDK) of Permata Bank Syariah and the labor union, raised and distributed more than IDR 1.9 billion to support recovery efforts for affected communities in Aceh and several regions in Sumatra.



Assistance was distributed through several partners, including:

1. **BAZNAS RI**
   Assistance was distributed through UPZDK Permata Bank Syariah in the amount of IDR 1.4 billion to BAZNAS RI to support disaster response in various regions in Sumatra. The handover was conducted symbolically by Mr. Rudy Basyir Ahmad, Director of Finance and Sharia Business Unit of Permata Bank.

2. **Dompet Dhuafa**
   Assistance was distributed through UPZDK Permata Bank Syariah in the amount of IDR 300 million to Dompet Dhuafa, in the form of logistics support, volunteer mobilization, medical personnel, and rapid response teams working directly in affected areas from the initial emergency phase through recovery.

3. **Human Initiative (HI)**
   Assistance amounting to IDR 100 million, raised through employee participation, Permata Hati programs, UPZDK Permata Bank Syariah, and SPBP, was distributed to Human Initiative. The funds are used to meet basic needs in three priority areas: Pidie Jaya (Aceh), Langkat (North Sumatra), and Padang City (West Sumatra). Distribution is carried out with Human Initiative, focusing on food supplies and hygiene necessities.

Realisasi Investasi Sosial **Permata Bank 2025**

Permata Bank Social Investment Realization 2025

Sepanjang tahun 2025, Permata Bank merealisasikan berbagai program sosial dengan total penyaluran dana sebesar Rp2.678,8 juta. Melalui program-program tersebut, Bank berharap dapat memberikan manfaat yang berkelanjutan bagi seluruh pemangku kepentingan.

Throughout 2025, Permata Bank implemented various social programs with a total fund disbursement of IDR 2,678.8 million. Through these programs, the Bank hopes to deliver sustainable benefits to all stakeholders.

Program	Dana yang Disalurkan (Rp Juta) Funds Disbursed (Rp Million)
Tanggung Jawab Sosial | Social Responsibility	2.678,8
Tanggung Jawab Lingkungan | Environmental Responsibility	1.550
Donasi dan Beasiswa | Donations and Scholarships	1.571,2
Jumlah | Total	**5.800**

Survei Kepuasan **Penerima Manfaat**

Beneficiary Satisfaction Survey

Permata Bank secara berkala mengevaluasi efektivitas pelaksanaan program Permata Hati dengan menghimpun umpan balik dari penerima manfaat pada akhir setiap program. Hasil evaluasi tersebut digunakan sebagai dasar perbaikan dan penyempurnaan program di periode berikutnya.

Permata Bank regularly evaluates the effectiveness of the implementation of Permata Hati programs by collecting feedback from beneficiaries at the conclusion of each program. The evaluation results are used as the basis for improvements and enhancements to the programs in subsequent periods.

Tingkat Kepuasan Penerima Manfaat
Beneficiary Satisfaction Level

Tingkat Kepuasan Satisfaction Level	2025	2024	2023
Penerima Manfaat | Beneficiary	94%	93%*)	87%
Employee Volunteers (EVO)	98%	98%	93%

*) Pembulatan | Rounding

Tata Kelola **Keberlanjutan**

Sustainability Governance





Tata Kelola
Keberlanjutan [2-9][2-12][2-13][2-23][2-24]
Sustainability Governance

Permata Bank menerapkan tata kelola perusahaan berdasarkan Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum (POJK 17/2023) serta Surat Edaran OJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum (SEOJK 14/2025) sebagai kerangka utama tata kelola perbankan. Penerapan tata Kelola di Bank berlandaskan pada prinsip keterbukaan (*transparency*), akuntabilitas (*accountability*), tanggung jawab (*responsibility*), independensi (*independency*), dan kewajaran (*fairness*), dengan mempertimbangkan aspek keberlanjutan dalam pengelolaan Bank. Selain itu, Permata Bank turut mengadopsi *ASEAN Corporate Governance Scorecard* (ACGS) 2023, best practice, serta regulasi lain yang relevan. Sebagai bagian dari reviu pedoman dan kebijakan tata kelola Bank secara berkala, pada tahun 2025, Permata Bank melakukan penyesuaian Pedoman Dewan Komisaris dan Direksi dengan ketentuan SEOJK 14/2025.

Permata Bank implements corporate governance in accordance with the provisions of POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which serves as the main framework for banking governance. In its development, the Bank adjusts its governance policies and procedures to align with evolving sustainability needs and challenges. These adjustments aim to ensure that the principles of transparency, accountability, responsibility, independence, and fairness continue to be applied consistently, while incorporating sustainability considerations into the Bank's management. In addition, Permata Bank has adopted the ASEAN Corporate Governance Scorecard (ACGS) 2023, best practices, and other relevant regulations. As part of its periodic review of the Bank's governance guidelines and policies, in 2025, Permata Bank updated the Board of Commissioners and Board of Directors Guidelines to align with SEOJK 14/2025.

Pada tahun 2025, Permata Bank telah memiliki Kebijakan Keberlanjutan, yang berfungsi sebagai kebijakan payung dalam setiap pelaksanaan keberlanjutan di operasional hingga bisnis Bank. Sejalan dengan visi keberlanjutan untuk menjadi mitra keuangan terpercaya yang mendorong transformasi menuju ekonomi yang berkelanjutan, inklusif, dan bertanggung jawab, Permata Bank mengintegrasikan prinsip keuangan berkelanjutan dalam seluruh aktivitas bisnisnya. Melalui misi keberlanjutan, Bank berkomitmen untuk menyediakan layanan keuangan yang inovatif dan bertanggung jawab, berkontribusi pada pelestarian lingkungan dan kesetaraan sosial, serta membangun bisnis yang transparan, akuntabel, dan beretika melalui pengelolaan risiko keberlanjutan yang efektif dan kolaborasi dengan para pemangku kepentingan.

In 2025, Permata Bank maintains its Sustainability Policy, which serves as an umbrella policy for the implementation of sustainability across the Bank's operations and business. In line with its sustainability vision to become a trusted financial partner that drives transformation toward a sustainable, inclusive, and responsible economy, Permata Bank integrates sustainable finance principles across all business activities. Through its sustainability mission, the Bank is committed to providing innovative and responsible financial services, contributing to environmental conservation and social equity, and building a transparent, accountable, and ethical business through effective sustainability risk management and collaboration with stakeholders.

Komitmen tersebut diimplementasikan melalui empat pilar keberlanjutan, yaitu *Sustainable Business, Sustainable Operations, Sustainable Impact for Communities*, dan *Sustainability Governance*. Keempat pilar ini mencakup pengembangan produk dan pembiayaan berkelanjutan, penerapan praktik operasional yang ramah lingkungan dan inklusif, pemberdayaan masyarakat melalui literasi keuangan dan program sosial-lingkungan, serta penguatan tata kelola yang baik, manajemen risiko, dan perlindungan pemangku kepentingan. Seluruh inisiatif keberlanjutan Permata Bank dilandasi oleh nilai inti I-PRICE, yaitu *Integrity, Partnership, Responsiveness, Innovation, Caring*, dan *Excellence*, serta selaras dengan Tujuan Pembangunan Berkelanjutan (TPB).

This commitment is implemented through four sustainability pillars: Sustainable Business, Sustainable Operations, Sustainable Impact for Communities, and Sustainability Governance. These pillars cover the development of sustainable products and financing, the application of environmentally friendly and inclusive operational practices, community empowerment through financial literacy and social-environmental programs, and the strengthening of good governance, risk management, and stakeholder protection. All of Permata Bank's sustainability initiatives are guided by the core I-PRICE values of Integrity, Partnership, Responsiveness, Innovation, Caring, and Excellence; and align with the SDGs.



Integrasi aspek keberlanjutan dalam tata kelola Bank juga didorong oleh kesadaran bahwa kegiatan pembiayaan berpotensi membawa risiko lingkungan dan sosial. Permata Bank menyadari bahwa penyaluran kredit memiliki potensi paparan risiko lingkungan dan sosial. Risiko tersebut dapat timbul secara langsung maupun tidak langsung, meliputi kerusakan hutan, penurunan keanekaragaman hayati, degradasi lingkungan laut dan sumber daya air, serta risiko sosial berupa pelanggaran hak asasi manusia dan hak-hak tenaga kerja.

Permata Bank menjalankan fungsi keberlanjutan melalui struktur organisasi dan mekanisme tata kelola yang berlaku. Divisi Sustainability berada di bawah Direktorat Corporate Affairs & Sustainability untuk mendukung koordinasi dan pengambilan keputusan. Selain itu, Bank menerapkan *terms of reference* (TOR) dalam pengaturan keanggotaan Komite Keberlanjutan. Komite ini beranggotakan para Direktur yang relevan dalam upaya keberlanjutan Bank. Dalam pelaksanaannya, Komite Keberlanjutan dapat melibatkan Kepala Divisi lainnya sesuai dengan topik yang dibahas.

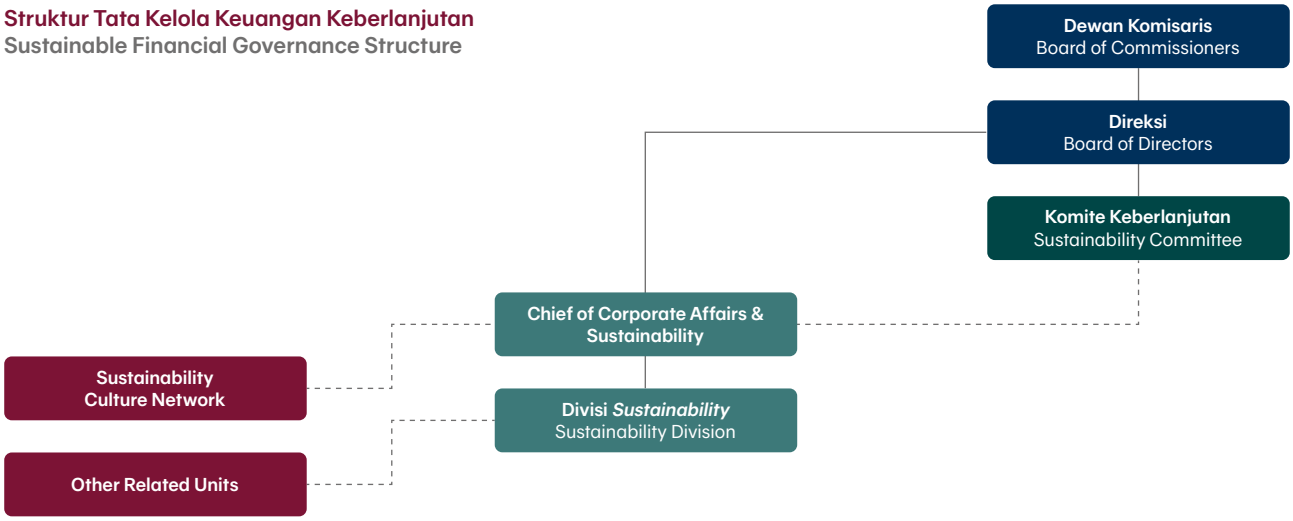
The integration of sustainability aspects into the Bank's governance is also driven by the awareness that financing activities may entail environmental and social risks. Permata Bank recognises that lending activities have the potential to expose the Bank to environmental and social risks, which may arise either directly or indirectly, including deforestation, biodiversity loss, degradation of marine environments and water resources, as well as social risks such as violations of human rights and labour rights.

Permata Bank carries out its sustainability function through the existing organisational structure and governance mechanisms. The Sustainability Division operates under the Corporate Affairs & Sustainability Directorate to support coordination and decision-making related to sustainability. In addition, the Bank has established terms of reference (TOR) and membership arrangements for the Sustainability Committee. This committee comprises directors relevant to the Bank's sustainability efforts. In its implementation, the Committee may involve other Division Heads depending on the topics discussed.

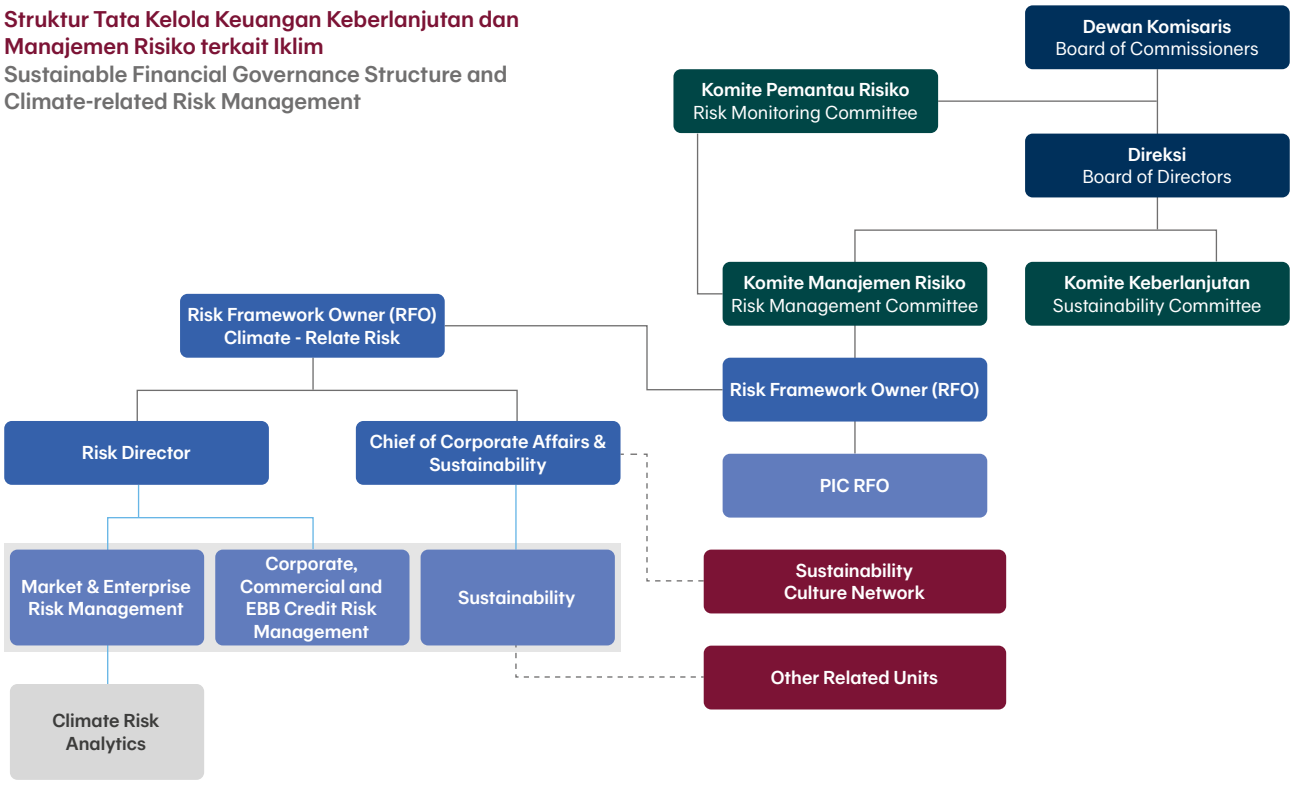
Struktur **Tata Kelola Keberlanjutan** [2-9][2-11]

Sustainability Governance Structure

Struktur Tata Kelola Keuangan Keberlanjutan
Sustainable Financial Governance Structure



Struktur Tata Kelola Keuangan Keberlanjutan dan Manajemen Risiko terkait Iklim
Sustainable Financial Governance Structure and Climate-related Risk Management



Informasi lebih lengkap mengenai struktur dan komposisi tata kelola, nominasi, kebijakan dan penentuan besaran remunerasi, serta evaluasi kinerja badan tata kelola tertinggi dapat dilihat pada bab Tata Kelola Perusahaan Laporan Tahunan 2025. [2-10][2-18][2-19][2-20][2-21]
More detailed information on the structure and composition of governance, nomination processes, remuneration policies and determination, as well as the performance evaluation of the highest governance bodies, can be found in the Corporate Governance chapter of the 2025 Annual Report. [2-10][2-18][2-19][2-20][2-21]

Komite yang Terkait **dengan Keberlanjutan**

Committees Related to Sustainability

KOMITE KEBERLANJUTAN

Pada tahun 2023 Bank membentuk Komite Keberlanjutan untuk meningkatkan pengawasan terhadap isu-su keberlanjutan. Komite Keberlanjutan mengadakan pertemuan secara berkala, setidaknya empat kali dalam setahun. Komite keberlanjutan terdiri dari anggota tetap dengan hak suara, yaitu Direktur Utama, Direktur Risiko, dan Direktur Keuangan, serta anggota tetap tanpa hak suara, yang terdiri dari Chief dan Kepala Divisi terkait. Antara lain, Corporate Banking, Commercial Banking, International Business Development & Advisory, Treasury, Sustainability, Corporate Communication, dan Consumer Lending. Komite Keberlanjutan bertugas melakukan pengawasan serta mendorong pelaksanaan inisiatif keberlanjutan di Permata Bank, mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam strategi, kebijakan, dan praktik bisnis Bank, serta memastikan kepatuhan terhadap peraturan yang berlaku, keselarasan dengan standar industri, dan praktik umum terkait keberlanjutan di sektor perbankan.

SUSTAINABILITY COMMITTEE

In 2023, the Bank established the Sustainability Committee to strengthen oversight of sustainability matters. The Sustainability Committee holds regular meetings, at least four times a year. It comprises permanent voting members, namely the President Director, Risk Director, and Finance Director, as well as permanent non-voting members consisting of relevant Chiefs and Division Heads, including Corporate Banking, Commercial Banking, International Business Development and Advisory, Treasury, Sustainability, Corporate Communication, and Consumer Lending. The Sustainability Committee is responsible for providing oversight and driving the implementation of sustainability initiatives at Permata Bank, integrating environmental, social, and governance (ESG) aspects into the Bank's strategy, policies, and business practices, and ensuring compliance with applicable regulations, alignment with industry standards, and common sustainability practices in the banking sector.

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko (KPR) berperan mengevaluasi konsistensi antara kebijakan manajemen risiko termasuk risiko iklim, dengan pelaksanaan kebijakan Bank dalam rangka memberikan rekomendasi kepada Dewan Komisaris, serta memonitor dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko dalam rangka memberikan rekomendasi kepada Dewan Komisaris. Penjelasan lebih lanjut terkait *term of references* (TOR) Komite Pemantauan Risiko dapat mengacu pada Laporan Tahunan Permata Bank.

RISK MONITORING COMMITTEE

The Risk Monitoring Committee (RMOC) evaluates the consistency between risk management policies, including climate risk, and the Bank's policy implementation in order to provide recommendations to the Board of Commissioners. The Committee also monitors and evaluates the execution of duties by the Risk Management Committee and the Risk Management Work Unit in order to provide recommendations to the Board of Commissioners. Further details on the Risk Monitoring Committee's terms of reference (TOR) are presented in Permata Bank's Annual Report.

KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko (KMR) bertugas untuk mengevaluasi dan merekomendasikan kebijakan manajemen risiko, strategi, *risk appetite*, toleransi risiko, limit risiko, kerangka kerja manajemen risiko, dan rencana kontinjensi untuk mengantisipasi kondisi abnormal, serta memastikan eksposur risiko untuk semua jenis risiko di termasuk risiko iklim, di Bank tetap sesuai dengan *risk appetite*.

KMR juga memastikan penerapan kerangka kerja manajemen risiko termasuk kerangka kerja risiko (*risk type framework*/RTF) iklim di Permata Bank telah berjalan dengan efektif. Penjelasan lebih lanjut terkait *terms of references* (TOR) Komite Manajemen Risiko dapat mengacu pada Laporan Tahunan Permata Bank.

RISK MANAGEMENT COMMITTEE

The Risk Management Committee (RMC) evaluates and recommends risk management policies, strategy, risk appetite, risk tolerance, risk limits, the risk management framework, and contingency plans to anticipate abnormal conditions, and ensures the Bank's risk exposures across all risk types, including climate risk, remain within the approved risk appetite.

The RMC also ensures the effective implementation of the risk management framework, including the climate risk type framework (RTF), at Permata Bank. Further details on the Risk Management Committee's terms of reference (TOR) are presented in Permata Bank's Annual Report.

Penanggung Jawab **Keuangan Berkelanjutan** [E.1]

Sustainable Finance Implementation Management

Kinerja keberlanjutan Permata Bank, termasuk pelaksanaan keuangan berkelanjutan, dijalankan melalui pendelegasian tugas, kewenangan, dan tanggung jawab yang jelas pada organisasi tata kelola, yang meliputi:

Permata Bank's sustainability performance, including the implementation of sustainable finance, is carried out through the delegation of clear duties, authorities, and responsibilities to the governance organization, which includes:

Tugas, Wewenang, dan Tanggung Jawab Keuangan Berkelanjutan
Sustainable-Finance-Related Roles, Authorities, and Responsibilities

Dewan Komisaris Board of Commissioners	1. Memberikan hasil reviu dan persetujuan atas Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disampaikan kepada regulator secara tahunan. 2. Memberikan persetujuan dan evaluasi secara berkala atas strategi (tahunan), kerangka kerja dan kebijakan (minimum setiap tiga tahun sekali), dan target penerapan keuangan berkelanjutan (minimum tahunan) untuk memastikan penciptaan nilai jangka panjang dengan mempertimbangkan peluang, tantangan dan risiko penerapan LST. 3. Mengawasi pelaksanaan kinerja Bank sesuai dengan prinsip keuangan berkelanjutan. 4. Mengawasi dan mengevaluasi penerapan strategi, kerangka kerja, kebijakan, dan pencapaian target keuangan berkelanjutan dan risiko iklim secara efektif. 5. Mengevaluasi kecukupan sumber daya, sistem, dan infrastruktur pendukung yang dibutuhkan Bank dalam penerapan keuangan berkelanjutan secara komprehensif dan efektif.	1. Reviews and approves the Sustainable Finance Action Plan (RAKB) submitted to regulators on an annual basis. 2. Approves and periodically evaluates the strategy (annually), frameworks and policies (at least once every three years), and targets for sustainable finance implementation (at least annually) to ensure long-term value creation, taking into account ESG opportunities, challenges, and risks. 3. Oversees the Bank's performance in line with sustainable finance principles. 4. Oversees and evaluates the effective implementation of strategy, frameworks, policies, achievement of sustainable finance targets, and climate risk management. 5. Evaluates the adequacy of resources, systems, and supporting infrastructure required for comprehensive and effective sustainable finance implementation.
Direksi Board of Directors [2-13][2-14]	1. Menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) untuk disampaikan kepada regulator secara tahunan. 2. Menyusun strategi (tahunan), kerangka kerja dan kebijakan (minimum setiap tiga tahun sekali), dan target penerapan keuangan berkelanjutan (minimum tahunan). 3. Menetapkan rencana strategis dan anggaran penerapan keuangan berkelanjutan secara tahunan. 4. Melaksanakan program keuangan berkelanjutan sesuai dengan RAKB 5. Memastikan Bank telah mengembangkan dan mengimplementasikan proses untuk mengidentifikasi peluang dan risiko dari penerapan LST dan memahami potensi dampak risiko terkait LST terhadap bisnis Bank dan memperhitungkan risiko tersebut pada strategi bisnis dan kerangka manajemen risiko. 6. Memastikan kecukupan sumber daya, sistem, dan infrastruktur pendukung yang dibutuhkan Bank dalam penerapan keuangan berkelanjutan. 7. Melakukan evaluasi penerapan strategi keuangan berkelanjutan dan melaporkan hasilnya kepada Dewan Komisaris serta regulator dan pemangku kepentingan terkait lainnya.	1. Prepares the Sustainable Finance Action Plan for annual submission to regulators. 2. Develops strategy (annually), frameworks and policies (at least once every three years), and targets for sustainable finance implementation (at least annually). 3. Establishes the annual strategic plan and budget for sustainable finance implementation. 4. Implements sustainable finance programs in accordance with the Sustainable Finance Action Plan. 5. Ensures the Bank develops and implements processes to identify ESG-related opportunities and risks, understands potential impacts on the Bank's business, and incorporates these risks into the Bank's business strategy and risk management framework. 6. Ensures the adequacy of resources, systems, and supporting infrastructure required for sustainable finance implementation. 7. Evaluates sustainable finance strategy implementation and reports the results to the Board of Commissioners, regulators, and other relevant stakeholders.

Komite Keberlanjutan Sustainability Committee	1. Menyusun dan merekomendasikan kerangka dan menyiapkan kebijakan pengelolaan Lingkungan, Sosial, dan Tata Kelola (LST) untuk memastikan keselarasan dengan bisnis Bank secara keseluruhan. 2. Mengembangkan dan melaksanakan strategi dan inisiatif keberlanjutan Bank di lingkungan internal Bank, termasuk tanggung jawab sosial perusahaan (TJSL). 3. Menentukan prioritas dan target keberlanjutan. 4. Memantau dan menilai risiko serta peluang bisnis utama yang timbul dari aspek LST. 5. Memantau dan mengawasi kinerja keberlanjutan Bank serta memberikan rekomendasi perbaikan terhadap proses penerapan prinsip-prinsip berkelanjutan secara berkala. 6. Meningkatkan kesadaran akan praktik dan budaya berkelanjutan. 7. Menyusun dan memantau implementasi Rencana Aksi Keuangan Berkelanjutan (RAKB). 8. Mengawasi dan/atau mengkaji penyimpangan dari Kebijakan Keberlanjutan. 9. Mengkaji Term of Reference (TOR) Komite Keberlanjutan paling sedikit dua tahun sekali dan memberikan rekomendasi perubahan (jika diperlukan).	1. Develops and recommends frameworks and prepares ESG management policies to ensure alignment with the Bank's overall business. 2. Develops and implements the Bank's sustainability strategies and internal initiatives, including corporate social responsibility (CSR). 3. Sets sustainability priorities and targets. 4. Monitors and assesses key business risks and opportunities arising from ESG aspects. 5. Monitors and oversees the Bank's sustainability performance and periodically provides recommendations to improve the implementation process for sustainability principles. 6. Enhances awareness of sustainable practices and culture. 7. Prepares and monitors the implementation of the Sustainable Finance Action Plan. 8. Oversees and/or reviews deviations from the Sustainability Policy. 9. Reviews the Sustainability Committee's Terms of Reference (TOR) at least once every two years and recommends amendments (if required).
Divisi Keberlanjutan Sustainability Division	1. Melakukan koordinasi penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) dengan seluruh unit terkait untuk diajukan kepada Komite Keberlanjutan dan disetujui oleh Direksi dan Dewan Komisaris. 2. Menyusun strategi, kerangka kerja, kebijakan, dan target keuangan berkelanjutan di tingkat bank-wide untuk diajukan kepada Komite Keberlanjutan dan disetujui oleh Direksi dan Dewan Komisaris. 3. Koordinasi penerapan inisiatif keuangan berkelanjutan dengan seluruh unit terkait sesuai rencana strategis Bank dan RAKB. 4. Melakukan pemantauan atas pencapaian kinerja dan efektivitas penerapan inisiatif keuangan berkelanjutan. 5. Melaporkan perkembangan penerapan keuangan berkelanjutan kepada Direksi, Dewan Komisaris, regulator, dan pemangku kepentingan terkait lainnya. 6. Mempromosikan budaya keberlanjutan di seluruh organisasi 7. Memastikan pelaksanaan keuangan berkelanjutan sesuai ketentuan peraturan yang berlaku dari regulator. 8. Secara proaktif melakukan koordinasi dan mengidentifikasi seluruh potensi dampak dan risiko yang timbul dari penerapan LST serta mengembangkan proses, metodologi dan kerangka manajemen risiko LST. 9. Melakukan kajian dan pengembangan strategi, kerangka kerja dan inisiatif keuangan berkelanjutan secara efektif. 10. Memastikan ketersediaan sumber daya, termasuk informasi dan infrastruktur yang diperlukan untuk penerapan keberlanjutan secara efektif. 11. Melakukan koordinasi dengan unit terkait dalam rangka pemetaan potensi dampak lingkungan dan sosial yang timbul dari aktivitas operasional. 12. Melakukan laporan kinerja keberlanjutan dan analisis serta memenuhi regulasi yang berlaku dari regulator. 13. Melakukan koordinasi, sinergi, dan penyelarasan inisiatif keberlanjutan Bank dengan strategi keberlanjutan BBL. 14. Menyampaikan laporan secara efektif dan tepat waktu terkait strategi dan keberlanjutan bank kepada para pemangku kepentingan terkait.	1. Coordinates the preparation of the RAKB with all relevant units for submission to the Sustainability Committee and approval by the Board of Directors and Board of Commissioners. 2. Develops bank-wide strategies, frameworks, policies, and targets for sustainable finance for submission to the Sustainability Committee and approval by the Board of Directors and Board of Commissioners. 3. Coordinates the implementation of sustainable finance initiatives with relevant units in line with the Bank's strategic plan and the Sustainable Finance Action Plan. 4. Monitors performance achievements and the effectiveness of sustainable finance initiative implementation. 5. Reports progress on sustainable finance implementation to the Board of Directors, Board of Commissioners, regulators, and other relevant stakeholders. 6. Promotes a sustainability culture across the organization. 7. Ensures sustainable finance implementation complies with applicable regulatory requirements. 8. Proactively coordinates and identifies potential impacts and risks arising from ESG implementation and develops ESG risk management processes, methodologies, and frameworks. 9. Conducts reviews and develops sustainable finance strategies, frameworks, and initiatives effectively. 10. Ensures the availability of resources, including information and infrastructure needed for effective sustainability implementation. 11. Coordinates with relevant units to map potential environmental and social impacts arising from operational activities. 12. Prepares sustainability performance reporting and analysis and fulfills applicable regulatory requirements. 13. Coordinates, aligns, and creates synergies between the Bank's sustainability initiatives and BBL's sustainability strategy. 14. Ensures timely and effective reporting on the Bank's strategy and sustainability to relevant stakeholders.

Climate Risk Analytics	1. Menyusun kerangka kerja, metodologi, kebijakan, dan/atau prosedur manajemen risiko terkait iklim. 2. Mengintegrasikan pengelolaan risiko terkait iklim ke dalam kerangka kerja manajemen risiko Bank secara keseluruhan. 3. Mengembangkan metodologi untuk identifikasi, pengukuran, pengendalian, dan pemantauan termasuk pelaporan risiko terkait iklim dengan tepat, komprehensif, dan efektif. 4. Melaksanakan analisis skenario iklim dan/atau uji stres secara berkala untuk menilai dampak risiko terkait iklim terhadap Bank dan keterkaitannya dengan risiko utama lainnya (seperti risiko kredit, risiko pasar, risiko likuiditas, risiko operasional), serta dampaknya terhadap permodalan Bank. 5. Menyusun kebijakan atau prosedur terkait emisi dari aktivitas pembiayaan. 6. Secara aktif melakukan kajian dan pengembangan penerapan manajemen risiko terkait iklim sesuai dengan standar dan praktik umum yang diterapkan dalam industri.	1. Develops frameworks, methodologies, policies, and/or procedures for climate risk management. 2. Integrates climate-related risk management into the Bank's overall risk management framework. 3. Develops methodologies for accurate, comprehensive, and effective identification, measurement, control, monitoring, and reporting of climate-related risks. 4. Conducts periodic climate scenario analysis and/or stress testing to assess the impacts of climate-related risks on the Bank and their linkages to other key risks (such as credit, market, liquidity, and operational risks), including impacts on the Bank's capital. 5. Develops policies or procedures related to emissions from financing activities. 6. Actively reviews and develops climate risk management implementation in line with standards and common industry practices.
Sustainability Culture Network	1. Mempromosikan budaya keberlanjutan di wilayah kerja masing-masing. 2. Menyusun inisiatif keberlanjutan sesuai cakupan area kerja masing-masing *network*. 3. Menyampaikan hasil pelaksanaan program keberlanjutan kepada Divisi Keberlanjutan. 4. Memberikan masukan terkait kebutuhan sumber daya (orang, sistem, infrastruktur) untuk implementasi keberlanjutan.	1. Promotes sustainability culture within each network's respective working area. 2. Develops sustainability initiatives aligned with each network's scope of work. 3. Reports sustainability program implementation results to the Sustainability Division. 4. Provides input on resource needs (people, systems, infrastructure) for sustainability implementation.
Unit Terkait Lainnya Other Related Units	Penerapan keuangan berkelanjutan melibatkan seluruh fungsi dan unit terkait di Bank, sehingga diperlukan kolaborasi dan koordinasi untuk memastikan implementasi berjalan dengan efektif. Selain itu, unit terkait juga bertanggungjawab dalam menyusun rencana, strategi, kebijakan dan prosedur turunan sesuai kebutuhan pada area masing – masing. 1. Corporate Banking – Divisi Corporate Banking Operational Risk & Business Support 2. Commercial Banking – Divisi Commercial Business Support and Operational Risk Management 3. Consumer Banking – Divisi Business Development and Customer Segment and Divisi Consumer Lending 4. Treasury – Divisi Rates and Asset Liability Management 5. Sharia Business Unit – Divisi Sharia Business Performance, System & Operations Management 6. International Business Development & Advisory – Sustainable Product Development 7. Risk – Divisi Market & Enterprise Risk Management and Divisi Corporate, Commercial, and EBB Credit Risk Management 8. People & Culture – Divisi Learning & Development and Divisi Talent Acquisition 9. Finance – Divisi Corporate Real Estate Services and Divisi Procurement Vendor Management 10. Corporate Affairs & Sustainability – Divisi Corporate Communication	Sustainable finance implementation involves all relevant functions and units across the Bank, requiring collaboration and coordination to ensure effective execution. Related units are also responsible for preparing plans, strategies, policies, and derivative procedures as needed within their respective areas, including: 1. Corporate Banking - Corporate Banking Operational Risk & Business Support Division 2. Commercial Banking - Commercial Business Support and Operational Risk Management Division 3. Consumer Banking - Business Development and Customer Segment Division, and Consumer Lending Division 4. Treasury - Rates and Asset Liability Management Division 5. Sharia Business Unit - Sharia Business Performance, System, and Operations Management Division 6. International Business Development & Advisory - Sustainable Product Development 7. Risk - Market & Enterprise Risk Management Division, and Corporate, Commercial, and EBB Credit Risk Management Division 8. People & Culture - Learning & Development Division, and Talent Acquisition Division 9. Finance - Corporate Real Estate Services Division, and Procurement Vendor Management Division 10. Corporate Affairs & Sustainability - Corporate Communication Division

Pengembangan Kompetensi **terkait Keuangan Berkelanjutan** [E.2][2-17]

Sustainable Finance Training and Development

Sebagai bagian dari penerapan keberlanjutan, Permata Bank menetapkan *key performance indicator* (KPI) Keberlanjutan yang berlaku secara *bank-wide*. Dengan adanya KPI Berkelanjutan ini maka Keberlanjutan menjadi bagian yang diperhitungkan dalam penilaian kinerja Bank secara keseluruhan, termasuk Komisaris, Direksi dan Manajemen. Dengan demikian KPI Berkelanjutan berpengaruh terhadap remunerasi karena besaran bonus kinerja dan peningkatan gaji tahunan sangat dipengaruhi kinerja.

Implementasi KPI tersebut didukung melalui penyelenggaraan program peningkatan kapasitas internal dan pembuatan modul *e-learning* terkait keberlanjutan yang dilaksanakan oleh Bank dan mencakup Dewan Komisaris, Direksi, serta seluruh karyawan. Program ini diarahkan untuk meningkatkan pemahaman dan kapabilitas terhadap praktik keberlanjutan di sektor perbankan. Untuk *e-learning* terkait keberlanjutan, modul diperbarui setiap tahun demi menjaga kesesuaian dengan regulasi terbaru dan standar keberlanjutan global yang terus berubah. [2-19]

Selain untuk kepentingan internal, Permata Bank juga memberikan peningkatan kapasitas terkait bisnis berkelanjutan kepada pihak eksternal, yaitu kepada nasabah dan vendor. Adapun untuk nasabah, tema *sustainability* masuk ke dalam salah satu diskusi panel di *Economic Outlook* 2026, dengan mengundang para nasabah dari segmen Corporate dan Commercial Banking. Sedangkan, untuk vendor, Permata Bank memiliki seminar tahunan terkait keberlanjutan, dimana untuk 2025 seminar ini dilakukan sebanyak 2 *batch* yang secara total telah menjangkau 58% dari total mitra aktif vendor Permata Bank.

As part of its sustainability efforts, Permata Bank has established bank-wide Sustainability key performance indicators (KPIs). With these Sustainability KPIs in place, sustainability has become an integral part of the overall performance assessment of the Bank, including the Board of Commissioners, Board of Directors, and Management. As such, the Sustainability KPIs have an impact on remuneration, as the amount of performance bonuses and annual salary increases are heavily influenced by performance.

The implementation of these KPIs is supported by internal capacity building programs and the creation of e-learning modules related to sustainability, which are carried out by the Bank and cover the Board of Commissioners, the Board of Directors, and all employees. This program is aimed at increasing understanding and capabilities regarding sustainability practices in the banking sector. For e-learning related to sustainability, the modules are updated annually to ensure compliance with the latest regulations and global sustainability standards, which are constantly changing. [2-19]

Beyond internal capacity building, Permata Bank also provides capacity-building on sustainable business practices to external parties, namely customers and vendors. For customers, sustainability is included as a theme in one of the panel discussions at the Economic Outlook 2026 event, which invites customers from the Corporate and Commercial Banking segments. For vendors, Permata Bank conducts an annual sustainability seminar and, in 2025, the seminar was delivered in 2 batches, reaching a total of 58% of Permata Bank's active vendor partners.



Pengembangan Kompetensi terkait Keberlanjutan Tahun 2025
Sustainability Competencies Development in 2025

No.	Topik Pelatihan Training Topics	Tanggal Pelatihan Training Dates	Pemateri Presenters	Kategori Peserta Participant Category	Jumlah Peserta Number of Participant
1.	Sustainability and IFRS Disclosure Standards Updates	22 Januari 2025 22 January 2025	PwC Indonesia	BOC, BOD, Chiefs	23
2.	Improving the Quality of Sustainability Report (SR)	4 Februari 2025 4 February 2025	Trisakti Sustainability Center (TSC)	SR Data Contributor across Directorate	36
3.	Green Financing: Opportunities, Strategies, and Transitions	19 Maret 2025 19 March 2025	Trisakti Sustainability Center (TSC)	Compliance, Risk, Business Units	32
4.	Introduction to Sustainable Finance	20 Maret 2025 20 March 2025	Sustainability Division	Business Units	22
5.	Project Finance for Renewable Energy	30 April 2025 30 April 2025	Aquo Energy, METI (Masyarakat Energi Terbarukan Indonesia)	Related Business Units & Risk	30
6.	Permata Learning Week 2025: Atomic Green Habits: Shaping Excellence for a Sustainable Tomorrow	6 Agustus 2025 6 August 2025	Sustainability Division, Afutami (sustainability influencer)	All PermataBankers	267
7.	Permata Learning Week 2025: Banking on Net Zero: Turning Climate Risk into Opportunity for Strategic Growth	6 Agustus 2025 6 August 2025	Sustainability Division, Corporate Banking	All PermataBankers	207
8.	Sustainable Finance Implementation in Permata Bank	Agustus-Desember 2025 August-December 2025	*E-Learning*	All PermataBankers	6.050
9.	Seminar for Vendors: Sustainability in Supply Chain: Together for Sustainable Future	30 Juni 2025 30 June 2025	Sustainability Division	External: Vendors	70
10.	Economic Outlook 2026: "Reviving Domestic Growth, Navigating Global Shocks"	28 Oktober 2025 28 October 2025	Representative from Bangkok Bank & Customers	External: Customer	316
11.	Seminar for Vendors: Sustainable Business	18 November 2025 18 November 2025	Sustainability Division	External: Vendors	61







Manajemen **Risiko** [E.3]

Risk Management

Permata Bank menerapkan manajemen risiko sebagai bagian dari kerangka pengelolaan usaha Bank. Seluruh risiko material dikelola berdasarkan *enterprise risk management framework* (ERMF) melalui rangkaian proses identifikasi, pengukuran, pemantauan, dan pengendalian yang dijalankan secara konsisten di seluruh aktivitas operasional Bank. Pengelolaan ini ditujukan untuk menjaga ketahanan usaha sekaligus mengendalikan potensi dampak risiko terhadap aspek ekonomi, sosial, lingkungan, dan tata kelola. Strategi manajemen risiko dirancang untuk mendukung kesinambungan usaha dan penciptaan nilai bagi pemangku kepentingan dengan memperhatikan kondisi internal dan eksternal Bank.

Risiko dan peluang bisnis utama yang berkaitan dengan aspek lingkungan, sosial, dan tata kelola (LST) dipantau serta dinilai melalui Komite Keberlanjutan. Pemantauan tersebut didukung oleh kajian manajemen risiko yang mencakup seluruh aspek operasional Bank, termasuk risiko terkait LST dan ekonomi. Dalam kerangka pengelolaan risiko tersebut, Permata Bank mengelola 15 tipe risiko utama, yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas Jangka Pendek, Risiko Likuiditas Struktural, Risiko Modal, Risiko Operasional, Risiko Keamanan Informasi, Risiko Hukum, Risiko Strategik, Risiko Kepatuhan, Risiko Imbal Hasil, Risiko Investasi, Risiko Transaksi Intra-group, serta Risiko Iklim, sesuai dengan ERMF 2025.

Lebih lanjut, sebagai bagian dari tata kelola risiko, pengelolaan risiko iklim juga didukung oleh peran Komite Manajemen Risiko (KMR) dan Komite Pemantauan Risiko (KPR). KMR menetapkan kebijakan, kerangka kerja, serta parameter risiko yang mencakup aspek keberlanjutan, termasuk *risk appetite* dan *risk tolerance* terkait risiko iklim, dan memastikan penerapannya terintegrasi dalam proses bisnis. Sementara itu, KPR menjalankan fungsi pengawasan independen atas implementasi kebijakan tersebut dengan menilai keselarasan antara arahan yang telah ditetapkan dan praktik pelaksanaannya, serta memberikan rekomendasi kepada Dewan Komisaris untuk memastikan efektivitas tata kelola pengelolaan risiko iklim.

Dalam kerangka pengelolaan Risiko Iklim sebagai bagian dari risiko material Bank, Permata Bank melakukan identifikasi dan penilaian Risiko Iklim secara lebih mendalam. Risiko iklim yang dinilai material dikelompokkan ke dalam dua kategori utama, yaitu Risiko Transisi dan Risiko Fisik. Risiko Transisi berkaitan dengan perubahan kebijakan, perkembangan teknologi, serta pergeseran preferensi sosial, sementara Risiko Fisik meliputi banjir, kebakaran, peningkatan suhu, dan kenaikan permukaan air laut. Identifikasi tersebut dilakukan melalui analisis skenario dan uji stres untuk menilai dampaknya terhadap strategi bisnis Bank dalam jangka pendek, menengah, dan panjang.

Permata Bank implements risk management as an integral part of the Bank's business management framework. All material risks are managed in accordance with the enterprise risk management framework (ERMF) through a series of identification, measurement, monitoring, and control processes that are applied consistently across all of the Bank's operational activities. This management approach is intended to safeguard business resilience while controlling the potential impact of risks on economic, social, environmental, and governance aspects. The risk management strategy is designed to support business continuity and value creation for stakeholders, taking into account both the Bank's internal and external conditions.

Key business risks and opportunities related to environmental, social, and governance (ESG) aspects are monitored and assessed through the Sustainability Committee, which convenes at least twice a year. This monitoring is supported by risk management assessments covering all aspects of the Bank's operations, including ESG- and economy-related risks. Within this risk management framework, Permata Bank manages 15 main risk types, namely Credit Risk, Market Risk, Short-Term Liquidity Risk, Structural Liquidity Risk, Capital Risk, Operational Risk, Information Security Risk, Legal Risk, Strategic Risk, Compliance Risk, Rate of Return Risk, Investment Risk, Intra-group Transaction Risk, and Climate Risk, in accordance with the 2025 ERMF.

In addition, as part of risk governance, climate risk management is supported by the roles of the Risk Management Committee (RMC) and the Risk Monitoring Committee (RMOC). The Risk Management Committee establishes policies, frameworks, and risk parameters that incorporate sustainability considerations, including climate risk appetite and climate risk tolerance, and ensures these are integrated into business processes. Meanwhile, the Risk Monitoring Committee provides independent oversight of implementation by assessing alignment between the established direction and execution in practice, and by providing recommendations to the Board of Commissioners to support the effective governance of climate risk management.

Within the framework of Climate Risk management as part of the Bank's material risks, Permata Bank conducts more in-depth identification and assessment of Climate Risk. Climate risks deemed material are categorised into two main groups: Transition Risk and Physical Risk. Transition Risk relates to changes in policy, technological developments, and shifts in social preferences, while Physical Risk includes floods, fires, rising temperatures, and sea-level rise. This identification is carried out through scenario analysis and stress testing to assess the impact on the Bank's business strategy over the short, medium, and long term.

Pengkajian Risiko Iklim dilakukan secara berkelanjutan sepanjang siklus hubungan dengan debitur, mulai dari proses *on boarding*, aplikasi dan tinjauan kredit, pemantauan dan keterlibatan berkelanjutan, hingga persetujuan produk atau bisnis baru. Dalam proses tersebut, dampak Risiko Iklim dipetakan terhadap risiko keuangan dan nonkeuangan untuk menilai potensi, signifikansi, dan tingkat konsentrasinya. [F.12]

Permata Bank juga melakukan komunikasi aktif dengan debitur serta pihak ketiga yang dianggap signifikan, termasuk pemasok barang, guna memperoleh informasi yang lebih memadai mengenai pemahaman terhadap risiko iklim, rekam jejak, komitmen, dan strategi transisi dalam mengelola risiko tersebut.

Climate Risk assessment is conducted continuously throughout the debtor relationship lifecycle, starting from the onboarding process, credit application and review, ongoing monitoring and engagement, through to the approval of new products or business activities. Within this process, the impact of Climate Risk is mapped against both financial and non-financial risks to assess its potential, materiality, and level of concentration. [F.12]

Permata Bank also engages in active communication with debtors and significant third parties, including goods and service suppliers, in order to obtain more comprehensive information regarding their understanding of climate risks, track records, commitments, and transition strategies in managing such risks.

Informasi lebih lengkap mengenai pelaksanaan serta peran dan tanggung jawab Direksi dan Dewan Komisaris dalam manajemen risiko secara keseluruhan dapat dilihat dalam Bab Manajemen Risiko Laporan Tahunan 2025.
More complete information regarding the implementation, roles, and responsibilities of the Board of Directors and the Board of Commissioners in overall risk management can be seen in the Risk Management Chapter of 2025 Annual Report.

Pengelolaan **Risiko Iklim** [2-13][201-2]
Climate Risk Management

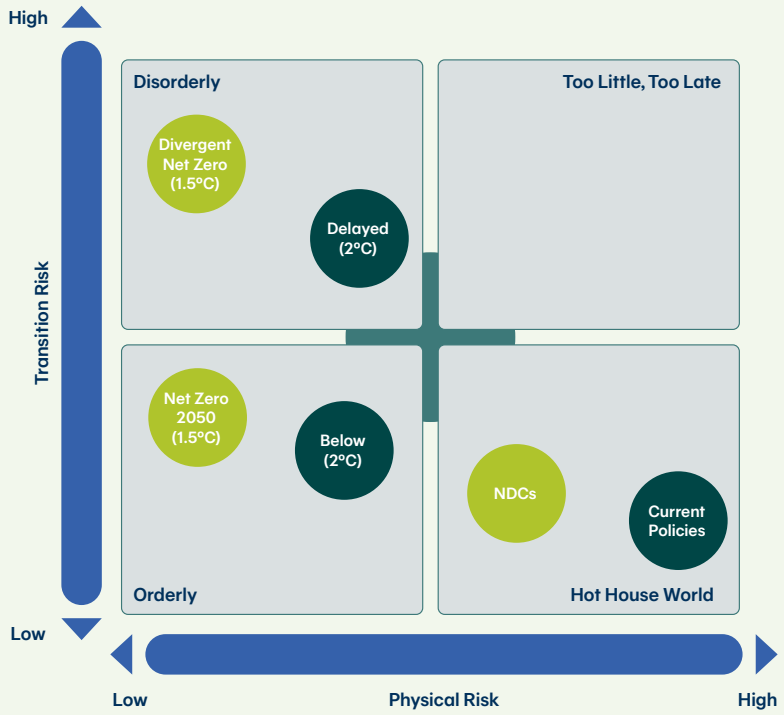
Sebagai bagian dari penguatan pengelolaan Risiko Iklim, Permata Bank telah mengembangkan Kerangka Kerja Tipe Risiko Iklim (Climate Risk Type Framework) dan menerapkan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI). Penerapan kerangka tersebut didukung oleh pembentukan fungsi Climate Risk Analytics di bawah Divisi Market & Enterprise Risk Management (MERM) yang berfokus pada pengembangan *Climate Risk Stress Test* (CRST) serta perhitungan *Financed Emission*. Secara tata kelola, pengelolaan Risiko Iklim berada di bawah pengawasan Direktur Risiko dan Chief of Corporate Affair & Sustainability selaku Risk Framework Owner (RFO), dengan dukungan RFO PIC yang terdiri dari Division Head Market & Enterprise Risk Management (MERM), Division Head Corporate, Commercial, & EBB Credit Risk Management (CCE CRM), dan Division Head Sustainability.

Tahun 2025, Permata Bank melakukan kajian pilot *bottom-up Climate Risk Management & Scenario Analysis* (CRMS) yang kedua sesuai dengan persyaratan regulator serta mengacu pada panduan yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) berdasarkan skenario yang disusun oleh Network for Greening the Financial System (NGFS) yaitu skenario *Net Zero* 2050, *Delayed Transition*, dan *Current Policy* terhadap Risiko Transisi dan Risiko Fisik.

As part of strengthening its climate risk management, Permata Bank has developed a Climate Risk Type Framework and applies the Indonesia Sustainable Finance Taxonomy (TKBI). Implementation of this framework is supported by the establishment of a Climate Risk Analytics function under the Market and Enterprise Risk Management (MERM) Division, which focuses on developing the Climate Risk Stress Test (CRST) and calculating financed emissions. From a governance perspective, climate risk management is overseen by the Risk Director and the Chief of Corporate Affairs & Sustainability as the Risk Framework Owner (RFO), supported by RFO PICs comprising the MERM Division Head; Corporate, Commercial, and EBB Credit Risk Management (CCE CRM) Division Head; and Sustainability Division Head.

In 2025, Permata Bank conducted its second pilot bottom-up Climate Risk Management & Scenario Analysis (CRMS) assessment in line with regulatory requirements and referring to guidance issued by the Financial Services Authority (OJK), using scenarios developed by the Network for Greening the Financial System (NGFS), namely Net Zero 2050, Delayed Transition, and Current Policies, across Transition Risk and Physical Risk.

Skenario Iklim *Network for Greening the Financial System* (NGFS)
Climate Scenario Network for Greening the Financial System (NGFS)



A. *Orderly*
- *Net Zero* 2050 membatasi kenaikan suhu global hingga 1,5°C melalui kebijakan iklim yang ketat dan inovasi, dengan pencapaian emisi CO_2 nol bersih secara global sekitar tahun 2050.
- *Below 2°C* secara bertahap meningkatkan tingkat ketatnya kebijakan iklim, sehingga memberikan peluang sebesar 67% untuk membatasi kenaikan suhu global di bawah 2°C.

B. *Disorderly*
- *Divergent Net Zero* mencapai kondisi nol bersih sekitar tahun 2050, namun dengan biaya yang lebih tinggi akibat penerapan kebijakan yang tidak selaras antar sektor, yang menyebabkan penghentian penggunaan minyak bumi secara lebih cepat.
- *Delayed Transition* mengasumsikan bahwa emisi tahunan tidak mengalami penurunan hingga tahun 2030. Oleh karena itu, kebijakan yang sangat kuat diperlukan untuk membatasi kenaikan suhu global tetap di bawah 2°C, dengan kemampuan emisi negatif yang terbatas.

C. *Hot House World*
- *Nationally Determined Contributions* (NDCs) mencakup seluruh target yang telah dijanjikan, meskipun belum seluruhnya didukung oleh kebijakan yang efektif dan telah diimplementasikan.
- *Current Policies* mengasumsikan bahwa hanya kebijakan yang saat ini telah diterapkan yang dipertahankan, sehingga mengarah pada risiko fisik yang tinggi akibat perubahan iklim.

A. Orderly
- Net Zero 2050 limits the increase in global temperature to 1.5°C through stringent climate policies and innovation, with global net-zero CO_2 emissions reached around 2050.
- Below 2°C gradually increases the stringency of climate policies, providing a 67% probability of limiting global temperature rise to below 2°C.

B. Disorderly
- Divergent Net Zero reaches net zero around 2050 but at higher cost due to misaligned policies across sectors, resulting in an earlier phase-out of oil.
- Delayed Transition assumes annual emissions do not decline until 2030; as a result, very strong policies are required to keep global temperature rise below 2°C, with limited negative-emissions capacity.

C. Hot House World
- Nationally Determined Contributions (NDCs) include all pledged targets, although not all are supported by effective policies and have been implemented.
- Current Policies assumes only currently implemented policies remain in place, leading to high physical risk due to climate change.

Pelaksanaan CRMS dilakukan pada periode Februari hingga Agustus 2025 (6 bulan) dan melibatkan beberapa unit kerja dari berbagai direktorat seperti Risk, Corporate Affairs & Sustainability, Finance & Sharia Business Unit, dan Treasury. Kajian CRMS meliputi analisis skenario uji ketahanan terhadap dampak risiko iklim, *Climate Risk Stress Testing* (CRST), dan perhitungan emisi dari aktivitas pembiayaan (*financed emissions*). Karena keterbatasan data emisi debitur, saat ini pengukuran dilakukan menggunakan data perantara (*proxy*) dari beberapa sektor industri yang sama dengan debitur-debitur Permata Bank.

The CRMS was conducted from February to August 2025 (6 months) and involved multiple work units across directorates, including Risk, Corporate Affairs & Sustainability, Finance and Sharia Business Unit, and Treasury. The CRMS covered climate risk resilience scenario analysis, Climate Risk Stress Testing (CRST), and the calculation of financed emissions. Due to limited debtor emissions data, measurement is currently performed using proxy data from several industry sectors that correspond to Permata Bank's debtors.

Permata Bank telah mengembangkan metodologi Transmisi Risiko Iklim yang terintegrasi untuk mengidentifikasi dan mengelola dampaknya terhadap Risiko Kredit, Risiko Pasar, Risiko Likuiditas, dan Risiko Operasional sebagai berikut:

Permata Bank has developed an integrated Climate Risk Transmission methodology to identify and manage climate-related impacts across Credit Risk, Market Risk, Liquidity Risk, and Operational Risk, as follows:

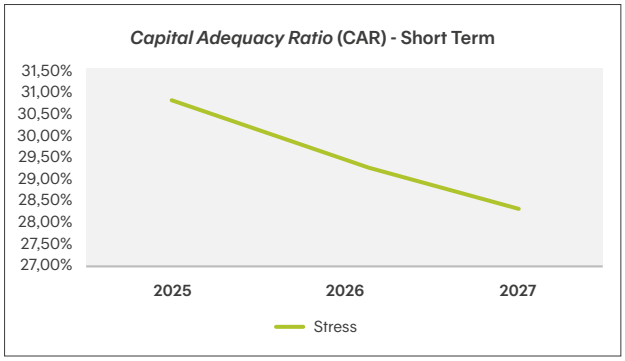
	Climate Risk Impact		Scenario	References	Segments	Assesment				
Credit Risk	**Transition Risk** (GDP/Carbon Tax/ Demand/Supply)		Baseline Stress (2025-2027) Net Zero Delay Transition Current Policy	NGFS phase 5	Corporate Commercial, EBB	Archetype Mapping (High-Medium)	Scenario Assesment	CRG Rating Translation PD translation (due to EBB not analyzed by CRG)	Extrapolation CRG projection Baseline CRG 2023-2024	LI impact RWA impact
	Physical Risk	**Chronical** (higher temperature sea level rise)		Internal Assumption						
		Acute (Flood/ Wildfire)	Baseline & Stress	Badan Nasional Penanggulangan Bencana (BNPB)	Corp-Comm (plantation) Consumer (Mortgage) EBB	Call Mapping (Small/Medium/Large)	LGD to distinguish between Net Zero, Delayed Transition, and Current Policy			
Market Risk	Transition Risk		Baseline & Stress (2025-2027) Net Zero Delay Current Policy	RBB Static Dec 2024	Trading Book & Banking Book portfolio	Impact to FVTPL Impact to FVTOCI	RWA-MR Projection	CAR prjection		
Liquidity Risk	Transition Risk & Qualitative		Baseline & Stress	RBB Static Dec 2024	Bank Wide	Assess Deposit run-off Assess MV of MS Change Assess NPL movement Top 100 depositor from affected sector (coal, palm oil, O&G)	In line with market risk result Loan movement to NPL impact to Repayment from mortgage portfolio	Impact to LCR Impact to NSFR		
	Physical Risk		Baseline & Stress	Static Dec 2024		Top 100 depositor from affected sector (Agriculture, forestry, fishery, property)				
Op. Risk	Physical Risk & Qualitative		Extreme Flood & Extreme Wildfire	CRES Data Dec24 & BNPB	Bank Wide	Branch & ATM Mapping (High/Medium/Low) to IRBI's Data	Calculate potential Loss based on Assumption & Internet			

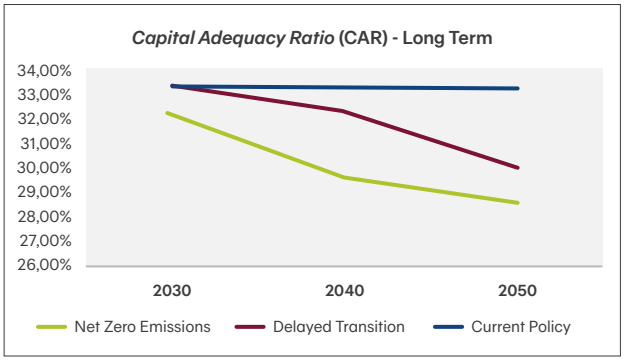
Hasil kajian CRMS disetujui oleh Direktur Risiko, Chief of Corporate Affairs & Sustainability, Chief of Treasury, dan Direktur Keuangan dan Unit Usaha Syariah serta disampaikan kepada Komite Pemantau Risiko (KPR) dan Komite Manajemen Risiko (KMR) sebagai pembaruan informasi mengenai identifikasi Risiko Iklim dan potensi dampaknya bagi Bank, serta sebagai bahan penyampaian kepada Direksi dan Dewan Komisaris. Sejalan dengan dinamika regulasi Risiko Iklim yang terus berkembang, frekuensi pelaksanaan CRMS ditetapkan dengan mempertimbangkan perkembangan ketentuan yang berlaku.

The CRMS results were approved by the Risk Director, the Chief of Corporate Affairs and Sustainability, the Chief of Treasury, and the Director of Finance and Sharia Business Unit, and were submitted to the Risk Monitoring Committee and the Risk Management Committee as an update on climate risk identification and its potential impacts on the Bank, as well as input for reporting to the Board of Directors and Board of Commissioners. In line with evolving climate risk regulations, the frequency of CRMS implementation is determined with due consideration to prevailing requirements.

Hasil CRMS di tahun 2025 menunjukkan bahwa Risiko Transisi dan Risiko Fisik berpotensi menekan kinerja keuangan Bank yang tercermin dari penurunan *profit after tax* (PAT) dan *capital adequacy ratio* (CAR). Dalam pilot *bottom-up* CRMS terhadap 100% portofolio, CAR diproyeksikan menurun menjadi 28% – 30% pada horizon jangka pendek (2025–2027) dan menjadi 28% – 33% pada horizon jangka panjang (2030–2050), dibandingkan posisi Desember 2024 sebesar 35%.

The 2025 CRMS results indicate that Transition Risk and Physical Risk may put pressure on the Bank's financial performance, as reflected in a decline in profit after tax (PAT) and the capital adequacy ratio (CAR). Under the pilot bottom-up CRMS covering 100% of the portfolio, CAR is projected to decline to 28% – 30% over the short-term horizon (2025 – 2027) and to 28% – 33% over the long-term horizon (2030 – 2050), compared with a December 2024 position of 35%.





Penurunan tersebut terutama dipengaruhi oleh peningkatan *expected credit loss* (ECL), penurunan pendapatan bunga akibat meningkatnya debitur bermasalah (*non-performing loan*/NPL), serta kerugian nilai wajar surat berharga seiring perubahan kondisi pasar.

This decline is primarily driven by higher expected credit loss (ECL), lower interest income due to an increase in troubled debtors (non-performing loans/NPLs), and fair value losses on securities as market conditions change.

Proyeksi dampak tersebut diperoleh melalui uji ketahanan yang diawali dengan pengelompokan debitur ke dalam subsektor prioritas berdasarkan tingkat risiko tinggi (seperti batubara, pembangkit listrik, migas, dan perkebunan), risiko menengah (seperti industri kimia, transportasi, gula, semen, dan daging & susu), dan risiko rendah (perdagangan & jasa, properti, konstruksi, dan pengolahan makanan). Uji ketahanan dilakukan untuk periode waktu jangka pendek (2025 – 2027) maupun jangka panjang (2030 – 2050) dengan menilai perubahan *credit risk grading* (CRG) debitur serta implikasi finansial terhadap Permata Bank melalui proyeksi *loan impairment* (LI), *risk weighted asset* (RWA), dan *capital adequacy ratio* (CAR). Hasil uji ketahanan menunjukan sektor pertambangan batubara, perkebunan, dan migas merupakan sektor yang paling terdampak oleh perubahan iklim (penurunan *rating customer* tertinggi).

These projected impacts are derived through stress testing that begins with categorizing debtors into priority subsectors based on risk levels: high risk (such as coal, power generation, oil and gas, and plantations), medium risk (such as chemicals, transportation, sugar, cement, and meat and dairy), and low risk (trade and services, property, construction, and food processing). Stress testing is conducted for both the short-term (2025 – 2027) and long-term (2030 – 2050) periods by assessing changes in debtor Credit Risk Grading (CRG) and the resulting financial implications for Permata Bank through projections of loan impairment (LI), risk-weighted assets (RWA), and the capital adequacy ratio (CAR). The results indicate that coal mining, plantations, and oil and gas are the sectors most affected by climate change (with the largest decline in customer ratings).

Risiko Kredit menjadi risiko terbesar bagi Bank terhadap dampak dari perubahan iklim. Kajian CRMS juga digunakan untuk mengukur dampak lintas risiko, termasuk risiko pasar, risiko likuiditas, dan risiko operasional, walaupun dampaknya tidak signifikan seperti pada risiko kredit.

Credit Risk represents the Bank's most significant risk exposure arising from climate change impacts. The CRMS assessment is also used to measure cross-risk impacts, including market risk, liquidity risk, and operational risk, although these impacts are not as significant as those on credit risk.

Pemetaan Dampak Risiko dan Peluang terkait Perubahan Iklim
Mapping the Impacts of Climate-Related Risk and Opportunities

Jenis Risiko Risk Type	Pemicu Trigger	Risiko Risk
Risiko Kredit Credit Risk	Banjir dan kebakaran hutan (cuaca ekstrem). Flooding and forest fires (extreme weather).	Potensi penurunan nilai jaminan yang berlokasi di area potensi banjir dan kebakaran. Potential decline in the value of collateral located in areas prone to flooding and fires.
		Potensi gangguan aktivitas usaha debitur baik yang berasal dari sisi *supply*, proses produksi, *inventory*, penjualan dan lain-lain. Potential disruption to debtors' business activities, including supply, production processes, inventory, sales, and others.
	Perubahan kebijakan pemerintah, alih teknologi, dan perubahan preferensi pasar. Changes in government policy, technology shifts, and changes in market preferences.	Potensi penurunan kualitas kredit khususnya pada debitur, di sektor terdampak. Potential deterioration in credit quality, particularly for debtors in affected sectors.
		Potensi kenaikan *Non-Performing Loan* (NPL). Potential increase of Non-Performing Loans (NPLs).
		Potensi penambahan pencadangan khususnya pada sektor pertambangan. Potential increase in reserves, particularly in the mining sector.
Risiko Pasar Market Risk	Penurunan harga (atau kenaikan *credit spread*) akibat penurunan peringkat dari surat berharga dari perusahaan-perusahaan yang terdampak. Price declines (or widening credit spreads) due to rating downgrades of securities issued by affected companies.	Potensi kenaikan Aset Tertimbang Menurut Risiko (ATMR) pada Risiko Pasar. Potential increase in Risk-Weighted Assets (RWA) for Market Risk.
		Potensi penurunan laba dan/atau *Other Comprehensive income* akibat perubahan nilai instrumen keuangan. Potential decline in profit and/or Other Comprehensive Income due to changes in the value of financial instruments.
		Potensi pelemahan *Capital Adequacy Ratio* (CAR), khususnya pada jangka panjang. Potential weakening of the Capital Adequacy Ratio (CAR), particularly over the long term.
Risiko Likuiditas Liquidity Risk	Penurunan nilai pasar surat berharga sebagaimana dijelaskan dalam risiko pasar. Decrease in the market value of securities as described in market risk.	Potensi penurunan kualitas *High Quality Liquid Assets* (HQLA). Potential deterioration in the quality of High Quality Liquid Assets (HQLA).
		Penurunan kinerja keuangan nasabah pada sektor terdampak maupun nasabah terdampak bencana. Deterioration in financial performance of customers in affected sectors and/or customers impacted by disasters.
Risiko Operasional Operational Risk	Banjir dan kebakaran hutan (cuaca ekstrem). Flooding and forest fires (extreme weather).	Kerusakan aset karena bencana. Asset damage due to disasters.

Keterangan | Description:

*) Skala Probabilitas | Probability Scale:
1 : Hampir Tidak Mungkin Terjadi | Almost Impossible
2 : Kecil Kemungkinan Terjadi | Unlikely
3 : Mungkin Terjadi | Possible
4 : Besar Kemungkinan Terjadi | Highly Likely
5 : Pasti Terjadi | Certain

**) Tingkat Keparahan | Severity
1 : Insignifikan | Insignificant
2 : Minor | Minor
3 : Moderat | Moderate
4 : Major | Major
5 : Fatal | Fatal

	Peluang Opportunity	Probabilitas*) Probability	Tingkat Keparahan**) Severity	Strategi Mitigasi Mitigation Strategy	Akun Keuangan Terdampak Affected Financial Accounts
	Permintaan asuransi. Insurance demand.	4	4	Pemilihan jaminan yang memperhatikan lokasi rawan bencana. Collateral selection that takes into account disaster-prone locations.	• Kredit • CKPN • Laba rugi • Credit • Allowance for Impairment Losses • Profit and Loss
	Penambahan fasilitas kredit termasuk *cross selling.* Additional credit facilities, including cross-selling.	4	4	Penilaian kredit yang lebih menyeluruh dengan mempertimbangkan aspek dampak risiko fisik. A more comprehensive credit assessment that takes into account the impact of physical risks	
	• Kenaikan permintaan pembiayaan hijau. • Penambahan fasilitas kredit termasuk *cross selling.* • Increased demand for green financing. • Additional credit facilities, including cross-selling.	4	4	• Penilaian kredit yang lebih menyeluruh dengan mempertimbangkan aspek dampak risiko transisi. • *Repricing* kredit berbasis risiko iklim/ESG. • A more comprehensive credit assessment that considers the impact of transition risks. • Climate/ESG risk-based credit repricing.	
	Menurunkan persentase NPL. Reducing the NPL percentage.	4	4	Pemberian kredit mempertimbangkan faktor risiko iklim Credit provision takes climate risk factors into account	
	Memperluas pembiayaan sektor prioritas yang didukung oleh kebijakan pemerintah. Expanding financing for priority sectors supported by government policy.	4	4	Penyesuaian profil portofolio kredit dengan meningkatkan pembiayaan pada sektor prioritas Adjusting the credit portfolio profile by increasing financing in priority sectors	
	Insentif atas produk investasi berkelanjutan (*green bond*). Incentives for sustainable investment products (green bonds).	2	.2	Penilaian risiko investasi yang lebih menyeluruh dengan mempertimbangkan aspek dampak risiko iklim. A more comprehensive investment risk assessment that takes into account the impact of climate risk.	• Surat berharga • AFS MTM • Laba rugi OCI • Securities • AFS MTM • OCI Profit and Loss
	Insentif atas produk investasi berkelanjutan (*green bond*). Incentives for sustainable investment products (green bonds).	2	2	Mengintegrasikan skenario risiko iklim ke dalam strategi investasi. Integrating climate risk scenarios into investment strategies.	
	Insentif atas produk investasi berkelanjutan (*green bond*). Incentives for sustainable investment products (green bonds).	2	2	Mengintegrasikan perencanaan modal (ICAAP) dengan faktor iklim. Integrating climate risk scenarios into investment strategies.	
	Insentif atas produk investasi berkelanjutan (*green bond*). Incentives for sustainable investment products (green bonds).	1	1	Penilaian risiko investasi likuid asset yang lebih menyeluruh dengan mempertimbangkan aspek dampak risiko iklim. Integrating climate risk scenarios into investment strategies.	• Surat berharga • AFS ATM • Laba rugi • OCI • Dana Pihak Ketiga • Securities • AFS ATM • Profit and Loss • OCI • Third Party Funds
	Potensi penarikan simpanan nasabah maupun potensi kenaikan NPL pada sektor terdampak. Potential customer deposit withdrawals and/or potential increase in NPLs in affected sectors.	1	1	Meningkatkan diversifikasi pendanaan dalam jangka panjang. Increasing long-term funding diversification.	
	Efisiensi operasi Operational efficiency.	3	3	• Penguatan Business Continuity Plan (BCP) dan disaster recovery. • Pemilihan Lokasi kantor cabang dengan penilaian yang lebih komprehensif mempertimbangkan risiko iklim. • Strengthening Business Continuity Plans (BCP) and disaster recovery. • Selecting branch office locations with a more comprehensive assessment that takes climate risks into account.	• *Expenses* kerugian operasi • Aktiva tetap • Operating Loss Expenses • Fixed Assets

Pengelolaan Risiko Iklim di Permata Bank dilakukan melalui penguatan proses, tata kelola, dan koordinasi lintas fungsi. Upaya tersebut mencakup:

- Pembentukan Departemen Climate Risk Analytics pada tahun 2024 yang bertujuan untuk melakukan kajian yang lebih mendalam atas pengelolaan dan mitigasi masing-masing risiko terkait iklim.
- Pembentukan Divisi Sustainability di bawah Direktorat Corporate Affair and Sustainability yang bertanggung jawab untuk merancang mengembangkan keberlanjutan bank secara bankwide agar selaras dengan tujuan Permata Bank untuk mencapai target NZE operasional 2030 dan NZE pembiayaan 2052 serta memastikan kesesuaian dengan regulasi yang berlaku.
- Peningkatan dan pengembangan kapasitas Sumber Daya Manusia (SDM) dalam mengelola dampak risiko iklim melalui pelatihan-pelatihan eksternal.
- Pengembangan dan penerapan proses untuk memahami serta mengidentifikasi potensi dampak Risiko Iklim terhadap kegiatan usaha Bank, sekaligus mengelolanya dalam strategi bisnis dan kerangka manajemen risiko.
- Penetapan peran dan tanggung jawab Direksi, Dewan Komisaris, dan unit kerja terkait sesuai struktur organisasi, termasuk mekanisme koordinasi dan pengawasan dalam pengelolaan risiko iklim.
- Penyusunan kebijakan, prosedur, dan pengendalian internal yang efektif terkait manajemen risiko iklim.
- Integrasi risiko iklim ke dalam sistem pengendalian internal melalui penerapan model tiga lini guna memastikan proses identifikasi, pengukuran, dan mitigasi risiko berjalan secara tepat, komprehensif, dan efektif.
- Pembentukan *focus group discussion* (FGD) risiko iklim untuk membahas strategi, inisiatif, isu, status kemajuan, serta memperkuat koordinasi antar unit kerja yang berada di bawah lingkup *risk framework owner* (RFO).
- Penyampaian pembaruan informasi terkait Risiko Iklim kepada Komite Manajemen Risiko dan Komite Pemantau Risiko setidaknya satu kali dalam setahun.

Dalam pengelolaan risiko iklim, Dewan Komisaris dan Direksi menjalankan fungsi pengawasan secara aktif terhadap efektivitas sistem pengendalian internal. Pelaksanaan pengawasan tersebut dilakukan sesuai dengan kewenangan dan tanggung jawab masing-masing, yang didelegasikan kepada komite di bawah Dewan Komisaris serta komite di bawah Direksi. Sistem pengendalian internal terkait risiko iklim selanjutnya diterapkan dengan mengadopsi model tiga lini sebagai berikut:

Climate Risk Management at Permata Bank is carried out through strengthening processes, governance, and cross-functional coordination. These efforts include:

- The establishment of the Climate Risk Analytics Department in 2024 aims to conduct more comprehensive studies on climate-related risk management and mitigation.
- Establishing the Sustainability Division under the Corporate Affairs and Sustainability Directorate, which is responsible for designing and advancing bank-wide sustainability in alignment with Permata Bank's targets to achieve Net Zero Emissions (NZE) for operations by 2030 and NZE for financing by 2052, and for ensuring compliance with applicable regulations.
- Enhancing and developing human capital capacity to manage climate risk impacts through external training programs.
- Development and implementation of processes to understand and identify the potential impacts of Climate Risk on the Bank's business activities, while managing them within the business strategy and risk management framework.
- Definition of the roles and responsibilities of the Board of Directors, Board of Commissioners, and relevant work units in accordance with the organizational structure, including coordination and oversight mechanisms for climate risk management.
- Development of effective policies, procedures, and internal controls related to climate risk management.
- Integration of climate risk into the internal control system through the implementation of the three lines model to ensure the processes of risk identification, measurement, and mitigation are carried out appropriately, comprehensively, and effectively.
- Establishment of a climate risk forum to strengthen coordination between work units under the risk framework owner (RFO).
- Providing updates on Climate Risk to the Risk Management Committee and Risk Oversight Committee at least once a year.

In managing climate risk, the Board of Commissioners and the Board of Directors actively oversee the effectiveness of the internal control system. This oversight is carried out in accordance with their respective authorities and responsibilities, which are delegated to committees under the Board of Commissioners and committees under the Board of Directors. The internal control system related to climate risk is then implemented by adopting the three lines model as follows:

Tiga Model Lini
Three Lines Model

Peran Lini Pertama First Line Role Direktorat Bisnis dan seluruh Direktorat Fungsi Pendukung Business Directorates and all Support Function Directorates.	• Memiliki kesadaran dan pemahaman yang cukup untuk mengidentifikasi potensi Risiko Iklim. • Memastikan seluruh Risiko Iklim telah diidentifikasi, diukur, dipantau, dan dikendalikan. • Menetapkan kontrol yang memadai untuk Risiko Iklim yang sudah diketahui agar tetap dalam batas yang dapat diterima dan sesuai dengan standar yang konsisten. • Memastikan semua kebijakan, prosedur, batasan, dan persyaratan pengendalian risiko terkait Risiko Iklim diterapkan dan dipatuhi. • Menanggapi dengan cepat terhadap kejadian internal dan eksternal terkait Risiko Iklim untuk mengurangi dampak negatif terhadap Bank dan melaporkan kejadian tersebut sesuai dengan standar yang berlaku. • Mengidentifikasi dan mengeskalasi risiko baru dan yang muncul (*emerging risk*) terkait Risiko Iklim yang dapat menjadi material bagi Bank. • Menyelaraskan strategi bisnis (atau fungsional) dengan toleransi risiko dan selera risiko terkait Risiko Iklim. • Memiliki dan merancang proses, kontrol, dan standar untuk mematuhi Kerangka Jenis Risiko dan kebijakan yang berlaku terkait Risiko Iklim pada bisnis mereka. • Mempromosikan budaya Risiko Iklim yang sehat dan perilaku yang baik.	• Have adequate awareness and understanding to identify potential Climate Risk. • Ensure all climate risks are identified, measured, monitored, and controlled. • Set up adequate controls for identified Climate Risks to ensure within acceptable boundaries and to consistent standards. • Ensure all applicable policies, procedures, limits, and other risk control requirements related to Climate Risks are implemented and complied with. • Respond promptly to internal and external events related to Climate Risk to mitigate any adverse impacts to the Bank and report these events in accordance with applicable standards. • Identify and escalate new and emerging Climate Risk that could be material to the Bank. • Align business (or functional) strategy with risk tolerance and Risk appetite related to Climate Risk. • Own and design processes, controls, and standards for adhering to Risk Type Framework and policies applicable related to Climate Risk to their business operations. • Promote a healthy Climate Risk culture and good conduct.
Peran Lini Kedua Second Line Role RFO Risiko Iklim (Direktur Risiko dan Chief of Corporate Affairs & Sustainability) dan RFO PIC Risiko Iklim (Divisi Market & Enterprise Risk Management, Divisi Corporate, Commercial & EBB Credit Risk Management; dan Divisi Sustainability) RFO Climate Risk (Risk Director; Chief of Corporate Affairs & Sustainability) and RFO PIC Climate Risk (Market & Enterprise Risk Management Division; Corporate, Commercial & EBB Credit Risk Management Division; and Sustainability Division).	• Memiliki tanggung jawab atas proses penyusunan Kerangka Tipe Risiko Iklim (RTF), strategi, kebijakan, dan prosedur, serta memantau efektivitas implementasinya. • Mengawasi dan menantang kegiatan pengambilan risiko dan rencana perbaikan risiko yang ditetapkan oleh *first line*, termasuk aktivitas baru, produk, dan pelampauan batas. • Memberikan rekomendasi atau keputusan untuk menyetujui atau menolak sesuai kebutuhan. • Melakukan penilaian Risiko Iklim dan pemantauan secara independen dari *first line role.* • Memiliki dan mengelola proses untuk pengawasan dan tantangan. • Memastikan tingkat Risiko Iklim selalu berada dalam selera risiko dan toleransi risiko dengan melakukan pengukuran risiko, penilaian, serta melakukan uji stres. • Mengevaluasi akurasi model dan validitas data yang digunakan untuk mengukur Risiko Iklim. • Merancang laporan informasi risiko yang efektif dan tepat waktu untuk mendukung keputusan manajemen. • Memastikan kepatuhan regulasi di area risiko yang bersangkutan. • Mempromosikan budaya risiko yang sehat dan kuat terkait Risiko Iklim. • Memastikan kecukupan sumber daya manusia, sistem, dan infrastruktur lainnya untuk mengelola Risiko Iklim. • Memberikan penilaian Risiko Iklim yang berpandangan ke depan. • Mengkoordinasikan seluruh unit/pihak yang terlibat dalam mengelola area risiko masing-masing. • Merancang kebijakan khusus keuangan berkelanjutan untuk menerapkan penilaian TKBI, risiko lingkungan dan sosial terhadap debitur, serta identifikasi portofolio keuangan berkelanjutan"	• Own the process of the Climate Risk Type Frameworks (RTF), strategies, policies, and procedures, and monitor the implementation effectiveness. • Oversee and challenge risk-taking activities and risk remediation plans set by the first line, including new activities, products, and limit excesses. • Make a recommendation or decision to approve or reject as appropriate. • Undertaking Climate Risk assessments and monitoring independently from the first line role. • Own and manage processes for oversight and challenge. • Ensure that climate risk levels are always within risk appetite and risk tolerance by performing risk measurement, assessment, as well as by conducting stress testing. • Evaluate the model accuracy and data validity used for measuring climate risks. • Design effective and timely risk information reports to support management decisions. • Ensure regulatory compliance in respective risk areas. • Promote healthy and strong risk culture related Climate Risk. • Ensure the adequacy of people, systems, and infrastructure to manage climate risks. • Provide a forward-looking climate risk assessment. • Coordinate all units/parties who are involved in managing their respective risk areas. • Designing a special sustainable finance policy to implement the TKBI assessment, environmental and social risk assessments for debtors, as well as the identification of a sustainable finance portfolio
Peran Lini Ketiga Third Line Role Internal Audit	• Melakukan penilaian independen untuk memastikan manajemen telah mengidentifikasi risiko utama serta memastikan manajemen telah mengelola risiko tersebut sesuai dengan proses manajemen risiko yang telah ditetapkan. • Melakukan penilaian independen terhadap kecukupan desain kontrol serta efektivitas operasionalnya.	• To perform independent assessments in order to ensure management has identified key risks and ensure Management have managed the risk in accordance with the established risk management processes. • To perform independent assessments on the adequacy of control design as well as its operating effectiveness.

Informasi lebih lengkap mengenai manajemen risiko dapat dilihat pada Bab Manajemen Risiko Laporan Tahunan 2025.
Complete information regarding risk management can be seen in the Risk Management Chapter of 2025 Annual Report.

Etika **Bisnis**
Business Ethics

Kepatuhan terhadap **Hukum dan Peraturan** [2-27]
Compliance with Laws and Regulations

Permata Bank menerapkan Kebijakan Kepatuhan yang wajib dipatuhi oleh seluruh karyawan. Pengawasan atas pelaksanaan fungsi kepatuhan dilakukan oleh Direktur Hukum dan Kepatuhan, dengan dukungan Divisi Compliance Regulatory Affairs Advisory, Compliance Monitoring & Training, Anti Money Laundering (AML), serta Cross Border Compliance Advisory. Masing-masing divisi memiliki tugas dan tanggung jawab yang ditetapkan untuk memastikan kepatuhan Bank terhadap peraturan yang berlaku.

Kesadaran dan budaya kepatuhan di Permata Bank dibangun melalui program pembelajaran yang berkelanjutan. Bank secara rutin menyelenggarakan pelatihan wajib berbasis *e-learning* mengenai budaya kepatuhan bagi seluruh karyawan setiap tahunnya. Upaya ini diperkuat dengan pelaksanaan *legal sharing session* oleh Divisi Litigasi yang bertujuan meningkatkan pemahaman karyawan atas prinsip *prudential banking* dan mendorong kepatuhan yang konsisten terhadap peraturan perundang-undangan, ketentuan regulator, serta kebijakan dan prosedur internal.

Untuk memastikan kepatuhan terhadap peraturan perundang-undangan yang ditetapkan oleh otoritas pengawas keuangan, termasuk Otoritas Jasa Keuangan dan Bank Indonesia, Permata Bank melalui Divisi Compliance and Regulatory Affairs menjalankan serangkaian aktivitas pengelolaan kepatuhan yang terstruktur, meliputi:

1. Pelaksanaan *gap analysis* atas peraturan baru yang diterbitkan regulator serta sosialisasi kepada unit kerja terkait untuk memastikan pemenuhan kewajiban sesuai jangka waktu yang ditetapkan, sebagaimana diatur dalam Department Operating Instruction (DOI) Administrasi dan Distribusi Surat serta Pemantauan, Distribusi, dan Sosialisasi Peraturan Regulator.
2. Peninjauan secara berkala atas kebijakan dan prosedur Bank guna memastikan kesesuaian dengan ketentuan yang berlaku, dengan mengacu pada Kebijakan dan Prosedur Panduan Tata Kelola Dokumen.
3. Reviu atas produk Bank, baik yang telah berjalan maupun produk baru, termasuk pelaksanaan pelaporan dan/atau perizinan kepada regulator sesuai Kebijakan dan Prosedur Pengembangan Produk Bank.
4. Pemberian konsultasi kepada unit kerja terkait dalam rangka pemenuhan ketentuan regulator yang berlaku.

Permata Bank implements a Compliance Policy that all employees must adhere to. Oversight of the compliance function is carried out by the Director of Legal and Compliance, with support from the Compliance Regulatory Affairs Advisory, Compliance Monitoring & Training, Anti-Money Laundering (AML), and Cross-Border Compliance Advisory Divisions. Each division has designated duties and responsibilities to ensure the Bank's compliance with applicable regulations.

Compliance awareness and culture at Permata Bank are built through continuous learning programs. The Bank regularly conducts mandatory e-learning on compliance culture for all employees each year. This effort is reinforced by the Litigation Division's legal sharing sessions, which aim to improve employees' understanding of prudential banking principles and encourage consistent compliance with laws and regulations, regulatory requirements, and internal policies and procedures.

To ensure compliance with laws and regulations stipulated by financial supervisory authorities, including the Financial Services Authority (OJK) and Bank of Indonesia, Permata Bank, through its Compliance and Regulatory Affairs Division, carries out a series of structured compliance management activities, including:

1. Conducting gap analyses on new regulations issued by regulators and disseminating them to relevant work units to ensure compliance with established timeframes, as stipulated in the Department Operating Instruction (DOI) on Administration and Distribution of Letters and Monitoring, Distribution, and Dissemination of Regulatory Regulations.
2. Periodic reviews of the Bank's policies and procedures to ensure compliance with applicable regulations, with reference to the Document Governance Guidelines Policy and Procedures.
3. Reviews of the Bank's products, both existing and new, including reporting and/or licensing to regulators in accordance with the Bank's Product Development Policy and Procedures.
4. Providing consultations to relevant work units regarding compliance with applicable regulatory requirements.

5. Pengelolaan hubungan dengan regulator serta penyampaian laporan kepatuhan secara tepat waktu sesuai dengan Kebijakan Pengelolaan Hubungan dengan Pihak Regulator dan DOI Pembuatan Laporan Kepatuhan.

Di sisi lain, Divisi Legal Advisory memastikan kepatuhan Bank terhadap peraturan perundang-undangan melalui pelaksanaan tugas dan tanggung jawab yang mengacu kepada Prosedur Legal Advisory, yaitu:

1. Memberikan kajian hukum dan mengeluarkan opini atas setiap transaksi yang akan dijalankan, produk dan layanan baru yang akan diterbitkan oleh Bank.
2. Membuat standar dokumen hukum untuk produk baru dan/atau pengembangannya serta layanan yang diterbitkan oleh Bank.
3. Melakukan reviu berkala atas standar dokumen hukum yang sudah diberlakukan sesuai dengan ketentuan dan peraturan hukum yang berlaku.
4. Membuat dan melakukan pengkinian, mereviu kebijakan dan prosedur hukum (*legal policy and procedure*).
5. Melakukan reviu/memberikan kajian hukum atas kebijakan/prosedur dari unit lain terkait dengan materi hukum, atas permintaan unit terkait.
6. Memberikan informasi dan pengetahuan hukum kepada unit-unit terkait secara berkala.
7. Membantu unit-unit terkait dalam melakukan kajian hukum dan memberikan opini atas aksi korporasi yang dilakukan Bank.

Hingga akhir tahun 2025, Permata Bank menghadapi gugatan perdata dari debitur atau pihak ketiga lainnya, yang pada umumnya terkait dengan eksekusi jaminan oleh Permata Bank atas utang debitur. Seluruh permasalahan hukum tersebut tidak bersifat material dan tidak memengaruhi status, kedudukan, kelangsungan kegiatan usaha, maupun kondisi keuangan Bank.

5. Managing relationships with regulators and submitting compliance reports in a timely manner in accordance with the Regulatory Relations Management Policy and DOI for Compliance Reporting.

On the other hand, the Legal Advisory Division ensures the Bank's compliance with laws and regulations through the implementation of duties and responsibilities that refer to the Legal Advisory Procedures, namely:

1. Providing legal reviews and issuing opinions on every transaction to be executed, new products and services to be issued by the Bank.
2. Creating standard legal documents for new and/or developed products and services issued by the Bank.
3. Periodically reviewing existing legal document standards in accordance with applicable laws and regulations.
4. Develop and update, review legal policy and procedure.
5. Reviewing/providing legal reviews of policies/procedures from other units related to legal matters, upon request by the relevant unit.
6. Providing legal information and knowledge to relevant units on a regular basis.
7. Assisting relevant units in conducting legal reviews and providing opinions on the Bank's corporate actions.

Until the end of 2025, Permata Bank faces civil lawsuits from debtors or other third parties, which are generally related to the execution of collateral by Permata Bank on of debtor debts. None of these legal issues are material and do not affect the Bank's status, position, business continuity, or financial condition.

Jumlah Perkara Hukum yang Dihadapi
Number of Legal Cases Faced

Uraian	Jumlah Total	Description
Perkara Hukum Tahun 2024	71	Legal Cases in 2024
Perkara Hukum Tahun 2025	58	Legal Cases in 2025
Selesai Ditindaklanjuti Tahun 2025	67	Settled in 2025
Masih Berjalan (Sampai Akhir 2025)	62	Ongoing (Until the End of 2025)

Pada tahun 2025, Permata Bank menerima sanksi denda dari regulator terkait ketidakpatuhan dalam pelaporan. Sebagai tindak lanjut, Bank melakukan analisis akar penyebab untuk mengidentifikasi faktor-faktor yang mendasari terjadinya kesalahan tersebut. Hasil analisis menjadi dasar penyusunan langkah mitigasi dan rencana perbaikan yang ditujukan untuk memperkuat kualitas pelaporan dan mencegah potensi kesalahan berulang. Dalam periode pelaporan, terdapat 17 kasus yang berdampak pada pengenaan sanksi finansial kepada Bank.

In 2025, Permata Bank received a fine from the regulator for non-compliance in reporting. As a follow-up, the Bank conducted a root cause analysis to identify the underlying factors behind the error. The analysis results formed the basis for developing mitigation measures and improvement plans aimed at strengthening reporting quality and preventing potential recurrence of errors. During the reporting period, there were 17 cases resulting in the imposition of financial sanctions on the Bank.

Berikut rincian kasus yang menyebabkan sanksi finansial kepada bank selama periode pelaporan:

The following are the details of cases that resulted in financial sanctions imposed on the Bank during the reporting period:

No	Rincian Pelanggaran Hukum/Peraturan Details of Legal/Regulatory Violations	Jenis Pelanggaran Type of Violation	Jumlah kasus Number of cases
1.	Pengenaan Sanksi Kewajiban Membayar Atas Koreksi Di Luar Batas Waktu Penyampaian Laporan Bank Umum Terintegrasi (LBUT) Imposition of Sanctions for Mandatory Payments Due to Corrections Submitted Beyond the Deadline for the Integrated Commercial Bank Report	Sanksi Finansial Financial Sanctions	12
2.	Pengenaan Sanksi Pelaporan Sistem Layanan Informasi Keuangan (SLIK) diluar batas Periode Penyampaian Laporan Debitur dan/atau Koreksi Laporan Debitur Imposition of Sanctions for Financial Information Service System (SLIK) Reporting Submitted Beyond the Deadline for Debtor Report Submission and/or Correction	Sanksi Finansial Financial Sanctions	5

Antikorupsi dan **Anti-*fraud*** [205-1][2-15]

Anti-corruption and Anti-fraud

Dalam pengelolaan risiko penyuapan dan korupsi, Permata Bank menugaskan Divisi Bribery & Anti-Corruption sebagai fungsi yang bertanggung jawab. Divisi ini bekerja sama dengan Divisi Fraud Risk Management dalam melakukan pencegahan, deteksi dan investigasi atas indikasi risiko penyuapan dan korupsi. Apabila diperlukan tindak lanjut hukum atau pelaporan melalui mekanisme *Speak Up*, Divisi Bribery & Anti-Corruption melibatkan Divisi Litigasi serta Divisi Pemantauan & Pelatihan Kepatuhan sesuai ketentuan yang berlaku. *Bribery risk assessment* dilakukan setiap tahun ke seluruh divisi yang ada di Permata Bank. Tidak terdapat risiko signifikan terkait korupsi dan fraud yang teridentifikasi, seluruh risiko terkait telah dimitigasi dengan baik.

To manage bribery and corruption risks, Permata Bank has assigned the Bribery & Anti-Corruption Division as the responsible function. This division collaborates with the Fraud Risk Management Division in detecting and investigating indications of bribery and corruption risks. If legal follow-up or reporting through the Speak Up mechanism is required, the Bribery & Anti-Corruption Division involves the Litigation Team and the Compliance Monitoring & Training Team in accordance with applicable regulations. At Permata Bank, bribery risk assessments are conducted annually across all divisions. No significant risks related to corruption and fraud have been identified, and all related risks have been adequately mitigated.

Komitmen Permata Bank terhadap penerapan prinsip antikorupsi dan antipenyuapan ditunjukkan melalui perolehan sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP). Sertifikasi tersebut didukung oleh penerapan kebijakan dan prosedur internal yang disetujui oleh Direksi, termasuk:

Permata Bank's commitment to anti-corruption and anti-bribery principles is demonstrated by its ISO 37001:2016 Anti-Bribery Management System (ABMS) certification. This certification is supported by the implementation of internal policies and procedures approved by the Board of Directors, including:

- **Kebijakan Anti Penyuapan**
  Kebijakan ini bertujuan memberikan panduan pencegahan, deteksi dan penanganan risiko maupun insiden Penyuapan yang terdapat di Permata Bank.

- **Anti-Bribery Policy**
  This policy provides guidance on the prevention, detection, and handling of bribery risks and incidents at Permata Bank.

- **Kode Etik Perilaku Karyawan**
  Kebijakan ini sebagai panduan bagi karyawan Permata Bank dalam bersikap dan bertingkah laku yang sesuai dengan prinsip-prinsip moral atau nilai-nilai mengenai hal yang dianggap baik dan tidak baik, serta hal-hal yang benar dan yang tidak benar.

- **Employee Code of Conduct**
  This policy serves as a guide for Permata Bank employees in behaving and conducting themselves in line with moral principles or values regarding what is considered good and bad, and what is right and wrong.

- **Kebijakan Benturan Kepentingan**
  Kebijakan ini untuk mengidentifikasi, mengelola, dan memitigasi konflik kepentingan baik yang nyata, yang dirasakan, maupun yang merupakan potensi. Kebijakan ini disosialisasikan kepada berbagai pemangku kepentingan melalui media sosial.

- **Kebijakan Pemberian Hadiah dan Jamuan**
  Untuk mencegah Karyawan dan Manajemen Permata Bank menerima dan/atau memberi Hadiah dan Jamuan yang dapat menimbulkan konflik kepentingan, tindakan suap, atau suatu pengaruh pengambilan keputusan.

- **Kebijakan Strategi Anti *Fraud***
  Kebijakan ini menjadi bagian dari kerangka kerja manajemen risiko bank dan strategi pengendalian untuk mencegah, mendeteksi dan mengidentifikasi serta menindaklanjuti setiap potensi atau insiden fraud termasuk korupsi dan penyuapan.

- **Conflict of Interest Policy**
  This policy is intended to identify, manage, and mitigate conflicts of interest, whether actual, perceived, or potential. The policy is communicated to various stakeholders through social media.

- **Gifts and Hospitality Policy**
  This policy aims to prevent Permata Bank employees and management from receiving and/or providing gifts and hospitality that may give rise to conflicts of interest, bribery, or undue influence over decision-making.

- **Anti-Fraud Strategy Policy**
  This policy is a part of the bank's risk management framework and mitigation strategy to prevent, detect, identify, and conduct further action on any fraud potential or incidents, including corruption and bribery.

Strategi Anti *Fraud*
Anti-Fraud Strategy

Pencegahan Prevention	**Deteksi** Detection	**Investigasi, Pelaporan, dan Sanksi** Investigation, Reporting, and Sanctions	**Pemantauan, Evaluasi, dan Tindak Lanjut** Monitoring, Evaluation, and Follow up
Peningkatan kesadaran anti-*fraud* sebagai bagian dari program pengembangan karyawan. Enhancing anti-fraud awareness as part of employee development programs.	Deteksi dini terhadap kemungkinan terjadinya fraud, antara lain dilakukan melalui mekanisme *surprise* audit, *whistleblowing*, pemantauan atas pengaduan nasabah, serta *Fraud Detection System* (FDS). Early detection on potential fraud through mechanisms such as surprise audits, whistleblowing, monitoring customer complaints, and the Fraud Detection System (FDS).	Mekanisme pengawasan dan pemantauan oleh Fraud Oversight Committee (FOC) terkait pelaporan dan penyelesaian kasus fraud signifikan yang terjadi. Supervising and monitoring the reporting and resolution of significant fraud cases by the Fraud Oversight Committee (FOC).	Perbaikan pada proses dan prosedur yang ada dan sanksi tegas kepada pelaku *fraud* untuk mencegah terulangnya kembali kasus serupa. Improving existing processes and procedures while enforcing strict penalties on perpetrators to prevent the recurrence of similar cases.

PELATIHAN ANTIKORUPSI DAN ANTI-*FRAUD* [205-2]

Menyadari potensi dampak finansial yang dapat ditimbulkan oleh korupsi dan fraud, baik secara langsung maupun tidak langsung terhadap Bank dan nasabah, Permata Bank menempatkan pengelolaan risiko *fraud* sebagai bagian penting dari tata kelola risiko. Untuk tujuan tersebut, Bank memiliki Divisi Fraud Risk Management (FRM) yang bertanggung jawab untuk menyusun strategi anti *fraud* secara efektif dan efisien dalam mengelola risiko *fraud*, memberikan saran dan pendapat kepada seluruh unit di Permata Bank mengenai manajemen risiko *fraud* melalui namun tidak terbatas pada identifikasi risiko terjadinya *Fraud* yang melekat pada setiap aktivitas yang berpotensi merugikan Bank, serta melakukan pelaporan *fraud* ke OJK.

Sosialisasi kebijakan antikorupsi, anti-*fraud*, dan kode etik di Permata Bank dilakukan melalui berbagai kanal komunikasi dan pembelajaran, seperti *refreshment* kode etik, program kesadaran anti-*fraud*, *roadshow*, *email blast*, *desktop wallpaper*, serta kewajiban *e-learning* terkait SMAP, *anti-fraud awareness*, dan kode etik. Program ini menjangkau seluruh karyawan, termasuk karyawan baru, karyawan tetap, karyawan tidak tetap/pekerja alih daya. Selain internal, Bank juga menyelenggarakan sosialisasi antikorupsi secara *offline* dan *online* kepada pihak ketiga. Sebanyak 49 vendor telah mengikuti sosialisasi tersebut, sebagai bagian dari upaya pencegahan korupsi, dengan ketentuan antikorupsi dan antipenyuapan yang telah dituangkan dalam klausul perjanjian kerja sama.

Permata Bank melaksanakan berbagai program pelatihan melalui *e-learning* terkait antikorupsi dan anti-*fraud* sepanjang tahun 2025, yang meliputi:

ANTI-CORRUPTION AND ANTI-FRAUD TRAINING [205-2]

Recognizing the potential financial impact that corruption and fraud can have, both directly and indirectly, on the Bank and its customers, Permata Bank places fraud risk management as an important part of its risk governance. To that end, the Bank has a Fraud Risk Management (FRM) Division that is responsible for developing effective and efficient anti-fraud strategies to manage fraud risk, providing advice and opinions to all units at Permata Bank regarding fraud risk management through, but not limited to, identifying the risk of fraud inherent in every activity that could potentially harm the Bank, as well as reporting fraud to the Financial Services Authority.

Permata Bank's anti-corruption, anti-fraud, and code of ethics policies are disseminated through various communication and learning channels, such as code of ethics refreshers, anti-fraud awareness programs, roadshows, email blasts, desktop wallpapers, and mandatory e-learning related to the SMAP (Standard Assessment System), anti-fraud awareness, and the code of ethics. This program reaches to all employees, including new hires, permanent employees, and temporary/outsourced workers. In addition to internal outreach, the Bank also conducts offline and online anti-corruption outreach to third parties. A total of 49 vendors have participated in these outreach programs as part of its corruption prevention efforts, in accordance with the anti-corruption and anti-bribery provisions outlined in the cooperation agreement.

Permata Bank is conducting various anti-corruption and anti-fraud training programs throughout 2025, including:

Topik Pelatihan	Jumlah Peserta (Orang) Number of Participants (People)	Training Topics
Kode Etik Perilaku Karyawan	6.205	Employee Code of Ethics
Fraud Awareness	5.703	Fraud Awareness
Sistem Manajemen Anti Penyuapan	5.442	Anti-bribery Management System
Benturan Kepentingan	5.623	Conflict of Interest

INSIDEN KORUPSI TAHUN 2025 [205-3]

Sepanjang tahun 2025, terdapat 1 kasus korupsi. Permata Bank telah menindaklanjuti insiden tersebut secara tegas, termasuk dengan pemberian sanksi berupa pemberhentian. Insiden tersebut tidak memiliki pengaruh signifikan pada kelangsungan bisnis bank. Lebih lanjut, tidak terdapat insiden korupsi yang melibatkan mitra bisnis dan tidak terdapat gugatan kasus korupsi yang diajukan oleh publik kepada Permata Bank maupun karyawan Perusahaan.

CORRUPTION INCIDENTS IN 2025 [205-3]

Throughout 2025, there was one corruption case. Permata Bank followed up firmly, including by imposing sanctions in the form of termination of employment. The incident did not have a significant impact on the continuity of the Bank's business. In addition, there were no corruption incidents involving business partners, and no corruption-related lawsuits were filed by the public against Permata Bank or the Bank's employees.

Speak-Up [2-16][2-25][2-26][FN-CB-510a.2]

Speak-Up

Permata Bank menyediakan mekanisme *Speak-Up* sebagai sarana bagi PermataBankers, nasabah, dan pihak ketiga untuk melaporkan dugaan pelanggaran dan malpraktik, termasuk fraud maupun pelanggaran kode etik. Bank menjamin kerahasiaan atas setiap laporan yang disampaikan melalui *Speak-Up*, termasuk perlindungan terhadap identitas dan kepentingan seluruh pihak pelapor.

Kerahasiaan dan perlindungan pelapor menjadi prinsip utama dalam pengelolaan *Speak-Up*. Pelaporan tidak memengaruhi penilaian kinerja maupun perjalanan karier pelapor, dan hanya diketahui oleh pihak yang berwenang, yaitu Administrator Speak-Up, PIC *Speak-Up*, dan *Speak-Up Council*. Setiap laporan dicatat oleh Administrator Speak-Up dalam register dan dikategorikan ke dalam dugaan *fraud*, pelanggaran kode etik, atau laporan umum lainnya, termasuk keluhan dan saran.

Dua dari tiga saluran *Speak Up* yang dimiliki oleh Permata Bank yaitu formulir elektronik yang terdapat dalam situs web Permata Bank dan nomor telepon, selain dapat digunakan oleh Karyawan Permata Bank, dapat juga digunakan oleh Nasabah maupun Pihak Ketiga lainnya untuk menyampaikan laporan perihal potensi, rencana, atau tindakan pelanggaran.

Secara lengkap, berikut ini adalah saluran-saluran *Speak Up* yang dapat digunakan:

1. *E-mail*: speak.up@permatabank.co.id
2. Telepon/SMS/Whatsapp: +62811-20500-111
3. Formulir elektronik di situs web PermataBank: https://www.permatabank.com/id/tentang-kami/tata-kelola-perusahaan#!/Sistem-Whistleblowing-("Speak-Up&quot

Permata Bank provides a Speak-Up mechanism as a means for PermataBankers, customers, and third parties to report suspected violations and malpractice, including fraud and violations of the code of ethics. The Bank guarantees the confidentiality of every report submitted through Speak-Up, including protection of the identity and interests of all reporting parties.

Confidentiality and protection of reporters are key principles in managing Speak-Up. Reports do not impact the reporter's performance assessment or career path, and are only known to authorized parties: the Speak-Up Administrator, the Speak-Up PIC, and the Speak-Up Council. Each report is recorded by the Speak-Up Administrator in a register and categorized as suspected fraud, violation of the code of ethics, or other general reports, including complaints and suggestions.

Two of Permata Bank's three Speak-Up channels, namely the electronic form available on the Permata Bank website and the dedicated phone number, can be used not only by Permata Bank employees but also by customers and other third parties to submit reports regarding potential, planned, or actual violations.

The Speak-Up channels are as follows:

1. Email: speak.up@permatabank.co.id
2. Phone/SMS/WhatsApp: +62811-20500-111
3. Online form on the Permata Bank website: https://www.permatabank.com/id/tentang-kami/tata-kelola-perusahaan#!/Sistem-Whistleblowing-("Speak-Up&quot

Laporan Pelanggaran yang Diterima
Violation Reports Received

Status Laporan	2025	2024	2023	Report Status
Laporan yang tidak diteruskan untuk diinvestigasi (Pre-CLOSED)	2	0	1	Reports not forwarded for investigation (Pre-CLOSED)
Laporan yang diteruskan untuk diinvestigasi	17	14	18	Reports forwarded for investigation
a. Laporan yang telah selesai diinvestigasi (status CLOSED)	10	14	18	a. Reports for which the investigation has been completed (CLOSED status)
b. Laporan yang belum selesai diinvestigasi (status OPEN)	7	0	0	b. Reports for which the investigation is still ongoing (OPEN status)
Total laporan yang diterima	**19**	**14**	**19**	**Total reports received**

Permasalahan Penerapan **Keuangan Berkelanjutan** [E.5]

Issues in Sustainable Finance Implementation

Implementasi keuangan berkelanjutan di Permata Bank berlangsung dalam lanskap regulasi dan kondisi eksternal yang terus berubah. Perkembangan ketentuan, serta dinamika ekonomi, sosial, dan lingkungan, turut membentuk tantangan yang dihadapi Bank. Selama tahun 2025, Bank menghadapi sejumlah tantangan utama, antara lain:

- Peningkatan transaksi digital menambah eksposur Bank terhadap berbagai risiko keamanan informasi, sehingga diperlukan penguatan kontrol internal untuk melindungi data Bank dan nasabah dari potensi ancaman siber;
- Masih terbatasnya pemahaman nasabah terkait praktik transaksi digital yang aman meningkatkan risiko terjadinya kebocoran data pribadi;
- Pemahaman mengenai prinsip keuangan berkelanjutan dan aspek Lingkungan, Sosial, dan Tata Kelola (LST) yang belum merata di antara karyawan maupun nasabah;
- Kapasitas internal dalam memahami dan menilai dokumen lingkungan serta risiko iklim sebagai bagian dari persyaratan pemberian kredit masih terbatas;
- Persepsi bisnis berkelanjutan yang masih terbatas terhadap profitabilitas jangka pendek dari seluruh lini pemangku kepentingan dapat berdampak pada lambatnya pertumbuhan portofolio berkelanjutan.

The implementation of sustainable finance at Permata Bank takes place within a constantly changing regulatory landscape and external conditions. Evolving regulations, as well as economic, social, and environmental dynamics, contribute to shaping the challenges the Bank faces. Throughout 2025, the Bank faces several key challenges, including:

- The growing volume of digital transactions can increase the Bank's exposure to information security risks, thereby it is necessary to strengthen internal controls to protect Bank and customer data from potential cyber threats;
- Limited customer awareness of secure digital transaction practices can increase the risk of personal data breaches;
- The level of understanding regarding sustainable finance principles and Environmental, Social, and Governance (ESG) aspects remains uneven among both employees and customers;
- Internal capacity to interpret and assess environmental documentation and climate-related risks, as part of Bank's credit underwriting requirements, remains limited;
- Limited perception of sustainable business profitability in the short-term among stakeholders can potentially slow the growth of sustainable financing portfolio.

Peluang dalam Penerapan **Keuangan Berkelanjutan**

Opportunities in Implementing Sustainable Finance

Di tengah perubahan regulasi serta dinamika ekonomi, sosial, dan lingkungan, Permata Bank melihat peluang untuk memperkuat pertumbuhan bisnis melalui inovasi produk dan layanan yang mendukung keuangan berkelanjutan. Pendekatan ini membuka potensi pengembangan layanan yang lebih inklusif dan berwawasan lingkungan. Adapun peluang yang teridentifikasi sepanjang tahun 2025 antara lain:

- Bertumbuhnya industri/bisnis yang masuk dalam kategori Kegiatan Usaha Berkelanjutan, portofolio pembiayaan berkelanjutan di Permata Bank turut meningkat;
- Membantu memberikan solusi bagi nasabah yang hendak melakukan transisi menuju bisnis yang lebih berkelanjutan, sebagai bagian dari *climate change opportunity*;
- Penyediaan akses keuangan bagi berbagai lapisan masyarakat, termasuk kelompok *unbankable*, terus dijaga melalui implementasi program inklusi keuangan dan digitalisasi perbankan;
- Peningkatan portfolio berkelanjutan dapat memperbesar peluang insentif regulator yang diterima oleh Bank, misalnya pada insentif Giro Wajib Minimum (GWM) sehingga Bank dapat meningkatkan penetrasi untuk mengembangkan portofolio aset keuangan yang berkualitas tinggi; dan
- Portofolio aset yang berkualitas tinggi dapat meningkatkan profitabilitas Bank. Khusus di Unit Usaha Syariah (UUS), peningkatan profitabilitas dapat meningkatkan Dana Zakat yang akan dikelola untuk kepentingan umat dan masyarakat umum sesuai kriteria penerima zakat sehingga turut berkontribusi terhadap pertumbuhan ekonomi dan sosial secara berkelanjutan.

Amid regulatory changes and economic, social, and environmental dynamics, Permata Bank sees opportunities to strengthen business growth through product and service innovation that supports sustainable finance. This approach opens up the potential for developing more inclusive and environmentally conscious services. Opportunities identified throughout 2025 include:

- As more industries and businesses fall within the Sustainable Business Activities category, Permata Bank's sustainable financing portfolio increased accordingly;
- Helping provide solutions for customers who want to transition to a more sustainable business, as part of the climate change opportunity;
- Access to financial services across different segments of society, including the unbankable, continued to be supported through financial inclusion programs and banking digitalization;
- Growth in the sustainable portfolio may increase the Bank's eligibility for regulatory incentives, such as reserve requirement incentives, enabling the Bank to further expand a high-quality financial asset portfolio; and
- A higher-quality asset portfolio may improve the Bank's profitability. In particular, within the Sharia Business Unit (SBU), improved profitability may increase zakat funds managed for beneficiaries in accordance with zakat eligibility criteria, thereby contributing to sustainable economic and social development.

Tantangan dan Perkembangan dari **Penerapan Tata Kelola Berkelanjutan**

Challenges and Progress in Implementing Sustainable Governance

Perkembangan kerangka regulasi keuangan berkelanjutan di Indonesia menunjukkan percepatan yang signifikan dalam beberapa tahun terakhir. Melalui penerbitan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Edisi 2 pada tahun 2025, OJK memperluas cakupan aktivitas ekonomi berkelanjutan dengan menambahkan sektor transportasi dan pergudangan, konstruksi dan real estat, serta sektor AFOLU, termasuk kehutanan dan perkebunan kelapa sawit. Perluasan taksonomi ini meningkatkan kompleksitas penerapan tata kelola berkelanjutan bagi industri perbankan, karena bank dituntut untuk melakukan klasifikasi pembiayaan secara lebih granular dan memastikan keselarasan portofolio kredit dengan kriteria keberlanjutan yang semakin luas dan detail.

Sejalan dengan perkembangan tersebut, industri perbankan menghadapi tantangan dalam memperkuat tata kelola internal, khususnya terkait kesiapan data, sistem pelaporan, dan kapasitas sumber daya manusia. Tantangan ini semakin meningkat dengan adanya rencana penerapan Standar Pengungkapan Keberlanjutan (SPK) nasional yang mengadopsi IFRS S1 dan IFRS S2, yang diperkirakan berlaku efektif mulai 1 Januari 2027. Standar ini menuntut keterbukaan yang lebih tinggi atas risiko dan peluang keberlanjutan, termasuk Risiko Iklim, strategi transisi, serta pengaruhnya terhadap kinerja dan posisi keuangan Bank. Permata Bank memandang bahwa keseluruhan dinamika tersebut memerlukan penyesuaian tata kelola pelaporan, integrasi lintas fungsi, serta penguatan pengawasan oleh Direksi dan Dewan Komisaris.

The development of the sustainable finance regulatory framework in Indonesia has shown significant acceleration in recent years. With the issuance of the Taxonomy for Sustainable Finance Indonesia (TKBI) Edition 2 in 2025, the Financial Services Authority expanded the scope of sustainable economic activities by adding the transportation and warehousing, construction and real estate, and AFOLU sectors, including forestry and palm oil plantations. This taxonomy expansion increases the complexity of implementing sustainable governance for the banking industry, as banks are required to classify financing more granularly and ensure alignment of credit portfolios with broader and more detailed sustainability criteria.

In line with these developments, the banking industry faces challenges in strengthening internal governance, particularly in relation to data readiness, reporting systems, and human capital capacity. These challenges are further intensified by the planned implementation of the national Sustainability Disclosure Standards, which adopt IFRS S1 and IFRS S2 and are expected to become effective from 1 January 2027. The standards require enhanced transparency on sustainability-related risks and opportunities, including Climate Risk, transition strategies, and their impact on the Bank's performance and financial position. Permata Bank views these developments as requiring adjustments to reporting governance, stronger cross-functional integration, and enhanced oversight by the Board of Directors and the Board of Commissioners.

Di sisi lain, tantangan juga muncul dari masih rendahnya tingkat pemahaman dan kesadaran pasar terhadap isu dan pengungkapan keberlanjutan. Kondisi ini berpotensi menimbulkan kesenjangan ekspektasi antara kebutuhan transparansi yang semakin meningkat secara regulasi dengan tingkat apresiasi dan pemahaman pemangku kepentingan terhadap informasi keberlanjutan yang disampaikan. Oleh karena itu, selain memperkuat aspek tata kelola dan kesiapan internal, diperlukan pula upaya peningkatan literasi dan komunikasi yang efektif kepada pemangku kepentingan agar implementasi standar pengungkapan dapat memberikan nilai yang optimal.

Dalam menghadapi perubahan regulasi dan meningkatnya ekspektasi pemangku kepentingan, Permata Bank melakukan penyesuaian kebijakan, prosedur, serta kerangka tata kelola dan manajemen risiko agar selaras dengan regulasi terkini. Selain penguatan kerangka tata kelola, Bank juga mengintegrasikan identifikasi tantangan dan langkah perbaikan penerapan Keuangan Berkelanjutan ke dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disusun dan dievaluasi setiap tahun. RAKB berfungsi sebagai panduan implementasi dan pemantauan atas inisiatif keuangan berkelanjutan Bank. Informasi lebih lengkap mengenai RAKB Permata Bank dapat dilihat pada halaman 38-41.

At the same time, an additional challenge arises from relatively low market awareness of sustainability issues and disclosures. This may create an expectation gap between increasingly stringent regulatory transparency requirements and stakeholders' level of understanding and appreciation of sustainability information disclosed by banks. Accordingly, beyond strengthening governance and internal readiness, there is also a need to enhance stakeholder literacy and communication to ensure that the implementation of the disclosure standards delivers meaningful value.

In response to regulatory changes and increasing stakeholder expectations, Permata Bank has adjusted its policies, procedures, and governance and risk management framework to align with current regulations. In addition to strengthening its governance framework, the Bank has also integrated the identification of challenges and improvement measures for the implementation of Sustainable Finance into its Sustainable Finance Action Plan, which is prepared and annually evaluated. The Sustainable Finance Action Plan serves as a guide for the implementation and monitoring of the Bank's sustainable finance initiatives. More complete information about Permata Bank's Sustainable Finance Action Plan can be found on page 38-41.

Lampiran
Appendix





Independent Assurance Statement

The 2025 Sustainability Report of PT Bank Permata Tbk

Number : 03/000-758/II/2026/SRAI

Assurance Type : Type 1 and Type 2 for the specific topic of Product and Data Security, and Customer Privacy; and Environmental Management and Climate Change.

Assurance Level : Moderate

Reporting Standards : GRI Universal Standard 2021 Consolidated, Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banking, Early adoption of International Financial Reporting Standards (IFRS) S1: General Requirements for Disclosure of Financial Information Related to Sustainability; and IFRS S2: Climate-Related Disclosures

Reporting Regulation : Otoritas Jasa Keuangan Regulation (POJK) Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

PT Sejahtera Rambah Asia or "SRAI" is issuing an **Independent Assurance Statement** ("the Statement") of **the 2025 Sustainability Report** ("the Report") of **PT Bank Permata Tbk** ("the Company"). The Company is a commercial bank listed in Indonesia Stock Exchange (IDX). The Report presents the commitment and efforts of the Company in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2025**. As agreed with Management, SRAI's responsibility is to make an assessment based on the data and content of the Report for the year.

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Company's stakeholders. The assuror team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Company's overall sustainability performance.

Responsibilities

Our obligations to the Management involve assessing the Report's content, generating findings, and recommendations, and issuing a Statement. Additionally, we are tasked with establishing conclusions and recommendations according to agreed-upon standards, methods, and approaches. Consequently, SRAI's evaluation is solely based on the most recent editorial and data received as of February 20th, 2026, regarding the final draft. SRAI's responsibility lies solely in providing assurance work, distinct from an audit, in accordance with the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. Management bears the sole responsibility for presenting data, information, and disclosures within the Report. Therefore, any parties relying on the Report and Statement must assume and manage their own risk.

Independence, Impartiality, and Competency

SRAI confirms NO relationships between the assuror team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assuror team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement assessment before the assurance work was taken to verify the risks of engagement as well as the independence and

impartiality of the team. The assuror team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content.
2. **Type 2** on Product and Data Security, and Customer Privacy; and Environmental Management and Climate Change.
3. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2025.**
2. Material topics presented in the Report: **Product and Data Security, and Customer Privacy**; **Sustainable Finance Product Innovation and Technology Development**; **Environmental Management and Climate Change**; **Financial Literacy**; and **Employee Training and Development.**
3. Evaluation of publicly disclosed information, system, and process of the Company to ensure adherence of the Report content to the reporting principles.
4. SRAI does NOT include financial data, information, and figures in the Report content. We assumed that the Company, independent parties, or other parties associated with the Company have verified and/or audited financial statements, data, and information.
5. Adherence to the following reporting principles, standards, and regulations:
   a) Regulation of Otoritas Jasa Keuangan (OJK) No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Companies (POJK 51) with reference to OJK Circular Letter (SEOJK) 2022 No.16/SEOJK.04/2021
   b) Consolidated set of GRI Sustainability Reporting Standards 2021 (GRI Universal Standards).
   c) Sustainability Accounting Standard Board – Commercial Banks.
   d) Early adoption of International Financial Reporting Standards (IFRS) S1: General Requirements for Disclosure of Financial Information Related to Sustainability; and IFRS S2: Climate-Related Disclosures.

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Company as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Company's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an Assuror Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assuror Team.

3. Hold a kick-off meeting and initial analysis of the Report draft based on the SRAI Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. Conducted the On-Site Engagement (OSE) through direct interviews with both internal and external stakeholders.
7. The Company incorporated our recommendations in the draft Report and released the final Report content.
8. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Company.
9. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Company for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Company has involved a limited number of internal stakeholders with consultants in determining material topics by conducting Focus Group Discussions (FGDs). Furthermore, the Company also involves each division in the material topic selection procedure. In the next period, the Company is expected to involve external stakeholders, as well as consider the risks, opportunities, and negative and positive impacts of the Company's business by looking at the interests of stakeholders and shareholders.

Materiality – Approach to determining material topics, the Company has used the Double Materiality Approach (DMA) and has already explained the measurement of impact materiality and financial materiality in the report. However, the Company is expected to consider short-term, medium-term, and long-term perspectives. Furthermore, for the next period, the Company is expected to determine this when planning the budget, to accommodate interests in the budget, the Company's actual actions, and reporting.

Responsiveness – The Company has responded to the needs, issues, concerns, and expectations of stakeholders through Speak Up, a complaint channel accessible to internal and external stakeholders. Monitoring is also carried out in relation to complaints received from customers, related to the detection of significant issues.

Impact – The Company has measured, assessed, and managed its impacts reasonably well in accordance with materiality and has described the level of impact materiality (positive and negative) and the level of financial materiality (risk and opportunity) in the report. Furthermore, the Company is expected to be able to identify more thoroughly the impacts arising from the performance of each material topic.

Statement of Use: "with Reference to the GRI Standards" – Our experts evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. We believe the Report has fulfilled the requirements of its statement of use; publish a GRI Content Index, provide a statement of use, and notify GRI.

On Site Engagement: On-Site Engagement (OSE) is one of the procedures we conduct to assess the Company's compliance with the AA1000 Principles (Inclusion, Materiality, Responsiveness, and

Impact), based on a sample of material topics and significant stakeholders. Based on the OSE that has been conducted, we conclude that the Company has generally implemented the process adequately, covering the aspects of Inclusion, Materiality, Responsiveness, and Impact that have been described in the report and applied in its engagement with stakeholders.

GRI Standards Principles – As the assurance work was taken, the report content sufficiently indicates its adherence to the Reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provided sufficient support during the assurance work by submitting evidence/documents as requested.

Type 2 Assurance – SRAI verifies the topic of **Product and Data Security, and Customer Privacy**, the Company has established internal data security policies approved by the Board of Directors, with regular reporting and monthly quality control meetings. To identify system vulnerabilities, the Company uses regular assessment forms accessible to customers. It also utilizes cyber threat intelligence tools to monitor data leaks and map threat patterns. The Company is currently exploring the use of AI and is expected to implement it to enhance service delivery and improve communication of products and services to customers. Regarding **Environmental Management and Climate Change**, the Company is still developing its Climate Risk Management Stress Test (CRMS), with initial testing conducted using proxy data. In the coming year, it plans to focus on collecting financed Greenhouse Gases (GHG) emissions data by preparing tools to obtain more accurate information. Additionally, Scope 1 and Scope 2 emission calculations have not been externally verified, and portfolio monitoring is conducted monthly by the risk team and reported to management.

Recommendation

1. To widen its perspective on materiality, the Company can involve external stakeholders in the process of determining material topics, enabling the Company to capture external perspectives and issues of concern.
2. For the selection of material topics in the next period, the Company can be identified during the budget planning stage to ensure more effective prioritization in budgeting decisions, activity planning, and reporting processes.
3. The Company is expected to implement AI in its business activities, both externally to help customers obtain information, and internally to help the Company provide product and service information to customers.

The assurance provider,

Jakarta, February 20th 2026



Dr. Lim Hendra, LCSAP
Assurance Director
PT Sejahtera Rambah Asia
(SRAI)

Peraturan Otoritas Jasa Keuangan (POJK) Nomor 51/POJK.03/2017 – **Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 16/SEOJK.04/2021** [G.4]

Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017 – Financial Services Authority Circular Letter (SEOJK) Number 16/SEOJK.04/2021

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GRI Standards Content Index

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Sustainability Accounting **Standards Board (SASB): Commercial Banks**

Sustainability Accounting Standards Board (SASB): Commercial Banks

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Lembar
Umpan Balik [G.2]
Feedback Form

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan PT Bank Permata Tbk tahun 2025. Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi di tempat yang tersedia.

Thank you to you for reading the 2025 Sustainability Report of PT Bank Permata Tbk. To improve the content of the Sustainability Report in the coming years, we hope that you would be willing to fill out this Feedback Form by circling one of the answers and filling in the provided space.

Profil Anda I Your Profile:

Nama (bila berkenan) | Name (if you willing to) : .....

Institusi/Perusahaan | Institution/Company : .....

Kelompok Pemangku Kepentingan | Stakeholders Group:

a. Pemegang Saham | Shareholder
b. Karyawan | Employees
c. Regulator | Regulators
d. Nasabah | Customers
e. Masyarakat | Communities
f. Vendor | Vendors

No.	Mohon pilih jawaban yang paling sesuai dengan pertanyaan di bawah ini. Please select the appropriate answers in response to the questions below.	Ya Yes	Tidak No
1.	Laporan ini mudah dimengerti dan bermanfaat bagi Anda. This report is easy to understand and useful for You.		
2.	Laporan ini telah menggambarkan kinerja Permata Bank dalam mendukung terwujudnya pembangunan berkelanjutan This report already describes the Permata Bank's performance in supporting the realization of sustainable development		
3.	Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Permata Bank This report increases your confidence in the sustainability of the Permata Bank		
4.	Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap The materials and data in this Sustainability Report are quite complete		

Mohon berikan penilaian untuk topik material yang paling penting menurut anda (nilai 1 = paling tidak penting s/d 5 = paling penting)
Please score the material topics you consider as the most important (score 1 = least important to 5 = most important)

1.	Pertumbuhan Ekonomi Berkelanjutan Sustainable Economic Growth	(.....)
2.	Tata Kelola Keberlanjutan, Manajemen Risiko, dan Etika Sustainability Governance, Risk Management, and Business Ethics	(.....)
3.	Inovasi Produk Keuangan Berkelanjutan dan Pengembangan Teknologi Sustainable Finance Product Innovation and Technology Development	(.....)
4.	Pengelolaan Lingkungan dan Perubahan Iklim Environmental Management and Climate Change	(.....)
5.	Keamanan Produk dan Data, serta Privasi Nasabah Product and Data Security, and Customer Privacy	(.....)
6.	Pelatihan dan Pengembangan Karyawan Employee Training and Development	(.....)
7.	Pengembangan Masyarakat dan Literasi Keuangan Community Development and Financial Literacy	(.....)

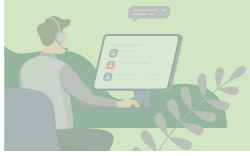
Mohon berikan saran/komentar Anda atas laporan ini:
Please provide other suggestions or information related to the report:

.....

.....

.....

Terima kasih atas masukan Anda. Mohon lembar umpan balik dapat dikirim melalui surat elektronik kepada kontak yang tertera di laporan ini, atau langsung ke:
Thank you for your feedback. Please kindly send this feedback form to the contact mentioned in this report or directly send to:



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Laporan Keberlanjutan
Sustainability Report
2025

Empowering Values,
Sustaining the Future

Permata Bank

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